

**Checklist of information to be obtained from NEW CC borrower.  
(This form should be used in case of Manufacturing units & CC limit over Rs. 2 Lacs in  
case of Retailers)**

Sr. No.	Information	Reply
<b>1.0</b>	<b>Borrower:</b>	
1.1	Name	
1.2	Constitution	
1.3	Year of establishment	
1.4	Telephone no./ Fax no.	
1.5	Office	
1.6	Factory	
1.7	Godown	
1.8	Existing Bankers and limit enjoyed.	
1.9	Reason for change to Apna Bank.	
1.10	CC limit required	
<b>2.0</b>	<b>Product:</b>	
2.1	Products manufactured and sold / proposed to manufacture.	
2.2	Whether production is seasonal or throughout the year?	
2.3	Whether demand is seasonal or throughout the year?	
2.4	Features of the product and plus points over other products.	
2.5	Who are the main competitors?	
2.6	Who are the main customers?	
2.7	What is the Demand & Supply position?	
➤	Existing	
➤	Future	
2.8	Market share: Existing & Future	
2.9	Location of market	Mumbai / mention the other states.
2.10	Export prospects	
2.11	Whether Indian / Foreign standards have been specified?	
2.12	Whether your product meets the said standard?	
2.13	Is it a standard product or produced against order booking?	
2.14	Marketing arrangement	Direct / Area distributors
2.15	Credit period allowed to customers?	
2.16	Discount policy	
2.17	Life of the product	
2.18	Storage facility requirement	
2.19	Stock holding	
2.20	Gross margin on sales	
<b>3.0</b>	<b>Raw Material:</b>	
3.1	Whether produced or Purchased?	

3.2	Who are the main suppliers?	
3.3	Whether RM is indigenous / imported / controlled?	
3.4	Main items of RM	
3.5	Whether RM is available throughout the year or seasonal?	
3.6	Availability: Existing & Future	
3.7	Storage facility requirement	
3.8	Stock holding	
3.9	What is the minimum order quantity?	
3.10	What is the lead-time? (Time between order booking and receipt of material)	
3.11	Credit allowed by suppliers?	
3.12	Discount policy of suppliers.	
<b>4.0</b>	<b>Technology &amp; Production:</b>	
4.1	Manufacturing process	
4.2	Technical know how: foreign / Local	
4.3	By-products	
4.4	Advantages of alternate technologies	
4.5	Technology: Stable / fast changing	
4.6	Factory works / will work in-----shifts.	
4.7	Length of production cycle	
4.8	Whether material will be sent out for processing?	
<b>5.0</b>	<b>Plant &amp; Machinery:</b>	
5.1	Whether P&M are imported or indigenous?	
5.2	List of machinery installed / to be purchased?	
5.3	Whether readily available or to be fabricated?	
5.4	Details of quotations, delivery period, cost, life, spares, service, guarantee etc.	
5.5	Production capacity: Installed / utilized	
<b>6.0</b>	<b>Land &amp; Building:</b>	
6.1	Type of accommodation- ownership / rental	
6.2	Area requirement	
<b>7.0</b>	<b>Infrastructure:</b>	
7.1	Transport facility	
7.2	Nearness to market	
7.3	Availability of raw material	
7.4	Availability of power / fuel	
7.5	Availability of water	
7.6	Availability of skilled labor	
7.7	Government incentives	
7.8	Availability of communication network	
<b>8.0</b>	<b>Personnel:</b>	
8.1	Availability of key personnel	
8.2	Training facility	

