

STATE BANK OF INDIA
_____ BRANCH

SMALL BUSINESS FINANCE
(For Professionals / Self Employed Persons)
Interview-cum-Appraisal Form For Loans above Rs. 25,000
(Equipment Finance / Working Capital)

1. Personal data

- (i) Name of the applicant *
- (ii) Age
- (iii) Business Address

- (iv) Residential Address

- (v) Number of dependents in Adults _____ Children _____
the family Total _____
- (vi) Whether belonging to scheduled caste / tribe (required for Bank's statistical purposes):

2. Professional data

- (i) Professional Qualifications
- (ii) Past experience
- (iii) Date of setting up
Business / profession
- (iv) Factors assuring the applicant of
Successful business

* If the applicant is partnership firm, data on each partner to be furnished.

3. Past Income and Expenses

- (i) Average monthly income in the Past year Rs. _____
- (ii) Average monthly expenses Rs. _____
- (iii) Net savings per month (after tax) Rs. _____
- (v) Particulars of Income tax and Rs. _____
Sales tax Assessments Rs. _____

4. Equipment / term finance required (proforma Invoice / estimates to be enclosed)

- (i) Purpose for which the equipment is required
(ii) Details of equipment required

Sr. No.	Item	Manufacturer / Supplier	Cost in Rs.
		Total Cost	Rs.
	Less : Applicant's contribution (@ ___ %)		Rs.
	Bank Loan required		Rs.

5. Working Capital Requirements

- (i) Details regarding the need for working capital
(ii) Amount of working capital required Rs.
Less : Applicant's contribution ___ % Rs.
Bank Loan required Rs.

6. Anticipated Income and expenses

- (i) Anticipated monthly income Rs. _____ (A)
(ii) Give in brief the basis for the anticipation
(iii) Anticipated monthly expenses Rs. _____ (B)
(Break-up of expenses)
(iv) Net surplus (after tax) Rs. _____ (C)

7. Repayment Programme

- (i) Start-up period, if required, with reason
(ii) Repayment schedule
a. For term loan (Equipment finance)
b. For working capital, (where applicable)
(iii) Total monthly repayment obligations
a. Towards the Bank Rs.
b. Towards any other obligation Rs.
Total Rs. (D)

8. Security

9. Remarks

Date
Place

(Signature of applicant)

Name of the official who interviewed the applicant:

10. Remarks of the Bank

11. Facilities recommended / sanctioned with stipulations, if any

Recommended

Sanctioned

Recommending Officer
Date

Sanctioning Officer
Date