

STATE BANK OF INDIA
_____ BRANCH

SMALL BUSINESS FINANCE
(For All categories of motor-driven Transport Operators)

Interview – cum- Appraisal Form
(Equipment Finance / Working Capital)

1. Personal Data
 - 1.1 Name of the applicant
 - 1.2 Business address
 - 1.3 Constitution
 - 1.4 Experience
 - Name (s) of proprietor / partner /
Office bearers of co-operative society
 - Age
 - Previous Experience
 - 1.5 If already owning vehicles, details
(like type, year of manufacture, cost
price, present estimated value,
income there from, if a loan has been
taken against them etc.)
 - 1.6 Whether the vehicle will be driven
by the applicant
 - 1.7 Staff employed
 - 1.8 In the case of owner – drivers
 - (a) Number of dependents in the
Family
 - (b) Minimum sustenance amount
Required for the family
 - (c) Present monthly income
 - (d) Whether belonging to scheduled
caste / tribe
 - (e) If owning land, its size

- 2 Data on the vehicle proposed to purchased
 - 2.1 Type, make and year of manufacture
 - 2.2 Fuel used
 - 2.3 Dealer's name and address
 - 2.4 Cost : (Proforma invoice to be enclosed. In the case of second hand vehicles, valuation certificates from two reputed dealers workshops to be enclosed)

(i)	Chassis	Rs.	
(ii)	Body building	Rs.	
(iii)	Others ()	Rs.	
	Total		
	Applicant's contribution	Rs.	
	Loan required		
 - 2.5 If a working capital loan is required, details relating to purpose (enclosing estimates / invoices, where applicable) amount involved, etc.
 - 2.6 Amount of working capital required Rs.
3. Operational viability
 - 3.1 Carrying capacity of the vehicles (persons / load)
 - 3.2 Route on which or area where the vehicle will operate
 - 3.3 Position relating to the obtaining of the Necessary licence / permit
 - 3.4 Anticipated monthly earnings
 - 3.5 Factors which assure the applicant of Achieving the above earnings and of a Successful business in his area of operation
 - 3.6 Particulars of Sales Tax & Income Tax Assessments
- 4 Repayment
 - 4.1 Start-up period required, with reasons
 - 4.2 Monthly repayment towards Existing Bank loan Rs.
 - 4.3 Monthly repayment towards Proposed Bank loan Rs.
 - 4.4 Monthly repayment towards other Borrowings (to be specified) Rs.
 - 4.5 Total Rs. (A)
 - 4.6 Anticipated net cash accruals as per Enclosure Rs. (B)
 - 4.7 Debt service ratio : B:A

5. Security
6. Any other remarks

Date

Signature of the Borrower

Place

Name of the Bank official who interviewed the applicant:

Name

Designation

7. Remarks of the Credit Appraisal official
8. Loan recommended / sanctioned with stipulations

Signature of the
Recommending Officer

Signature of the
Sanctioning Authority

Date:

TRANSPORT OPERATORS
OPERATIONAL VIABILITY

1	Income per month		
	(i) Number of days in a month the vehicle will be on the road		
	(ii) Number of kilometers it will run per day		
	(iii) Fare / rate per kilometer	Rs.	
	(iv) Average income per month	Rs.	(A)
	(v) Any other (outside) income	Rs.	
	(vi) Total income (iv) + (v)	Rs.	(B)
2.	Expenses per month		
	(i) Fuel cost per month = $(x*Y*Z) / N$		
	Where		
	X = No. of days the vehicle will run per month		
	Z = Cost of fuel per litre		
	Y = Kilometers run per day		
	N = No. of kilometers the vehicle will run per litre		
	(ii) Motor and other municipal taxes	Rs.	
	(iii) Insurance premium	Rs.	
	(iv) Garage rent	Rs.	
	(v) Depreciation	Rs.	
	(vi) Interest on borrowings	Rs.	
	(vii) Maintenance expenses	Rs.	
	(viii) Cost of oil, spares, etc.	Rs.	
	(ix) Staff salary	Rs.	
	(x) Drawings of the operator	Rs.	
	(xi) Others	Rs.	
	Total Expenses	Rs.	(C)
3.	Surplus : B – C	Rs.	
	Less Income tax, if any	Rs.	
	Net surplus	Rs.	
	Depreciation added back	Rs.	
4.	Net cash accruals	Rs.	