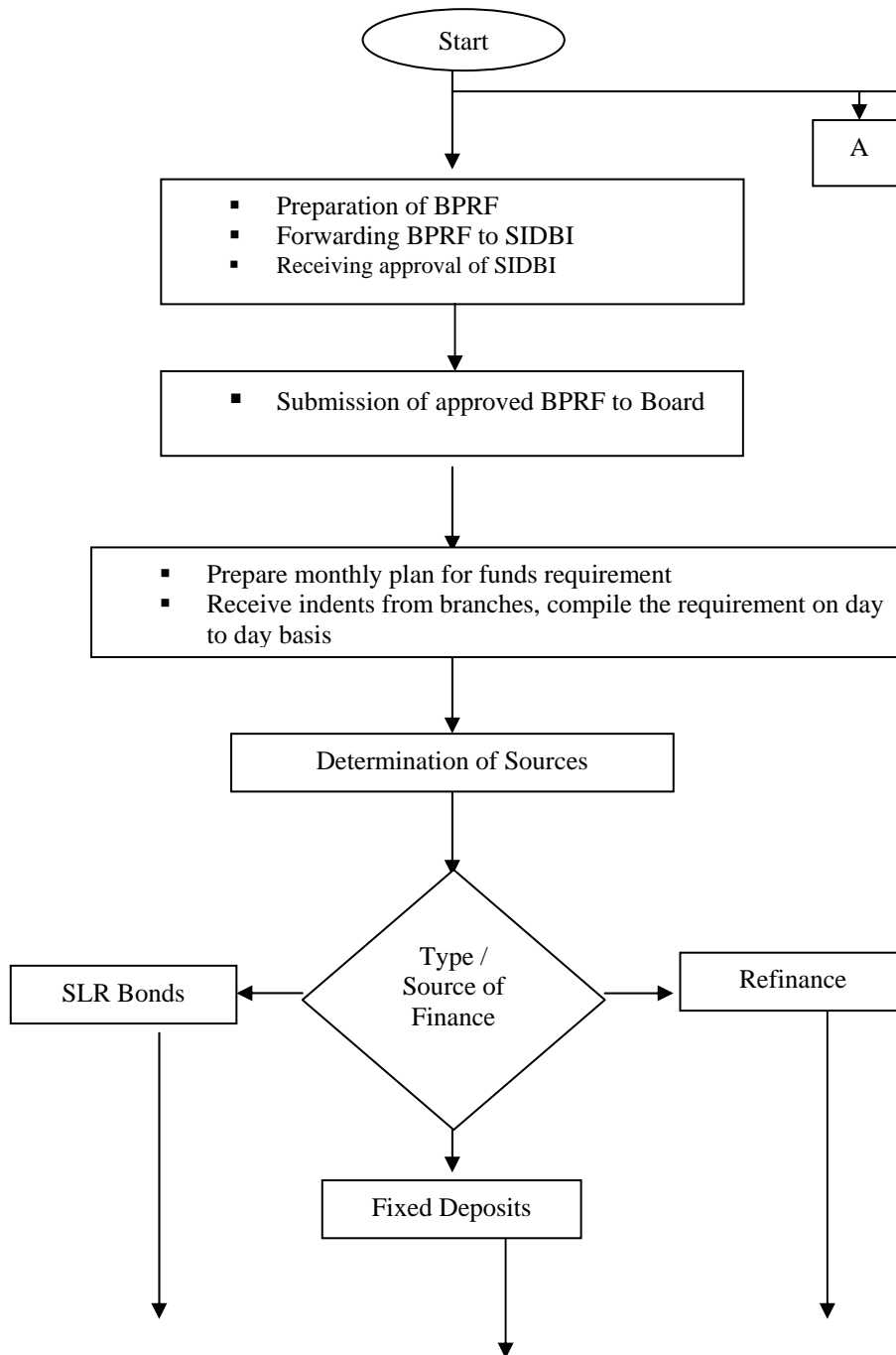
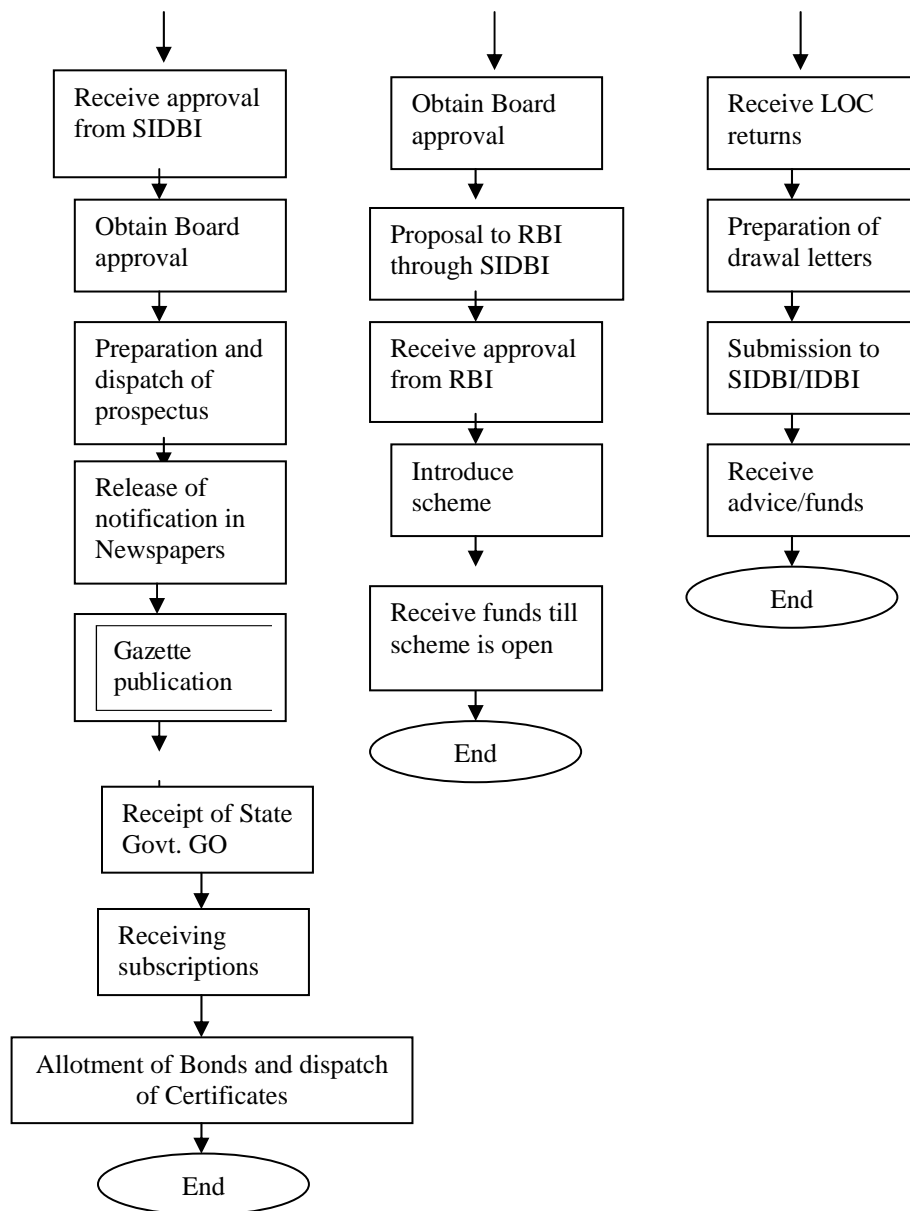


Annexure-3.18

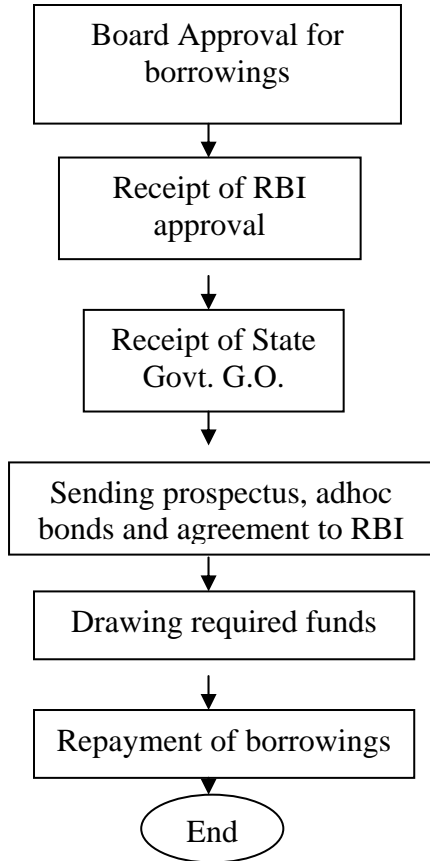


PROCESS FOR PURCHASE OF FINANCE : FLOW CHART:

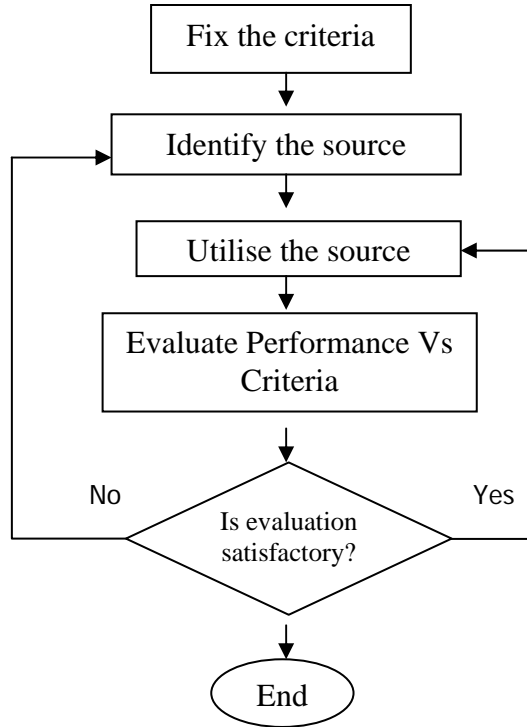




A - RBI ADHOC BORROWINGS



B - EVALUATION OF SUPPLIERS



NB: "B" applies to evaluation of IDBI, SIDBI, RBI and Banks