Application for MSME Loan upto ₹.200 Lakhs

Date:						
1. Nan	ne of the Enterp	orise*		_		Photograph to
2. Reg		be pasted at the time of signing				
3. Add	ress of Factory	/Shop*				of the application in the
4. Pre	mises (Owned/F	Rented/Le	ased)			designated branch.
5. Tele	ephone No.*					
6. E m	ail Address*					
7. Mob	oile No.*					
8. PAN	N Card No					
	stitution (Pleased Co/ Trust/ othe	•	Individual/ Joi	nt/ Prop. Conc	ern/Partnership/ Pv	t Ltd Co/
10. Uc	lyog Aadhaar N	o. / Regist	ration No		_	
11. Da	te of Establishn	nent/Incor	poration*			
12. Sta	ate *	_				
13. Cit	y where loan is	required*		District		
14. Br	anch where loar	n is require	ed. (If any)			
15. Na	me of Proprieto	ors/ Partne	rs/ Directors o	of Company and	d Their Addresses:	*
S.No	Name	Date of Birth	Father/ Spouse	Academic Qualification	Category SC/ST/OBC/ Minority/Women	Mobile No

2.			
3.			

S.No	PAN No.	Residential Address	Aadhar No./DIN No.	Telephone No. (Residence)	Experience in the line of activity (Years)
1.					
2.					
3.					

16. Activity* Exist	ingsince	e								
Proposed# _	Proposed#									
#if a different	activity other than	existing activity is	proposed/ New un	it						
17. i) Whether the	e MSME unit is ZE	D rated (Yes/No)								
ii) If yes, the o	ii) If yes, the gradation obtained by the MSME unit (Tick appropriate one)									
Bronze	Silver	Gold	Diamond	Platinum						

18. Names of Associate Concerns and Nature of Association:

Name of Associate Concerns	Address of Associate Concerns	Presently Banking With	Nature of Association	Extent of Interest as a Prop./ Partner/ Director or Just Investor in Associate Concern

19. Relationship of Proprietors/ Par	ners/ Directors	with the officials	s of the Bank/	Director of
the Bank: Please select (Yes/ No)				

Sub-Committee on MSME to create a structured mechanism for the MSE sector

20. Banking/Credit Facilities (Existing) (₹. in lakh)

Type of	Limit (in	Outstanding	Presently	Securities	Rate of	Repayment
Facilities	lakh)	as on	Banking		Interest	Terms
			With			
Current						
Account						
Cash						
Credit						
Term Loan						
LC/BG						
Others						
Total						

If banking with our Bank, customer ID be given here: _____

It is certified that our unit has not availed any loan from any other Bank / Financial Institution in the past and I am not indebted to any other Bank / Financial Institution other than those mentioned in column no. 20 above.

21. Credit Facilities (Proposed)*

Type of	Amount	Purpose for	Security Offered			
Facilities	(in lakh)	which Required	Primary Security(Details with	Whether Collateral Security Offered (If,		
			approx. value to be mentioned)	yes, then provide details on column23 20)		
				(Yes/ No)		
Cash Credit**						
Term Loan						
LC/BG						
Others						
Total						

^{*}Mandatory Fields

**Basis of Cash Credit Limit applied

Cash		Projected								
Credit	Sales	Working Cycle in months	Inventory	Debtors	Creditors	Other current assets	Promoters Contribution			
							-			

22. In case of term loan requirements, the details of machinery may be given as under:

Type of Machine/ Equipment	Purpose for which Required	Whether Imported or Indigenous	Name of Supplier	Total Cost of Machine (in case of imported machine, the breakup of basic costs, freight, insurance and customs duty may be given)	Contribution being made by the promoters	Loan Required

23. Details of Collateral Securities Offered, if any, including third party guarantee

(As per RBI guidelines banks are not to take collateral security for loans upto ₹. 10 Lakhs to MSME Units)

a) Third Party Guarantee:

S.No	Name of Guarantor	Father / Spouse name	Residential Address	Telephone No. (Residence)	Mobile No.	Net worth (₹. in lakh)	Aadhar No.	PAN No
1.								
2.								
3.								

b) Other Collateral Security:

S.No	Name of owner of Collateral	Collateral Security		
		Nature	Details	Value (Rs. in lakh)
1.				
2.				
3.				

A	
16a	Sub-Committee on MSME to create a structured mechanism for the MSE sector

24. Past Performance / Future Estimates

Past Performance / Future Estimates (Actual performance for two previous years, estimates for current year and projections for next year to be provided for working capital facilities. However for term loan facilities projections to be provided till the proposed year of repayment of loan)

Rs. in lakh	Past Year	Past Year	Present	Next Year	Installed	Utilized
	1 (Actual)	2 (Actual)	Year	(Projection)	Capacity	Capacity
			(Estimate)		'	
Net Sales						
Net Profit						
Capital (Net						
Worth in case						
of Companies)						

25. Status Regarding Statutory Obligations:

Statutory Obligation: Remarks(Any details in Connection with the relevant obligation to be given)

Whether Complied with (select Yes /No). If not applicable then select N. A.					
Registration under Shops and Establishment ACT	Yes/ No/ NA				
2. Registration under MSME (Provisional /Final)	Yes/ No/ NA				
3. Drug License	Yes/ No/ NA				
4. Latest Sales Tax Return Filed	Yes/ No/ NA				
5.Latest Income Tax Returns Filed	Yes/ No/ NA				
6.Any other Statutory dues remaining outstanding	Yes/ No/ NA				

26. a.) ID Proof (Any of following):

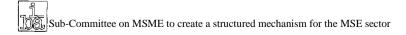
Passpo	rt/ Voter	Identity	Card/	PAN	Card/	Driving	Licence/	Job	Card/	Aadhaar	Card/
Identity	Card (su	ubject to	the sa	itisfac	tion of	bank)					

n	Proof No.	
ப	FIUUI NU.	

b.) Address Proof (Any of following):

Electricity Bill/ Telephone Bill/ Bank Account Statement of any other bank/ Letter from reputed employer/ Letter from recognized public authority verifying the address of the customer to the satisfaction of the bank/ Ration Card

Address Proof No:

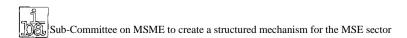


Declaration:

I/We hereby certify/authorise that all information furnished by me/us is true, correct and complete; that I/We have no borrowing arrangements for the unit except is in the application; that there is no over dues/ statutory dues against me/us/promoters except as indicated in the application; that I/We have not been declared as defaulter/wilful defaulter by any Bank/FS and no Legal action has been taken/initiated against me/us by any Bank/FIsI/We shall furnish all other information that may be required connection with my/our application that this may also be exchanged by you with an agency you may deem fit and you, your representatives or Reserve Bank of India or any other agency as authorised by you, may at any time, inspect/ verify my/our assessment of account etc. in our factory/business premises as given above; you may take appropriate safeguards/action for recovery of Bank's dues including publication of defaulters name in website/submission to RBI; further agree that my/our loan shall be governed by the rules of your Bank which may be in force from time to time..

Signature:	
To be signed at the designated branch only'	
CHECKIIS	

- 1. Proof of Identity: Voter's ID Card / Passport / Driving License / PAN Card / Signature identification from present bankers of proprietor, partner of director (if a company)(not mentioned at 26 A above)
- 2. Proof of residence: Recent telephone bills, electricity bill, property tax receipt /Passport / voter's ID Card of Proprietor, partner of Director (if a company)
- 3. Proof of business Address (The list differs from 26 B above)
- 4. Applicant should not be defaulter in any Bank/F.I.
- 5. Last three years balance sheets of the units along with income tax / sales tax returns etc. (Applicable for all cases from ₹. 2 lakh and above) However, for cases below fund based limits of ₹. 25 lakh if audited balance sheets are not available, then un audited balance sheets are also acceptable as per extant instructions of the bank.
- 6. Memorandum and articles of association of the Company / Partnership Deed of partners etc.
- 7. Assets and liabilities statement of promoters and guarantors along with latest income tax returns.
- 8. Rent Agreement (if business premises on rent) and clearance from pollution control board if applicable.
- 9. SSI / MSME registration if applicable.
- 10. Projected balance sheets for the next two years in case of working capital limits and for the period of the loan in case of term loan (For all cases of ₹. 2 lakh and above).
- 11. In case of takeover of advances, sanction letters of facilities being availed from existing bankers/ Financial Institutions along with detailed terms and conditions.
- 12. Photocopies of lease deeds/ title deeds of all the properties being offered as primary and collateral securities.
- 13. Position of accounts from the existing bankers and confirmation about the asset being standard with them. (in case of takeover).
- 14. Copy of VAT return if applicable.



For Cases With Exposure Above ₹. 25 Lakhs

- 15. The audited balance sheets are necessary.
- 16. Profile of the unit (includes names of promoters, other directors in the company, the activity being undertaken addresses of all offices and plants, shareholding pattern etc.
- 17. Last three years balance sheets of the Associate / Group Companies (if any).
- 18. Project report (for the proposed project if term funding is required) containing details of the machinery to be acquired, from whom to be acquired, price, names of suppliers, financial details like capacity of machines, capacity of utilization assumed, production, sales, projected profit and loss and balance sheets for the next 7 to 8 years till the proposed loan is to be paid, the details of labour, staff to be hired, basis of assumption of such financial details etc.
- 19. Review of account containing month wise sales (quantity and value both), production (quantity and value), imported raw material (quantity and value), indigenous raw material (quantity and value), value of stocks in process, finished good (quantity and value), debtors, creditors, bank's outstanding for working capital limits, term loan limits, bills discounted.
- 20. Manufacturing process if applicable, major profile of executives in the company, any tie-ups, details about raw material used and their suppliers, details about the buyers, details about major-competitors and the company's strength and weaknesses as compared to their competitors etc.

(The check list is only indicative and not exhaustive and depending upon the local requirements at different places addition could be made as per (necessity).

Data /information mentioned a point no. 17,18,19 may be sought from unit requesting limit of Rs. 50 lacs and above.

i Ida

Sub-Committee on MSME to create a structured mechanism for the MSE sector