

APPLICATION FORM FOR MSMEs

To be submitted along with documents as per the checklist

(For Office Use)

1 NAME OF THE ENTERPRISE

2 REGD. OFFICE ADDRESS:

3 ADDRESS OF FACTORY/
SHOP:

4 PREMISES OWNED/RENTED/
LEASED

Telephone No. (Office)	
Mobile No.	

Email Address	
PAN Card No	

5 CONSTITUTION:

Individual/Joint/Prop. Concern/ Partnership firm/ Pvt. Ltd/ Ltd.
Company/ Trust/ Others

6 UDYOG AADHAR NO/
REGISTRATION NO

6.A GST REGISTRATION NO &
DATE OF REGISTRATION

6.B REGISTRATION ON GEM
(YES / NO), IF YES THEN
REGISTRATION NO

7 DATE OF ESTABLISHMENT
/INCORPORATION

8 STATE

9 CITY / DISTRICT WHERE LOAN IS REQUIRED

10 BRANCH WHERE LOAN IS REQUIRED, If Any

11 NAME OF THE PROPRIETOR/ PARTNERS/ DIRECTORS OF COMPANY AND THEIR ADDRESSES:

S. No	Name	Date of Birth	Father / Spouse	Academic Qualifications	Category SC/ST/OBC/ Minority/Women	Mobile No.

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

12. ACTIVITY Existing since
 Proposed (#):
 # If a different activity other than existing activity is proposed/New Unit

13. i. Whether the MSME unit is ZED rated (Yes/No)
 ii. If Yes, the gradation obtained by the MSME unit (Tick appropriate one)

Bronze	Silver	Gold	Diamond	Platinum

Names of the Associate concerns and Nature of Association

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Name of Associate Concerns	Addresses of Associate Concerns	Presently Banking with	Nature of Association	Extent of interest as a Prop./ Partner/ Director or just investor in Associate Concern

15. Relationship of Proprietor/ Partner/ Director with the officials of the Bank/ Director of the Bank (Yes/No):

16. BANKING/ CREDIT FACILITIES (EXISTING):

(Rs. in lacs)

Type of Facilities	Limit (in lacs)	Outstanding as on.....	Presently banking with	Securities	Rate of Interest	Repayment terms
Current Account						
Cash Credit						
Term Loan						
LC/ BG						
Others						
Total						
If Banking with our Bank, Customer No. to 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. 16 above.

17. CREDIT FACILITIES (PROPOSED):*

Type of Facilities	Amount (in lacs)	Purpose for which required	Security	
			Primary Security (Details with approx. Value to be mentioned)	Whether Collateral Security offered (Please mention yes or no) (If Yes, then provide details in column 16 & 19)
Cash Credit**				
Term Loan				
LC/ BG				
Others				
Total				

* Mandatory Fields

** Basis of Cash Credit Limit applied

Cash credit	Projected						
	Sales	Working cycle in months	Inventory	Debtors	Creditors	Other current assets	Promoters Contribution

18. 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 cost, freight, insurance and customs duty may be given)	Contribution being made by the promoters	Loan required

19. Details of Collateral Security offered, if any, including 3rd party guarantee*

(*As per RBI guidelines banks are not to take collateral security for loans upto Rs.10 lakhs to MSE Units)

a) Third party Guarantee:

S. No	Name of Guarantor	Father/Spouse Name	Residential Address	Telephone No.(Residence)	Mobile No.	Net Worth (in lacs)	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 lacs)
1.				
2.				
3.				

20. PAST PERFORMANCE/ FUTURE ESTIMATES

(Actual performance for 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 lacs)	Past Year-II (Actual)	Past Year-I (Actual)	Present Year (Estimate)	Next Year (Projection)
Net Sales				
Net Profit				
Capital (Net worth in case of companies)				

21. Status regarding Statutory Obligations:

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

Statutory Obligation	Whether Complied with (write Yes/ No). If Not Applicable then write N.A.
1. Registration under Shops and Establishment Act	
2. Registration under MSME (Provisional/ Final)	
3. Drug License	

4. Latest Sales tax return filed	
5. Latest Income tax returns filed	
6. Any other statutory dues remaining outstanding	

22. a) ID Proof (Any of the following)

Passport/Voter Identity Card/Pan Card/Driving License/Job Card/Aadhaar Card/Identity Card (subject to the satisfaction of the bank)

ID Proof No.....

b) Address Proof (Any of the 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.....

Declaration

I/ We hereby certify that all information furnished by me/ us is true, correct and complete that I/ We have no borrowing arrangements for the unit except as indicated in the application; that there is no overdue/ statutory dues against me/us/promoters except as indicated in the application; that no legal action has been/ is being taken/ initiated against me/us/promoters by any Bank/FIs. I/We shall furnish all other information that may be required in connection with my/ our application that this may also be exchanged by you with any agency you may deemed fit and you, your representatives or Reserve Bank of India or any other agency as authorized by you, may, at any time, inspect/verify my/our assets, books of accounts 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.

SPACE FOR PHOTO	SPACE FOR PHOTO	SPACE FOR PHOTO	SPACE FOR PHOTO
Space for Signature	Space for Signature	Space for Signature	Space for Signature

SIGNATURES OF PROPRIETOR/ PARTNER/ DIRECTOR WHOSE PHOTO IS AFFIXED ABOVE

Only one photo of proprietor/ each partner/ each working Director is required to be affixed. Each photo will be certified/ attested by the Branch Team with name and signatures on the photograph with Branch stamp. The concerned staff will put his name below the signatures.

To be signed at the designated branch only

Documents attached:

I/We have attached the copies of the following supporting documents (put a ✓ wherever applicable)

- Proof of identity- Voter's ID card/ Passport/ driving licence/ PAN card/ signature identification from present bankers of proprietor, partner or Director (if a company)
- Proof of residence - Recent telephone bills, electricity bill, property tax receipt/ passport/ voter's ID card of proprietor, partner or Director (if a company)
- Proof of business address
- Proof of Minority
- MSME registration if applicable
- Last three years' Balance Sheets of the units along with income tax/ GST returns etc (applicable for all cases from Rs. 2 lacs and above). However, for cases below fund based limit of Rs. 10 lacs if audited balance sheets are not available, then unaudited balance sheets are also acceptable as per extant instructions of the bank. For cases of Rs. 10 lacs and above, the audited balance sheets are necessary.
- 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 Rs. 2 lacs and above)
- Passport size photograph/s of the applicant/s
- Application form
- Credit information Form of concern/ promoter / guarantors, as applicable
- Any other document as per checklist(Please specify)

Date:

Place:

Applicant's Signature

CHECKLIST (For Loan upto Rs.2.00 crore)

1. Proof of Identity- Voter's ID card/ Passport/ Driving License/ PAN card/ signature identification from present bankers of proprietor, partner or Director (if a company)
2. Proof of residence - Recent telephone bills, electricity bill, property tax receipt/ passport/ voter's ID card of proprietor, partner or Director (if a company)
3. Proof of business address
4. Applicant should not be defaulter in any Bank / FI.
5. Last three years balance sheets of the units along with income tax / GST returns etc. (Applicable for all cases from Rs. 2 lacs and above). However, for cases below fund based limit of Rs. 10 lacs, if audited balance sheets are not available, then unaudited 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 Rs. 2 lacs 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 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 GST returns, if applicable
15. The Audited Balance Sheets are necessary for limit of Rs.10.00 lacs and above.

For cases with Exposure above Rs.25.00Lacs

16. Profile of the unit (includes name 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 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 progress, finished goods (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 at Point No.17, 18, 19 may be sought from unit requesting limit of Rs.50.00Lacs and above.