

\_\_\_\_\_ Branch, \_\_\_\_\_ Region

## Application Form For MSEs

**To be submitted along with Documents as per the check list**

1. Name of the Enterprises :
2. Regd. Office Address :

3. Address of the Factory/Shop :

4. Whether belongs to  
SC/ST/OBC/ Minority  
Community :

Telephone Nos. : E-mail Address :  
(Office)

Mobile No. : PAN Card No. :

5. Constitution Proprietary / Partnership firm / Pvt. Ltd. Company /  
Co-op. Society

6. Date of Establishment

7. Name of Proprietor / Partners / Directors of Company and their Addresses :

Name	Age	Academic Qualifications	Residential Address	Telephone No.	Experience in the line of Activity

8. Activity Existing :

Proposed (#) :


(#) If a different activity other than existing activity is proposed.

9. Name of Associate Concerns and Nature of Association :

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

10.	Relationship of Proprietor / Partner / Director with the officials of the Bank /* Director of the Bank.	
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10 (a) Credit Facilities (Existing) :

Type of facilities	Limit (in lac)	Outstanding as on .....	Presently Banking with	Security Lodged	Rate of Interest	Repayment Terms
Current Account						
Cash Credit						
Term Loan						
LG/BG						
If Banking with our Bank, Customer No. should be given here						

10 (b)	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 10 (a) above.
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## 11. Credit Facilities (Proposed) :

Type of Facilities	Amount (in lac)	Purpose for which required	Security offered	
			Primary Security (Details with approx. value to be mentioned)	Whether Collateral Security Offered
Cash Credit				Yes / No.
Term Loan				Yes / No.
LC / BG				Yes / No.

In case of Term Loan requirements, the details of machinery may be given as under :

Type of Machine	Purpose for which required	Whether imported or indigenous, New or Second Hand	Name of the 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

In case of Term Loan required for Building :

Location / Extent of Land	Standing in the Name of	Details of Proposed Construction Area & Floor wise	Estimate	Contribution being made by the promoters	Loan Requirement	Approved plan details

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

13. Past Performance / Future Estimates (Actual performance for two previous years, estimates for current year and projection 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 lac)

	Past Year - II (Actual)	Past Year - I (Actual)	Present Year (Estimates)	Next Year (Projections)
Net Sales				
Net Profit				
Capital (Net worth in case of companies)				

14. Status regarding Statutory Obligations :

Statutory Obligation	Whether complied with (Write Yes / No.). If Not applicable then write N.A.	Remarks (Any details in connection with the relevant obligation to be given)
1. Registration under Shops and Establishment Act.		
2. Registration under SSI (Provisional / Final)		
3. Drug Licence		
4. Latest Sales tax return filed		
5. Latest Income Tax returns filed		
6. Any other Statutory dues remaining outstanding		

15. Space for Photo	Space for Photo	Space for Photo
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Signature of Proprietor/Partners/Directors whose Photo is affixed Above

Attested by

Signature of Branch Officials

Name with Official Seal :

Only one photo of Proprietor / Partners/Directors whose Photo is required to be affixed. Each Photo will be certified / attested by the Branch Team with name and Signature on the photograph with stamp. The concerned Staff will put his name below signatures.

16. Place :

Date :

I/We certify that all information furnished by me / us is true; that I/We have no borrowing arrangements for the unit except as indicated in the application; that there is no overdues / statutory dues against me / us / promoters except as indicated in the application; that no legal action has been / is being taken against me / us / promoters; that I / We shall furnish all other information than may be required by you 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 /, representatives of the Reserve Bank or any other agency as authorized by you, may, at any time, inspect / verify my / our assets, Books etc. in our factory / business premises as given above.

Signature's of the Proprietor / Partners / Directors / with Official Seal

**Check list (to be given to the New Customers by branch) of Data to be kept ready by the customer)**

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. **Proof of Minority.**
5. **Memorandum and Articles of Association of the Company / Partnership Deed of partners etc.**
6. **Assets and liabilities statement** of promoters and guarantors duly certified by Chartered accountant along with latest income tax returns.
7. **Rent Agreement** (if business premises on rent) and clearance from pollution control board if applicable.
8. **SSI Registration** if applicable.
9. **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)  
(Applicable for cases with exposure of Rs. 10.00 lac and above).
10. **Manufacturing process** if applicable, major profile of executives in the company, any tieups, 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 (applicable for cases with exposure of Rs. 10.00 lac and above).
11. **Last three years balance sheets** of the units along with Income Tax / Sales Tax Returns etc. (applicable for all cases from Rs. 2.00 lac and above). However, for cases below fund based limits of Rs. 10.00 lac if audited balance sheets are not available, then unaudited balance sheets are also acceptable as per extant instructions of the bank. For case of Rs. 10 lac and above, the audited balance sheets with necessary break up particulars for schedules, Form 3 CB, 3 CD, Auditors report / remarks Directors. report if it is company are mandatory.
12. **Projected balance sheets** for the next two years in case of working capital limits and for the entire period of the loan in case of term loan (for all cases of Rs. 2.00 lac and above)
13. **Project report** (for the proposed project if term funding is required) should contain details of building to be constructed, approved plan, estimate, details of the machinery to be acquired, new or old, from whom to be acquired, price, names of suppliers, quotation, if it is old Chartered Engineer's Certificate for value and residual life, 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 implementation schedule. installment holiday, cash flow and funds flow statement break even point, sensitivity analysis, the details of labour, staff to be hired, basis of assumption of such financial details etc, applicable for cases with exposure Rs. 10.00 lac above).
14. **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 goods (quantity and value), debtors, creditors, bank's outstandings for working capital limits, term loan limits, bills discounted. (applicable for cases with exposure of Rs. 10.00 lac and above).
15. **CMA format** (for working capital of Rs. 1 Crore and above).
16. **Last three years balance sheets of the Associate / Group companies** (if any), IT assessment order, sales tax assessment order etc., (applicable for cases with exposure of Rs. 10.00 lac and above).
17. **In case of take over of advances**, sanction letters of facilities being availed from existing bankers / financial institutions along with detailed terms and conditions, statement of account for a period of one year (latest).
18. **Position of accounts** from the existing bankers and confirmation about the asset being Standard with them (in case of takeover).
19. **Photocopies of lease deeds / title deeds** of all the properties being offered as primary and collateral securities.

(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).