



APPLICATION FORM FOR MSEs

Name of the Branch : _____

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.WHETHER BELONGS TO SC/ST/OBC/MINORITY COMMUNITY			
Telephone No		E-mail address	
Mobile No		PAN CARD NO	
5.CONSTITUTION	Proprietary / Partnership Firm / Pvt Ltd / Ltd Company / Co-op Society		
6.Date of Establishment			

7. Name of Proprietor / Partners / Directors of the Company and their address

NAME	AGE	ACADEMIC QUALIFICATION	RESIDENTIAL ADDRESS	PHONE NO (RES)	Experience IN THE LINE OF ACTIVITY

8. ACTIVITY	EXISTING			
	PROPOSED			
9. NAME OF ASSOCIATE CONCERNS AND NATURE OF ASSOCIATION				
NAME	ADDRESS	PRESENT BANKER	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

10 (a) CREDIT FACILITIES (EXISTING)

(Rs in lakhs)

Type of facility	Limit	Balance	Present Banker	Security Lodged	Rate of interest	Repayment
Current A/c						
Cash Credit						
Term Loan						
LC / BG						
If banking with our bank, CIF and Account Nos						

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 above

11. CREDIT FACILITIES PROPOSED

Type of facilities	Amount	Purpose for which required	Security Offered	
			Primary Security (Details with approx value to be mentioned)	Whether collateral security offered (Please mention yes or no) (if Yes, then provide detailed below)
Cash Credit				

Term Loan						
LC / BG						
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	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

12. Details of collateral security offered, If any, 3rd party guarantee *

(* as per RBI guidelines bank are not to take collateral security for loans upto Rs 5 lakhs to MSME units)

13. 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 lacs)	Past Year II Actual	Past Year I actual	Present Year (Estimates)	Next Year (Projections)
Net Sales				
Net Profit				
Capital (Networth 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		

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. Last three years balance sheets of the units alongwith income tax / sales tax returns etc. (Applicable for all cases from Rs. 2 lacs and above). However, for cases below fund based limits of Rs. 25 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. 25 lacs and above, the audited balance sheets are necessary.
6. Memorandum and article of association of the Company / Partnership deed of partners etc.
7. Assets and liabilities statements of promoters and guarantors alongwith latest income tax returns
8. Rent agreement (if business premises on rent) and clearance from pollution control board, if applicable.
9. SSI registration if applicable
10. Projected balance sheets for the next two years in case of working capital 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 take over of advances, sanction letters of facilities being availed from existing bankers / Financial Institutions alongwith detailed terms and conditions.
12. Profile of the unit (includes names of promoters, other directors of the company, the activity being undertaken, addresses of all offices and plants, share holding pattern etc) – APPLICABLE FOR CASES WITH EXPOSURE ABOVE Rs. 25 lacs
13. Last three years balance sheets of the Associate / Group Companies, if any – APPLICABLE FOR CASES WITH EXPOSURE ABOVE Rs. 25 lacs
14. 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 term loan is to be repaid, the details of labour, staff to be hired, basis of assumption of such financial details etc.) – APPLICABLE FOR CASES WITH EXPOSURE ABOVE Rs. 25 lacs
15. Review of account containing monthwise 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 outstanding for working capital limits, term loan limits, bills discounted. – APPLICABLE FOR CASES WITH EXPOSURE ABOVE Rs. 25 lacs
16. Photocopies of lease deeds / title deeds of all the properties being offered as primary and collateral securities.
17. Position of accounts from the existing bankers and confirmation about asset being standard with them (in case of take over)
18. Manufacturing process if applicable, major profile of executives of the Company, any tie ups, details about raw material required and their suppliers, details about buyers, details about major competitors and company's strengths and weaknesses as compared to competitors etc. – APPLICABLE FOR CASES WITH EXPOSURE ABOVE Rs. 25 lacs

(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)