

Assignment 6

Collect loan application forms of nationalized bank/other financial institution.

conclusion

In conclusion, collected the loan application forms from nationalized banks and financial institutions.



Small Scale Industries

**Application Form
For credit facilities up to Rs. 10 lacs**

Note : Item 18 to be filled in by those applying for credit facilities above Rs. 50,000/-

1. Name of the Unit:
Constitution (Please strike out which ever is not applicable) (Proprietary / Partners / Co-operative Society)
2. Registration No.: (as given by the District Industries Centre / Directorate of Industries)
3. Business Address:

Residential Address:

4. Background (To be filled up for each individual)
- 4.1 Name(s) of the Proprietor / Partners

Surname	Name	Father's / Husband's Name	Age	Sex

- 4.2 Whether the applicant belongs to Scheduled Caste / Tribe /Minority Community. If yes, please furnish proof thereof. Yes / No
- 4.3 Whether the applicant is Ex-Serviceman. If yes, please furnish proof thereof. Yes / NO
- 4.4 Present annual income of the family with brief details of the sources (Indicate farm income & non-farm income separately)



5. Size of the applicant's family Adult _____ Children _____
6. Please furnish ration card No. and
Name of the Issuing Office
7. Size and particulars of land
holdings, if any, in the name of the
applicant of family members
8. Minimum amount required per month for family maintenance Rs. _____
9. Cost of the project

Fixed Assets	RS. _____
Current Assets	Rs. _____
Total	Rs. _____
10. Brief description of the industrial activity
 - 10.1 Existing
 - 10.2 Proposed
- 11.1 Number of persons presently (to be filled in case of existing unit only)
- 11.2 Number of persons proposed to be Employed
12. How the activity was financed so far (to be filled in case of existing unit only)

Source of Funds (*)	Security	Rate of Int.	Repayment per Month	Present Outstanding	Amount of Default (if any)

(*) (Indicate name & address of the sources of funds, e.g. banks / financial institutions / other (specify))

13. Raw materials required (quantity) and sources of supply:
14. Location of the market for the product(s):
15. Financial Projections:

Particulars	1 st Year	2 nd Year	3 rd Year
Turnover			
Raw Material Purchases			
Other Expenses			
Profit			

(Indicate the assumptions based on which the above figures have been worked out)



16. Purpose of the new loan
17. Amount of loan required
18. Means of Financing
 - 18.1 Promoter's contribution
 - 18.2 Subsidy
 - 18.3 Seed Capital
 - 18.4 Loan (Working Capital / Term Loan)

I / We certify that all information furnished by me /us is true; that I / We have no borrowing arrangements for the unit with any bank except as indicated in this application; that there is no overdues / statutory dues against me / us except as indicated in this application; that no legal action has been / is being taken by against me / us; that I / we shall furnish all other information that may be required by you in connection with my / our application; that this may also be exchanged by you with any agency you may deem fit and you, your representatives, representatives of the Reserve Bank of India / National Bank for Agriculture and Rural Development / Small Industries Development 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.



(Affix a photo, in case of thumb impression)

Date

Signature / Thumb impression of the Borrower

Place



Small Scale Industries

Application Form

For credit facilities of over Rs. 10 lacs & up to Rs. 50 lacs

1. Name of the Unit:
(In block letters)
- 1.2 Constitution: (Please strike out whichever is not applicable)
(Proprietary / Partnership Firm / Private Limited Company / Public Limited Company / Co-operative Society)
- 1.3 Name of the business house / group :
(if any)
- 2.1 Registration No. :
(As given by the District Industries Centre / Directorate of Industries)
- 2.2 Date of Incorporation / Commencement of Business:
- 3 Business Address with Telephone / Telex Number
- 3.1 Registered Office:
- 3.2 Administrative Office:
- 3.3 Factory:
4. Background of the Proprietor / Partners / Directors (Please furnish background for each person as per the Appendix I)
5. Brief description of the Industrial activity
- 5.1 Existing
- 5.2 Proposed

6. How the Activity was financed so far:
(to be filled in case of existing unit only)

Source of Funds (*)	Security	Rate of Int.	Repayment Per month	Present O/s. (in 000s of Rs.)	Amount of Default (if any)

(*) Indicate sources of funds with name & address, e.g. banks/ financial institutions / others specify)



7. Past performance for last three years (to be filled by existing unit only)

(in 000s of Rs.)

Particulars	20__	20__	20__
Turnover			
Net Profit			
Retained Profit			

Monthly Turnover for last twelve months

Jan	Feb	Mar	Apr	May	Jun
Jul	Aug	Sep	Oct	Nov	Dec

8. Arrears in Statutory payments (if any)

- a) Income tax
- b) Sales tax
- c) Provident Fund
- d) Employees State Insurance Corporation
- e) Others (specify)

9. If the unit is an ancillary unit, the undertaking to which it is catering and its address

10. Name of the associate concern(s), if any

10.1 Nature of association and amount invested

10.2 Nature of activity

10.3 Items traded / manufactured

10.4 Turnover and profit during preceding three years.



- 12.2 Manufacturing Process, in brief (Indicate to the extent possible, stage-wise capacity data, yield/ conversion data, material flow, etc).

Capacity for each product	Licensed	Installed	Operating

- i) absence of civic restrictions
- ii) proximity to the source of raw materials
- iii) market for the product
- iv) availability of
 - a) power
 - b) water
 - c) labour
 - d) transport
- v) whether clearance has been obtained from the pollution control authority?

Area / Plinth Area (in sq. meters)			Value (in 000s of Rs.)	
	Existing	Proposed	Existing	Proposed
Factory Land				
Factory building				
Ancillary building				
Open Storage Space				



12.6 Type of soil and load bearing capacity (enclose test report)

Enclosures:

- a) certified photo copy of sale / lease deed
- b) certified photo copy of the Govt. order converting the land into industrial land, if applicable
- c) locational map
- d) certified photo copy of the site plan of the land and blueprints of the buildings duly approved by Corporation / Municipality / Panchayat.

12.7 Particulars of Machinery & other assets : As per Appendix II

12.8 Necessity & purpose for the proposed investment / addition to factory premises / machinery (in case where such investment is intended) for achievement of the anticipated turnover.

12.9 Raw Materials / Components

(Please mention about the imported and indigenous items separately)

Name / Brief description of the items

	(A)	(B)	(C)	(D)
Quantity Required				
Sources of Supply				
Minimum Purchase Quantity				
Lead / Procurement Time				
Available throughout the year				
If answer to the above is no, then no. of months it is available				

(enclose proforma invoices in respect of each item, if available)

13. Utilities

(Give comments on requirement, availability adequacy, qualitative aspects, etc.)

- a) Power
Contracted Load

Connected Load



Future power consumption
(in no. of units) per month

(Enclose certified Xerox copy of sanction for power connection)

- b) Water
 - c) Fuel
 - d) Others (specify)
14. Economic Feasibility
Marketing (mention separately for each product)
- 14.1 Whether the product is reserved exclusively for the SSI sector?
- 14.2 Name of the Major customers
- 14.3 Region / Area where the product is / will be sold
- 14.4 Extent of competition & No. of Units engaged in similar line in the area
- 14.5 How does the unit meet / propose to meet the competition?
(comment on the competitive advantages enjoyed by the unit)
- 14.5.1 In price and quality, how does the unit's product compare with those of its competitors?
- 14.5.2 Is the Unit selling direct to its customers? If so please furnish details like sales force, showrooms, depots, etc.
- 14.5.3 If a selling / distribution agency has been appointed, its name, period of contract, commission payable, period by which the bills will be paid by it etc. (enclose copies of agreement, wherever such agreement has been entered into)
- 14.6 Nature and volume of orders / enquiries on hand
(certified Xerox copies to be furnished)



- 14.7 If the Unit is export oriented, please furnish exporter code no., if allotted,
And relevant details as under in the preceding three years:-

Code No.:

Name of the product exported	Name of the Country where Exported	F.O.B Value in US \$

15. Cost of Project

(Please furnish estimates of cost of project under the following heads, Indicate the basis for arriving at the cost of project)

(In 000s of Rs.)

Sr. No.	Particulars	Already Incurred	To be incurred	Total Cost
A	Land including development			
B	Building & Other Civil Works			
C	Plant & Machinery 1) indigenous 2) Imported			
D	Essential Tools, Spares & Accessories			
E	Testing Equipment			
F	Miscellaneous Fixed Assets			
G	Erection / Installation Charges			
H	Preliminary Expenses			
I	Pre-Operative Expenses			
J	Provision for Contingencies 1. Buildings 2. Plant & Machinery 3. Other Fixed Assets			
K	Margin for Working Capital Required			
L	Total			



16. Means of Financing

(Please furnish details of sources of finance for meeting the cost under the following heads)

(In 000s of Rs.)

Sr. No.	Particulars	Amount Already Raised	Amount Proposed to be Raised	Total
A	Capital (specify resources contributing capital)			
B	Reserves			
C	Term Loans (give full particulars)			
D	Unsecured Loans and Deposits (indicate sources, rate of interest, repayment period, etc.)			
E	Deferred Payment Arrangements including Suppliers Credit			
F	Subsidy Central Govt. State Govt.			
G	Seed Capital (indicate sources)			
H	Internal Cash Accruals			
I	Other Sources (specify)			
J	Total			

16.1 In case internal accruals are taken as source of finance, explain the basis for estimation of internal accruals by means of a statement.

16.2 Indicate sources from which expenditure already incurred has been financed

16.3 Promoter's contribution to the project as % of the total cost

(Please furnish list of persons / firms who would be contributing to promoter's share of the capital and the respective amounts and their relationships)



17. Schedule of Implementation

Please indicate the progress made so far in the implementation of the project and furnish the schedule of implementation as follows

	Date of commencement	Expected date of completion
a) Acquisition of Land		
b) Development of Land		
c) Civil works for Factory building Machinery Foundation Administrative Building		
d) Plant & Machinery Imported Indigenous		
e) Arrangement for power		
f) Arrangement for water		
g) Erection of equipment		
h) Commissioning		
i) Initial Procurement of Raw Material		
j) Trial Runs		
k) Commercial Production		

18. Future Projections

(To be given for the next three years)

Please furnish data on projected profitability as per Appendix III

Please furnish data on projected cash flow statement as per Appendix IV.

Percentage of Cash Sales in Total Sales _____ %

Period in which payment is received in respect of credit sales _____ days

Average credit available on purchases _____ days

19. Working Capital Required for the Anticipated Turnover:

(Please furnish data as per Appendix VI)

20. Repayment Programmes:



21. Details of Securities to be offered

21.1 Primary
(Working capital and term loan securities to be indicated separately)

21.2 Collateral, if any, (give full details)

21.3 Details of guarantor(s)

21.3.1 Name

21.3.2 Residential Address

21.3.3 Occupation
(if in service, name, & address of his / her employer)

21.3.4 Details of Movable & Immovable Property (ies) Owned by him / her & Other dependent family members

21.3.5 Details of any similar guarantee, if Any, given to other institutions

I / We certify that all information furnished by me / us is true; That I / We have no borrowing arrangements for the Units with any bank 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 that may be required by you in connection with my / our application; that this may also be exchanged by you with any agency you may deem fit and you, your representatives, representatives of the Reserve Bank of India / National Bank of Agriculture & Rural Development / Small Industries Development Bank of India / Deposit Insurance and Credit Guarantee Corporation of 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.

Date

Place

Signature of the Borrower
(Name & Designation)

Encl.: Certified Xerox copies of

- a) Balance Sheets with Trading and Profit & Loss Account for the last three years.
- b) Memorandum and Articles of Association, Certificate for Commencement of Business.
- c) Income Tax, Wealth Tax Returns and assessment orders for the last Three years, for the unit as well as proprietors / partners / Directors
- d) Sales Tax Returns for the last three years.

Forms as per Appendix – SSI-I to Appendix – SSI- VI given hereafter should also be submitted along with the application for advances above Rs. 10 lacs,



Small Scale Industries

Application Form

For Credit Facilities of over Rs. 50 lacs & upto Rs. 5 crores

- 1.1 Name of the Unit
(In block letters)
- 1.2 Constitution: (Please strike out whichever is not applicable)
- (Proprietary / Partnership Firm / Private Limited Company / Public Limited Company / Co-operative Society)
- 1.3 Name of the business house / group :
(if any)
- 2.1 Registration No. :
(As given by the District Industries Centre / Directorate of Industries)
- 2.2 Date of Incorporation / Commencement of Business:
- 3 Business Address with Telephone / Telex Number
- 3.1 Registered Office:
- 3.2 Administrative Office:
- 3.3 Factory:
4. Background of the Proprietor / Partners / Directors (Please furnish for each person as per the Appendix I)
5. Brief description of the Industrial activity
- 5.1 Existing
- 5.2 Proposed

6. How the Activity was financed so far: (to be filled in case of existing unit only)

Source of Funds (*)	Security	Rate of Int.	Repayment Per month	Present O/s. (in 000s of rs.)	Amount of Default (if any)

(*) Indicate sources of funds with name & address, e.g. banks/ financial institutions / others specify)



7. Past Performance
(To be filled by the existing unit only)

(Indicate in 000s of Rs.)

Particulars	Last Year	Last but One year	Last but two years
Turnover			
Net Profit			
Retained Profit			

Monthly Turnover for last twelve months

Jan	Feb	Mar	Apr	May	Jun
Jul	Aug	Sep	Oct	Nov	Dec

8. Arrears in Statutory payments (if any)

- a) Income tax
- b) Sales tax
- c) Provident Fund
- d) Employees State Insurance Corporation
- e) Others (specify)

9. If the unit is an ancillary unit, the undertaking to which it is catering and its address

10. Name of the associate concern(s), if any

10.1 Nature of association and amount invested

10.2 Nature of activity

10.3 Items traded / manufactured

10.4 Turnover and profit during preceding three years.

11. Employment	Present	Proposed
Executives		
Supervisory		
Administrative / Office Staff		
Skilled Labour		
Unskilled Labour		



12. Technical Feasibility

12.1 Name of the product(s), including Bye-products & its (their) use

12.2 Manufacturing Process, in brief (Indicate to the extent possible, stage-wise capacity data, yield/ conversion data, material flow, (etc).

12.3 Capacity: (No . of Units / Quantity in kg. / Volume in litre per annum)

Capacity for each product	Licensed	Installed	Operating

Number of working days in a month
and Number of shifts in a day:

12.4 Locational advantages of existing
and /or proposed premises and with
reference to

- i) absence of civic restrictions
- ii) proximity to the source of raw materials
- iii) market for the product
- i) availability of
 - a) power
 - b) water
 - c) labour
 - d) transport
- v) whether clearance has been
obtained from the pollution control authority?



12.5 Land & Building

Area / Plinth Area (in sq. metres)			Value (in 000s of Rs.)	
	Existing	Proposed	Existing	Proposed
Factory Land				
Factory building				
Ancillary building				
Open Storage Space				

12.6 Type of soil and load bearing capacity (enclose test report)

Enclosures:

- certified photo copy of sale / lease deed
- certified photo copy of the Govt. order converting the land into industrial land, if applicable
- locational map
- certified photo copy of the site plan of the land and blueprints of the buildings duly approved by Corporation / Municipality / Panchayat.

12.7 Particulars of Machinery & other fixed assets :
As per Appendix II

12.8 Necessity & purpose for the proposed investment / addition to factory premises / machinery (in case where such investment is intended) for achievement of the anticipated turnover.



12.9 Raw Materials / Components

(Please mention about the imported and indigenous items separately)

Name / Brief description of the items

	(A)	(B)	(C)	(D)
Quantity Required				
Sources of Supply				
Minimum Purchase Quantity				
Lead / Procurement Time				
Available throughout the year				
If answer to the above is no, then no. of months it is available				

(enclose proforma invoices in respect of each item, if available)

13. (Give comments on requirement, availability / adequacy, qualitative aspects, etc.)

13.1 Power

Contracted Loan

Connected Load

Future power consumption
(in No. of units) per month

Standby arrangements

(enclose certified Xerox copy of sanction for power connection)

13.2 Water

(Enclosed certified Xerox copy of sanction for water connection)

13.3 Fuel

13.4 Others (specify)



14. Quality Control

14.1 Details of arrangement made for Quality control. If BIS/FPO/ISO Specifications are followed, no. of BIS / FPO/ISO standards and the Particulars thereof should be Provided

14.2 Particulars of R & D activity Proposed

15. Economic Feasibility

Marketing (mention separately for Each product)

15.1 Whether the product is reserved exclusively for the SSI sector

15.2 Name of the major customers

15.3 Region / Area where the product is / will be sold

15.4 Extent of competition and No. of units engaged in similar line in the area

15.5 How does the unit meets / proposes to meet the competition (comment on the competitive advantages enjoyed by the unit)

15.5.1 In price and quality, how does the unit's product compare with those of its competitors

15.5.2 Is the unit selling direct to its customers ? If so, please furnish details like sales force, showrooms, depots, etc.

15.5.3 If a selling /distribution agency has been appointed, its name, period of contract, commission payable, period by which the bills will be paid by it etc.
(enclose copies of agreement, wherever such agreement has been entered into)



- 15.6 Nature and volume of orders / enquiries on hand (certified Xerox copies to be furnished)
- 15.7 If the units is export oriented, please furnish exporter code no., if preceding three years.

Code No.:

Name of the Product Exported	Name of the Country where Exported	F.O.B Value in US \$

16. Cost of Project
(Please furnish estimates of cost of project under the following heads, Indicate the basis for arriving at the cost of project)

(In 000s of Rs.)

Sr. No.	Particulars	Already Incurred	To be Incurred	Total Cost
A	Land including development			
B	Building & Other Civil Works			
C	Plant & Machinery 1) Indigenous 2) Imported			
D	Essential Tools, Spares and Accessories			
E	Testing Equipment			
F	Miscellaneous Fixed Assets			
G	Erection / Installation Charges			
H	Preliminary Expenses			
I	Pre-Operative Expenses			
J	Provision for Contingencies 1. Buildings 2. Plant & Machinery 3. Other Fixed Assets			
K	Margin for Working Capital			
L	Total			



- 17 Means of Financing
(Please furnish details of sources of finance for meeting the cost under the following heads)

(In 000s of Rs.)

Sr. No..	Particulars	Amount Already Raised	Amount Proposed to be Raised	Total
A	Capital (specify resources contributing capital)			
B	Reserves			
C	Term Loans			
D	Unsecured Loans and Deposits (indicate sources, rate of interest, repayment period etc.)			
E	Deferred payment Arrangements Including Supplier's credit			
F	Subsidy Central Govt. State Govt.			
G	Seed Capital (indicate sources)			
H	Internal Cash Accruals			
I	Other Sources (specify)			
J	Total			

- 16.1 In case internal accruals are taken as Source of finance, explain the basis For estimation of internal accruals by Means of a statement
- 17.2 Indicate sources from which expenditure already incurred has been financed
- 17.3 Promoter's contribution to the project as % of the total cost

(please furnish list of person / firms who would be contributing to the promoter's share of the capital and the respective amounts and their relationships)



17 Schedule of Implementation

Please indicate the progress made so far in the implementation of the project and
Furnish the scheduled of implementation as follows

	Date of Commencement	Expected Date of Completion
a) Acquisition of Land		
b) Development of Land		
c) Civil works for Factory building Machinery Foundation Administrative Building		
d) Plant & Machinery Imported Indigenous		
e) Arrangement for power		
f) Arrangement for water		
g) Erection of equipment		
h) Commissioning		
i) Initial Procurement of Raw Material		
j) Trial Runs		
k) Commercial Production		

19 Future Projection

(to be given for the next five years) please furnish data on

19.1 Projected profitability as per Appendix III

19.2 Projected cash flow statement as per Appendix IV

19.3 Projected balance sheet as per Appendix V

19.4 Working capital requirement as per
Appendix VI

Percentage of Cash Sales to Total Sales _____ %

Period in which payment is received in
Respect of credit sales _____ days

Average credit available on purchases _____ days

20. Financial Assistance required

20.1 Rupee Loan

20.2 Foreign Currency Loan

20.3 Term Loan

20.4 Working Capital (as worked out in
Appendix VI)20.5 Non-Fund Based Limits, i.e. other
Forms of assistance (e.g. L/Cs, Bank
Guarantee, etc.)

21 Repayment Programme



- 22 Details of Securities to be Offered
 - 22.1 Primary (working capital and term loan Securities to be indicated separately)
 - 22.2 Collateral, if any (full details)
 - 22.3 Details of guarantor(s)
 - 22.3.1 Name
 - 22.3.2 Residential Address
 - 22.3.3 Occupation (if in service, name & address of his /her employer)
 - 22.3.4 Details of Movable & Immovable Property(ies) owned by him / her & other Dependent family members
 - 22.3.5 Details of any similar guarantee, if any, given to other institutions
- 23 Whether any Government enquiry, Proceedings or prosecution has been Instituted against the unit or its Proprietor / partners / directors for any Offence ? If so, please give details.
- 24. Details of pending litigation, if any, against And by the unit.
- 25. Please indicate whether the proprietor / any of the partners, promoters / directors have at any time declared themselves as insolvent If so, details thereof.

I / We certify that all information furnished by me / us is true; that I / We have no borrowing arrangements of the unit with any bank except as indicated in the application; that there is no overdues / statutory dues against me / us / promoters except as indicated in the applications; that no legal action has been / is being taken against me / us / promoters; that I / We shall furnish all other information that may be required by you in connection with my / our application; that this may also be exchanged by you with any agency you may deem fit and you, your representatives, representatives of the Reserve Bank of India / National Bank of Agriculture and Rural Development / Small Industries Development Bank of India / Deposit Insurance & Credit Guarantee Corporation 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.

Signature of the Borrower
(Name & Designation)

Date
Place



Encl: Certified Xerox Copies of

- a) Audited balance Sheets with Trading and Profit & Loss Account, for the last three years.
- b) Memorandum and Articles of Association, Certificate of Commencement of Business.
- c) Income tax, Wealth tax Returns and assessment orders for the last three years, for the unit as well as proprietor / partners / promoters / directors.
- d) Sales Tax Returns for the last three years

Forms as per Appendix – SSI-I to Appendix – SSI- VI given hereafter should also be submitted along with the application



**STATE BANK OF INDIA
SMALL SCALE INDUSTRIES**

**Application Form
For Credit Facilities of over Rs.5 crores.**

- 1.1 Name of the Unit
- 1.2 Constitution Proprietary/Partnership/Private Limited Concern/
Co-operative Society
(Please strike out which are not applicable)
- 1.3 Name of the business house/group to which the unit belongs
- 2.1 Registration No. :
(as given by the District Industries Centre, Directorate of Industries)
- 2.2 Date of incorporation/commencement of business
3. Business Address with Telephone/Telex/Fax No.
 - 3.1 Registered Office
 - 3.2 Administrative Office
 - 3.3 Factory
4. Background of Proprietor/Partners /Promoters/Directors
(Please furnish information for each person as per in Annexure-I)
5. Description of the Industrial Activity
 - 5.1 Existing
 - 5.2 Proposed
6. How the Activity was financed so far (to be filled in case of existing unit only)

Source of Funds(*)	Security	Rate of Unit	Repayment per month	Present O/s.	Amount of Default (if any)

(*) Indicate source of funds with name & address e.g. Banks/financial institutions/others (specify)



7. Arrears in Statutory Payments (if any)
- a) Income Tax
 - b) Sales Tax
 - c) Provident Fund
 - d) Employees State Insurance Corporation
 - e) Other (specify)

8. Past Performance for the last three years (in case of existing units)

Particulars	20__	20__	20__
Turnover			
Net Profit			
Retained Profit			

9. Monthly Turnover for last twelve months.

JAN	FEB	MAR	APR	MAY	JUN
JUL	AUG	SEP	OCT	NOV	DEC

- 9.1 MANAGEMENT

(Please furnish background of the main promoter other than those furnished in Annexure-1. write-up on other companies, if any, promoted by him or with which he is associate together with a copy of the latest balance sheet)

- 9.2 In case the promoter is a Limited Company, please furnish a write-up on the activities and past performance of the company and any other expansion programme(s)/diversification contemplated

(a) Memorandum & Article of Association

(b) Audited Balance Sheet and Trading and Profit Loss A/cs for the last three years of the promoter company.

Copy of the agreement(s), if any, entered into among the promoters.



9.3 SHAREHOLDING

9.3.1 Please provide a list of shareholders under the heads

- a) Promoters
- b) Other major groups
- c) Foreign collaborations
- d) NRI shareholders
- e) Other institutions

Owing or controlling 5% or more of equity shares, indicating the amount owned and business relationship, if any, with the company.

9.3.2 In case of preference shareholder, please give a list of ten largest shareholders.

9.3.3 Also furnish number of equity shareholders and preference shareholders

9.4 Employment Present Proposed

Executives
Supervisory
Administrative/Office Staff
Skilled Labour
Other (specify)

9.5 Particulars of existing key technical and executive staff
(Please furnish for existing as well as proposed staff)

Name	Designation	Qualification	Experience	Any Special achievement (Inventions/ Research etc.)	Functional Duties at the Unit.

10. If the unit is an ancillary unit, the undertaking to which it is catering and its address

11. Name of the associated concern(s), if any and

11.1 Nature of Association and amount invested

11.2 Nature of Activity

11.3 Items traded/manufactures

11.4 Turnover and profit during preceding three years.



12. Technical Feasibility (Please enclose the Feasibility / project report)

12.1 Name of the Products (including by-products) & its (their) use

12.2 Manufacturing Process, in brief, (indicate technical process, whether it is a continuous process, whether this has been tried in the country, stage-wise capacity data, yield/conversion data, Material flow etc.)

12.3 Capacity of Units/Quantity in Kg/Volume in Liters)

Capacity of each product	Licensed	Installed	Operating

12.4 No. of working days in a month & No. of shifts in a day

12.4.1 In case of any collaboration, please furnish a brief write-up on the period of collaboration agreement, the name of the collaborator company, indicating the activities. Size, turnover, particulars of the existing plants, other projects in India and abroad set up with same collaboration.

a) Copy of the published brochure highlighting the activities of the collaborator and balance sheet for the latest year.

b) Copy of the collaboration agreement

c) Fees/royalties payable and the manner in which payable.

d) Copy of the government approval, if required for the service of foreign technicians, if any.

12.4.2 If there is no collaboration agreement please furnish full details of arrangement proposed to be made for obtaining technical advice and service needed for the implementation of the project.



12.4.3 Particulars of the Consultants :

- a) Name and address of the consultants
- b) Fees payable and the manner in which payable
- c) Scope of work assigned to them
- d) Brief particulars of consultants including organizational set-up, bio-data of senior personnel, names of directors/partners, particulars of work done in the past and work on hand. Please enclose a copy of the agreement with the consultants, and in case of foreign consultant(s) approval of the Government.

12.4.4 Whether any of the partners/promoters/directors have any interest in consultant/collaborator firm. If so, details to be furnished

12.5 Locational advantages of existing and/or proposed premises with reference to :

- i) absence of civic restrictions
- ii) proximity to the source of raw materials
- iii) market for the product
- iv) availability of
 - a) power
 - b) water
 - c) labour
 - d) transport

12.6 LAND & BUILDING

	Area/Plinth area (in sq. metres)		Value (in 000sof Rs.)	
	Existing	Proposed	Existing	Proposed
Factory Land				
Factory Building				
Ancillary Building				
Open Storage Space				

(enclose Test Report)



12.7 Type of soil and load bearing capacity

Enclosures :

- a) Certified zerox copy of sale/lease deed
 - b) Certified zerox copy of the Govt. Order converting the land into industrial land, if applicable.
 - c) Locational map
 - d) Certified zerox copy of the site plan of the land showing contour lines, the internal road, power receiving station, railway siding, tube-wells, etc. and blue-prints of the building duly approved by corporation/municipality panchayat.
- 12.8.1 Please furnish the following particulars of Architects
- 12.8.1.1 Name and address of the architects/firm

12.8.1.2 Scope of work.

12.8.1.3 Rates quoted and detailed estimate of expenses

12.8.1.4 Fees payable and manner in which payable.

12.8.1.5 Time schedule

12.8.1.6 Penalties

12.8.1.7 Past experience of the architects in the similar work

12.9 PARTICULARS OF MACHINERY & OTHER FIXED ASSETS

As per Annexure –II

- 12.9.1 If sub-contract of any portion of production is envisaged, the production stages in which the sub-contracting will be done.
Details to indicate the availability of machinery particulars with the sub-contractors with adequate spare capacity.

12.9.2 Arrangements made for erection and commissioning of the plant.

12.10 Necessity & purpose for the proposed investment/addition to factory premises/machinery (in case where such investment is intended) for achievement of the anticipated turnover.



12.11 RAW MATERIALS & COMPONENTS

(Please mention about the imported and indigenous items separately)

	(A)	(B)	(C)	(D)
Quantity Required				
Sources of Supply				
Minimum Purchase Quantity				
Lead/Procurement Time				
Available throughout the year				
If answer to above is no then no. of months & period when it is available				

(enclose copies of proforma invoices in respect of each item)

13. UTILITIES (Give comments on requirement, availability/adequacy, qualitative aspects etc.)

13.1 Power

13.2 Sources of Power and Supply Voltage

- Taken from Electricity Board
- Own generation
- Stand-up arrangements

13.1.2 Maximum Demand

13.1.3 Contracted Load

13.1.4 Connected Load

13.1.5 Energy Consumption per year

13.1.6 Power Tariff

13.1.7 Cost of Power per annum at maximum capacity utilization

Please enclose

- Certified zerox copy of sanction for power
- Certified zerox copy of agreement with electricity board.
- Certified zerox copy of electrical layout of the plant.

13.2 Water :

13.2.1 Indicate the requirements and suitability of water

13.2.2 Describe the water treatment arrangement

13.2.3 Sources for supply of water arrangement

Proposed and water charges payable

13.3 Steam :

13.3.1 Requirement of steam

13.3.2 Capacity of boiler

13.3.3 Arrangements proposed for steam



- 13.4 Compressed Air :
 - 13.4.1 Requirements of compressed air
 - 13.4.2 Arrangements proposed for compressed air
- 13.5 Fuel :
 - 13.5.1 Requirement of fuel
 - 13.5.2 Arrangements proposed for supply
- 13.6 Arrangement proposed for carrying raw materials.
- 14. EFFLUENT
Please furnish full details of the value of atmosphere, soil and water pollution likely to be created by the project and measures proposed for control of pollution. Indicate whether necessary permission for the disposal of effluent has been obtained from the concerned authority, if yes, a copy of the certificates should be furnished.
- 15. QUALITY CONTROL
 - 15.1 Details of arrangements made for quality control
If BIS/FPO/ISO specifications are followed, no. of BIS/FPO/ISO standards and particulars thereof should be provided
 - 15.2 Particulars of R&D activity proposed.
- 16. ECONOMIC FEASIBILITY
Marketing (mention separately for each product)
(Please enclose a Market Survey Report)
 - 16.1 Whether the product is reserved exclusively for the SSI Sector? If so, please furnish Item Code No.
 - 16.2 Names of the Major customers
 - 16.3 Region/Area where the product is/will be sold
 - 16.4 Extent of competition & No. of Units engaged in similar line in the area
 - 16.5 How does units meet/propose to meet the competition
(Comment on the competitive advantages enjoyed by the unit)
 - 16.5.1 In price and quality, how does the unit's product compare with those of its competitors
 - 16.5.2 Is the unit selling direct to its customers? If so, please furnish details like sales force, showrooms, depots etc.



- 16.5.3 If a selling/distribution agency has been appointed, its name, period of contract, commission payable, period by which the bills will be paid by it etc. (enclose copies of agreement, wherever applicable)
- 16.6 Nature and volume of orders/enquiries on hand (zerox copies to be furnished)
- 16.7 If the unit is export oriented, please furnish exporter code no., if allotted, and relevant details as per the following details in the preceding three years.

Code No.:

Name of the Product Exported	Name of the Country where Exported	F.O.B. Value in US\$

17. Cost of Project
(Please furnish estimates of cost of project under the following heads indicate the basis for arriving at the cost of project)

(in 000's of Rs.)

Sr.No.	Particulars	Already Incurred	To be Incurred	Total cost
A.	Landing including development			
B.	Building & Other Civil Works			
C.	Plant & Machinery i) Indigenous ii) Imported			
D.	Essential Tools, Spares & Accessories			
E.	Testing Equipment			
F.	Miscellaneous Fixed Assets			
G.	Erection/Installation Charges			
H.	Preliminary Expenses			
I.	Pre-operative Expenses			
J.	Provision for Contingencies 1. Buildings 2. Plant & Machinery 3. Other Fixed Assets			
K.	Margin for Working Capital Required			
L.	Total			



18. Means of Financing
(Please furnish details of sources of finance for meeting the cost under the following heads)

(in 000s of Rs.)

Sr. No.	Particulars	Amount Already Raised	Amount Proposed to be Raised	Total
A.	Capital (specify resources contributing capital)			
B.	Reserves			
C.	Term Loans (give full particulars)			
D.	Unsecured Loans and Deposits (Indicate sources, rate of interest repayment period etc.)			
E.	Deferred Payment Arrangements including Suppliers Credit			
F.	Subsidy - Central Govt. - State Govt.			
G.	Seed Capital (indicate sources)			
H.	Internal Cash Accruals			
I.	Other sources (specify)			
J.	Total			

- 19.1 In case internal accruals are taken as sources of finance explain the basis for estimation of internal accruals by means of a statement.
- 19.2 Indicate sources from which expenditure already incurred has been financed.
- 19.3 Promoter's contribution to the project as % of the total cost.
(Please furnish list of persons/firms who would be contributing to the promoters' share of the capital and the respective amounts and their relationships).
20. Financial Assistance required :
- 20.1 Rupee Loan
- 20.2 Foreign Currency Loan
- 20.3 Underwriting
- 20.3.1 Equity Capital
- 20.3.2 Preference Capital



- 20.3.3 Debentures
- 20.3.4 Guarantee of foreign currency loan/Deferred Credit
- 20.4 Guarantee for foreign currency loan/Deferred Credit
- 20.5 Working Capital (Please furnish as per Annexure-VI)
- 20.6 Other forms of assistance (e.g. LC's, Guarantees, etc.)

21. Schedule of Implementation :

Please indicate the progress made so far in the implementation of the project and furnish the scheduled of implementation as follows :

	Date of Commencement	Expected Date of Completion
a) Acquisition of Land		
b) Development of Land		
c) Civil Works for		
- Factory Building		
- Machinery Foundation		
- Administrative Building		
d) Plant & Machinery		
- Imported		
- Indigenous		
e) Arrangement for power		
f) Arrangement for water		
g) Erection of equipment		
h) Commissioning		
i) Initial procurement of Raw Material		
j) Trial Runs		
k) Commercial Production.		

22. Future Projections

(To be given for the next five years)

Please furnish data on :

- 22.1 Projected profitability as per Annexure-III
- 22.2 Projected cash flow statement as per Annexure-IV
- 22.3 Projected balance sheet as per Annexure-V
- 22.4 Working Capital requirement as per Annexure – VI
- 22.5 Percentage of Cash Sales in total Sales - -----%
- 22.6 Period in which payment is received in respect
of Credit Sales _____ days
- 22.7 Average credit available on purchases _____ days
- 23. How far does the unit contribute to the establishment of ancillary units in the region.



24. Please furnish International/CIF/FOB Price of all inputs, which can be imported.
25. Government Consents:
Please indicate whether the various licenses / consents required for the project have been obtained from the respective authorities.
 - 24.1 Specify any special condition attached to the licenses / consents and the Undertaking given by the company in connection therewith.
26. Repayment programme:
27. Details of securities to be offered
 - 27.1 Primary
(working capital & term loan securities to be indicated separately)
 - 27.2 Collateral (full details)
 - 27.3 Details of guarantors(s)
 - 27.3.1 Name
 - 27.3.2 Residential address
 - 27.3.3 Occupation
(if in service, name & address of his / her employer)
 - 27.3.4 Details of Movable & Immovable Property (ies) owned by him / her & other Dependent family members
 - 27.3.5 Details of any similar guarantee, if any, given to other institutions.
28. Whether any Government enquiry proceedings of prosecution has been instituted against the unit or its proprietors / partners / promoters / directors for any offences? if so, please give details.
29. Details of pending litigation, if any, against and by the concern.
30. Please indicate whether any of the promoters of directors have at any time declared themselves as insolvent.



I / We certify that all information furnished by me / us is true; that I / We have no borrowing arrangements for the unit with any Bank except as indicated in the application; that there is no overdues / statutory dues against me / us / promoters except as indicated in the application; no legal action has been / is being against me / us / promoters; that I / We shall furnish all other information that may be required by you in connection with my / our application; that this may also be exchanged by you with any agency you may deem fit and you, your representatives, representatives of the Reserve Bank of India / National Bank of Agriculture and Rural Development / Small Industries Development Bank of India / Deposit Insurance & Credit Guarantee Corporation 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.

Signature of the Borrower
(Name & Designation)

Date

Place

Encl: Certified Xerox Copies of

- a) Audited balance Sheets with Trading and Profit & Loss Account, for the last three years.
- b) Memorandum and Articles of Association, Certificate of Commencement of Business in case of limited companies..
- c) Income tax, Wealth tax Returns and assessment orders for the last three years, for the unit as well as proprietor / partners / promoters / directors.
- d) Sales Tax Returns and assessment order for the last three years

Forms as per Appendix – SSI-I to Appendix – SSI- VI given hereafter should also be submitted along with the application for advances above Rs. 10 lacs,

BANK USE SECTION

[illegible]

Dealer / DSA Stamp / Signature

CUSTOMER SECTION (to be filled by the Customer in CAPITAL LETTERS)

I wish to apply for below ticked (✓) loan and request you to process the loan application as per details provided in the form Application date D D M M Y Y

☐ Personal
 ☐ Business
 ☐ Large Ticket Business
 ☐ Self Employed Professional

Existing Customer	App1										App 2										App 3									
	Cust Id										Cust Id										Cust Id									
	Savings/ Current A/C no.										Loan no.																			

A. PERSONAL DETAILS (Leave space between two words)

[illegible]

Present Address (Residence)																																				
Landmark																									Years at current city				Y	Y	M	M				
City																									PIN Code				Years at current residence				Y	Y	M	M
State													Country												Aadhar Card No.											
Tel (R)		S	T	D		-		L	A	N	D	L	I	N	E	Mobile no.				91									Fax No.							
e-mail ID		I	N		C	A	P	I	T	A	L		L	E	T	T	E	R	S		O	N	L	Y												
Present Address is	<input type="checkbox"/>	Owned		<input type="checkbox"/>	Parental		<input type="checkbox"/>	Company provided		<input type="checkbox"/>	Rented (Monthly Rent in _____)										<input type="checkbox"/>	Tick if permanent address is same as above														

[illegible]

B. OCCUPATIONAL DETAILS

Occupation		<input type="checkbox"/> Salaried	<input type="checkbox"/> Self employed	<input type="checkbox"/> Self employed professional		<input type="checkbox"/> Retired	<input type="checkbox"/> Housewife	<input type="checkbox"/> Student	<input type="checkbox"/> Other_____	
If self employed professional		<input type="checkbox"/> Doctor	<input type="checkbox"/> CA / CS	<input type="checkbox"/> Consultant	<input type="checkbox"/> Architect	<input type="checkbox"/> Other_____				
If self employed businessman / Constitution	Type of company	<input type="checkbox"/> Pvt. Ltd.	<input type="checkbox"/> Partnership	<input type="checkbox"/> Proprietor	<input type="checkbox"/> Public Ltd.	<input type="checkbox"/> Ltd. liability co.		<input type="checkbox"/> Other_____		
	Nature of business	<input type="checkbox"/> Manufacturer	<input type="checkbox"/> Agriculturist	<input type="checkbox"/> Service Provider		<input type="checkbox"/> Trader/Distributor		<input type="checkbox"/> Comm. Agent	<input type="checkbox"/> Retailers	<input type="checkbox"/> Other_____
If Salaried	Type of company	<input type="checkbox"/> Pvt Ltd.	<input type="checkbox"/> Partnership	<input type="checkbox"/> Proprietor	<input type="checkbox"/> Public Ltd.	<input type="checkbox"/> Retailers	<input type="checkbox"/> PSU	<input type="checkbox"/> Govt.	<input type="checkbox"/> MNC	<input type="checkbox"/> Other_____
	Type of industry	<input type="checkbox"/> Automobiles	<input type="checkbox"/> Agriculture based	<input type="checkbox"/> Banking	<input type="checkbox"/> BPO	<input type="checkbox"/> Capital goods		<input type="checkbox"/> Telecom	<input type="checkbox"/> IT	<input type="checkbox"/> Retail
		<input type="checkbox"/> Real estate	<input type="checkbox"/> Consumer Durables	<input type="checkbox"/> FMCG	<input type="checkbox"/> NBFC	<input type="checkbox"/> Marketing / Adv.		<input type="checkbox"/> Pharma	<input type="checkbox"/> Media	<input type="checkbox"/> Other

Employer / Business Details	Designation:_____	Exp in Current Job/Business	Yrs	Months	Total Exp in Job/Business	Yrs	Months
Company / Employers Name							
Company / Employers Address							
Landmark							
City							
State							
Tel (O)	S	T	D	-	L	A	N
Official e-mail ID	I	N	C	A	P	I	T

Proprietor / Partner / Directors Details (For Partnership / Private Ltd. / Public Ltd. Co. Only)

Name	PAN no.	Contact details	Date of birth	Education background	Profit sharing/stakeholder %	Total experience

C. INCOME AND BANKING DETAILS

Monthly salary
Annual turnover
Net profit
Other income
Other income source
Interested in opening HDFC Bank Account

R U P E E S

R U P E E S

R U P E E S

R U P E E S

☐ Rental ☐ Agricultural ☐ Other

☐ Yes ☐ No

A/C no.
Bank name
Branch
Cust ID
Account type
Credit card no.
Issuing Bank

Existing Loan Details

1) Bank / Co. name
Loan type
Amount (₹)
EMI (₹)
Tenure
Start date
Loan a/c no.

2) Bank / Co. name
Loan type
Amount (₹)
EMI (₹)
Tenure
Start date
Loan a/c no.

D. LOAN DETAILS - CUM - KEY FACT STATEMENT INCLUDING SCHEDULE OF CHARGES

Purpose of loan

☐ Home renovation ☐ Marriage ☐ Travel ☐ Education ☐ Business expansion ☐ Agriculture/Farming ☐ Transportation of Agri Produce ☐ Other

Loan Amount (₹)

Loan Tenure

Months

EMI (₹)

No. of Advance EMI

Scheme

1) Stamp Duty: At actual as per applicable law. 2) Interest rate of (subject to changes as per Terms and Conditions/ Agreement) % p.a. (monthly reducing). 3) Processing Charges of Rs. ₹. 3(a). Services tax on PF %. 4) Cheque/SI/ECS return charges (without prejudice to the civil and criminal rights and remedies of the Bank for the dishonor) : ₹ 618/- Per instance 5) Default Interest / Late payment charges : 2% per month from unpaid EMI 6) CIBIL Report Copy Charges: ₹ 50 per copy 7) Legal, repossession and Incidental Charges: At actual 8) Duplicate Amortization/ Repayment Schedule: ₹ 200/- 9) Cheque/SI/ECS swapping Charges : ₹ 500/- 10) Details of Security 11) Taxes at Actuals, applicable presently or in future. 12) Date on which annual Outstanding balance statement will be issued: 31st May 13) Loan Cancellation Charges: NIL. Interest would be charged for the interim period between date of disbursement and date of loan cancellation.

Note: Visit <http://www.hdfcbank.com> for detailed fees and charges under the respective loan product. Changes in charges from time to time are updated on bank's website.

Type of Loan	Personal / Business Loan	
	Salaried	Self Employed
Due date of EMI	4th / 7th	4th
Prepayment not allowed up to payment of	12 EMI	06 EMI
Prepayment Charges [on Principal Outstanding]	12-24 Months of EMI Repayment- 4% 25 to 36 Months of EMI Repayment- 3% >36 Months of EMI Repayment- 2%	07-24 Months of EMI Repayment- 4% 25 to 36 Months of EMI Repayment- 3% >36 Months of EMI Repayment- 2%

Applicable Service Tax will be charged on foreclosure charges

E. ADDITIONAL DETAILS

Vehicle Owned : Manufacturer : Model : Bought in Yr. Financed

Other Items : LCD / LED Microwave Home theatre Washing machine Modular Kitchen Smartphone AC Laptop / Tablet

Wish to Apply for : Insurance Mutual fund Credit card Savings / Current a/c FD/RD Advisory/Treasury Loan

PERSONAL REFERENCE (Name & address of reference living in the same city)

1) Name
Relationship with applicant
Residential address
City State
PIN Mobile no. Landline no.

2) Name
Relationship with applicant
Residential address
City State
PIN Mobile no. Landline no.

Relationship with Other bank	Applicant is a director of any Bank or is a Firm in which any director is interested as partner / guarantor or is a relative of directors of other banks or is a firm in which relatives of directors are interested as partner or director.	Nature of Relationship:
Relationship with Financing bank	Applicant is a Director / Sr. Officer / relative of director or Sr. Officer of the Bank.	

☐ Direct Agri (Agriculturist / Farmer / Agri allied activities like, dairy farming, poultry farming, fishery, bee-keeping etc)

Land (acres) ☐ <3 ☐ 3 to 5 ☐ >5 to 10 ☐ >10 to 15 ☐ > 15 Specify (acres): _____ Location: _____ Pin Code: _____

☐ Indirect Agri : Service units like trader / dealer in fertilizers / seeds / pesticides / cattle feed / poultry feed / agri equipment or machinery, dealer of tractors or contracting tractors / borewells etc.

☐ Manufacturing enterprises

☐ Manufacturing unit with investment in plant & machinery upto ₹ 5 Lakh

☐ Manufacturing unit with investment in plant & machinery > ₹ 5 Lakh to ₹ 25 Lakh

☐ Manufacturing unit with investment in plant & machinery > ₹ 25 Lakh to ₹ 5 Cr

Value of investment () _____ CC limit() _____

☐ Service enterprise : (Professional / Nor Professional / SRTTO / Trade / Retail Trade)

☐ Service unit with investment in equipment upto ₹ 2 Lakh

☐ Service unit with investment in equipment > ₹ 2 Lakh to ₹ 10 Lakh

☐ Service unit with investment in equipment > ₹ 10 Lakh to ₹ 2 Cr

Value of investment () _____

☐ Khadi & village industries (KVI sector)

Declaration: I/we hereby declare/confirm that the vehicle purchased/ to be purchased / loan availed / to be availed by me/us shall be used

☐ For the purpose of Agriculture and/or assist the transport of agriculture input and farm product.

☐ For the purpose of Business : I / We are aware that it is on the faith of this representation, declaration and confirmation that you have agreed to consider my loan application for financial assistance under the category of Priority sector advances. I / We shall indemnify the bank to make the loss of good in the event of any loss or damage that may arise on account of false / incorrect declaration by me / us.

G. DOCUMENTS SUBMITTED

I / we confirm having submitted the following self attested documents (ticked below) along with this loan application form to the Bank representative

☐ Photograph (signed across)

☐ Proof of Identity

☐ Proof of residence

☐ Latest 2 salary slips

☐ 3/6 months bank statement

☐ _____ Post Dated Cheques

☐ Proof of continuity of current job

☐ Proof of office

☐ Proof of qualification

☐ Loan Agreement

☐ Signature Verification

☐ ECS/SI mandate

☐ _____ Security Post-dated cheques

☐ Proof of turnover (latest sales/services tax returns)

☐ Last 2 yr ITR with computed income

☐ Loan a/c statement for balance transfer / balance transfer & top up / repayment / retention cases

H. MOST IMPORTANT TERMS AND CONDITIONS AND DECLARATION BY THE CUSTOMER

I/We agree and confirm: (1) To the applicable schedule of charges, fees, commissions including the key facts informed to me by HDFC Bank Ltd. (Bank) and as more particularly mentioned in the "Schedule of Charges" of this Application. (2) That the bank's representative/ staff will not receive any payment in cash/ bearer cheque or kind along with or in connection with this loan application from me/ us. (3) That no discount or free gift or any other commitment whatsoever is given to me/ us by the Bank or any of its authorized representative(s) other than what is not documented in this application form the Terms and Conditions/ Agreement pursuant to the Loan. (4) The Bank shall not process incomplete/ defective application form, for which if any loss or delay is caused to me/ us, I/We will not hold the Bank liable for such loss or delay. (5) That Loan processing and disbursement will take at least 7 working days post submission of all requisite documents and information as may be required by the Bank as per Bank's criteria. (6) That submission of loan application to your bank does not imply automatic approval by the Bank and the Bank will decide the quantum of the loan at its sole and absolute discretion. The Bank in its sole and absolute discretion may either sanction or reject the application for granting the loan. Incase of rejection, the Bank shall not be required to give any reason. (7) That the Bank shall have the right to make disclosure of any information relating to me/us including personal information, details in relation to Loan, defaults, security, etc to the Credit Information Bureau of India (CIBIL) and/or any other governmental/regulatory/statutory or private agency/entity, credit bureau, RBI, the Bank's other branches/ subsidiaries / affiliates / rating agencies, service providers, other banks / financial institutions, any third parties, any assignes/potential assignees or transferees, who may need, process and publish the information in such manner and through such medium as it may be deemed necessary by the publisher/ Bank/ RBI, including publishing the name as part of willful defaulter's list from time to time, as also use for KYC information verification, credit risk analysis, or for other related purposes. (8) The Bank reserves its right to reject the loan application and retain the loan application form along with the photograph, information and documents. (9) That I/ We shall furnish any additional documents as and when required by the Bank. (10) That I/ We have not taken any loan from any other bank/ finance company unless specifically declared by me/ us. (11) That there is no impediment or restriction (whether legal or judicial) against me/ us and/or our asset filed/ reported by any other bank/ financier/ bank. (12) That the funds shall be used for the purpose for which loan has been applied and will not be used for speculative or antisocial purpose. (13) I/ We do not have any existing customer ID or customer ID apart from the one mentioned above, and incase found otherwise, Bank reserves the right to consolidate the customer IDs under a single customer ID as it may decide, without any prior notice to me/ us. (14) That the information furnished by me/ us above is true and accurate.

I.
Other declarations : I/ We : (1) shall advise the HDFC Bank Ltd. (Bank) in writing of any change in my/ our residential or employment address. (2) hereby authorize and give consent to the Bank to disclose, without notice to me/ us, information furnished by me/ us in the application form(s)/ related documents executed/ to be executed in relation to the facilities to be availed by me/ us from the Bank, to the Bank's other branches/ subsidiaries/ affiliates/ Credit Bureaus/ Rating Agencies/ Service Providers, banks/ financial institutions, governmental/ regulatory authorities or third parties for information verification, credit risk analysis, or for other related purposes that the Bank may deem fit. I/ We waive the privilege of privacy and privity of contract. (3) shall credit all sums received by you in either or all the names of this account. (4) hereby confirm having received, read and understood the terms and conditions applicable to this loan including the application form and the Terms and Conditions/ Agreement and accept the same. (5) hereby unconditionally, agree that these terms may be changed by the Bank at any time and I / We will be bound by the amended terms and conditions. (6) Confirm that I/ We are citizen of India.

I / We also confirm that the executive collecting my loan Application / Document has informed me / us : (1) that services tax is applicable and will be charged in connection with the loan. (2) all the commission/s (in the form of up front and trail commissions) payable to HDFC Bank for the insurance policy recommended to me/us. (3) In the case of loan cancellation, the applicable pro-rata interest charges on any outstanding loan amount will have to be borne by me/us. I understand that Processing Fee, Stamp Duty are non-refundable charges and would not be waived/ refunded in case of loan cancellation or where the loan has not been disbursed. (4) That all the post-dated cheques are to be issued favouring HDFC Bank Limited A/c <Mention Product Name> only. (5) that loan related information like "welcome letter", "repayment schedule", "Terms and condition", "disbursal advice (as applicable to Personal Loan/ Business Loan)", will be sent on the e-mail id mentioned by me/ us in this loan application form. (6) that I/ We can log on to HDFC Bank Net Banking (www.hdfcbank.com) to view the welcome letter and repayment schedule. I/ We may also request for a physical copy of Welcome Letter and Repayment Schedule separately if need be.

J. DO NOT CALL REGISTRY : I understand that in case I do not wish to receive promotional information through telephone calls / email / sms on products and services not currently availed by me, I can register for "Do Not Call" service through the Bank's website www.hdfcbank.com or through PhoneBanking or other channels that the Bank may offer. I agree that this service will not apply to receipt of advice and information regarding products and services currently availed by me, to help me in fully realising the benefits of the range of financial solutions designed to make my banking relationship value added and more convenient.

Please Paste Latest Passport Size Photograph

I/We have read and verified the entire contents of the aforesaid Loan Application Form including the information, the Most Important Terms and Conditions , the Declarations being Part A to Part J and I/We hereby irrevocably represent, confirm and declare that all the information given thereunder are completely true and correct and further agree, acknowledge, accept and confirm the same.

Applicant's/Co-applicant's Signature

Name: _____ Date: _____ Place: _____

92864/13.02.2014

Page 3

I / we confirm having submitted the following self attested documents (ticked below) along with this loan application form to the Bank representative

<input type="checkbox"/> Photograph (signed across)	<input type="checkbox"/> Proof of Identity	<input type="checkbox"/> Proof of residence	<input type="checkbox"/> Latest 2 salary slips	<input type="checkbox"/> 3/6 months bank statement	<input type="checkbox"/> Last 2 yr ITR with computed income
<input type="checkbox"/> Proof of continuity of current job	<input type="checkbox"/> Proof of office	<input type="checkbox"/> Proof of qualification	<input type="checkbox"/> Loan Agreement	<input type="checkbox"/> Signature Verification	<input type="checkbox"/> Proof of turnover (latest sales/services tax returns)
<input type="checkbox"/> _____ Post Dated Cheques	<input type="checkbox"/> _____ Security Post-dated cheques	<input type="checkbox"/> ECS/SI mandate	<input type="checkbox"/> Loan a/c statement for balance transfer/balance transfer & top up/repayment/retention cases		

SCHEDULE OF CHARGES

1) Stamp Duty: At actual as per applicable law. **2) Interest rate of** (subject to changes as per Terms and Conditions/Agreement) _____ % p.a. (monthly reducing). **3) Processing Charges of** Rs. ₹ _____. **3(a). Services tax on PF** _____. **4) Cheque/SI/ECS return charges** (without prejudice to the civil and criminal rights and remedies of the Bank for the dishonor) : ₹ 618/- Per instance **5) Default Interest / Late payment charges** : 2% per month from unpaid EMI **6) CIBIL Report Copy Charges:** ₹ 50 per copy **7) Legal, repossession and Incidental Charges:** At actual **8) Duplicate Amortization/ Repayment Schedule:** ₹ 200/- **9) Cheque/SI/ECS swapping Charges** : ₹ 500/- **10) Details of Security** _____ **11) Taxes at Actuals,** applicable presently or in future. **12) Date on which annual Outstanding balance statement will be issued:** 31st May **13) Loan Cancellation Charges:** NIL. Interest would be charged for the interim period between date of disbursement and date of loan cancellation.

Note: Visit <http://www.hdfcbank.com> for detailed fees and charges under the respective loan product. Changes in charges from time to time are updated on bank's website.

Type of Loan	Personal / Business Loan	
	Salaried	Self Employed
Due date of EMI	4th / 7th	4th
Prepayment not allowed up to payment of	12 EMI	06 EMI
Prepayment Charges [on Principal Outstanding]	12-24 Months of EMI Repayment- 4% 25 to 36 Months of EMI Repayment- 3% >36 Months of EMI Repayment- 2%	07-24 Months of EMI Repayment- 4% 25 to 36 Months of EMI Repayment- 3% >36 Months of EMI Repayment- 2%

Applicable Service Tax will be charged on foreclosure charges

MOST IMPORTANT TERMS AND CONDITIONS AND DECLARATION BY THE CUSTOMER

I/We agree and confirm: (1) To the applicable schedule of charges, fees, commissions including the key facts informed to me by HDFC Bank Ltd. (Bank) and as more particularly mentioned in the "Schedule of Charges" of this Application. (2) That the bank's representative/ staff will not receive any payment in cash/ bearer cheque or kind along with or in connection with this loan application from me/ us. (3) That no discount or free gift or any other commitment whatsoever is given to me/ us by the Bank or any of its authorized representative(s) other than what is not documented in this application form the Terms and Conditions/ Agreement pursuant to the Loan. (4) The Bank shall not process incomplete/ defective application form, for which if any loss or delay is caused to me/ us, I/We will not hold the Bank liable for such loss or delay. (5) That Loan processing and disbursement will take at least 7 working days post submission of all requisite documents and information as may be required by the Bank as per Bank's criteria. (6) That submission of loan application to your bank does not imply automatic approval by the Bank and the Bank will decide the quantum of the loan at its sole and absolute discretion. The Bank in its sole and absolute discretion may either sanction or reject the application for granting the loan. In case of rejection, the Bank shall not be required to give any reason. (7) That the Bank shall have the right to make disclosure of any information relating to me/us including personal information, details in relation to Loan, defaults, security, etc to the Credit Information Bureau of India (CIBIL) and/or any other governmental/regulatory/statutory or private agency/entity, credit bureau, RBI, the Bank's other branches/ subsidiaries / affiliates / rating agencies, service providers, other banks / financial institutions, any third parties, any assignees/potential assignees or transferees, who may need, process and publish the information in such manner and through such medium as it may be deemed necessary by the publisher/ Bank/ RBI, including publishing the name as part of willful defaulter's list from time to time, as also use for KYC information verification, credit risk analysis, or for other related purposes. (8) The Bank reserves its right to reject the loan application and retain the loan application form along with the photograph, information and documents. (9) That I/ We shall furnish any additional documents as and when required by the Bank. (10) That I/ We have not taken any loan from any other bank/ finance company unless specifically declared by me/ us. (11) That there is no impediment or restriction (whether legal or judicial) against me/ us and/or our asset filed/ reported by any other bank/ financier/ bank. (12) That the funds shall be used for the purpose for which loan has been applied and will not be used for speculative or antisocial purpose. (13) I/ We do not have any existing customer ID or customer ID apart from the one mentioned above, and in case found otherwise, Bank reserves the right to consolidate the customer IDs under a single customer ID as it may decide, without any prior notice to me/ us. (14) That the information furnished by me/ us above is true and accurate.

Other declarations : I/ We : (1) shall advise the HDFC Bank Ltd. (Bank) in writing of any change in my/ our residential or employment address. (2) hereby authorize and give consent to the Bank to disclose, without notice to me/ us, information furnished by me/ us in the application form(s)/ related documents executed/ to be executed in relation to the facilities to be availed by me/ us from the Bank, to the Bank's other branches/ subsidiaries/ affiliates/ Credit Bureaus/ Rating Agencies/ Service Providers, banks/ financial institutions, governmental/ regulatory authorities or third parties for information verification, credit risk analysis, or for other related purposes that the Bank may deem fit. I/ We waive the privilege of privacy and privacy of contract. (3) shall credit all sums received by you in either or all the names of this account. (4) hereby confirm having received, read and understood the terms and conditions applicable to this loan including the application form and the Terms and Conditions/ Agreement and accept the same. (5) hereby unconditionally, agree that these terms may be changed by the Bank at any time and I/ We will be bound by the amended terms and conditions. (6) Confirm that I/ We are citizen of India.

I / We also confirm that the executive collecting my loan Application / Document has informed me / us : (1) that services tax is applicable and will be charged in connection with the loan. (2) all the commission/s (in the form of up front and trail commissions) payable to HDFC Bank for the insurance policy recommended to me/us. (3) In the case of loan cancellation, the applicable pro-rata interest charges on any outstanding loan amount will have to be borne by me/us. I understand that Processing Fee, Stamp Duty are non-refundable charges and would not be waived/ refunded in case of loan cancellation or where the loan has not been disbursed. (4) That all the post-dated cheques are to be issued favouring HDFC Bank Limited A/c <Mention Product Name> only. (5) that loan related information like "welcome letter", "repayment schedule", "Terms and condition", "disbursal advice (as applicable to Personal Loan/ Business Loan)", will be sent on the e-mail id mentioned by me/ us in this loan application form. (6) that I/ We can log on to HDFC Bank Net Banking (www.hdfcbank.com) to view the welcome letter and repayment schedule. I/ We may also request for a physical copy of Welcome Letter and Repayment Schedule separately if need be.

ACKNOWLEDGEMENT FOR LOAN APPLICATION

Name of the Applicant _____
 Type of Loan Applied _____
 Branch Code : _____ Date & Time of Receipts _____
 Branch Contact Person Name _____ Contact No _____
 DSA Contact Person Name _____ Contact No _____

Follow us on

www.facebook.com/hdfcbankwww.twitter.com/hdfcbank_offers

Watch us on

www.youtube.com/hdfcbank

For more information please visit
www.hdfcbank.com



We understand your world

Signature of Executive / Bank Staff

CONTACT US

To get the status of your loan application you can reach us at below Contact Numbers

State	Telephone	State	Telephone
Andhra Pradesh	040-61606161, 9949493333	Madhya Pradesh	0731-6160616, 9893603333
Assam	9957193333	Maharashtra	022-61606161, 9890603333
Bihar	0612-6160 616	Meghalaya	99571 93333
Chandigarh	0172-6160616	New Delhi	011-61606161
Goa	9890603333	Odisha	99379 03333
Gujarat	079-61606161, 9898271111	Punjab	0175-5001722, 98153 31111
Haryana	011-61606161, 9996243333	Rajasthan	9875003333
Himachal Pradesh	1800180 4333	Sikkim	98310 73333
Jammu & Kashmir	9890603333	Tamil Nadu	044-61606161, 9840673333
Jharkhand	0612-6160616	Uttar Pradesh	0522-6160616, 0522-4003333
Karnataka	080-61606161, 9945863333	Uttarakhand	0135-3245413
Kerala	0484-6160616	West Bengal	033-61606161, 98310 73333
You may also write to us at : loansupport@hdfcbank.com			

Important Information for Customer - Form No. IL

Period of Coverage: _____ months. Premium Amount: _____

1) Anti-Rebating Warning : As per Section 41 of the Insurance Act 1938, as amended, the practice of rebating is prohibited, as follows: No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance policy in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer. Violations of Section 41 of the insurance Act 1938, as amended, shall be punishable with a fine which may extend to five hundred (500) Rupees.

2) Insurance is the subject matter of the solicitation.

3) For any loss reported under the Section of Credit Shield Cover of Sarv Suraksha Plus / Star, the loss will be paid by HDFC ERGO General Insurance Co Ltd to HDFC Bank Limited. Under "Assignee Clause"

4) On receipt of request from HDFC Bank Limited, for cancellation of insurance, due to for example, cancellation of loan, forfeiture of loan, payment default etc., and also policy cancellation by the insurer, HDFC ERGO General Insurance Co Ltd to cancel the policy and pro-rata premium for the remaining tenure of the loan would be refunded to HDFC Bank Limited and the insurance would cease to exist.


Union Bank
of India

एमएसएमई के लिए आवेदन प्रपत्र / APPLICATION FORM FOR MSMEs

जांचसूची के अनुसार दस्तावेज के साथ प्रस्तुत किया जाना
To be submitted along with documents as per the checklist

(कार्यालय उपयोग हेतु / For Office Use)

1 उद्यम का नाम
NAME OF THE
ENTERPRISE

2 पंजीकृत कार्यालय का पता
REGD. OFFICE ADDRESS:

3 कारखाने/दुकान का पता
ADDRESS OF FACTORY/
SHOP:

4 स्वामित्व/किराए/पट्टे पर
परिसर / PREMISES
OWNED/RENTED/
LEASED

टेलीफोन नं.
Telephone No.
(कार्यालय/Office)

मोबाइल नं.
Mobile No.

ईमेल पता
Email Address

पैन कार्ड सं.

PAN Card No

5 गठन
CONSTITUTION:

वैयक्तिक/संयुक्त/प्रोप. संस्था/साझेदार फर्म/प्राइवेट लिमिटेड/लिमिटेड
कंपनी/ट्रस्ट/अन्य / Individual/Joint/Prop. Concern/ Partnership firm/
Pvt. Ltd/ Ltd. Company/ Trust/ Others

6 उद्यम पंजीकरण सं.
UDYAM REGISTRATION NO

जीएसटी पंजीकरण सं. एवं
पंजीकरण की तारीख
6.A GST REGISTRATION NO &
DATE OF REGISTRATION

जीईएम पर पंजीकरण
6.B (हां/नहीं), यदि हां तो पंजीकरण
सं. / REGISTRATION ON
GEM (YES/NO), IF YES THEN
REGISTRATION NO

स्थापना/निगमन की तारीख
7 DATE OF ESTABLISHMENT
/INCORPORATION

राज्य / STATE
8

शहर/जिला जहां ऋण की
9 आवश्यकता है / CITY /
DISTRICT WHERE LOAN IS
REQUIRED

शाखा जहां ऋण की
10 आवश्यकता है, यदि कोई हो
/ BRANCH WHERE LOAN IS
REQUIRED, If Any

11 कंपनी के प्रोपराइटर/साझेदार/निदेशकों का नाम एवं उनका पता

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

क्र. S. No	नाम Name	जन्म तिथि Date of Birth	पिता/पति- पत्नी Father / Spouse	शैक्षणिक योग्यता Academic Qualifications	एससी/ एसटी/ ओबीसी/ अल्पसंख्यक/ महिला श्रेणी / Category SC/ST/OBC/ Minority/Women	मोबाइल नं. Mobile No.

क्र. S. No	पैन नं. PAN No.	आवासीय पता Residential Address	आधार नं. / डीआईएन नं. Aadhar No. / DIN No.	टेलीफोन नं. (आवासीय) Telephone No. (Residence)	संबंधित गतिविधि में अनुभव (वर्ष) Experience in the line of activity (Years)

**12. गतिविधि
ACTIVITY**

कब से मौजूद/Existing since

प्रस्तावित/Proposed (#):

यदि मौजूदा गतिविधि के अतिरिक्त कोई अन्य गतिविधि प्रस्तावित है / नई इकाई

If a different activity other than existing activity is proposed/New Unit

13.

i. क्या एमएसएमई इकाई जेडईडी श्रेणीकृत है (हां/नहीं)

Whether the MSME unit is ZED rated (Yes/No)

ii. यदि हां, तो एमएसएमई इकाई द्वारा प्राप्त ग्रेडेशन (उपयुक्त पर टिक करें)

If Yes, the gradation obtained by the MSME unit (Tick appropriate one)

कांस्य/Bronze	रजत/Silver	स्वर्ण/Gold	डायमंड/Diamond	प्लेटिनम/Platinum

14

सहायक संस्था का नाम एवं एसोसिएशन की प्रकृति

Names of the Associate concerns and Nature of Association

सहायक संस्था का नाम / Name of Associate Concerns	सहायक संस्था का पता / Addresses of Associate Concerns	वर्तमान में बैंकिंग Presently Banking with	एसोसिएशन का प्रकार Nature of Association	सहयोगी संस्था में प्रोप./ साझेदार/ निदेशक या सिर्फ निवेशक के रूप में अधिकार/शेयर की सीमा / Extent of interest as a Prop./ Partner/ Director or just investor in Associate Concern

15. बैंक के अधिकारी/बैंक के निदेशक के साथ

प्रोपराइटर/साझेदार/निदेशक का संबंध (हां/नहीं) /

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

16. बैंकिंग/ऋण सुविधाएं (मौजूदा) / BANKING/ CREDIT FACILITIES (EXISTING):

(रु. लाख में/Rs. in lacs)

सुविधा का प्रकार Type of Facilities	सीमा (लाख में) Limit (in lacs)	बकाया यथा Outstanding as on.....	वर्तमान बैंकिंग सेवा प्रदाता Presently banking with	प्रतिभूतियां Securities	ब्याज दर Rate of Interest	चुकाती अवधि Repayment terms
चालू खाता Current Account						
नकद ऋण Cash Credit						
मीयादी ऋण Term Loan						

एलसी/बीजी/ LC/BG						
अन्य / Others						
कुल / Total						
यदि हमारे बैंक के साथ बैंकिंग कर रहे हैं, तो यहां ग्राहक का नंबर दें. / If Banking with our Bank, Customer No. to be given here						

यह प्रमाणित किया जाता है कि हमारी इकाई ने विगत में किसी अन्य बैंक/वित्तीय संस्थान से कोई ऋण नहीं लिया है और मैं उपरोक्त कॉलम संख्या 16 में उल्लिखित के अतिरिक्त किसी अन्य बैंक/वित्तीय संस्थान का ऋणी नहीं हूं.
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. ऋण सुविधाएं (प्रस्तावित) / CREDIT FACILITIES (PROPOSED):*

सुविधा का प्रकार Type of Facilities	राशि (लाख में) Amount (in lacs)	जिस उद्देश्य हेतु आवश्यक है Purpose for which required	प्रतिभूति / Security	
			प्राथमिक प्रतिभूति (अनुमानित मूल्य के साथ ब्यौरे का उल्लेख किया जाना है) / Primary Security (Details with approx. Value to be mentioned)	क्या संपाश्विक प्रतिभूति की पेशकश की गई (कृपया हां या नहीं बताएं) (यदि हां, तो कॉलम 16 एवं 19 में ब्यौरा प्रदान करें) / Whether Collateral Security offered (Please mention yes or no) (If Yes, then provide details in column 16 & 19)
नकद ऋण/Cash Credit**				
मीयादी ऋण Term Loan				
एलसी/बीजी LC/ BG				
अन्य /Others				
कुल/Total				

* अनिवार्य क्षेत्र/Mandatory Fields

** आवेदित नकद ऋण सीमा का आधार / Basis of Cash Credit Limit applied

नकद ऋण Cash credit	पूर्वानुमानित / Projected						
	बिक्री Sales	महीनों में कार्य चक्र Working cycle in months	मालसूची Inventory	देनदार Debtors	लेनदार Creditors	अन्य वर्तमान आस्तियां Other current assets	प्रमोटर का योगदान Promoters Contribution

18. मीयादी ऋण की आवश्यकताओं के मामले में, मशीनरी का विवरण निम्नानुसार दिया जा सकता है /

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

मशीन/ उपकरण का प्रकार / Type of Machine / Equipment	जिस उद्देश्य हेतु आवश्यक है Purpose for which required	आयातित है या स्वदेशी Whether imported or indigenous	आपूर्तिकर्ता का नाम Name of supplier	मशीन की कुल लागत (आयातित मशीन के मामले में, मूल लागत, भाड़ा, बीमा एवं सीमा शुल्क का ब्रेकअप दिया जा सकता है) Total cost of machine (in case of imported machine, the breakup of basic cost, freight, insurance and customs duty may be given)	प्रमोटर द्वारा योगदान किया जा रहा है Contribution being made by the promoters	ऋण की आवश्यकता Loan required

19. तृतीय पक्ष की गारंटी सहित, पेश की गई संपार्श्विक प्रतिभूति का विवरण, यदि कोई हो /

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

(*आरबीआई के दिशानिर्देशों के अनुसार बैंक को एमएसई इकाइयों को रु.10 लाख तक के ऋण प्रदान करने के लिए संपार्श्विक प्रतिभूति नहीं लेनी है. / As per RBI guidelines banks are not to take collateral security for loans upto Rs.10 lakhs to MSE Units)

ए/अ) तृतीय पक्ष गारंटी/Third party Guarantee:

क्र. S. No	गारंटर का नाम Name of Guarantor	पिता/पति-पत्नी का नाम Father/Spouse Name	आवासीय पता Residential Address	टेलीफोन नं. (आवासीय) Telephone No. (Residence)	मोबाइल नं. Mobile No.	निवल मालियत (लाख में) Net Worth (in lacs)	आधार सं. Aadhar No.	पैन सं. PAN No.
1								
2								
3								

बी/ब) अन्य संपार्श्विक प्रतिभूति/Other collateral Security:

क्र. S. No	संपार्श्विक के मालिक का नाम Name of owner of Collateral	संपार्श्विक प्रतिभूति / Collateral Security		
		प्रकृति / Nature	विवरण/Details	मूल्य (रु. लाख में) Value (Rs. In lacs)
1.				
2.				
3.				

20. पिछला कार्यनिष्पादन/भविष्य अनुमान / PAST PERFORMANCE/ FUTURE ESTIMATES

(कार्यशील पूंजी सुविधाओं के लिए पिछले वर्षों के वास्तविक कार्यनिष्पादन, चालू वर्ष के लिए अनुमान और अगले दो वर्षों के लिए पूर्वानुमान प्रदान किया जाना है। तथापि, मीयादी ऋण सुविधाओं हेतु ऋण की चुकौती के प्रस्तावित वर्ष तक के पूर्वानुमान प्रदान किए जाने हैं। / 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):

(रु. लाख में) / (Rs. in lacs)	पिछला वर्ष-II (वास्तविक) Past Year-II (Actual)	पिछला वर्ष-I (वास्तविक) Past Year-I (Actual)	वर्तमान वर्ष (अनुमान) Present Year (Estimate)	आगामी वर्ष (पूर्वानुमान) Next Year (Projection)
निवल बिक्री / Net Sales				
निवल लाभ / Net Profit				
पूंजी (कंपनियों के मामले में निवल मालियत) / Capital (Net worth in case of companies)				

21. सांविधिक दायित्व से संबंधित स्थिति / Status regarding Statutory Obligations:

सांविधिक दायित्व/ Statutory Obligation: टिप्पणियां (प्रासंगिक दायित्व के संबंध में कोई विवरण दिया जाना है) /

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

सांविधिक दायित्व Statutory Obligation	क्या अनुपालन किया गया है (हां/नहीं लिखें). यदि लागू नहीं है, तो लागू नहीं लिखें. / Whether Complied with (write Yes/ No). If Not Applicable then write N.A.
1. दुकान और प्रतिष्ठान अधिनियम के तहत पंजीकरण / Registration under Shops and Establishment Act	
2. एमएसएमई के तहत पंजीकरण (अनंतिम/अंतिम) / Registration under MSME (Provisional/ Final)	
3. ड्रग लाइसेंस / Drug License	
4. नवीनतम बिक्री कर रिटर्न दाखिल Latest Sales tax return filed	
5. नवीनतम आय कर रिटर्न दाखिल Latest Income tax returns filed	
6. कोई अन्य सांविधिक देय शेष बकाया Any other statutory dues remaining outstanding	

22. ए/अ आईडी प्रमाण (निम्न में से कोई) / ID Proof (Any of the following)

पासपोर्ट/मतदाता पहचान पत्र/पैन कार्ड/ड्राइविंग लाइसेंस/जॉब कार्ड/आधार कार्ड/पहचान पत्र (बैंक की संतुष्टि के अधीन) / Passport/Voter Identity Card/Pan Card/Driving License/Job Card/Aadhaar Card/Identity Card (subject to the satisfaction of the bank)

आईडी प्रमाण सं. / ID Proof No.....

बी/ब) पता प्रमाण (निम्न में से कोई) / Address Proof (Any of the following)

बिजली बिल/टेलीफोन बिल/किसी भी अन्य बैंक का बैंक खाता स्टेटमेंट/प्रतिष्ठित नियोक्ता से पत्र/बैंक की संतुष्टि के लिए ग्राहक के पते की पुष्टि करने वाले मान्यता प्राप्त सार्वजनिक प्राधिकरण का पत्र/राशन कार्ड / 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.

पता प्रमाण / Address Proof.....

घोषणा/Declaration

मैं/हम एतद्वारा प्रमाणित करते हैं कि मेरे/हमारे द्वारा प्रस्तुत की गई सभी जानकारी सत्य, सही और पूर्ण है कि मेरे/हमारे पास आवेदन में दर्शाए गए के अलावा इकाई के लिए कोई उधार व्यवस्था नहीं है; कि मेरे/हमारे/प्रमोटरों के विरुद्ध कोई अतिदेय/सांविधिक बकाया नहीं है सिवाय जैसा कि आवेदन में दर्शाया गया है; कि मेरे/हमारे/प्रमोटरों के विरुद्ध किसी भी बैंक/वित्तीय संस्थान द्वारा कोई कानूनी कार्रवाई नहीं की गई/शुरू की जा रही है/की जा रही है. मैं/हम मेरे/हमारे आवेदन के संबंध में आवश्यक अन्य सभी जानकारी प्रस्तुत करेंगे कि इसका आदान-प्रदान आपके द्वारा किसी एजेंसी के साथ किया जा सकता है जिसे आप उचित समझें और आप, आपके प्रतिनिधि या भारतीय रिजर्व बैंक या अधिकृत कोई अन्य एजेंसी आपके द्वारा, किसी भी समय उपर्युक्त अनुसार हमारे कारखाने/कारोबार परिसर में मेरी/हमारी आस्तियों, खाता-बहियां आदि का निरीक्षण/सत्यापन कर सकते हैं. आप बैंक की बकाया राशि की वसूली के लिए उचित सुरक्षा उपाय/कार्रवाई कर सकते हैं, जिसमें चूककर्ताओं के नाम को वेबसाइट पर प्रकाशित करना/आरबीआई को प्रस्तुत करना शामिल है; आगे सहमत हूं कि मेरा/हमारा ऋण आपके बैंक के नियमों द्वारा शासित होगा जो समय-समय पर लागू हो सकते हैं.

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 defaulter's 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.

फोटो हेतु स्थान SPACE FOR PHOTO	फोटो हेतु स्थान SPACE FOR PHOTO	फोटो हेतु स्थान SPACE FOR PHOTO	फोटो हेतु स्थान SPACE FOR PHOTO
हस्ताक्षर Space for Signature	हस्ताक्षर Space for Signature	हस्ताक्षर Space for Signature	हस्ताक्षर Space for Signature
<p>प्रोपराइटर/साझेदार/निदेशक का हस्ताक्षर, जिनकी फोटो ऊपर चिपकाई गई है SIGNATURES OF PROPRIETOR/ PARTNER/ DIRECTOR WHOSE PHOTO IS AFFIXED ABOVE</p> <p>प्रोपराइटर/प्रत्येक साझेदार/प्रत्येक कार्यकारी निदेशक का केवल एक फोटो चिपकाना आवश्यक है. प्रत्येक फोटो को शाखा टीम द्वारा प्रमाणित/सत्यापित किया जाएगा, जिसमें शाखा की मोहर के साथ फोटो पर नाम एवं हस्ताक्षर होंगे. संबंधित कर्मचारी हस्ताक्षर के नीचे अपना नाम लगाएंगे. / 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.</p>			

केवल निर्दिष्ट शाखा में ही हस्ताक्षर किए जाएं / To be signed at the designated branch only

संलग्न दस्तावेज़ / Documents attached:

मैंने/हमने निम्नलिखित सहायक दस्तावेजों की प्रतियां संलग्न की हैं (जहां लागू हो वहां ✓ का निशान लगाएं)

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

- ☐ पहचान का प्रमाण - प्रोपराइटर, साझेदार या निदेशक (यदि कोई कंपनी है) का मतदाता पहचान पत्र/ पासपोर्ट/ ड्राइविंग लाइसेंस/ पैन कार्ड/ वर्तमान बैंकों से हस्ताक्षर पहचान /
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)
- ☐ निवास का प्रमाण - प्रोपराइटर, साझेदार या निदेशक (यदि कोई कंपनी है) का नवीनतम टेलीफोन बिल, बिजली बिल, संपत्ति कर रसीद/ पासपोर्ट/ मतदाता पहचान पत्र /
Proof of residence - Recent telephone bills, electricity bill, property tax receipt/ passport/ voter's ID card of proprietor, partner or Director (if a company)
- ☐ कारोबार पते का प्रमाण / Proof of business address
- ☐ अल्पसंख्यक का प्रमाण / Proof of Minority

☐ एमएसएमई पंजीकरण यदि लागू हो / MSME registration if applicable

☐ आय कर/जीएसटी रिटर्न आदि के साथ इकाइयों की पिछले तीन वर्षों का तुलन पत्र (रु. 2 लाख एवं उससे अधिक के सभी मामलों के लिए लागू). हालांकि, सभी बैंकों/वित्तीय संस्थानों से पार्टी का कुल जोखिम रु. 25 लाख से कम होने की स्थिति में, यदि लेखा परीक्षित तुलन पत्र उपलब्ध नहीं हैं, तो बैंक के मौजूदा निर्देशों के अनुसार अलेखापरीक्षित तुलन पत्र भी स्वीकार्य है. रु. 25.00 लाख एवं उससे अधिक के मामले में, लेखा परीक्षित तुलन पत्र आवश्यक है.

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, in case of total exposure of the party from all Banks/ FI is below Rs 25 lakh, 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 25.00 lakh and above, the audited balance sheets are necessary.

☐ कार्यशील पूंजी सीमा के मामले में अगले दो वर्षों के लिए और मीयादी ऋण के मामले में ऋण की अवधि के लिए पूर्वानुमानित तुलन पत्र (रु. 2 लाख एवं उससे अधिक के सभी मामलों के लिए)
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)

☐ आवेदक/कों का पासपोर्ट आकार का फोटो / Passport size photograph/s of the applicant/s

☐ आवेदन फॉर्म / Application form

☐ संस्था/ प्रमोटर/ गारंटर्स का ऋण सूचना फॉर्म, जैसा लागू हो.
Credit information Form of concern/ promoter /guarantors, as applicable

☐ चेकलिस्ट के अनुसार कोई अन्य दस्तावेज (कृपया निर्दिष्ट करें).
Any other document as per checklist (Please specify)

दिनांक/Date:

स्थान/Place:

आवेदक का हस्ताक्षर/Applicant's Signature

जांचसूची (रु. 2.00 करोड़ तक के ऋण हेतु) / CHECKLIST (For Loan upto Rs.2.00 crore)

1. पहचान का प्रमाण - प्रोपराइटर, साझेदार या निदेशक (यदि कोई कंपनी है) का मतदाता पहचान पत्र/ पासपोर्ट/ ड्राइविंग लाइसेंस/ पैन कार्ड/ वर्तमान बैंकों से हस्ताक्षर पहचान.
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. निवास का प्रमाण - प्रोपराइटर, साझेदार या निदेशक (यदि कोई कंपनी है) का नवीनतम टेलीफोन बिल, बिजली बिल, संपत्ति कर रसीद/ पासपोर्ट/ मतदाता पहचान पत्र.
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. कारोबारी पते का प्रमाण. / Proof of business address
4. आवेदक को किसी बैंक/वित्तीय संस्थान में चूककर्ता नहीं होना चाहिए.
Applicant should not be defaulter in any Bank / FI.
5. आय कर/जीएसटी रिटर्न आदि के साथ इकाइयों की पिछले तीन वर्षों का तुलन पत्र (रु. 2 लाख एवं उससे अधिक के सभी मामलों के लिए लागू). हालांकि, सभी बैंकों/वित्तीय संस्थानों से पार्टी का कुल जोखिम रु. 25 लाख से कम होने की स्थिति में, यदि लेखा परीक्षित तुलन पत्र उपलब्ध नहीं हैं, तो बैंक के मौजूदा निर्देशों के अनुसार अलेखापरीक्षित तुलन पत्र भी स्वीकार्य है.
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, in case of total exposure of the party from all Banks/ FI is below Rs 25 lakh, if audited balance sheets are not available, then unaudited balance sheets are also acceptable as per extant instructions of the Bank.
6. कंपनी का संगम ज्ञापन और संगम अनुच्छेद / साझेदारों का साझेदारी विलेख आदि.
Memorandum and articles of association of the Company/ Partnership Deed of partners etc.
7. नवीनतम आय कर रिटर्न के साथ प्रमोटरों एवं गारंटर्स की आस्तियों और देनदारियों का विवरण.
Assets and liabilities statement of promoters and guarantors along with latest income tax returns.
8. किराया समझौता (यदि कारोबार परिसर किराए पर है) एवं प्रदूषण नियंत्रण बोर्ड से अनुमोदन, यदि लागू हो.
Rent Agreement (if business premises on rent) and clearance from pollution control board, if applicable.
9. एसएसआई/एमएसएमई पंजीकरण, यदि लागू हो. / SSI/MSME registration, if applicable.
10. कार्यशील पूंजी सीमा के मामले में अगले दो वर्षों के लिए और मीयादी ऋण के मामले में ऋण की अवधि के लिए पूर्वानुमानित तुलन पत्र (रु. 2 लाख एवं उससे अधिक के सभी मामलों के लिए).
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. अधिग्रहण के अधिग्रहण के मामले में, विस्तृत नियमों और शर्तों के साथ मौजूदा बैंकों/वित्तीय संस्थानों से प्राप्त की जा रही सुविधाओं का मंजूरी पत्र.
In case of takeover of advances, sanction letters of facilities being availed from existing bankers/ Financial Institutions along with detailed terms and conditions.
12. प्राथमिक और संपात्तिवक प्रतिभूतियों के रूप में पेश की जा रही सभी संपत्तियों का किराया विलेख/हक विलेख की फोटोकॉपी.
Photocopies of lease deeds/ title deeds of all properties being offered as primary and collateral securities.
13. मौजूदा बैंकर्स से खातों की स्थिति और उनके पास संपत्ति के मानक होने की पुष्टि (अधिग्रहण के मामले में).
Position of accounts from the existing bankers and confirmation about the asset being Standard with them (in case of takeover).

14. जीएसटी रिटर्न की प्रतिलिपि, यदि लागू हो. / Copy of GST returns, if applicable
15. रु. 25.00 लाख और उससे अधिक की सीमा के लिए लेखापरीक्षित तुलन पत्र आवश्यक हैं.
The Audited Balance Sheets are necessary for limit of Rs.25.00 lacs and above.

रु. 25.00 लाख और उससे अधिक के एक्सपोजर वाले मामलों हेतु

For cases with Exposure of Rs.25.00 Lacs and above

16. इकाई की प्रोफाइल (कंपनी में प्रमोटरों, अन्य निदेशकों के नाम, की जा रही गतिविधि, सभी कार्यालयों और संयंत्रों के पते, शेयरधारिता पद्धति आदि सहित).
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. सहयोगी/समूह कंपनियों (यदि कोई हो) के पिछले तीन वर्षों के तुलन पत्र.
Last three years balance sheets of the Associate/ Group Companies (if any).
18. परियोजना रिपोर्ट (प्रस्तावित परियोजना हेतु यदि मीयादी निधीयन की आवश्यकता है) जिसमें प्राप्त किए जाने वाली मशीनरी का विवरण, किससे प्राप्त किया जाना है, मूल्य, आपूर्तिकर्ताओं के नाम, वित्तीय विवरण जैसे मशीनों की क्षमता, अनुमानित क्षमता उपयोग, उत्पादन, बिक्री प्रस्तावित ऋण का भुगतान किए जाने तक अगले 7 से 8 वर्षों के लिए पूर्वानुमानित लाभ एवं हानि और तुलन पत्र, श्रम का विवरण, नियुक्त किए जाने वाले कर्मचारियों, इस तरह के वित्तीय विवरणों की धारणा का आधार आदि.
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. महीनावार बिक्री (मात्रा और मूल्य दोनों), उत्पादन (मात्रा और मूल्य), आयातित कच्चा माल (मात्रा और मूल्य), स्वदेशी कच्चा माल (मात्रा और मूल्य), प्रगति में स्टॉक का मूल्य, तैयार माल (मात्रा और मूल्य), देनदार, लेनदार, कार्यशील पूंजी सीमा के लिए बैंक का बकाया, सावधि ऋण सीमा, भुनाए गए बिल को शामिल करते हुए खाते की समीक्षा.
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. निर्माण प्रक्रिया, यदि लागू हो, कंपनी में कार्यपालकों की प्रमुख प्रोफाइल, कोई टाई-अप, उपयोग किए गए कच्चे माल और उनके आपूर्तिकर्ताओं के बारे में विवरण, खरीदारों के बारे में विवरण, प्रमुख-प्रतिस्पर्धियों के बारे में विवरण और उनके प्रतिस्पर्धी की तुलना में कंपनी के गुण-अवगुण आदि.
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.

(जांच सूची केवल सांकेतिक है एवं संपूर्ण नहीं है और विभिन्न स्थानों पर स्थानीय अपेक्षाओं के आधार पर (आवश्यकता) के अनुसार इन्हें बढ़ाया जा सकता है. / 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)).

रु. 50.00 लाख और उससे अधिक की सीमा का अनुरोध करने वाली इकाई से बिंदु संख्या 17, 18, 19 पर डेटा/सूचना मांगी जा सकती है. / Data / information at Point No.17, 18, 19 may be sought from unit requesting limit of Rs.50.00Lacs and above.



Union Bank
of India

एमएसएमई के लिए आवेदन प्रपत्र / APPLICATION FORM FOR MSMEs

जांचसूची के अनुसार दस्तावेज के साथ प्रस्तुत किया जाना
To be submitted along with documents as per the checklist

(कार्यालय उपयोग हेतु / For Office Use)

1 उद्यम का नाम
NAME OF THE
ENTERPRISE

2 पंजीकृत कार्यालय का पता
REGD. OFFICE ADDRESS:

3 कारखाने/दुकान का पता
ADDRESS OF FACTORY/
SHOP:

4 स्वामित्व/किराए/पट्टे पर
परिसर / PREMISES
OWNED/RENTED/
LEASED

टेलीफोन नं.
Telephone No.
(कार्यालय/Office)

मोबाइल नं.
Mobile No.

ईमेल पता
Email Address

पैन कार्ड सं.

PAN Card No

5 गठन
CONSTITUTION:

वैयक्तिक/संयुक्त/प्रोप. संस्था/साझेदार फर्म/प्राइवेट लिमिटेड/लिमिटेड
कंपनी/ट्रस्ट/अन्य / Individual/Joint/Prop. Concern/ Partnership firm/
Pvt. Ltd/ Ltd. Company/ Trust/ Others

6 उद्यम पंजीकरण सं.
UDYAM REGISTRATION NO

जीएसटी पंजीकरण सं. एवं
पंजीकरण की तारीख
6.A GST REGISTRATION NO &
DATE OF REGISTRATION

जीईएम पर पंजीकरण
6.B (हां/नहीं), यदि हां तो पंजीकरण
सं. / REGISTRATION ON
GEM (YES/NO), IF YES THEN
REGISTRATION NO

स्थापना/निगमन की तारीख
7 DATE OF ESTABLISHMENT
/INCORPORATION

राज्य / STATE
8

शहर/जिला जहां ऋण की
9 आवश्यकता है / CITY /
DISTRICT WHERE LOAN IS
REQUIRED

शाखा जहां ऋण की
10 आवश्यकता है, यदि कोई हो
/ BRANCH WHERE LOAN IS
REQUIRED, If Any

11 कंपनी के प्रोपराइटर/साझेदार/निदेशकों का नाम एवं उनका पता

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

क्र. S. No	नाम Name	जन्म तिथि Date of Birth	पिता/पति- पत्नी Father / Spouse	शैक्षणिक योग्यता Academic Qualifications	एससी/ एसटी/ ओबीसी/ अल्पसंख्यक/ महिला श्रेणी / Category SC/ST/OBC/ Minority/Women	मोबाइल नं. Mobile No.

क्र. S. No	पैन नं. PAN No.	आवासीय पता Residential Address	आधार नं. / डीआईएन नं. Aadhar No. / DIN No.	टेलीफोन नं. (आवासीय) Telephone No. (Residence)	संबंधित गतिविधि में अनुभव (वर्ष) Experience in the line of activity (Years)

**12. गतिविधि
ACTIVITY**

कब से मौजूद/Existing since

प्रस्तावित/Proposed (#):

यदि मौजूदा गतिविधि के अतिरिक्त कोई अन्य गतिविधि प्रस्तावित है / नई इकाई

If a different activity other than existing activity is proposed/New Unit

13.

i. क्या एमएसएमई इकाई जेडईडी श्रेणीकृत है (हां/नहीं)

Whether the MSME unit is ZED rated (Yes/No)

ii. यदि हां, तो एमएसएमई इकाई द्वारा प्राप्त ग्रेडेशन (उपयुक्त पर टिक करें)

If Yes, the gradation obtained by the MSME unit (Tick appropriate one)

कांस्य/Bronze	रजत/Silver	स्वर्ण/Gold	डायमंड/Diamond	प्लेटिनम/Platinum

14

सहायक संस्था का नाम एवं एसोसिएशन की प्रकृति

Names of the Associate concerns and Nature of Association

सहायक संस्था का नाम / Name of Associate Concerns	सहायक संस्था का पता / Addresses of Associate Concerns	वर्तमान में बैंकिंग Presently Banking with	एसोसिएशन का प्रकार Nature of Association	सहयोगी संस्था में प्रोप./ साझेदार/ निदेशक या सिर्फ निवेशक के रूप में अधिकार/शेयर की सीमा / Extent of interest as a Prop./ Partner/ Director or just investor in Associate Concern

15. बैंक के अधिकारी/बैंक के निदेशक के साथ

प्रोपराइटर/साझेदार/निदेशक का संबंध (हां/नहीं) /

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

16. बैंकिंग/ऋण सुविधाएं (मौजूदा) / BANKING/ CREDIT FACILITIES (EXISTING):

(रु. लाख में/Rs. in lacs)

सुविधा का प्रकार Type of Facilities	सीमा (लाख में) Limit (in lacs)	बकाया यथा Outstanding as on.....	वर्तमान बैंकिंग सेवा प्रदाता Presently banking with	प्रतिभूतियां Securities	ब्याज दर Rate of Interest	चुकाती अवधि Repayment terms
चालू खाता Current Account						
नकद ऋण Cash Credit						
मीयादी ऋण Term Loan						

एलसी/बीजी/ LC/BG						
अन्य / Others						
कुल / Total						
यदि हमारे बैंक के साथ बैंकिंग कर रहे हैं, तो यहां ग्राहक का नंबर दें. / If Banking with our Bank, Customer No. to be given here						

यह प्रमाणित किया जाता है कि हमारी इकाई ने विगत में किसी अन्य बैंक/वित्तीय संस्थान से कोई ऋण नहीं लिया है और मैं उपरोक्त कॉलम संख्या 16 में उल्लिखित के अतिरिक्त किसी अन्य बैंक/वित्तीय संस्थान का ऋणी नहीं हूं.
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. ऋण सुविधाएं (प्रस्तावित) / CREDIT FACILITIES (PROPOSED):*

सुविधा का प्रकार Type of Facilities	राशि (लाख में) Amount (in lacs)	जिस उद्देश्य हेतु आवश्यक है Purpose for which required	प्रतिभूति / Security	
			प्राथमिक प्रतिभूति (अनुमानित मूल्य के साथ ब्यौरे का उल्लेख किया जाना है) / Primary Security (Details with approx. Value to be mentioned)	क्या संपाश्विक प्रतिभूति की पेशकश की गई (कृपया हां या नहीं बताएं) (यदि हां, तो कॉलम 16 एवं 19 में ब्यौरा प्रदान करें) / Whether Collateral Security offered (Please mention yes or no) (If Yes, then provide details in column 16 & 19)
नकद ऋण/Cash Credit**				
मीयादी ऋण Term Loan				
एलसी/बीजी LC/ BG				
अन्य /Others				
कुल/Total				

* अनिवार्य क्षेत्र/Mandatory Fields

** आवेदित नकद ऋण सीमा का आधार / Basis of Cash Credit Limit applied

नकद ऋण Cash credit	पूर्वानुमानित / Projected						
	बिक्री Sales	महीनों में कार्य चक्र Working cycle in months	मालसूची Inventory	देनदार Debtors	लेनदार Creditors	अन्य वर्तमान आस्तियां Other current assets	प्रमोटर का योगदान Promoters Contribution

18. मीयादी ऋण की आवश्यकताओं के मामले में, मशीनरी का विवरण निम्नानुसार दिया जा सकता है /

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

मशीन/ उपकरण का प्रकार / Type of Machine / Equipment	जिस उद्देश्य हेतु आवश्यक है Purpose for which required	आयातित है या स्वदेशी Whether imported or indigenous	आपूर्तिकर्ता का नाम Name of supplier	मशीन की कुल लागत (आयातित मशीन के मामले में, मूल लागत, भाड़ा, बीमा एवं सीमा शुल्क का ब्रेकअप दिया जा सकता है) Total cost of machine (in case of imported machine, the breakup of basic cost, freight, insurance and customs duty may be given)	प्रमोटर द्वारा योगदान किया जा रहा है Contribution being made by the promoters	ऋण की आवश्यकता Loan required

19. तृतीय पक्ष की गारंटी सहित, पेश की गई संपार्श्विक प्रतिभूति का विवरण, यदि कोई हो /

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

(*आरबीआई के दिशानिर्देशों के अनुसार बैंक को एमएसई इकाइयों को रु.10 लाख तक के ऋण प्रदान करने के लिए संपार्श्विक प्रतिभूति नहीं लेनी है. / As per RBI guidelines banks are not to take collateral security for loans upto Rs.10 lakhs to MSE Units)

ए/अ) तृतीय पक्ष गारंटी/Third party Guarantee:

क्र. S. No	गारंटर का नाम Name of Guarantor	पिता/पति-पत्नी का नाम Father/Spouse Name	आवासीय पता Residential Address	टेलीफोन नं. (आवासीय) Telephone No. (Residence)	मोबाइल नं. Mobile No.	निवल मालियत (लाख में) Net Worth (in lacs)	आधार सं. Aadhar No.	पैन सं. PAN No.
1								
2								
3								

बी/ब) अन्य संपार्श्विक प्रतिभूति/Other collateral Security:

क्र. S. No	संपार्श्विक के मालिक का नाम Name of owner of Collateral	संपार्श्विक प्रतिभूति / Collateral Security		
		प्रकृति / Nature	विवरण/Details	मूल्य (रु. लाख में) Value (Rs. In lacs)
1.				
2.				
3.				

20. पिछला कार्यनिष्पादन/भविष्य अनुमान / PAST PERFORMANCE/ FUTURE ESTIMATES

(कार्यशील पूंजी सुविधाओं के लिए पिछले वर्षों के वास्तविक कार्यनिष्पादन, चालू वर्ष के लिए अनुमान और अगले दो वर्षों के लिए पूर्वानुमान प्रदान किया जाना है। तथापि, मीयादी ऋण सुविधाओं हेतु ऋण की चुकौती के प्रस्तावित वर्ष तक के पूर्वानुमान प्रदान किए जाने हैं। / 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):

(रु. लाख में) / (Rs. in lacs)	पिछला वर्ष-II (वास्तविक) Past Year-II (Actual)	पिछला वर्ष-I (वास्तविक) Past Year-I (Actual)	वर्तमान वर्ष (अनुमान) Present Year (Estimate)	आगामी वर्ष (पूर्वानुमान) Next Year (Projection)
निवल बिक्री / Net Sales				
निवल लाभ / Net Profit				
पूंजी (कंपनियों के मामले में निवल मालियत) / Capital (Net worth in case of companies)				

21. सांविधिक दायित्व से संबंधित स्थिति / Status regarding Statutory Obligations:

सांविधिक दायित्व/ Statutory Obligation: टिप्पणियां (प्रासंगिक दायित्व के संबंध में कोई विवरण दिया जाना है) /

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

सांविधिक दायित्व Statutory Obligation	क्या अनुपालन किया गया है (हां/नहीं लिखें). यदि लागू नहीं है, तो लागू नहीं लिखें. / Whether Complied with (write Yes/ No). If Not Applicable then write N.A.
1. दुकान और प्रतिष्ठान अधिनियम के तहत पंजीकरण / Registration under Shops and Establishment Act	
2. एमएसएमई के तहत पंजीकरण (अनंतिम/अंतिम) / Registration under MSME (Provisional/ Final)	
3. ड्रग लाइसेंस / Drug License	
4. नवीनतम बिक्री कर रिटर्न दाखिल Latest Sales tax return filed	
5. नवीनतम आय कर रिटर्न दाखिल Latest Income tax returns filed	
6. कोई अन्य सांविधिक देय शेष बकाया Any other statutory dues remaining outstanding	

22. ए/अ आईडी प्रमाण (निम्न में से कोई) / ID Proof (Any of the following)

पासपोर्ट/मतदाता पहचान पत्र/पैन कार्ड/ड्राइविंग लाइसेंस/जॉब कार्ड/आधार कार्ड/पहचान पत्र (बैंक की संतुष्टि के अधीन) / Passport/Voter Identity Card/Pan Card/Driving License/Job Card/Aadhaar Card/Identity Card (subject to the satisfaction of the bank)

आईडी प्रमाण सं. / ID Proof No.....

बी/ब) पता प्रमाण (निम्न में से कोई) / Address Proof (Any of the following)

बिजली बिल/टेलीफोन बिल/किसी भी अन्य बैंक का बैंक खाता स्टेटमेंट/प्रतिष्ठित नियोक्ता से पत्र/बैंक की संतुष्टि के लिए ग्राहक के पते की पुष्टि करने वाले मान्यता प्राप्त सार्वजनिक प्राधिकरण का पत्र/राशन कार्ड / 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.

पता प्रमाण / Address Proof.....

घोषणा/Declaration

मैं/हम एतद्वारा प्रमाणित करते हैं कि मेरे/हमारे द्वारा प्रस्तुत की गई सभी जानकारी सत्य, सही और पूर्ण है कि मेरे/हमारे पास आवेदन में दर्शाए गए के अलावा इकाई के लिए कोई उधार व्यवस्था नहीं है; कि मेरे/हमारे/प्रमोटरों के विरुद्ध कोई अतिदेय/सांविधिक बकाया नहीं है सिवाय जैसा कि आवेदन में दर्शाया गया है; कि मेरे/हमारे/प्रमोटरों के विरुद्ध किसी भी बैंक/वित्तीय संस्थान द्वारा कोई कानूनी कार्रवाई नहीं की गई/शुरू की जा रही है/की जा रही है. मैं/हम मेरे/हमारे आवेदन के संबंध में आवश्यक अन्य सभी जानकारी प्रस्तुत करेंगे कि इसका आदान-प्रदान आपके द्वारा किसी एजेंसी के साथ किया जा सकता है जिसे आप उचित समझें और आप, आपके प्रतिनिधि या भारतीय रिजर्व बैंक या अधिकृत कोई अन्य एजेंसी आपके द्वारा, किसी भी समय उपर्युक्त अनुसार हमारे कारखाने/कारोबार परिसर में मेरी/हमारी आस्तियों, खाता-बहियां आदि का निरीक्षण/सत्यापन कर सकते हैं. आप बैंक की बकाया राशि की वसूली के लिए उचित सुरक्षा उपाय/कार्रवाई कर सकते हैं, जिसमें चूककर्ताओं के नाम को वेबसाइट पर प्रकाशित करना/आरबीआई को प्रस्तुत करना शामिल है; आगे सहमत हूं कि मेरा/हमारा ऋण आपके बैंक के नियमों द्वारा शासित होगा जो समय-समय पर लागू हो सकते हैं.

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 defaulter's 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.

फोटो हेतु स्थान SPACE FOR PHOTO	फोटो हेतु स्थान SPACE FOR PHOTO	फोटो हेतु स्थान SPACE FOR PHOTO	फोटो हेतु स्थान SPACE FOR PHOTO
हस्ताक्षर Space for Signature	हस्ताक्षर Space for Signature	हस्ताक्षर Space for Signature	हस्ताक्षर Space for Signature
<p>प्रोपराइटर/साझेदार/निदेशक का हस्ताक्षर, जिनकी फोटो ऊपर चिपकाई गई है SIGNATURES OF PROPRIETOR/ PARTNER/ DIRECTOR WHOSE PHOTO IS AFFIXED ABOVE</p> <p>प्रोपराइटर/प्रत्येक साझेदार/प्रत्येक कार्यकारी निदेशक का केवल एक फोटो चिपकाना आवश्यक है. प्रत्येक फोटो को शाखा टीम द्वारा प्रमाणित/सत्यापित किया जाएगा, जिसमें शाखा की मोहर के साथ फोटो पर नाम एवं हस्ताक्षर होंगे. संबंधित कर्मचारी हस्ताक्षर के नीचे अपना नाम लगाएंगे. / 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.</p>			

केवल निर्दिष्ट शाखा में ही हस्ताक्षर किए जाएं / To be signed at the designated branch only

संलग्न दस्तावेज़ / Documents attached:

मैंने/हमने निम्नलिखित सहायक दस्तावेजों की प्रतियां संलग्न की हैं (जहां लागू हो वहां ✓ का निशान लगाएं)

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

- ☐ पहचान का प्रमाण - प्रोपराइटर, साझेदार या निदेशक (यदि कोई कंपनी है) का मतदाता पहचान पत्र/ पासपोर्ट/ ड्राइविंग लाइसेंस/ पैन कार्ड/ वर्तमान बैंकों से हस्ताक्षर पहचान /
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)
- ☐ निवास का प्रमाण - प्रोपराइटर, साझेदार या निदेशक (यदि कोई कंपनी है) का नवीनतम टेलीफोन बिल, बिजली बिल, संपत्ति कर रसीद/ पासपोर्ट/ मतदाता पहचान पत्र /
Proof of residence - Recent telephone bills, electricity bill, property tax receipt/ passport/ voter's ID card of proprietor, partner or Director (if a company)
- ☐ कारोबार पते का प्रमाण / Proof of business address
- ☐ अल्पसंख्यक का प्रमाण / Proof of Minority

☐ एमएसएमई पंजीकरण यदि लागू हो / MSME registration if applicable

☐ आय कर/जीएसटी रिटर्न आदि के साथ इकाइयों की पिछले तीन वर्षों का तुलन पत्र (रु. 2 लाख एवं उससे अधिक के सभी मामलों के लिए लागू). हालांकि, सभी बैंकों/वित्तीय संस्थानों से पार्टी का कुल जोखिम रु. 25 लाख से कम होने की स्थिति में, यदि लेखा परीक्षित तुलन पत्र उपलब्ध नहीं हैं, तो बैंक के मौजूदा निर्देशों के अनुसार अलेखापरीक्षित तुलन पत्र भी स्वीकार्य है. रु. 25.00 लाख एवं उससे अधिक के मामले में, लेखा परीक्षित तुलन पत्र आवश्यक है.

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, in case of total exposure of the party from all Banks/ FI is below Rs 25 lakh, 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 25.00 lakh and above, the audited balance sheets are necessary.

☐ कार्यशील पूंजी सीमा के मामले में अगले दो वर्षों के लिए और मीयादी ऋण के मामले में ऋण की अवधि के लिए पूर्वानुमानित तुलन पत्र (रु. 2 लाख एवं उससे अधिक के सभी मामलों के लिए)
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)

☐ आवेदक/कों का पासपोर्ट आकार का फोटो / Passport size photograph/s of the applicant/s

☐ आवेदन फॉर्म / Application form

☐ संस्था/ प्रमोटर/ गारंटर्स का ऋण सूचना फॉर्म, जैसा लागू हो.
Credit information Form of concern/ promoter /guarantors, as applicable

☐ चेकलिस्ट के अनुसार कोई अन्य दस्तावेज (कृपया निर्दिष्ट करें).
Any other document as per checklist (Please specify)

दिनांक/Date:

स्थान/Place:

आवेदक का हस्ताक्षर/Applicant's Signature

जांचसूची (रु. 2.00 करोड़ तक के ऋण हेतु) / CHECKLIST (For Loan upto Rs.2.00 crore)

1. पहचान का प्रमाण - प्रोपराइटर, साझेदार या निदेशक (यदि कोई कंपनी है) का मतदाता पहचान पत्र/ पासपोर्ट/ ड्राइविंग लाइसेंस/ पैन कार्ड/ वर्तमान बैंकरो से हस्ताक्षर पहचान.
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. निवास का प्रमाण - प्रोपराइटर, साझेदार या निदेशक (यदि कोई कंपनी है) का नवीनतम टेलीफोन बिल, बिजली बिल, संपत्ति कर रसीद/ पासपोर्ट/ मतदाता पहचान पत्र.
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. कारोबारी पते का प्रमाण. / Proof of business address
4. आवेदक को किसी बैंक/वित्तीय संस्थान में चूककर्ता नहीं होना चाहिए.
Applicant should not be defaulter in any Bank / FI.
5. आय कर/जीएसटी रिटर्न आदि के साथ इकाइयों की पिछले तीन वर्षों का तुलन पत्र (रु. 2 लाख एवं उससे अधिक के सभी मामलों के लिए लागू). हालांकि, सभी बैंकों/वित्तीय संस्थानों से पार्टी का कुल जोखिम रु. 25 लाख से कम होने की स्थिति में, यदि लेखा परीक्षित तुलन पत्र उपलब्ध नहीं हैं, तो बैंक के मौजूदा निर्देशों के अनुसार अलेखापरीक्षित तुलन पत्र भी स्वीकार्य है.
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, in case of total exposure of the party from all Banks/ FI is below Rs 25 lakh, if audited balance sheets are not available, then unaudited balance sheets are also acceptable as per extant instructions of the Bank.
6. कंपनी का संगम ज्ञापन और संगम अनुच्छेद / साझेदारों का साझेदारी विलेख आदि.
Memorandum and articles of association of the Company/ Partnership Deed of partners etc.
7. नवीनतम आय कर रिटर्न के साथ प्रमोटरों एवं गारंटर्स की आस्तियों और देनदारियों का विवरण.
Assets and liabilities statement of promoters and guarantors along with latest income tax returns.
8. किराया समझौता (यदि कारोबार परिसर किराए पर है) एवं प्रदूषण नियंत्रण बोर्ड से अनुमोदन, यदि लागू हो.
Rent Agreement (if business premises on rent) and clearance from pollution control board, if applicable.
9. एसएसआई/एमएसएमई पंजीकरण, यदि लागू हो. / SSI/MSME registration, if applicable.
10. कार्यशील पूंजी सीमा के मामले में अगले दो वर्षों के लिए और मीयादी ऋण के मामले में ऋण की अवधि के लिए पूर्वानुमानित तुलन पत्र (रु. 2 लाख एवं उससे अधिक के सभी मामलों के लिए).
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. अधिग्रहण के अधिग्रहण के मामले में, विस्तृत नियमों और शर्तों के साथ मौजूदा बैंकों/वित्तीय संस्थानों से प्राप्त की जा रही सुविधाओं का मंजूरी पत्र.
In case of takeover of advances, sanction letters of facilities being availed from existing bankers/ Financial Institutions along with detailed terms and conditions.
12. प्राथमिक और संपात्तिवक प्रतिभूतियों के रूप में पेश की जा रही सभी संपत्तियों का किराया विलेख/हक विलेख की फोटोकॉपी.
Photocopies of lease deeds/ title deeds of all properties being offered as primary and collateral securities.
13. मौजूदा बैंकर्स से खातों की स्थिति और उनके पास संपत्ति के मानक होने की पुष्टि (अधिग्रहण के मामले में).
Position of accounts from the existing bankers and confirmation about the asset being Standard with them (in case of takeover).

14. जीएसटी रिटर्न की प्रतिलिपि, यदि लागू हो. / Copy of GST returns, if applicable
15. रु. 25.00 लाख और उससे अधिक की सीमा के लिए लेखापरीक्षित तुलन पत्र आवश्यक हैं.
The Audited Balance Sheets are necessary for limit of Rs.25.00 lacs and above.

रु. 25.00 लाख और उससे अधिक के एक्सपोजर वाले मामलों हेतु

For cases with Exposure of Rs.25.00 Lacs and above

16. इकाई की प्रोफाइल (कंपनी में प्रमोटरों, अन्य निदेशकों के नाम, की जा रही गतिविधि, सभी कार्यालयों और संयंत्रों के पते, शेयरधारिता पद्धति आदि सहित).
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. सहयोगी/समूह कंपनियों (यदि कोई हो) के पिछले तीन वर्षों के तुलन पत्र.
Last three years balance sheets of the Associate/ Group Companies (if any).
18. परियोजना रिपोर्ट (प्रस्तावित परियोजना हेतु यदि मीयादी निधीयन की आवश्यकता है) जिसमें प्राप्त किए जाने वाली मशीनरी का विवरण, किससे प्राप्त किया जाना है, मूल्य, आपूर्तिकर्ताओं के नाम, वित्तीय विवरण जैसे मशीनों की क्षमता, अनुमानित क्षमता उपयोग, उत्पादन, बिक्री प्रस्तावित ऋण का भुगतान किए जाने तक अगले 7 से 8 वर्षों के लिए पूर्वानुमानित लाभ एवं हानि और तुलन पत्र, श्रम का विवरण, नियुक्त किए जाने वाले कर्मचारियों, इस तरह के वित्तीय विवरणों की धारणा का आधार आदि.
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. महीनावार बिक्री (मात्रा और मूल्य दोनों), उत्पादन (मात्रा और मूल्य), आयातित कच्चा माल (मात्रा और मूल्य), स्वदेशी कच्चा माल (मात्रा और मूल्य), प्रगति में स्टॉक का मूल्य, तैयार माल (मात्रा और मूल्य), देनदार, लेनदार, कार्यशील पूंजी सीमा के लिए बैंक का बकाया, सावधि ऋण सीमा, भुनाए गए बिल को शामिल करते हुए खाते की समीक्षा.
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. निर्माण प्रक्रिया, यदि लागू हो, कंपनी में कार्यपालकों की प्रमुख प्रोफाइल, कोई टाई-अप, उपयोग किए गए कच्चे माल और उनके आपूर्तिकर्ताओं के बारे में विवरण, खरीदारों के बारे में विवरण, प्रमुख-प्रतिस्पर्धियों के बारे में विवरण और उनके प्रतिस्पर्धी की तुलना में कंपनी के गुण-अवगुण आदि.
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.

(जांच सूची केवल सांकेतिक है एवं संपूर्ण नहीं है और विभिन्न स्थानों पर स्थानीय अपेक्षाओं के आधार पर (आवश्यकता) के अनुसार इन्हें बढ़ाया जा सकता है. / 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)).

रु. 50.00 लाख और उससे अधिक की सीमा का अनुरोध करने वाली इकाई से बिंदु संख्या 17, 18, 19 पर डेटा/सूचना मांगी जा सकती है. / Data / information at Point No.17, 18, 19 may be sought from unit requesting limit of Rs.50.00Lacs and above.

BANK OF MAHARASHTRA

APPLICATION FORM FOR MSEs

**To be submitted along with documents as per the checklist
(For Office Use)**

1. Name of the Enterprise :

2. Regd. Office :

3. Address of Factory / Shop :

4. Whether Belongs to SC/ST/OBC/MINORITY :

Telephone Nos. :

Mobile No. :

Email Address:

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 Company and Their Addresses:

Name	Age	Academic Qualifications	Residential Address	Telephone No. (Residence)	Experience in the line or Activity

8. Activity : Existing :
Proposed (#):

If a different activity other than existing activity is proposed.

9. Names of Associate concerns and nature of association:

Name of Associate Concern	Addresses of Associate Concerns	Presently Banking With	Nature of Association	Extent of interest as a Prop./ partner/director or just investor in Associate Concern
Relationship of Proprietor/Partner/Director with the officials of the Bank/Director of the Bank.				

10. Credit Facilities (Existing):

(Rs. in lakhs)

Type of Facilities	Limit(in lakhs)	Outstanding as on...	Presently banking with	Security Lodged	Rate of Interest	Repayment terms
Current Account						
Cash Credit						
Term Loan						
LC/BG						
If Banking with this Bank customer No. 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.						

11. Credit Facilities (Proposed) :

Type of Facilities	Amount (In lakhs)	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 details in column 12)
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	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 including 3rd party guarantee *

(*As per RBI guidelines banks are not to the collateral security for loans upto Rs.5 lakhs to MSE 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 repayment of loan):				
(Rs. in lakhs)	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 Income tax return filed		
5. Latest Income tax returns filed		
6. Any other statutory dues remaining outstanding		

19.

Space for Photo	Space for Photo	Space for Photo
Signature of Proprietor / Partner / Director whose photo is Affixed above		
Only one photo of properitor / each Partner / Each working director is requirement 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.		

20. Date:

Place :

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 over dues /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 that 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 of India or any other agency as authorised by you, may, at any time, inspect / verify my/our assets, books of account etc. in our factory / business premises as given above.

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 Licence / PAN Card / Signature identification from present bankers of proprietor, partner or Director (if a company).
2. Proof of Residence - Recent telephone bills, electricity bill, proper 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 along with income tax / sales tax returns etc./ **(Applicable for all cases from Rs. 2 lakhs and above).**
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 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 lakhs and above).**
11. * In case of takeover of advances, sanction letters of facilities being availed from existing Bankers/ Financial Institutions.
12. * 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.
13. * Last three years balance sheets of the Associate / Group Companies (if any).
(Application for cases with exposure above Rs. 25 lakhs.)
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 utilisation 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.
(APPLICABLE FOR CASES WITH EXPOSURE ABOVE Rs. 25 lakhs).

CHECK LIST (Contd)

15. * 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 outstanding for working capital limits, term loan limits , bills discounted.
(APPLICABLE FOR CASES WITH EXPOSURE ABOVE Rs. 25 lakhs).
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 the asset being standard with them (In case of takeover).
18. * 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.
(APPLICABLE FOR CASES WITH EXPOSURE ABOVE Rs. 25 lakhs).
19. Processing Charges:

Sr.No.	Slabs	Charges
1	Upto Rs. 25,000/-	Nil
2	Rs 25,001 to Rs. 1,00,000/-	Rs. 250/-
3	Rs. 1,00,000/- to Rs. 2,00,000/-	Rs. 250/- per lakh or part thereof
4	Rs.2, 00,001/- to Rs.10, 00,000/-	Rs. 250/- per lakh or part thereof
5	Rs.10, 00,001/- to Rs.100, 00,000/-	Rs. 250/- per lakh or part thereof. Min. Rs.3000/-
6	Above Rs.1, 00,00,000/-	Rs. 250/- per lakh or part thereof. Min. Rs.3000/-

20. Penalty for prepayment of loans above Rs.1 crore shall be 1% of the outstanding balance at the time of prepayment of the part or full amount.

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



Name of the Bank: BANK OF MAHARASHTRA

APPLICATION FORM FOR BANK LOAN UNDER STAND UP INDIA SCHEME BETWEEN ₹10 LAKH TO ₹100 LAKH

(To be submitted along with documents as per the check list)

A. For office Use:

EnterpriseName	Application Sl. No.	Name of the Branch	Category
			SC/ST/Woman

B.Business Information:

Name of the Applicant / Enterprise											
Constitution	<input checked="" type="checkbox"/>	Proprietary	Partnership	Pvt. Ltd.	Ltd. Company	Any Others (specify)					
Business Address	State			PIN Code							
	Business Premises			<input checked="" type="checkbox"/>	Rented	Owned					
Telephone No.				Mobile No.	91						
E-mail:											
Business Activity	Proposed										
Date of Commencement(DD/MM/YYYY)											
Whether the Unit is Registered		<input checked="" type="checkbox"/>	Yes			No					
If Registered (Please mention:Registration no. And the Act under which registered)											
Udyog Aadhar Registration No. **											
** Not Mandatory											
Registered office Address											
Social Category		<input checked="" type="checkbox"/>	SC	ST	Minority Community						
If Minority Community	<input checked="" type="checkbox"/>	Buddhists	Muslims	Christians	Sikhs	Jains	Zoroastrians				

C.Background Information of Proprietor/ Partners/ Directors of Company and their addresses:

S.No	Name	Date of Birth	Sex	Residential Address with Mobile No.	Academic Qualification	Experience in the line of activity (Years)
1.						
2.						
S.No	Id proof	Id proof no.	Address proof	Address proof no.	PAN Card/DIN No.	Relationship with the officials/ Director of the bank if any
1.						
2.						

D. Names of Associate Concerns, if any, of J V Partner or Director of proposed Unit:

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

E. Banking/Credit Facilities Existing: (In Rs.)

Type of Facilities	Banks Name and Branch	Limit Availed	Outstanding As on
Savings Account		N. A.	
Current Account		N. A.	
Term Loan			
If banking with this bank, customer ID 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/we am/are not indebted to any other Bank / Financial Institution other than those mentioned in column no. E above.			

F. Credit Facilities Proposed:(In Rs.)**

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

** Mandatory Fields

G.In case of Working Capital: Basis of CashCredit Limit applied:(In Rs.)

Cash Credit	Projected						
	Sales	Working Cycle in Months	Inventory	Debtors	Creditors	Promoter's Contribution	Limits

H. In case of Term loan requirements, the details of machinery/equipment may be given as under:

Type of machine / Equipment	Purpose for which required	Name of Supplier	Total Cost of Machine	Contribution being made by the promoters(Rs.)	Loan Required (Rs.)
Total					

Repayment period with Moratorium period requested for

I. Future Estimates: (In Rs.)

Future Estimates (Estimates for current year and projections for first 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)				
	Current Year (Estimate)	First Year (Projection)	Second Year (Projection)	Third Year (Projection)
Net Sales				
Net Profit				
Capital (Net Worth in case of Companies)				

J. Status Regarding Statutory Obligations:

Statutory Obligations	Whether Complied with (select Yes/No) If not applicable then select N. A.	Remarks (Any details in connection with the relevant obligation to be given)
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		

K. Declaration:

I/We hereby certify that all information furnished by me/us is true, correct and complete. I/We have no borrowing arrangements for the unit except as indicated in the application form. There is/are no overdue / statutory due owed by me/us. I/We shall furnish all other information that may be required by Bank in connection with my/our application. The information may also be exchanged by you with any agency you may deem fit. You, your representatives or Reserve Bank of India or any other agency as authorised 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.

Space for Photo	Space for Photo	Space for Photo
(Signatures of Proprietor/partner/ director whose photo is affixed above)		

Date: _____

Place: _____

CHECK LIST

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)
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
4. Applicant should not be defaulter in any Bank/F.I.
5. Memorandum and articles of association of the Company / Partnership Deed of partners etc.
6. Assets and liabilities statement of promoters and guarantors along with latest income tax returns.
7. Rent Agreement (if business premises on rent) and clearance from pollution control board if applicable.
8. SSI / MSME registration if applicable.
9. 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
10. Photocopies of lease deeds/ title deeds of all the properties being offered as primary and collateral securities.
11. Documents to establish whether the applicant belongs to SC/ST Category, wherever applicable.
12. Certificate of incorporation from ROC to establish whether majority stake holding in the company is in the hands of a person who belongs to SC/ST/Woman category.

For Cases With Exposure above Rs 25.00 Lakhs

13. 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.
14. Last three years balance sheets of the Associate / Group Companies (if any).
15. 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 tenor of the loan, the details of labour, staff to be hired, basis of assumption of such financial details etc.
16. 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).



APPLICATION FORM FOR MSEs

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 NOS. (Office)

EMAIL 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 COMPANY AND THEIR ADDRESSES:

NAME	AGE	ACADEMIC QUALIFICATIONS	RESIDENTIAL ADDRESS	TELEPHONE NO. (Residence)	EXPERIENCE IN THE LINE OF ACTIVITY

8 ACTIVITY : Existing :

Proposed (#):

--

If a different activity other than existing activity is proposed.

9 NAMES OF ASSOCIATE CONCERNS AND NATURE OF ASSOCIATION:

NAME OF ASSOCIATE CONCERN	ADDRESSES OF ASSOCIATE CONCERNS	PRESENTLY BANKING WITH	NATURE OF ASSOCIATION	EXTENT OF INTEREST AS A PROP. / PARTNER / DIRECTOR OR JUST INVESTOR IN ASSOCIATE CONCERN
Relationship of Proprietor/Partner/Director with the officials of the Bank/Director of the Bank				

10(a) CREDIT FACILITIES (EXISTING) :

(Rs. in lacs)

Type of facilities	Limit (In lacs)	Outstandings as on.....	Presently banking with	Security Lodged	Rate of Interest	Repayment terms
Current account						
Cash Credit						
Term Loan						
LC/BG						
If Banking with this Bank, customer No. 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.

11 CREDIT FACILITIES(PROPOSED):

Type of facilities	Amount (In lacs)	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 details in column 12)
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	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, including 3rd party guarantee *

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

19

SPACE FOR PHOTO	SPACE FOR PHOTO	SPACE FOR PHOTO
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.		

20 Date :

Place:

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 that 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 of India or any other agency as authorised by you, may, at any time, inspect/verify my/our assets, books of account etc. in our factory/business premises as given above.

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 licence / 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 articles of association of the Company/Partnership Deed of partners etc.
- 7 * Assets and liabilities statement 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 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 alongwith detailed terms and conditions.
- 12 * Profile of the unit (includes names of promoters, other directors in the company, the activity being undertaken,addresses of all offices and plants, shareholding pattrnen 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 utilisation assumed, production, sales, projected profit and loss and balance sheets for the next 7to 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. **(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 outstandings 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 the asset being Standard with them (In case of takeover).
- 18 * 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 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)