## Application for MSME Loan upto ₹.200 Lakhs

Photograph to be pasted at the time of signing of the application in the designated branch.

Date: {Application Date}

1. Name of the Enterprise\* MESSRS {Messrs}
2. Regd. Office Address\* {Office Address}
3. Address of Factory/Shop : {Business Address}
4. Premises (Owned/Rented/Leased) : **Rented**
5. Telephone No.\*
6. E mail Address\* {email}
7. Mobile No.\* {Mobile No}
8. PAN Card No. {PAN}
9. Constitution (Please Select)\* **PROPRIETOR**/ Joint/ Prop. Concern/Partnership/ Pvt Ltd Co/ Limited Co/ Trust/ others
10. Udyog Aadhaar No. / Registration No. : {Udyam}
11. Date of Establishment/Incorporation\* {Year of Establishment}
12. State \* {State}
13. City where loan is required\* {Branch} District {District}
14. Branch where loan is required. (If any) {Branch}
15. Name of **Proprietors**/ Partners/ Directors of Company and Their Addresses: \*

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| S.No | Name | Date of Birth | Father/ Spouse | Academic Qualification | Category SC/ST/OBC/  Minority/Women | Mobile No |
| 1. | {Borrower} | {DOB} | {Father Name} | GRADUATE | OBC | {Mobile No} |
| 2. | -- | -- | -- | -- | -- | -- |
| 3. | -- | -- | -- | -- | | -- |

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

# 1 | P a g e

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| S.No | PAN No. | Residential Address | Aadhar No./DIN  No. | Telephone No. (Residence) | Experience in the line of activity (Years) |
| 1. | {PAN} | {Address} | {AADHAR} | -- | More than 4 |
| 2. | -- | -- | -- | -- | -- |

1. Activity\* {Business Activity}
2. since {Date of Establishment}
3. i) Whether the MSME unit is ZED rated (Yes/No) No

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

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Bronze | Silver | Gold | Diamond | Platinum |
|  |  |  |  |  |

1. Names of Associate Concerns and Nature of Association:

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

1. Relationship of Proprietors/ Partners/ Directors with the officials of the Bank/ Director of the Bank: Please select (Yes/ No) **No**
2. Banking/Credit Facilities (Existing) (₹. in lakh)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Type of Facilities | Limit (in lakh) | Outstanding as on 13/12/2023 | Presently Banking With | Securities | Rate of Interest | Repayment Terms |
| Current Account | -- | -- | -- | -- | -- | -- |
| Cash  Credit  (A/C :) | -- | -- | -- | -- | -- | -- |
| Term Loan  (A/C:) | -- | -- | -- | -- | -- | -- |
| LC/BG | -- | -- | -- | -- | -- | -- |
| Others |  |  |  |  |  |  |
| Total |  |  |  | | | |

If banking with our Bank, customer ID (CIF) be given here: {CIF}

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

1. Credit Facilities (Proposed)\*

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Type of Facilities | Amount (in lakh) | 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--23 20)  (Yes/ No) |
| Cash Credit\*\* | {Rs} | Business Needs | Hypothecation of Stock | CGTMSE Guarantee |
| Term Loan | -- | -- | -- | -- |
| LC/BG | -- | -- | -- | -- |
| Others | -- | -- | -- | -- |
| Total | {Rs} | Business Needs | Hypothecation of Stock | CGTMSE Guarantee |

\*Mandatory Fields

\*\*Basis of Cash Credit Limit applied

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Cash Credit** | **Projected** | | | | | | |
| **Sales** | **Working**  **Cycle in months** | **Inventory** | **Debtors** | **Creditors** | **Other**  **current assets** | **Promoters Contribution** |
| 🡪 | {Rs} | - | - | - | - | - | - |

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

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

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

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

1. Third Party Guarantee:

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

1. Other Collateral Security:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| S.No | Name of owner of Collateral | Collateral Security | | |
|  | Nature | Details | Value (Rs. in lakh) |
| 1. | CGTMSE GUARANTEE | GUARANTEE | GUARANTEE | {Rs} |

1. Past Performance / Future Estimates

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Past Performance / Future Estimates (Actual performance for two previous years, estimates for current year and projections for next year to be provided for working capital facilities. However for term loan facilities projections to be provided till the proposed year of  repayment of loan) | | | | | | |
| Rs. in lakh | Past Year 1 (Actual) | Present Year (Estimate) | Next Year (Projection) | Next Year (Projection) | Installed Capacity | Utilized Capacity |
| Net Sales | 32.85 | 45.34 | 54.41 | 65.29 | -- | -- |
| Net Profit | 6.95 | 7.77 | 13.21 | 20.10 | -- | -- |
| Capital (Net  Worth in case of Companies) | 19.12 | 11.43 | 12.93 | 14.63 | -- | -- |

1. Status Regarding Statutory Obligations:

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

|  |  |  |
| --- | --- | --- |
| Whether Complied with (select Yes /No). If not applicable then select N. A. | | |
| 1. Registration under Shops and Establishment ACT | Yes/ No/ NA | N/A |
| 2. Registration under MSME (Provisional /Final) | Yes/ No/ NA | **Yes** |
| 3. Drug License | Yes/ No/ NA | N/A |
| 4. Latest Sales Tax Return Filed | Yes/ No/ NA | **Yes** |
| 5.Latest Income Tax Returns Filed | Yes/ No/ NA | **Yes** |
| 6.Any other Statutory dues remaining outstanding | Yes/ No/ NA | No |

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

Passport/ Voter Identity Card/ PAN Card/ Driving Licence/ Job Card/ **Aadhaar Card**/ Identity Card (subject to the satisfaction of bank)

ID Proof No. {AADHAR}

b.) Address Proof (Any of following):

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

Address Proof No: {AADHAR}

Declaration:

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

Signature:

***To be signed at the designated branch only’***

**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)(not mentioned at 26 A above)
  2. Proof of residence: Recent telephone bills, electricity bill, property tax receipt

/Passport / voter’s ID Card of Proprietor, partner of Director (if a company)

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

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