

Common Loan Application Form for MSME Loans upto Rs. 1 crore
(Other than Loans under MUDRA Scheme)

Date: _____

1. Name of the Enterprise*
2. Regd. Office Address*
3. Address of Factory/Shop*
4. Premises (Owned/Rented/Leased)
5. Telephone No.*
6. E mail Address*
7. Mobile No.*
8. PAN Card No.
9. Constitution (Please Select)*

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

Individual/ Joint/ Prop. Concern/Partnership/ Pvt Ltd Co/ Limited Co/ Trust/ others

10. Gender (In case of Individual): Male/Female/Others
11. GST Registration No. (if applicable) _____
12. EXIM Registration code, if any _____
13. Udyam Registration Certificate (URC) No. _____
Udyam Assist Certificate (UAC) No. _____
14. Date of Establishment/Incorporation*
15. State *
16. City where loan is required* District _____
17. Branch where loan is required. (If any) _____
18. 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.						
2.						

S. No	PAN No.	Residential Address	Aadhar No./DIN No.	Telephone No. (Residence)	Experience in the line of activity (Years)
1.					
2.					

19. Activity* Existing _____ since _____
Proposed# _____
if a different activity other than existing activity is proposed/ New unit

20. Rating

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

Bronze	Silver	Gold

21. Names of Associate Concerns and Nature of Association:

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

22. Relationship of Proprietors/ Partners/ Directors with the officials of the Bank/ Director of the Bank:
Please select (Yes/ No) _____

23. Banking/Credit Facilities (Existing) (Rs. in lakh)

Banking Details	Balance as on 31 st March _____	Presently Banking With
Savings Account		
Fixed Deposits		

Type of Facilities	Limit	Outstanding as on	Presently Banking With	Securities	Rate of Interest	Repayment Terms
Current Account						
Cash Credit						
Term Loan						
LC/BG						
Others						
Total						

If banking with our Bank, customer ID be given: _____

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. 23 above.

24. 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--27) (Yes/ No)
Cash Credit**				
Term Loan				
LC/BG				
Others				
Total				

*Mandatory Fields

**Basis of Cash Credit Limit applied

Cash Credit	Projected (for next year)						
	Sales	Working Cycle in months	Inventory	Debtors	Creditors	Other current assets	Promoters Contribution

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

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

26. Details of Top 5 Suppliers & Top 5 Customers

S.No	Name	Contact Number	Associated Since	% of Business (Sale /Purchase) & Credit Terms

27. 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 Rs. 10 Lakhs to MSME Units)

a) Third Party Guarantee:

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

b) Other Collateral Security:

S.No	Name of owner of Collateral	Collateral Security		
		Nature	Details	Value (Rs. in lakh)
1.				
2.				

28. 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)	Past Year 2 (Actual)	Present Year (Estimate)	Next Year (Projection)	Installed Capacity	Utilized Capacity
Net Sales						
Net Profit						
Capital (Net Worth in case of Companies)						

29. 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	
2. Registration under MSME (Provisional /Final)	Yes/ No/ NA	
3. Drug License	Yes/ No/ NA	
4. Latest Sales Tax Return Filed	Yes/ No/ NA	
5. Latest Income Tax Returns Filed	Yes/ No/ NA	
6. Any other Statutory dues remaining outstanding	Yes/ No/ NA	

30. 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: _____

b) Address Proof (Any of following):

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

Address Proof No: _____

31. Declaration to be obtained from the existing / prospective borrower as per Annexure-VI
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/FIs/I/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 branch