



H.O.: 7 Bhikhaiji, Cama Place, New Delhi

BO: _____

Date: _____

Provisional Acknowledgement

Received application for credit facility of Rs. _____ . A system generated acknowledgment shall be sent to you through email and SMS on registered email and mobile phone containing user ID and password through which you can track the status of your application by logging on our corporate website www.pnbindia.in.

Signature of Branch Official



PNB-1166/2013

APPLICATION FOR MICRO, SMALL & MEDIUM ENTERPRISES (MSME) FOR LOANS UP TO Rs.100 LAKH

To be submitted along with documents as per the checklist

1.	Name of the Unit / Applicant *	
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2.	Regd. Office Address*	
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3.	Address of the factory /Shop/Business*	
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Telephone No.*	
E-mail ID*	
Mobile No.*	
PAN Card No.	

4. Whether applicant belongs to SC/ST/OBC/Minority Community etc*.	√	SC	ST	OBC	Minority	General
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5.	Constitution	√	Proprietary	Partnership	Pvt. Ltd.	Ltd. Company	Co-op.society	Any Others (Specify)
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6.	Date of Establishment*	
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7.	State*:		City where loan is required*:		District:	
	Branch where loan is required:					

8.	Name of Proprietors/Partners/Directors Of Company and their Addresses:*				
S No.	Name	Date of Birth	Father/Spouse	Academic qualification	Mobile No.
1.					
2.					
3.					

8.	Name of Proprietors/Partners/Directors Of Company and their Addresses:*			
S No.	PAN No.	Residential Address	Telephone No.	Experience in the line of activity (Years)
1.				
2.				
3.				

9.	Line of activity*	Existing :
		Proposed (#)

if a different activity other than existing activity.

10. Name of Associate Concerns and Nature of Association:

Name of the Associate concerns	Addresses of the Associate Concerns	Presently Banking with	Nature of Association	Extent of Interest as a Prop./Partner Director/or Just investor in Associate concern

11.	Relationship of Proprietor/Partner/Director with the officials of the Bank/Director of the Bank: Please select (Yes/No)	
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12(a).	Banking/Credit Facilities (Existing) (Rs. In Lakh)						
	Type of facilities	Limits (in lakhs)	Outstanding as on	Presently banking with	Security lodged	ROI	Repayment terms
	Current Account						
	Cash Credit						
	Term Loan						
	LC/BG						
	Others						
	Total						
	If Banking with PNB, customer ID to be given,						
12(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 12(a) above.						

13.	Credit Facilities (proposed)*				
	Type of Facilities	Amt. (In lakh)	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 15) Yes/No
	Cash Credit**				
	Term Loan				
	LC/BG				
	Others				
	Total				

**Basis of Cash Credit Limit applied							
Cash Credit	Projected						
	Sales	Working Cycle in months	Inventory	Debtors	Creditors	Other current assets	Promoters Contribution

*Mandatory Fields

14. In case of term loan requirements, details of proposed machinery/Equipments may be given as under:-

Type of Machine/ Equipments	Purpose for which required	Whether imported or indigeno us	Name of supplier	Total cost of machine (in case if imported machine, the break-up of basic cost , freight, insurance and customs duty may be given)	Contributio n being made by the promoters	Loan required
Total						

Note: In case of more machinery, details of machinery/Equipments may be attached as per Annexure.

15. 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 Lakh to MSME Units)

(a) Guarantee if offered:-

S. No.	Name of Guarantor	Address	Relation with borrower	Net worth	Telephone No.	Mobile No.	PAN No.	Loans if any

(b) Other Collateral Security:-

S. No.	Name of Owner of Collateral	Collateral Security			
		Nature	Details	Area	Valuation (Rs. In Lakh)

16.	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 on separate sheet)				
		Amount in Lakh			
		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)				

17.	Status regarding statutory obligations:	
	Statutory Obligations: Remarks (Any details in connection with the relevant obligation to be given)	
	Whether complied with). Select Yes/No/NA whichever is applicable.	
1.	Registration under shops and Establishment Act	Yes / No / NA
2.	Registration under SSI/MSME (Provisional/Final)	Yes / No / NA
3.	Drug License (if applicable)	Yes / No / NA
4.	Latest Sales/VAT Tax Return Filed	Yes / No / NA
5.	Latest Income Tax return filed	Yes / No / NA
6.	Any other statutory dues remaining outstanding	Yes / No / NA
7.	Any other specify	Yes / No / NA

18.	ID Proof	√	Passport:	Voter Identity:	PAN Card:	Driving Licence:
			Aadhaar Card:	Identity Card:		Job Card:
18 (a).	ID Proof No.					

19.	Address Proof	√	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:	
19 (a).	Address Proof No.					

20.	SPACE FOR THE PHOTO	SPACE FOR THE PHOTO	SPACE FOR THE PHOTO
	SIGNATURE	SIGNATURE	SIGNATURE
	Only one photo of proprietor/each partner/each working Director is required to be affixed.		

I/We certify that all information furnished by me/us is true; that I/We have no borrowing arrangements for the unit except as is in the application; that there is no overdue/statutory dues against me/us/promoters except as indicated in the application; that 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, representatives of the Reserve Bank of India or any other agency as authorized by you, may at any time, inspect/verify my/our assets, books of account etc. in our factory/business premises as given above.

Date.....

Place.....

Signature of Applicant

For Branch use:

1. Application received and entered.
2. Acknowledgment given to applicant.
3. Photo & Signature of applicant should be attested/verified by Branch official.

Signature of Branch Official

CHECK LIST OF DOCUMENTS TO BE SUBMITTED BY THE CUSTOMER

- 1) Proof of identity – Voter's ID Card/Passport/Driving License/PAN Card/signature identification from present bankers of proprietor, partner or Director (if a company).
- 2) Proof of residence – Recent telephone bills, electricity bills, property tax receipt/Passport/voter's ID Card of proprietor, partner or Director (if a company)
- 3) Proof of business address
- 4) Applicant should not be defaulter in any Bank/F.I.
- 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). However, for cases below fund based limits of Rs.25 lakhs if audited balance sheets are not available then un-audited balance sheets are also acceptable as per extant instructions of the bank.
- 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 /MSME 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 along-with detailed terms and conditions.
- 12) Photocopies of lease deeds/title deeds of all the properties being offered as primary and collateral securities.
- 13) Position of accounts from the existing bankers and confirmation about the asset being Standard with them (In case of takeover).

For Cases With Exposure Above Rs. 25 Lakhs

- 14) The audited balance sheets are necessary.
- 15) 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.
- 16) Last three years balance sheets of the Associate/Group Companies (If any).
- 17) 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 propose loan is to be paid, the details of labour, staff to be hired, basis of assumption of such financial details etc.
- 18) 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.
- 19) Manufacturing process if applicable, major profile of executives in the company, any tie-ups, and details about raw material used and their suppliers, (details about the buyers, details about major competitors and the company's strength and weakness as compared to their competitors etc.

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