



Loan Application for MSME Loans upto ₹2.00 Crore

(Other than Loans under MUDRA Scheme)

Date: _____

(Name of Bank)

Branch Office: _____

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

I/We request you to grant me/us a loan facility of ₹ _____ (Rupee _____)

1. Name of the Enterprise													
2. Shop/Office/Regd. Address:	Regd. Office Address- _____ City: _____ District: _____ State: _____ Pin _____ Email ID: _____ Mobile No.: _____ Telephone No.: _____ Address of Factory/Shop- _____ City: _____ District: _____ State: _____ Pin _____ Email ID: _____ Mobile No.: _____ Telephone No.: _____												
3. Premises (Please Tick Mark)	Owned/Rented/Leased												
4. PAN Card No.	<table border="1" style="width: 100%; text-align: center;"> <tr> <td style="width: 12.5%; height: 20px;"></td> <td style="width: 12.5%; height: 20px;"></td> <td style="width: 12.5%; height: 20px;"></td> <td style="width: 12.5%; height: 20px;"></td> <td style="width: 12.5%; height: 20px;"></td> <td style="width: 12.5%; height: 20px;"></td> <td style="width: 12.5%; height: 20px;"></td> <td style="width: 12.5%; height: 20px;"></td> <td style="width: 12.5%; height: 20px;"></td> <td style="width: 12.5%; height: 20px;"></td> </tr> </table>												
5. Passport No.*													
<small>*(In cases where the concerned person does not have passport, a declaration to this effect along with an undertaking that he/she shall submit the passport details as and when obtained by him/her in future should be held)</small>													
6. KYC Details	CKYC No. (If available) _____ a. ID Proof (Any of following): Passport/Voter Identity Card/PAN Card/ Driving License/ Job Card/ Aadhaar Card/ Identity Card (subject to 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- _____												
7. Constitution (Please Tick Mark)	Individual/ Prop. Concern/Partnership/ Pvt Ltd Co/ Limited Co/Trust/Society/LLP/ Others												
8. Gender (In case of Individual)	Male/Female/Others												
9. GST Registered (Please Tick Mark)	Yes/ No If Yes, Mention GSTIN No. <table border="1" style="width: 100%; text-align: center;"> <tr> <td style="width: 12.5%; height: 20px;"></td> <td style="width: 12.5%; height: 20px;"></td> <td style="width: 12.5%; height: 20px;"></td> <td style="width: 12.5%; height: 20px;"></td> <td style="width: 12.5%; height: 20px;"></td> <td style="width: 12.5%; height: 20px;"></td> <td style="width: 12.5%; height: 20px;"></td> <td style="width: 12.5%; height: 20px;"></td> <td style="width: 12.5%; height: 20px;"></td> <td style="width: 12.5%; height: 20px;"></td> </tr> </table>												
10. Trade License No (If Applicable)		11. Udyam Registration No (URN)											

12. Udyam Assist Certificate (UAC) No.		13. EXIM Registration Code, if any					
14. MSME Classification as per URN	Micro/Small/Medium						
15. Date of Establishment / Incorporation							
16. Activity	Existing_____ Since_____ Proposed#_____ <i># if a different activity other than existing activity is proposed/New Unit</i>						
17. Place where loan is required	Branch where loan is required, (if any)_____ City-_____ District-_____ State-_____						
18. ZED Rating	Whether the MSME unit is ZED rated (Yes/No)_____ If Yes , the gradation obtained by the MSME unit (Tick appropriate one) <table border="1"> <tr> <td>Silver</td> <td>Gold</td> </tr> <tr> <td></td> <td></td> </tr> </table>			Silver	Gold		
Silver	Gold						
19. Relationship of Proprietors/ Partners/ Directors with the officials of the Bank/Director of the Bank: Yes/No If Yes, Give detail							

20. Detail of Proprietor / Partners / Directors of Company/Others:			
Name			
Date Of Birth			
Father/Spouse			
Academic Qualification			
Director/Partner etc. Since			
Share Holding/Profit Sharing (%)			
Category (ST/ST/OBC/Minority/Women)			
Mobile No			
PAN No			
Residential Address			
Aadhar No./DIN No.			
Telephone No (Residence)			
Experience in the line of activity (Years)			

21. Names of Associate Concerns and Nature of Associations:				
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. DETAILS OF BANK	
a) Are you Existing Customer of our Bank: (Y/N): _____ If yes, then fill the following: Banking with us since: _____ (MM/YYYY) If No, Bank/Branch Details : _____ since: _____ (MM/YYYY)	

Credit Facilities (Existing)						(in Lakh)	
Type of Facilities	Sanction Limit	Present O/s as on _____	ROI (%)	Repayment Terms	Securities		Guarantee (if Any)
					Primary	Collateral	
Cash Credit							
Term Loan							
LC/BG							
Others							
Total							

Deposit with Banks-								
Banking Details		Balance as on _____				Presently Banking With		
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. IV (a) above.								
b) Credit Facilities (Proposed)-								(in Lakh)
Type of Facilities	Amount (In Lacs)	Purpose	Security Offered		Guarantee (if Any)			
			Primary (Details with approx. value)	Collateral				
Cash Credit								
Term Loan								
LC/BG								
Others								
Total								
Details of Collateral Securities Offered (including third party guarantee)-								
(No collateral security is to be obtained for loan upto Rs.10 Lakhs to MSE units)								
• Third Party Guarantee:								
S N	Name of Guarantor	Father/Spouse name	Residential Address	Telephone No (Residence)	Mobile No.	Net Worth (Rs. In lakh)	Aadhar No.	PAN No
1.								
2.								
• Other Collateral Security:								
S N	Name of Owner of Collateral	Collateral Security						
		Nature	Details	Value (Rs. In lakh)				
1.								
2.								
23. Past Performance and Projections/Estimates –								
a) 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 Co)								
b) Projections for proposed cash credit limit-								
(in Lakh)								
Projected								
Sales	Working Cycle in months	Inventory	Debtors	Creditors	Other Current Assets	Promoter's Contribution		
c) Details of proposed machinery to be purchased in case of term loan requirements-								
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)	Contributions being made by the promoters	Loan Required (in Lakh)		
d) Details of Top 5 Suppliers & Top 5 Customers								
S No	Name	Contact Number	Associated Since	% of Business				

				(Sale/Purchase) & Credit Terms

e) GST Returns- (Rs. in Lakh)

Sales as per GST returns during last FY OR last 12 months			
Sales		Purchase	
Sales as per GST returns during last quarter			
Sales		Purchase	

f) Credit Summation in Current Account/Cash Credit Account-

Credit Summation during last FY OR last 12 months			
Sales		Purchase	
Credit Summation during last quarter			
Sales		Purchase	

24. 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	

Declaration:

- I/We hereby certify/ authorize that all information furnished by me/us is true, correct and complete.
- I/We have no borrowing arrangements for the unit except is in the application.
- I/We hereby undertake there is no litigation pending against the promoters, statutory dues of the firm pending, position of taxes on the IP's proposed to be mortgaged, status of regulatory compliance of the firm.
- I/We have not been declared as defaulter/willful defaulter by any RBI /IBA /CIC /other banks /FIs Etc. 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 authorized 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.
- I/ We confirm that the statutory dues are regularly paid.
- I/we hereby consent to the collection,processing,and sharing of my/our personal data by the bank in accordance with applicable laws.The data will be used solely for loan assessment,processing and regulatory compliance.I/We understand my/our rights to access,correct and withdraw consent as per law.
- I hereby declare that I am not a Politically Exposed Person (PEP) as defined under applicable laws and regulations.
- I/We confirm that the loan availed is not used for speculative purposes.
- I/We shall inform the bank about any change in my/our office/residential address to bank at the earliest possible. This information of changed office/residential address with telephone no. (landline/mobile) be provided to the bank within 30 days along with residential proof as required under KYC norms.
- I/We authorize [Bank/Institution Name] to access my/our credit information from any authorized Credit Information Company (e.g., CIBIL, Experian, Equifax, CRIF High Mark) for the purpose of assessing my/our creditworthiness.
- I/We agree to receive communications from the Bank via SMS, phone calls, emails, or any other mode of contact in relation to the loan application or services.

13. I undertake that as part of the information required by the bank I have submitted copy of my passport to the bank and I further undertake that as and when any details relating to the passport are revised in future the same shall be immediately furnished to the bank for updation of their record.

OR

That I hereby declare that, as on date, I am not a passport holder. However, I undertake to share the details with the bank as and when passport is issued in my name in future.

Place:

Date:

Signature of the Firm/Borrower