



Loan Application for MSME Loans Above ₹2.00 Crore

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"> <tr> <td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></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"> <tr> <td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></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#_____ | | |
| | # if a different activity other than existing activity is proposed/New Unit | | |
| 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) | | |
| | Silver | Gold | Diamond |
| | | | |
| 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 | | | | | |

1. Bank Gurantee

| | |
|----------------------|--|
| Beneficiaries | |
| 1. | |
| 2. | |
| 3. | |
| Type of Gurantee | |
| Existing Arrangement | |

2. Letter of Credit

| | |
|---|---------------------|
| Type of LC | Foreign/Inland/Both |
| Total Projected Purchase for Current FY (Lakh) | |
| Projected Purchase under LC (Lakh) | |
| Usance Period in days | |
| Existing Arrangement | |

3. Term Loan

| | |
|-----------------------------------|--|
| Details of Project | |
| Estimated Project Cost | |
| Sources of Margin | |
| Current stage of project | |
| Estimated project completion Date | |

4. Bills Discounting

| | |
|--|--|
| List of Customers whose Bills are to be discounted | |
| Details of bills raised on such customers in last 6 months. (Details to include bill no., Value, Bill, Due date realization date) | |
| Customer wise sale for previous financial year (Lakh) | |

5. Packing Credit

| | |
|---|----------|
| Details of Export orders executed in last 6 months (details to include order no., value of order, shipment date, payment due date, realization date) | |
| Orders backed by LC | Yes / No |
| Projected exports for Current FY (Lakh) | |

Details of Collateral Securities Offered (including third party guarantee)-**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 | | | |
|-----|-----------------------------|--|---------|------|-----------------------------|
| | | Type of Property (Residential /Commercial/ Industrial/Land | Address | Area | Markret Value (Rs. In lakh) |
| 1. | | | | | |
| 2. | | | | | |
| 3. | | | | | |
| 4. | | | | | |

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 | |

25. TECHNICAL FEASIBILITY

| | |
|---|--|
| Name of the Product(s) | |
| Product use | |
| Sources of Power and Supply voltage for manufacturing unit | |
| Sources for supply of water arrangements for manufacturing unit | |

| Capacity for each product | Licensed | Installed | Operating |
|---------------------------|----------|-----------|-----------|
| | | | |
| | | | |
| | | | |

| | Area/Plinth Area (in sq. meters) | | Valuation (in of Rs. Lakh) | |
|--------------------|----------------------------------|----------|----------------------------|----------|
| | Existing | Proposed | Existing | Proposed |
| Factory Land | | | | |
| Factory Building | | | | |
| Ancillary Building | | | | |
| Open Storage Space | | | | |

26. Project report (for the proposed project if term funding is required) to be enclosed.

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.

11. 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.
12. 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