



**PROPRIETOR/ PARTNER / DIRECTOR / TRUSTEE DETAILS**

Director  Proprietor  Partner  Trustee

Title  Name

Father / Spouse Title  Name

PAN  DoB  Mobile +91

Aadhaar  DIN  Relationship with bank officials Y  N

Education  %Shareholding  Work Experience  Net worth(in lacs)

Address

City / Town  PIN Code  Community  General  SC  ST  OBC

Email ID

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**TERM LOAN DETAILS** (For imported machine, breakup of basic cost, freight, insurance & customs duty may be given)

Type of Machine/ Equipment	Purpose for which required	Imported or indigenous	Name of supplier / Quotation Reference No.	Total cost of machine	Contribution by promoters

Financial Performance (In Rs.Lacs)	Past Year – I (Actual)	Past Year – II (Actual)	Past Year – III (Actual)	Present Year (Estimates)	Next Year (projections)
Net Sales					
Depreciation					
Net Profit					
Capital (Net worth in case of companies)					
Installed Capacity					
Utilized Capacity					

Statement of Assets & Liabilities of Applicant (in Rs. Lacs) (Enclose the proof)				Statutory Obligations	Compliance (Y / N / NA)
<b>Liabilities</b>		<b>Assets</b>			
Bank(s)	<input type="text"/>	Building/House	<input type="text"/>	Registration under Shops and Establishment	
Relatives/Friends	<input type="text"/>	Land	<input type="text"/>	Registration under MSMED Act (Provisional/Final)	
Others	<input type="text"/>	Jewellery	<input type="text"/>	Latest /VAT Sales tax Return filed	
		Machinery/ Vehicles	<input type="text"/>	Latest Income tax Return Filed	
		Investment in MF	<input type="text"/>	Any other statutory dues remaining outstanding	
		Deposits	<input type="text"/>		
		Cash	<input type="text"/>		
<b>Total (B)</b>	<input type="text"/>	LIC/ Others	<input type="text"/>		
<b>Net Worth (A-B)</b>	<input type="text"/>	<b>Total (A)</b>	<input type="text"/>		

**INSURANCE**

I hereby consent to avail the insurance scheme of the Bank

**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/willful defaulter by any Bank/FS and no Legal action has been taken/initiated against me/us by any Bank/Fls. 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.

Affix photo here

Affix photo here

Affix photo here

Signature of Proprietor/  
Partner/Director

Signature of Proprietor/  
Partner/Director

Signature of Proprietor/  
Partner/Director

D D M M Y Y Y Y

D D M M Y Y Y Y

D D M M Y Y Y Y

Place

Place

Place

Cut here

Processing Charges for MSE		Processing Charges for Medium Enterprises		Document-ation charges	Bank guarantee
Upto Rs. 5 Lacs	Nil, whether loan sanctioned or not	Working Capital Loans	Upto Rs.25K Priority Sector: Nil; Non-Priority Sector : Rs.250 25K – 200K Rs.5 per thousand or part thereof; Min.Rs.750 >200K Rs 400 per lac or part thereof; Max. Rs.50 Lacs	• Upto Rs 2 lacs : Nil • > Rs 2 lacs : Rs200 per lac; Max.Rs.25K	
Above Rs.5 Lacs	Rs 400 per lac or part thereof ; Max Rs.1 Crore	Term Loans	Upto Rs.2 Lacs Priority Sector: Nil for loans upto Rs 25K ; 0.50% of loan; Min Rs. 250 2 – 100 Lacs 1% of loan; Min Rs. 2500 >100 Lacs 1.25% of loan; Min Rs.1.25Lacs;Max Rs.100Lacs	• Financial Guarantee: Rs 250 plus 3% p.a • Performance Guarantee : Rs 250 plus 2% p.a • BGs with 100% Cash Margin - Rs250 plus 25% of stipulated charges	
				Upfront fees, Consortium Advances Charges, Mortgage Charges, Inspection Charges, Modification in terms & Conditions, NOC charges, Repayment charges, Inland Letter of credit, other charges levied as per bank norms	

Documents	CC – New account	Term loan – Existing / New customer	CC – Renewal	CC - enhancement
<b>At the time of submission</b>				
Loan application / request letter from customer	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
ADV 80-A Asset liability statement of owner and guarantor	<input type="checkbox"/>	<input type="checkbox"/>		
Recent Photograph of applicant and co-applicants	<input type="checkbox"/>	<input type="checkbox"/>		
ID proof (Passport / PAN card / UIDAI / Driving License / Ration Card)	<input type="checkbox"/>	<input type="checkbox"/>		
PAN card (if not submitted as ID proof)	<input type="checkbox"/>	<input type="checkbox"/>		
Proof of current address of residence and Business (Landline bill / electricity bill / Bank account statement)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
IT returns for past 3 years, in case of existing business	<input type="checkbox"/>	<input type="checkbox"/>		
Audited financials for past 3 years with detailed schedules, in case of existing business along with 3CD and 3CB <sup>1</sup>	<input type="checkbox"/>	<input type="checkbox"/>		
Provisional financials for current financial year	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
CMA data along with projected financials for the next two years	<input type="checkbox"/>	<input type="checkbox"/>		
Company ownership documents <sup>2</sup>	<input type="checkbox"/>	<input type="checkbox"/>		
Search report/ status report from ROC in case of the company	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Copies of original title deeds/ liquid securities (e.g. NSC/TD/LIC/KVP/RBI bonds etc) for collateral purpose	<input type="checkbox"/>	<input type="checkbox"/>		
Allotment of power supply, in case of manufacturing units <sup>3</sup>	<input type="checkbox"/>	<input type="checkbox"/>		
Lease /Rental agreement for Leased / hired premises	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Proof of caste and minority certificate in case of specific Government schemes	<input type="checkbox"/>	<input type="checkbox"/>		
In case of takeover of advances, copy of sanction letters of facilities with detailed Terms and conditions; along with 1 Yr. statement in case of WC and statement from date of sanction in case of TL	<input type="checkbox"/>	<input type="checkbox"/>		
Detailed Project Report <sup>4</sup>		<input type="checkbox"/>		
Original Quotation for acquiring fixed assets		<input type="checkbox"/>		
Projected financials for the entire tenor of the loan		<input type="checkbox"/>		
Justification for enhancement				<input type="checkbox"/>
IT returns for past one year			<input type="checkbox"/>	<input type="checkbox"/>
Asset liability statement of owner and guarantor			<input type="checkbox"/>	<input type="checkbox"/>
Audited financials for past 1 years			<input type="checkbox"/>	<input type="checkbox"/>
Projected financials for the next one year			<input type="checkbox"/>	<input type="checkbox"/>
Auditor / CA Certificate for additional capital deployed			<input type="checkbox"/>	<input type="checkbox"/>
Stock statement and Age-wise details of Debtors	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>
Lease / Rental Agreement for Leased / Hired premises, in case of renewal			<input type="checkbox"/>	<input type="checkbox"/>
<b>Before the sanctioning of loan</b>				
Sales Tax / VAT Returns for last 1 year, if not available then Month wise sales report for previous and current year		<input type="checkbox"/>		
Proof of expenses incurred for the project, if any(E.g. Stamped receipt, Physical progress report by Engineer,Financial progress report by CA)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Partnership Letter / Board Resolution	<input type="checkbox"/>	<input type="checkbox"/>		
Profile of associate companies	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Financial statements of associate companies (last 2 years)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
NDC/NOC /1 year statement of account from existing bankers/ FI	<input type="checkbox"/>	<input type="checkbox"/>		
Tax receipts for land / property	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Original title deed with NEC (non-encumbrance certificate)	<input type="checkbox"/>	<input type="checkbox"/>		
<b>Post sanction but before the disbursement</b>				
SSI /MSME registration certificate, if applicable	<input type="checkbox"/>	<input type="checkbox"/>		
License / approval from regulatory authority	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Pollution control certificate, if applicable	<input type="checkbox"/>	<input type="checkbox"/>		

**Notes:**

- Audited financial statements are compulsorily in case of corporate borrowers for all credit limits irrespective of the amount involved. In the case of non-corporate borrowers with credit limits of over 25 lacs, submission of audited Balance Sheet is compulsory. Submission of audited Balance Sheet is also compulsory in respect of borrowers having turnover of 100.00 lacs or more, even if aggregate of facilities sanctioned to them is 25 lacs or less.
- Partnership Deed, Article of Association, Memorandum of Association, Certificate of Incorporation /Commencement, existing EM1 & EM2 from DIC, Udyog Aadhaar Registration - Whichever is relevant.
- In case the electricity connection is not yet functional, the copy / proof that the connection has been applied for should be submitted
- Detailed project report to contain information on Key Managerial staff (Qualification / experience), source and availability of raw materials, details of technology and manufacturing process, marketing arrangements, strategy and USP, Impact of WTO/Globalisation, Major players (competitors) and market share, quality control arrangements and schedule of implementation
- Proof of current address for CC-Renewal and Enhancement to be asked only if the address has changed from the previous submission time
- In case of CC – Enhancement, Lease / Rental Agreement for leased / hired premises & License/ approval from regulatory authority required only if relevant

**Personal Details of Guarantor**

Title  Mr.  Mrs.  Ms.  Dr.  Other

First Name

Middle Name

Last Name

Father's/Husband's Name

Date of Birth         Gender  Male  Female  Third PAN No.

Address ID (tick any one)  Passport no.  Voter ID  Driving License  Aadhaar

Relationship with applicant  Parent  Spouse Category  SC  ST  OBC  Minority  Others

Address of Guarantor	Present Residence	Permanent Residence
Address <input type="text"/>	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	Pin: <input type="text"/>	Pin: <input type="text"/>
State <input type="text"/>	<input type="text"/>	<input type="text"/>
Mobile No. <input type="text"/>	<input type="text"/>	<input type="text"/>
Telephone No. <input type="text"/>	<input type="text"/>	<input type="text"/>
Email Id <input type="text"/>	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
Years at current residence <input type="text"/> Years <input type="text"/> Months	<input type="text"/> Years <input type="text"/> Months	<input type="text"/> Years <input type="text"/> Months
Address for correspondence <input type="checkbox"/> Present Residence <input type="checkbox"/> Permanent Residence <input type="checkbox"/> Office	<input type="checkbox"/> Present Residence <input type="checkbox"/> Permanent Residence <input type="checkbox"/> Office	<input type="checkbox"/> Present Residence <input type="checkbox"/> Permanent Residence <input type="checkbox"/> Office

**Income and Employment Details**

Employment Nature  Salaried  Self employed  Professional  Other Name of Organization/Business

Nature of Organization  Govt./PSU  Public Ltd. Co.  Pvt. Ltd.  Proprietorship  Partnership  Other Designation

**If Salaried** Annual Income (Rs.)

Gross

Net

**If Self Employed/Professional** Income in last 3 Financial years (Rs.) (As per income Tax Return)

FY1 (20\_\_-20\_\_)

FY2 (20\_\_-20\_\_)

FY3 (20\_\_-20\_\_)

**Statement of Assets & Liabilities of Guarantor (in Rs. Lacs) (Enclose the proof)**

Liabilities	Assets
Bank(s) <input type="text"/>	Building/House <input type="text"/>
Relatives/Friends <input type="text"/>	Land <input type="text"/>
Others <input type="text"/>	Jewellery <input type="text"/>
	Machinery/ Vehicles <input type="text"/>
	Investment in MF <input type="text"/>
	Deposits <input type="text"/>
	Cash <input type="text"/>
	LIC/ Others <input type="text"/>
<b>Total (B)</b> <input type="text"/>	<b>Total (A)</b> <input type="text"/>
<b>Net Worth (A-B)</b> <input type="text"/>	