



## Annexure-2

Application Form No.	Application Date

### APPLICATION FORM FOR MSMEs

#### A. Primary Applicant Details :

Name of Enterprise:			
Registered Office Address:			
Address of Factory / Work Units:			
Premises Owned / Rented / Leased			
Landmark		Mobile No.	
Telephone Nos.			
Mail id:			
PAN Details			
GST Details			
Udyam Registration No.			
IEC			
Date of Establishment /			
Registration No. of Company / Firm			
Details of Investment in Plant &			
Turnover as per last audited			
Export / Import Turnover (INR in		Export:	Import:
MSME Classification		Micro	Small Medium

✓ Please Tick

Constitution	Sole Proprietorship	Partnership	HUF	LLP
	Pvt. Ltd. Co.	Public Ltd.Co.	Society	Trust
	Manufacturing	Trading - Retail	Trading - Wholesale	Contractor
Line of Activity	Service (Pl. specify)		Others (pl. mention)	

#### Brief Write Up of Business:

When Established:

Business Activity and Main Products:

Market Position:

Location:

Other information:

#### B. Details of Promoters / Directors

##### Applicant 1

Applicant Type:		Proprietor	Director	Co - Parcener	Trustee
		Partner	Karta	Co - Applicant	Guarantor
Title	Mr.	Mrs.	M/s	Gender	Male Female Others Entity
Name					
Father's / Spouse Name					
Address (with landmark)					
PAN No.		Date of Birth /			
Voter id No.		GST No.			
Mobile No. 1					
Telephone No.					

Mail Id:			
Academic Qualification			
Constitution			
Years of Experience		Shareholding Percentage	
Write up on Profile & Experience			

#### Applicant 2

Applicant Type:		Proprietor		Director		Co - Parcener		Trustee	
		Partner		Karta		Co - Applicant		Guarantor	
Title	Mr.	Mrs.	M/s	Gender	Male	Female	Others	Entity	
Name									
Father's / Spouse Name									
Address (with landmark)									
PAN No.						Date of Birth /			
Voter id No.						GST No.			
Mobile No. 1									
Telephone No.									
Mail Id:									
Academic Qualification									
Constitution									
Years of Experience						Shareholding Percentage			
Write up on Profile & Experience									

# Please note than it case of more than 2 promoters, separate sheet to be filled up for additional promoters.

### C. Credit Facility Requested:

Credit Facility (Requested):			
Type of Facility	Amount (in Mn)	Purpose	Security Details (Primary)
			Primary Security
CC			
OD			
LC			
BG			
TL			
EPC / FBD			
Total			

Basis of Cash Credit Applied:					
Sales	Inventory	Debtors	Creditors	Other Current Assets	Promoters Contribution
Comments / Justification along with proposed security:					

Basis of Term Loan Applied:						
				(Rs. In Mn)		
Details of Machinery	Purpose	Imported / Indigeneous	Nam of Supplier	Cost of Machine	Promoter's Share	Loan Required

Details of Current Credit Facilities (Rs. In Mn)						
Name of Bank / Institution	Secured / Unsecured	Nature of Facility	Sanctioned Amount	O/s as on	Security	ROI

#### D. Financial Details:

Key Financial Data (Rs. In Mn)				
Particulars	Audited FY	Audited FY	Prov. FY	Projected
Sales				
Operating Profit				
Net profit After Tax				
Tangible Net Worth				
Current Assets				
Current Liability				
Total Borrowings				
- Long Term Debt				
- Short Term Debt				

#### Top 5 Suppliers

Name of Supplier	Contact Person	Contact Details	Purchases Done during the PY ____ (in Mn)	Payment Terms	Association Since

#### Top 5 Customers

Name of Customer	Contact Person	Contact Details	Sales Done during the PY ____ (in Mn)	Payment Terms	Association Since

#### Details of Associates / Group Entities

Name & Address of the Entity	Nature of Association/ Interest	Net Sales (INR in Mn)	Net Profit (INR in Mn)	Net Worth (INR in Mn)	Banking Partner

#### E. Details of Security

Primary Security	
Particulars	Book Value / Market Value (Whichever is

					less) (INR in Mn)	
Stocks						
Books Debts						
Others						
Collateral Security						
Name of Owner						
Address of Property						
S. No.	Property Type	Occupation Status	Appox. Market Value (INR in Mn)	Age of Property	Area of Peroperty	

As per RBI guidelines banks are not to take collateral security for loans up to Rs. 10 Lacs to MSME units.

Other Security	
Particulars of Security	Book Value / Market Value (Whichever is less) (INR in Mn)

Guarantors	
Names of Guarantors	Appox. Net Worth (INR in Mn)

Details of Guarantors
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**Guarantor 1**

Title	Mr.	Mrs.	M/s	Gender	Male	Female	Others	Entity
Name								
Father's / Spouse Name								
Address (with landmark)								
PAN No.			Date of Birth /					
Voter id No.			GST No.					
Mobile No. 1								
Telephone No.								
Mail Id:								
Academic Qualification								
Constitution								

**Guarantor 2**

Title	Mr.	Mrs.	M/s	Gender	Male	Female	Others	Entity
Name								
Father's / Spouse Name								
Address (with landmark)								
PAN No.			Date of Birth /					
Voter id No.			GST No.					
Mobile No. 1								
Telephone No.								
Mail Id:								
Academic Qualification								
Constitution								

# Please note than it case of more than 2 guarantors, separate sheet to be filled up for additional guarantors.

<b>F. Reference</b>
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**Reference: 1**

Title	Mr.	Mrs.	M/s	Gender	Male	Female	Others	Entity
Reference Name								
Relationship								
Address								
Landmark								
Telephone No./Mobile No								
Mail Id:								

Reference: 2

Title	Mr.	Mrs.	M/s	Gender	Male	Female	Others	Entity
Reference Name								
Relationship								
Address								
Landmark								
Telephone No./Mobile No								
Mail Id:								

<b>G. Details of Default History (if any)</b>

<b>H. Any Additional Information</b>

Checklist of Documents to be Provided:

- Proof of Identity of Company, Proprietor, Partner, Director or Guarantor.
- Copy of PAN Card (for generating CIBIL/CRIF) for Proprietor, Partners, Directors, Firms, Guarantors, Companies, etc
- Proof of Residence of Proprietor, Partner or Director
- Proof of Business Address
- Rent agreement (If business premises is on rent)
- Udyam Registration Certificate
- GST Registration Certificate
- Brief write up on the business and the profile of the promoters
- Bank Statement for the last 12 months
- Project Report incorporating complete report on project right from stage of establishing to stage of marketing products. (in case of Term Loan)
- Copies of all required Licenses/Permits/Pollution control certificates in respect of establishing the unit, import of machinery etc. should be obtained
- Latest GST returns of the unit to be obtained
- Income tax Returns & Assessment orders of units filed by the proprietor/partners/directors and/or guarantors are to be obtained
- Details of top 5 suppliers
- Details of top 5 customers
- 3 years audited balance sheet and 2 years projected financials
- Details of collateral security and the copy thereof
- Details of associate concerns
- Copy of existing sanction letter
- Month wise Sales & Purchase During the last FY
- Net worth statement of promoters and guarantors

#### Indicative application processing TAT

(Subject to documents submission as per the check list)

- 1. All proposals up to Rs.5 lacs will be processed within 2 weeks.
- 2. Proposals > Rs.5 lacs < Rs. 25 lacs will be processed within 3 weeks.
- 3. Proposals > Rs. 25 lacs will be processed within 6 weeks.

#### Description of Charges

Interest Payment	Monthly rests, unless otherwise specified, interest is calculated on daily basis
Processing Fee & Others charges	Shall be charged as stipulated in sanction letter. Customer shall also bear all the charges related to TSR and valuation.
Additional Interest	Charged as per sanction on overdue/delay /defaults of any monies payable.
Commitment Charges	Shall be charged as per Sanction Letter stipulation
Prepayment Charges	Charged as per Sanction Letter Stipulation on the total limits sanctioned in case the facilities are taken over by another Bank during the tenor of the loan. For Term Loans it would charges on Principal Outstanding as on date.
Stamp Duty & Other Statutory Charges	As per applicable laws of the state. To be borne by borrower

#### Declaration / Confirmation:

- I/We hereby certify that all information furnished by me/us is in this application is true, correct and complete and forms the basis of any facility that SBM Bank may decide to grant at its sole discretion. I/We have not withheld any

information whatsoever. I/We further undertake to provide any further information, as required by the bank in connection with the facility required by me/ us;

- that I/We have no borrowing arrangements for the unit except mentioned in the application and will not return those to the applicant even if the loan is rejected;
- 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/FIs and no Legal action has been taken/initiated against me/us by any Bank/FIs.
- I /We hereby certify that all the copies of documents provided as per the check list i.e. ITR, Balance Sheet, GST Returns, Bank Statements etc. against my/our loan application are true copies;
- I / We undertake that SBM Bank reserves the right to retain the documents submitted in relation with our loan application
- I/We shall furnish all other information that may be required in connection with my/our application, that may also be exchanged by you with any agency you may deem fit i.e. Credit Bureau, Credit Reference Agencies, Credit Information Companies etc. 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/through any digital mode, as given above;
- I/we hereby authorise the bank to obtain any information related to our concern/company or any of the promoters/directors of the concern/company, from GST Portal, Income Tax Deptt., Udyam, EPF, Statement or information from any Bank or Financial Institution, Credit Bureau or any other regulatory or other authorities or from any other agency empanelled by bank, which bank may deem important for the purpose of appraising our proposal. Bank is authorised to share my financial documents/ data, with the above mentioned sources, to generate the necessary information, as bank may deemed fit for the purpose of appraising our proposal, The data so generated can be stored by the bank / agency on their server or for their records.
- I / We understand that the application for loan, submitted to the bank for sanction of credit facilities, is at the sole discretion of the bank and does not vest me/us a right to claim any damages against the bank for any reason, whatsoever.
- I /We undertake to bear all the charges related to my/ our loan i.e processing fee, legal charges, valuation charges, ROC or any out of pocket charges etc.
- I / We understand that the disbursement of loan is subject to completion of all the documentary formalities and compliance of the bank from time to time. I/ We undertake to comply with the same.
- I / We undertake that the loan amount shall be used for the purpose specified in the loan application for the business purpose only.
- you may take appropriate safeguards/action for recovery of Bank's dues including publication of defaulter's 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 undertake to inform SBM Bank with respect to any change in the company i.e. directors, address, business activity, contact details etc.
- I / we also undertake to take prior approval of the bank in case of any loan to be availed from any other bank/ institution.

Name & Signatures of Applicant (with Stamp)

Place:

Date: