Application Form For MSMEs

Application Form No.: ☐☐☐☐☐☐☐☐☐☐ Application Date: D D M M Y Y Y Y

A. Primary Applicant Details:

Primary Applicant Details:

Name of Enterprise*

Registered Office Address*

Address of Factory / Work Units*

☐ Premises Owned ☐ Rented ☐ Leased Telephone Nos.* ☐☐☐ ☐☐☐☐☐☐☐☐ Mobile No.*

E-Mail ID*

PAN Details* ☐☐☐☐☐☐☐☐☐☐ GST Details (if applicable) ☐

☐ Udyam Registration Certificate (URC) No. ☐ Udyam Assist Certificate (UAC) No. IEC (if any)

Date of Establishment / Incorporation* D D M M Y Y Y Y State*

City where Loan is required* District

Registration No. of Company ☐☐☐☐☐☐☐☐☐☐ ☐ Firm ☐ LLP ☐ Trust ☐ Society*

Details of Investment in Plant & machinery (Gross Block) (INR in Mn) _____

Turnover as per last audited Balance Sheet (INR in Mn) _____

☐ Export ☐ Import Turnover (INR in Mn) _____

MSME Classification ☐ Micro ☐ Small ☐ Medium

☑ Please Tick

Type of Constitution* ☐ Sole Proprietorship ☐ Partnership ☐ HUF ☐ LLP
☐ Pvt. Ltd. Co. ☐ Public Ltd. Co. ☐ Society ☐ Trust

Line of Activity ☐ Manufacturing ☐ Trading – Retail ☐ Trading – Wholesale ☐ Contractor
☐ Service (Pl. specify) ☐ Others (pl. mention) _____

Brief Write Up of Business: _____

When established* _____

Proposed# _____
(#if a different activity other than existing activity is proposed/ New unit)

Business Activity and Main Products:

Market Position:

Location:

Other information:

Rating

i) Whether the MSME unit is ZED rated ☐ Yes ☐ No

ii) If yes, the gradation obtained by the MSME unit ☐ Bronze ☐ Silver ☐ Gold
(Tick appropriate one)

B. Details of Proprietors / Promoters / Directors of Company and their addresses*

Applicant 1

Applicant Type : ☐ Proprietor ☐ Director ☐ Co – Parcener ☐ Trustee ☐ Partner
☐ Karta ☐ Co – Applicant ☐ Guarantor

Religion : ☐ Hindu ☐ Muslim ☐ Christian ☐ Sikh ☐ Buddhist
☐ Zoroastrian ☐ Parsi ☐ Jain Others_____

Caste : ☐ SC ☐ ST ☐ OBC ☐ General Others_____

Title : ☐ Mr. ☐ Mrs. ☐ M/s Gender: ☐ Male ☐ Female ☐ Transgender ☐ Entity

Name

Father's / Spouse Name

Address (with landmark)

PAN No. Date of Birth D D M M Y Y Y Y

Aadhar No./DIN No. GST No. (if applicable)

Mobile No.* Telephone Nos.*

E-Mail ID*

Academic Qualification Constitution

Years of Experience in line of activity Shareholding Percentage (as applicable)

Write up on Profile & Experience _____

Applicant 2

Applicant Type : ☐ Proprietor ☐ Director ☐ Co – Parcener ☐ Trustee ☐ Partner
☐ Karta ☐ Co – Applicant ☐ Guarantor

Religion : ☐ Hindu ☐ Muslim ☐ Christian ☐ Sikh ☐ Buddhist
☐ Zoroastrian ☐ Parsi ☐ Jain Others_____

Caste : ☐ SC ☐ ST ☐ OBC ☐ General Others_____

Title : ☐ Mr. ☐ Mrs. ☐ M/s

Name

Father's / Spouse Name

Address (with landmark)

PAN No. Date of Birth D D M M Y Y Y Y

Aadhar No./DIN No. GST No. (if applicable)

Mobile No.* Telephone Nos.*

E-Mail ID*

Academic Qualification Constitution

Years of Experience in line of activity Shareholding Percentage (as applicable)

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*

Type of Facility	Amount (in Mn)	Purpose	Primary Security (Details with approx. value to be mentioned)
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: (₹ In Mn)

Details of Machinery	Purpose	Imported / Indigenous	Name of Supplier	Cost of Machine	Promoter's Share	Loan Required

Details of Banking Facilities (Existing)

Banking Details	Balance as on _____	Name of Bank
Current Account		
Savings Account		
Fixed Deposits		

Details of accounts with other banks (mandatory requirement as per guidelines)

☐ I/We declare that I/We do not enjoy any credit facilities with other Banks

☐ I/We declare that I/We enjoy following credit facilities with you/other branches of your Bank/other Banks:

Details of Current Credit Facilities (₹ In Mn)

Type of Facilities	Limit	Outstanding as on _____	Presently Banking with	Secured/Unsecured (Mention Security in case of Secured)	ROI	Repayment Terms
Current Account						
Cash Credit						
Overdraft Facility						
Term Loan						
LC/BG						
Others						
Total						

If banking with our Bank, Customer ID be given: _____

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 above column.

Declaration: We further confirm that as and when there is any change in my/our exposure across Banking sector, I/We will inform the same to SBM Bank (India) Ltd. Accordingly, the Bank may take requisite action in compliance with the RBI guideline for Current Accounts by Banks - Need for Discipline

Legal Entity Identifier Declaration (Applicable For Non Individual Only)

☐ I/We,confirm that the total banking exposure of our firm/company after availing the proposed loan/credit facility is ₹5 Crore and above. The Legal Entity Identifier (LEI) is applicable to our firm/company and the details of the same are as under:

1) LEI : ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

2) LEI Issuer : ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

Top 5 Customers

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

Details of Associates Concerns/ Group Entities and Nature of Association

Name & Address of the Entity	Nature of Association	Extent of Interest as a Prop./ Partner/ Director or Just Investor in Associate Concern	Net Sales (INR in Mn)	Net Profit (INR in Mn)	Net Worth (INR in Mn)	Existing Banking Partner

Relationship of Proprietors/ Partners/ Directors with the officials of any Bank/ Director of the Bank including SBM Bank:

The term 'Senior Officer' means an officer of the Bank who is in equivalent scale as an officer in senior management level and in grade of President and above in nationalized Bank. The term 'Relative' shall mean and include any of the following persons: (a) spouse (b) father (c) mother (d) son (e) daughter (f) son's wife (g) daughter's husband (h) brother (i) brother's wife (j) sister (k) sister's husband (l) brother of spouse (m) sister of spouse.

Please select ☐ Yes ☐ No

If Yes,

Name of the Bank

Name of official/Director_____ and Relationship_____

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

Sr. 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)

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 GST Return Filed Yes ☐ No ☐ NA ☐
5. Latest Income Tax Returns Filed Yes ☐ No ☐ NA ☐
6. Any other Statutory dues remaining outstanding Yes ☐ No ☐ NA ☐

Guarantors

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

Details of Guarantors:

Guarantor 1

Title : ☐ Mr. ☐ Mrs. ☐ M/s ☐ Gender ☐ Male ☐ Female ☐ Transgender ☐ Entity

Name

Father's / Spouse Name

Address (with landmark)

PAN No. Date of Birth D D M M Y Y Y Y

Aadhar No. GST No. (if applicable)

Mobile No. Telephone Nos.

E-Mail ID*

Academic Qualification Constitution

Guarantor 2

Title : ☐ Mr. ☐ Mrs. ☐ M/s ☐ Gender ☐ Male ☐ Female ☐ Transgender ☐ Entity

Name

Father's / Spouse Name

Address (with landmark)

PAN No. Date of Birth D D M M Y Y Y Y

Aadhar No. GST No. (if applicable)

Mobile No. Telephone Nos.

E-Mail ID*

Academic Qualification Constitution

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

F. Reference

Reference: 1

Title : ☐ Mr. ☐ Mrs. ☐ M/s ☐ Gender ☐ Male ☐ Female ☐ Transgender ☐ Entity

Reference Name

Relationship

Address

Landmark

Mobile No. Telephone Nos.

E-Mail ID*

Reference: 2

Title : ☐ Mr. ☐ Mrs. ☐ M/s ☐ Gender ☐ Male ☐ Female ☐ Transgender ☐ Entity

Reference Name

Relationship

Address

Landmark

Mobile No. Telephone Nos.

E-Mail ID*

G. Details of Default History (if any)

H. Any Additional Information

*Mandatory Fields

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 ₹5 lacs will be processed within 2 weeks.
- 2. Proposals > ₹5 lacs < ₹25 lacs will be processed within 3 weeks.
- 3. Proposals > ₹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 hereby understand and confirm that any purchase by me/us of any insurance product through SBM Bank is purely voluntary and is not linked to availing of any Credit Facility from SBM Bank.
- 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 agree that the Bank shall have the right to recall the outstanding amount in the Overdraft or any other loan account at any time with prior written intimation. In case of such recall, the entire outstanding amount shall become immediately payable by me/us to the Bank together with interest and all other monies payable under the Overdraft Account/Limit. This right shall also be applicable in the event of any involvement by me/us in fraudulent or unethical practices.
- The Bank shall have an unconditional right to cancel the undrawn/unavailed/unused portion of the Loan at any time during the subsistence of the Loan, with prior written intimation to the borrower, for any reason whatsoever. In the event of any such cancellation, all the provisions of this Agreement and all other related documents shall continue to be effective and valid and the Borrower shall repay the outstanding dues under the loan duly and punctually as provided herein.

- I understand that the Bank may by a written notice to the Borrower, declare all sums outstanding under the Loan (including the principal, interest, charges, expenses) to become due and payable forthwith and enforce the security (if applicable) in relation to the Loan upon the occurrence (in the sole decision of the Bank) of any one or more of the following:
- The Borrower fails to pay to the Bank any amount when due and payable under this Agreement.
- The Borrower fails to pay to any person other than the Bank any amount when due and payable or any person other than the Bank demands repayment of the loan or dues or liability of the Borrower to such person ahead of its repayment terms as previously agreed between such person and the Borrower;
- The Borrower defaults in performing any of his/her obligations under this Agreement or breaches any of the terms or conditions of this Agreement;
- The Borrower opts to resign or retires from the employment prior to the age of superannuation or is discharged or removed from service before such date for any reason whatsoever
- Any of the information provided by the Borrower to avail the Loan or any of his/her Representations, Warranties herein being found to be or becoming incorrect or untrue;
- Any person other than the Bank commencing proceedings to declare the Borrower insolvent or if the Borrower shall become bankrupt or insolvent or commit act of insolvency;
- The value of the security (including guarantee/s) created or tendered by the Borrower, in the sole discretion and decision of the Bank, depreciates entitling the Bank to call for further security and the Borrower fails to give additional security;
- The Borrower covenants and agrees that, so long as the Loan Obligations are outstanding, and until the full and final payment of all Loan Obligations to the satisfaction of the Bank, the Borrower shall cooperate with such auditors as may be appointed by the Bank in case the Facilities or the loan account of the Borrower is red-flagged by the Bank and/or any other lenders. The Borrower further covenants and agrees to provide the necessary information and/or documents as may be required by such auditors, and bear all the expenditure in respect of the same and agrees to indemnify and keep the Bank indemnified in this regard;
- If any action of the Borrower which in sole discretion of the Bank is inconsistent with the terms of this Agreement and/or Applicable Law.
  - 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.

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

Name & Signatures of Applicants (with Stamp) (To be signed at the branch)

Place: _____

Date: D D M M Y Y Y Y

Name of Applicant: _____

Date of Application D D M M Y Y Y Y

Place: _____

Authorised Signatory

SBM Bank (India) Ltd.

Contact Person: _____

On behalf of SBM Bank (India) Ltd.

This acknowledgment is only for the receipt of application. It should not be interpreted as an acceptance of the proposal. A final decision will be made only after a thorough evaluation of the proposal based on its merits and/or upon fulfilment of any conditions that may be stipulated by the bank.

The application will be considered only after the bank receives all required details, data, and documents.

Indicative application processing TAT

Loan amount	Timeline
Upto 2.5 Mn	14 working days
Above 2.5Mn to 25Mn	20 working days
Above 25Mn to 50Mn	30 working days
Above 50Mn to 150Mn	45 working days
Above 150Mn	60 working days