

## Application Form for Credit Facilities to MSEs

### FOR OFFICE USE

Branch / Direct	BRANCH/DIRECT	Application Form No	BBG/04/13-14/ _____
Channel- Name & Code		Location	
Promo Code	BBG	Relationship Manager	
Others - Details		Relationship Manager Emp. Code	

### TO BE FILLED BY THE APPLICANT

- Name of the Enterprise** \_\_\_\_\_
- Registered Office Address** \_\_\_\_\_  
Land Mark : \_\_\_\_\_
- Address of Factory/Shop** \_\_\_\_\_
- (A) Telephone Nos. (Off.) \_\_\_\_\_ (B) Email \_\_\_\_\_  
(C) Mobile No. \_\_\_\_\_ (D) Pan No. \_\_\_\_\_
- Constitution** Sole Proprietorship / Partnership Firm / Pvt Ltd/ Public Ltd. / Co-op. Society
- Date of Establishment** \_\_\_\_\_
- State** \_\_\_\_\_
- Name of the Proprietor/Partners/Directors of the company and their addresses**

Name	Age (yrs)	Academic Qualifications	SC/ST/OBC/ Minority/Other	Religion	Residential Address	Tel. No. (Resi)	Experience in the line of Activity

9 **City where loan is required** \_\_\_\_\_ **District** \_\_\_\_\_

10 **Branch where loan is required. (If any)** \_\_\_\_\_

### 11 Activity

Existing		Since
Proposed#:		

# If a different activity other than existing activity is proposed.

**12. Details of the Associate concerns/group companies**

Name of the Associate Concern	Address of the Associate concern	Presently Banking with	Nature of Association	Extent of interest as a Prop/Partner/Director/investor in the Associate Concern

**13 Relationship of Proprietor / Partner / Director with the officials of the Bank / Director of the Bank**

**Relationship Manager Emp Code**

**14(a) Credit Facilities (Existing)**

Type of facilities	Limit (in Lacs)	Outstanding as on ...../...../20....	Presently banking with	Security Lodged	Rate of Interest	Repayment term
Current Account						
Cash Credit						
Term Loan						
LC/BG						
Others (provide details)						
<b>Total</b>						

**If Banking with HDFC Bank, kindly provide Customer Id**

**14(b)** 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 10(a) above.

**15 Credit Facilities (Proposed)**

Type of facilities	Amount (in Lacs)	Purpose for which required	Security offered	
			Primary Security (Details with approx. value to be mentioned)	Whether Collateral Security offered (Please mention yes or no. If yes, then provide details in Point No. 14)
<b>Total</b>				

**\*\*Basis of Cash Credit Limit applied**

Cash Credit	Projected						
	Sales	Working Cycle in Months	Inventory	Debtors	Creditors	Other Current Assets	Promoters Contribution

**In case of term loan requirements, the details of machinery may be given as under :**

Type of Machine	Purpose for which required	Whether imported or indigenous	Name of supplier	Total cost of machine *	Contribution being made by promoters	Loan required

*\*In case of imported machine, the breakup of basic cost, freight, insurance and customs duty may be given*

**16 Details of Collateral Security offered, If any, including 3rd party guarantee\***

Sr. No.	Property Owner Name Description & Address	City & State	Area	Market Value (Rs. Lacs)	Type of property (Residential / Commercial / Industrial / Land)

\* As per RBI guidelines banks are not to take collateral security for loans up to Rs 10 lakhs to MSME Units.

**a) Third Party Guarantee:**

Sr. No.	Name of the Guarantor	Residential Address	Tel. No. (Residential)	Mobile No.	Net Worth (₹ in Lakh)	Pan No.
1						
2						
3						

**17 Past performance / Future estimates**

(Rs. Lacs)	Past Year -II (Actual) FY _____	Past Year - I (Actual) FY _____	Present Year (Estimates) FY _____	Next Year (Projection) FY _____
Net Sales				
Net Profit				
Capital*				

\*(Net worth in case of companies)

**18 Status regarding Statutory Obligations :**

Statutory Obligation	Whether Complied with (Write Yes/No ). If Not applicable then write N. A.	Remarks ( Any details in connection with the relevant obligation to be given)
1. Registration under Shops and Establishment Act		
2. Registration under MSME ( Provisional / Final )		
3. Drug Licence		
4. Latest Sales tax return filed		
5. Latest Income tax returns filed		
6. Any other statutory dues remaining outstanding		

**19 Photos**

Space for photo	Space for photo	Space for photo	Space for photo

Only one photo of Proprietor / each Partner / Each working Director is required. Each photo will be certified / attested by the Branch / Business Team with name and signatures on the photograph with Branch Stamp. The concerned staff will put his name below the signatures

**ACKNOWLEDGEMENT FOR APPLICATION FORM – WORKING CAPITAL FACILITIES**

Name of The Applicant		Application No. : BBG/04/13-14/	
Date of Application		Location	
Hdfc Bank Contact Person		Contact No.	
Date of Receipt		Signature of Bank Official	

20. a) ID Proof (Any of the following): Passport / Voter Identity Card/PAN Card / Driving Licence / Job Card / Adhaar Card / Identity Card. Subject to the satisfaction of Bank)  
ID Proof No. \_\_\_\_\_
- b) Address Proof (Any of the 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.:

**21. Declaration:**

I/We hereby certify that all information furnished by me/us is true; 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 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.

Place:

Date:

Sign and stamp	Sign and stamp	Sign and stamp	Sign and stamp

**DOCUMENT CHECK LIST**

- 1 Proof of Identity: Voter's ID Card / Passport / Driving License / PAN Card / Signature identification from present bankers of proprietor, partner of director ( if a company)
2. Proof of residence: Recent telephone bills, electricity bill, property tax receipt/Passport / voter's ID Card of Proprietor, partner of Director (if a company)
3. Proof of business Address
4. Applicant should not be defaulter in any Bank/F.I.
5. Last three years balance sheets of the units along with income tax / sales tax returns etc. (Applicable for all cases from ₹ 2 lakh and above) However, for cases below fund based limits of ₹ 25 lakh if audited balance sheets are not available, then un audited balance sheets are also acceptable as per extant instructions of the bank.
6. Memorandum and articles of association of the Company / Partnership Deed of partners etc.
7. Assets and liabilities statement of promoters and guarantors along with latest income tax returns.
8. Rent Agreement (if business premises on rent ) and clearance from pollution control board if applicable.
9. SSI / MSME registration if applicable.
10. Projected balance sheets for the next two years in case of working capital limits and for the period of the loan in case of term loan (For all cases of ₹ 2 lakh and above).
11. In case of takeover of advances, sanction letters of facilities being availed from existing bankers/ Financial Institutions along with detailed terms and conditions.
12. Photocopies of lease deeds/ title deeds of all the properties being offered as primary and collateral securities.

**For Cases With Exposure Above ₹ 25 Lakhs**

13. The audited balance sheets are necessary.
14. Profile of the unit (includes names of promoters, other directors in the company, the activity being undertaken addresses of all offices and plants, shareholding pattern etc.
15. Last three years balance sheets of the Associate / Group Companies (if any).
16. Project report (for the proposed project if term funding is required) containing details of the machinery to be acquired, from whom to be acquired, price, names of suppliers, financial details like capacity of machines, capacity of utilization assumed, production, sales, projected profit and loss and balance sheets for the next 7 to 8 years till the proposed loan is to be paid, the details of labour, staff to be hired, basis of assumption of such financial details etc.
17. Review of account containing month wise sales (quantity and value both), production (quantity and value), imported raw material (quantity and value), indigenous raw material (quantity and value), value of stocks in process, finished good (quantity and value), debtors, creditors, bank's outstanding for working capital limits, term loan limits, bills discounted.
18. Manufacturing process if applicable, major profile of executives in the company, any tie-ups, details about raw material used and their suppliers, details about the buyers, details about major-competitors and the company's strength and weaknesses as compared to their competitors etc.  
(The check list is only indicative and not exhaustive and depending upon the local requirements at different places addition could be made as per (necessity)).

**ANNEXURE TO APPLICATION FORM – WORKING CAPITAL FACILITIES****1. PROMOTERS**

Name of all Directors/ partners / promoters	Fathers Name	DOB	PAN No.	DIN	Complete Residential Address with PIN Code & Land Mark

PAN of the Company \_\_\_\_\_ CIN \_\_\_\_\_

**2. BRIEF WRITE UP OF COMPANY AND PROFILE OF DIRECTORS/PARTNERS/PROPRIETOR:**

---

---

---

---

---

---

---

---

**3. MONTHLY TURNOVER OF LAST 3 FINANCIAL YEARS (Rs. in Lacs)**

	Present Year (FY_____)	Past Year I (FY_____)	Past Year II (FY_____)
April			
May			
Jun			
Jul			
Aug			
Sep			
Oct			
Nov			
Dec			
Jan			
Feb			
Mar			

Expected Sales turnover for the running financial year (Rs. Lacs) \_\_\_\_\_

**4. MAJOR SUPPLIERS : TOP 5**

Name of the Supplier	Contact person	Contact No	Purchases done during the previous year (Rs. in Lacs)	Payment terms (Advance / Cash / Credit period in days)	In Association Since

**5. MAJOR CUSTOMERS : TOP 5**

Name of the Customer	Contact person	Contact No	Sales in Prev. FY _____ (Rs in Lacs)	Credit terms (Advance / Cash / Credit period in days)	In Association Since

**6. DETAILS OF STOCK, DEBTORS AND CREDITORS, if applicable**

( as submitted to existing bankers)

As on end of last 3 months (MM/DD/YY)	Stock		Debtors		Creditors
	< 120 days	>=120 days	< 90 days	>=90 days	

**7. FACILITY SPECIFIC INFORMATION (Attach separate sheets wherever required)**

**A. Bank Guarantee, if applicable**

Beneficiaries	
Type of Guarantee	
Under what eventuality/condition the BG may be invoked	
Existing arrangement	

**B. Letter of Credit, if applicable**

Type of LC	Foreign/Inland/Both
Total Projected Purchase for Current FY(Lacs)	
Projected purchase under LC (Lacs)	
Usance Period in days	
Existing arrangement	

**C. Term Loan, if applicable**

Details of Project	
Estimated Project Cost (With the break-up) Lacs	
Sources of Margin	
Current stage of project	
Estimated project completion Date	

*(CMA data to be attached separately)*

**D. Bills Discounting, if applicable**

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 date, due date, realization date)	
Customer wise sale for previous financial year (Lacs)	

**E. Packing Credit, if applicable**

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 (Lacs)	

**8. Investment in Plant and Machinery / Equipments Rs. \_\_\_\_\_ As on \_\_\_\_\_**

**Contact Person**

Name	<input type="text"/>
Address	<input type="text"/>
Telephone Nos. (Off.)	<input type="text"/>
(B) Email	<input type="text"/>

**Additional Information**

<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>

DATED: \_\_\_\_\_

\_\_\_\_\_  
Signature of the Applicant