

Application Form for Agri Business Credit / Small Agri Business

FOR OFFICE USE

| | | | |
|-----------------------|--|---------------------------|--|
| Sourcing Channel | BRANCH/ ME / DST / ADM / PBK / Open Market | Application Form No | |
| Channel - Name & Code | | Location | |
| HBL Code | | Relationship Manager Name | |
| Promo code | | Relationship Manager Code | |

TO BE FILLED BY THE APPLICANT

1. Name of the Enterprise

Address

2. Registered Office Address Landmark City State Pincode Country

Country Code Area Code Ph No.: Country Code Area Code Ph No.:

3. Contact Details Mobile: E-mail:

4. Address of Factory / Shop Address

Landmark City State Pincode Country

5. Whether belongs to SC/ST/OBC/Minority community :

6. Constitution: Sole Proprietorship / Partnership Firm / Pvt Ltd. / Co-op. Society

7. Date of Establishment : _____

8. Name the Proprietor / Partners / Directors of the company and their address

| Name | Age (yrs) | Academic Qualification | Sc/ST/OBC/Other | Religion | Residential Address | Telephone No. (Resi) | Experience in the line of Activity |
|------|-----------|------------------------|-----------------|----------|---------------------|----------------------|------------------------------------|
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| | | | | | | | |
| | | | | | | | |

Company CIN.: _____

Udyog Aadhar No.: _____

Disable Person (Yes / No) _____ **Name of the disable person:** _____

NRE Status of the customer (Yes / No) _____ **Name of the NRE Person:** _____

9. Activity

| | |
|------------|--|
| Existing | |
| Proposed#: | |

If a different activity other than existing activity is proposed

10. 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 |
|-------------------------------|----------------------------------|------------------------|-----------------------|---|
| | | | | |
| | | | | |
| | | | | |

11. Relationship of Proprietor/ Partner / Director with the officials of the Bank / Director of the Bank

12 (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) | | | | | | |

If banking with HDFC Bank, Kindly provide Account No. and Customer ID

12 (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.

13 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) |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| Total | | | | |

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 the promoters | Loan required |
|-----------------|----------------------------|--------------------------------|------------------|------------------------|--|---------------|
| | | | | | | |
| | | | | | | |

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

14. Details of Collateral security offered, If any, including 3rd party guarantee*

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

* AS per RBI guidelines banks are not to take collateral security for loans upto ₹ 5 lakhs to MSME Units.

15. Past performance/Future estimates

| (₹ 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)

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 |
|---|--------------|-----|---------|-----|---|
| | | | | | |
| | | | | | |
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| | | | | | |
| | | | | | |

PAN of the Company _____ CIN _____

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

Segment: _____ Manufacturer / Service / Trader / Dealer / Distributor

3. MONTHLY TURNOVER OF LAST 3 FINANCIAL TEARS (₹. IN Lacs)

| | Past year-II (FY _____) | Past year-I (FY _____) | Past year-II (FY _____) |
|-------|--------------------------|-------------------------|--------------------------|
| April | | | |
| May | | | |
| Jun | | | |
| July | | | |
| Aug | | | |
| Sep | | | |
| Oct | | | |
| Nov | | | |
| Dec | | | |
| Jan | | | |
| Feb | | | |
| Mar | | | |

Expected Sales turnover for the running financial year (₹. Lacs) _____

4. MAJOR SUPPLIERS: TOP 5

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

5. MAJOR CUSTOMER : TOP 5

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

6. DETAILS OF STOCK, DEBTORS AND CREDITORS

(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. INVESTMENT IN PLANT & MACHINERY / EQUIPMENT ₹ _____ AS ON _____

8. FACILITY SPECIFIC INFORMATION (ATTACH separate sheets wherever required)

A. Bank Guarantee

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

B. Letter of Credit

| | |
|--|---------------------|
| 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

| | |
|---|--|
| 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

| | |
|---|--|
| 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

| | |
|---|--------|
| 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) | |

Contact Person

Name

Address

Telephone Nos. (Off.) _____ (B) Email _____

Additional Information

| |
|--|
| |
| |
| |
| |
| |

DATED: _____

Signature of the Applicant

16 Status regarding Statutory Obligation:

| 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 SSI (Provisional / Final) | | |
| 3. Drug Licence | | |
| 4. Latest Sales tax return filed | | |
| 5. Latest Income tax returns filed | | |
| 6. Any other statutory dues remaining outstanding | | |

17 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 below the photograph with Branch Stamp. The concerned staff will put his name below the signatures

18 Declaration

I/We certify that all information furnished by me / us is true; that I/We have no borrowing arrangements for the unit except as indicated in application; that there is no overdues/satutory dues against me/us/promoters except as indicated in the application; that no legal action has been/is being taken against me/us promoters; that I/We shall furnish all other information that may be required by you in connection with my/our application that this may also be exchanged by you with any agency you may deemed fit and you, your representatives, representatives of the Reserve Bank of India or any other agency as authorised by you, may, at any time, inspect/verify my/our assets, books 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 |



ACKNOWLEDGMENT FOR APPLICATION FORM - WORKING CAPITAL FACILITIES

| | | | |
|--------------------------|----------------------|----------------------------|----------------------|
| Name of The Applicant | <input type="text"/> | Application No.: | <input type="text"/> |
| Date of Application | <input type="text"/> | Location | <input type="text"/> |
| HDFC Bank Contact Person | <input type="text"/> | Contact No. | <input type="text"/> |
| Date of Receipt | <input type="text"/> | Signature of Bank Official | <input type="text"/> |

| No. | Login Documents checklist | Login Document Submitted (Yes / No) |
|-----|--|--|
| 1 | Completed Application Form alongwith Annexure (Duly filled, signed by customer and attested by Business team) | |
| 2 | Last 2 / 3 years audited financial statements along with auditor and director report. (Latest provisional results signed by the Directors / partners / proprietor – For previous financial year if audited not available (till 7 months of year ending)) and financial projections for the total tenor of term loan, including Calculation of DSCR (if any). Last 1 year previous / latest CA certified or Audited financial for SBF < Rs. 10 lacs product program | |
| 3 | Last 2 / 3 years ITR and Sales (VAT) Tax Return of latest completed FY* | |
| 4 | Copy of the sanction letter of the existing bank (or Bank Statement Reflecting The Limit or CA Certificate confirming the existing borrowings) | |
| 5 | Bank statement of all bank a/cs for last 6 months and any past repayment track records (loan statements) of the establishment & its promoters. | |
| 6 | For Ltd / Pvt Ltd co – Shareholding pattern & MOA / AOA. | |
| 7 | Details for CRI Sheet - Regulatory compliance | |
| 8 | CIBIL information sheet duly signed by customer and attested by Business team. Details of group concerns like activities, financials, bank facilities. | |
| 9 | RM Site Visit Report alongwith addendum (internal document) | |
| 10 | FAQs - query checklist providing justification | |
| 11 | External Rating of the customer (CRISIL, ICRA, CARE etc) | |
| 12 | Interest Rate Annexure | |
| 13 | Copy of complete property documents of all properties to be mortgaged | |
| 14 | KYC Documents : ID Proof, Address Proof, Signature Proof PAN Card, Copy of telephone bills/ electricity bills (latest) to be available for address confirmation (for Merchant cases - non HDFC Bank customers only) | |
| 15 | Certificate under Shop and Establishment Act or Govt. Registration Document / Mandi Licence / Pollution Board Certificate / SSI Licence / SME Licence / DIC Licence (for Merchant cases - non HDFC Bank customers only) | |
| 16 | Last 6 Months Card Business details and Latest 6 completed months bank statement of the main bankers. IF EDC machines are of different banks, Latest 6 months Card Swipe Statements / CA certified monthly card swipe details (for ME customers onl | |
| 17 | Site Visit Report signed by RM | |

All Documents should be self attested by Applicant / borrower