

ID NO. 11004

(Processing fees / upfront Fees are indicated in the Annexure and for the latest fees, the loan applicants may visit the Bank's website : [www.corpbank.com](http://www.corpbank.com))



**CORPORATION BANK**

Branch .....

**APPLICATION FOR CREDIT FACILITIES TO MICRO, SMALL & MEDIUM ENTERPRISES**

**To be submitted along with documents as per check list**

<b>(For Office use only)</b>	
Date of Receipt of application	: _____
Received by	: _____
Acknowledgement issued	: Yes/No

<b>1. NAME OF THE ENTERPRISE</b>				
<b>2. ADDRESS OF REGD. OFFICE</b>		<b>3. ADDRESS OF FACTORY/ SHOP</b>		
TELEPHONE NOs.(Office)		EMAIL ID :		
MOBILE NO.		PAN		
<b>4. CONSTITUTION : Individual/ Joint/ Proprietary / Partnership Firm / Pvt. Ltd. Company / Co-op. Society/ Public Ltd/ Trust/ Others</b>				
<b>5. DATE OF ESTABLISHMENT</b>		State:		City:
<b>6. PERSONAL DETAILS OF PROPRIETOR/PARTNERS/DIRECTORS OF COMPANY:</b>				
	I	II	III	IV
<b>Name</b>				
<b>Father's / Husband's Name</b>				
<b>Residential Address</b>				
	Phone Mobile e-mail	Phone Mobile e-mail	Phone Mobile e-mail	Phone Mobile e-mail
<b>Date of birth</b>				
<b>Gender</b>	[ ] Male [ ] Female	[ ] Male [ ] Female	[ ] Male [ ] Female	[ ] Male [ ] Female
<b>Occupation</b>				
<b>Educational Qualification</b>				

<b>Religion</b>				
<b>Marital Status</b>	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorcee	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorcee	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorcee	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorcee
<b>No. of Dependents</b>	Children..... Others.....	Children..... Others.....	Children..... Others.....	Children..... Others.....
<b>Category</b>	<input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OBC <input type="checkbox"/> Minority <input type="checkbox"/> Ex- servicemen <input type="checkbox"/> others	<input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OBC <input type="checkbox"/> Minority <input type="checkbox"/> Ex- servicemen <input type="checkbox"/> others	<input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OBC <input type="checkbox"/> Minority <input type="checkbox"/> Ex- servicemen <input type="checkbox"/> others	<input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OBC <input type="checkbox"/> Minority <input type="checkbox"/> Ex- servicemen <input type="checkbox"/> others
<b>PAN.</b>				
<b>Passport No.</b>				
<b>Voter Card No.</b>				
<b>Experience in the line of activity</b>				
<b>Annual Income</b>				
<b>Net worth</b>				

<b>7. ACTIVITY :</b>	Existing	
	Proposed (#) :	

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

**8. NAMES OF ASSOCIATE CONCERNS AND NATURE OF ASSOCIATION:**

NAME OF ASSOCIATE CONCERNS	ADDRESS OF ASSOCIATE CONCERNS	PRESENTLY BANKING WITH	NATURE OF ASSOCIATION	EXTENT OF INTEREST AS A PROP./ PARTNER/ DIRECTOR OR JUST INVESTOR IN ASSOCIATE CONCERN

<b>9. Relationship of Proprietor / Partner / Director with the officials of the Bank / Director of the Bank, if any?</b>	Name : Relationship :
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**10(a) CREDIT FACILITIES (EXISTING) :**  
(Rs. in Lacs )

Type of facilities	Limit	Outstanding as on .....	Presently banking with	Security Lodged	Rate of Interest	Repayment Terms
Current Account						
Cash Credit						
Term Loan						
LC/BG						

If Banking with this Bank, Customer No. to be furnished.

10(b) It is certified that our unit has not availed any loan from any other Bank / Financial Institution in the past and

**I/We am/are not indebted to any other Bank / Financial Institution other than those mentioned in 10(a) above.**

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11. CREDIT FACILITIES (PROPOSED)* :				
Types of Facilities	Amount (In Lacs)	Purpose for which required	Security offered	
			PRIMARY SECURITY (Details with approximate Value to be mentioned)	Whether Collateral Security Offered (Please mention yes or no) (If yes, then provide details in column 12)
Cash Credit **				YES / NO
Term Loan				YES / NO
LC / BG				YES / NO
Others				YES / NO
Total				YES / NO

\*Mandatory Fields

\*\*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/ equipment	Purpose for which required	Whether imported or indigenous	Name of supplier	Total cost of machine (in case of imported machine, the breakup of basic cost, freight, insurance and customs duty may be given)	Contribution being made by the promoters	Loan required

## 12. DETAILS OF COLLATERAL SECURITY OFFERED, IF ANY

(\* As per RBI guidelines banks are not to take collateral security for loans upto Rs.10 lakhs to MSE Units)

## 13. PAST PERFORMANCE/FUTURE ESTIMATES

(Actual performance for two previous years, estimates for current year and projections for the next year to be provided for working capital facilities. However, for term loan facilities projections to be provided till the proposed year of repayment of loan):

(Rs. in lacs)	PAST YEAR – II (Actual)	PAST YEAR – I (Actual)	PRESENT YEAR (Estimates)	NEXT YEAR (Projections)
Net Sales				
Net Profit				
Capital (Net worth in case of companies)				

## 14. 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 SSI/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		

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 the application; that there is no overdues / statutory 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 authorized by you, may, at any time, inspect / verify my / our assets, books of account etc. in our factory / business premises as given above.

15.	SPACE FOR PHOTO	SPACE FOR PHOTO	SPACE FOR PHOTO	SPACE FOR PHOTO
	SIGNATURUES OF PROPRIETOR / PARTNER / DIRECTOR WHOSE PHOTO IS AFFIXED ABOVE	SIGNATURUES OF PROPRIETOR / PARTNER / DIRECTOR WHOSE PHOTO IS AFFIXED ABOVE	SIGNATURUES OF PROPRIETOR / PARTNER / DIRECTOR WHOSE PHOTO IS AFFIXED ABOVE	SIGNATURUES OF PROPRIETOR / PARTNER / DIRECTOR WHOSE PHOTO IS AFFIXED ABOVE

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

16. Date: \_\_\_\_\_ Place: \_\_\_\_\_

**17. Particulars of Guarantor/s (only in case of loans for more than Rs.5.00 lakh):**

	I	II
Name of the Guarantor/s		
Father's/Husband's Name		
Residential Address	Phone E-mail	Phone E-mail
	Mobile	Mobile
Date of Birth		
Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female
Marital Status	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorcee	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorcee
Educational Qualification		
Occupation		
PAN.		
Passport No.		
Voter Card No.		
Annual Income		
Net Worth		

I am willing to stand as Guarantor/s



Date :

Place :

Signature/s of Guarantor/s

**CHECKLIST (TO BE GIVEN TO THE NEW CUSTOMERS BY BRANCH) OF DATA TO BE KEPT READY BY THE CUSTOMER**

1. Proof of identity – Voter's ID Card / Passport / Driving Licence / PAN Card / Aadhaar signature identification from present bankers of proprietor, partner or Director (if a company)
2. Proof of residence – Recent telephone bills, electricity bill, property tax receipt / Aadhaar / passport / voter's ID Card of proprietor, partner or Director (if a company)
3. Proof of business address
4. Proof of Minority
5. Applicant should not be defaulter in any Bank/F.I
6. \*Last three years balance sheets of the units along with income tax / sales tax returns etc. (Applicable for all cases from Rs.2 lacs and above. However, for cases below fund based limits of Rs. 25 lacs if audited balance sheets are not available, then unaudited balance sheets are also acceptable as per extant instructions of the bank.  
**FOR CASES OF RS. 25 LACS AND ABOVE, THE AUDITED BALANCE SHEETS ARE NECESSARY.**
7. \*Memorandum and Articles of association of the Company /Partnership Deed of partners etc.
8. \*Assets and liabilities statement of promoters and guarantors along with latest income tax returns.
9. \*Rent Agreement (if business premises on rent) and clearance from pollution control board if applicable
10. \*SSI/MSME registration if applicable
11. \*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 Rs.2 lacs and above)
12. In case of takeover of advances, sanction letters of facilities being availed from existing bankers / financial Institutions along with detailed terms and conditions.
13. Profile of the unit (includes names of promoters, other directors in the company, the activity being undertaken, address of all offices and plants, shareholding pattern etc.) **(APPLICABLE FOR CASES WITH EXPOSURE ABOVE Rs. 25 LACS)**
14. Last three years balance sheets of the Associate / Group Companies (If any) ( **APPLICABLE FOR CASES WITH EXPOSURE ABOVE Rs. 25 LACS)**
15. 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 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. **(APPLICABLE FOR CASES WITH EXPOSURE ABOVE Rs. 25 LACS)**
16. Review of account containing month/wise sales (quantity and value both), production (quantity and value), imported raw materials (quantity and value) indigenous raw material (quantity and value), value of stocks in process, finished goods (quantity and value), debtors, creditors, bank's outstanding for working capital limits, term loan limits, bills discounted. **(APPLICABLE FOR CASES WITH EXPOSURE ABOVE Rs. 25 LACS)**
17. Photocopies of lease deeds / title deeds of all the properties being offered as primary and collateral securities.
18. Position of accounts from the existing bankers and confirmation about the asset being Standard with them (In case of takeover).
19. 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. **(APPLICABLE FOR CASES WITH EXPOSURE ABOVE Rs. 25 LACS)**

**(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)**

**CORPORATION BANK, \_\_\_\_\_ Branch**  
**ACKNOWLEDGEMENT SLIP**

**Office Copy:**

Received form Mr/Ms/M/s \_\_\_\_\_ (Name & Address) an application dated \_\_\_\_\_ for  
Rs. \_\_\_\_\_ for \_\_\_\_\_ (mention purpose of loan).

All the required information / documents are also furnished on \_\_\_\_\_ / yet to be furnished by the applicant.

Date .....

**OFFICER / MANAGER**

**Please Note that :**

1. This is only an acknowledgement for having received the loan application and this should not be construed as an indication of our acceptance of the proposal or willingness to sanction the loan applied for, a decision on which will be taken only after due consideration of the proposal on its merit and / or on fulfilment of conditions if any, that may be stipulated by the Bank.
  2. The application will be taken up for consideration only after all the particulars / data / documents as may be required are received by the Bank.
  3. The application will be disposed off within \_\_\_\_\_ days from the date of receipt of all the details /papers/documents /clarifications sought by the Bank.
  4. In case the loan proposal is rejected (is not considered for sanction) the reasons for the same will be intimated to the loan applicant.
- 

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