



COMMON LOAN APPLICATION FORM FOR FINANCIAL ASSISTANCE TO MSMEs
(To be submitted along with the relevant documents)

A. For office Use Only	
Application Sl. No.	Name of the Branch

B. Business Information:

Name of the Applicant / Enterprise						
MSME Classification	Micro / Small / Medium					
Constitution	✓	Proprietary	Partnership	Pvt. Ltd.	Ltd. Company	Any Others (pl specify)
Business Address	Business Premises - Existing			✓	Rented	Owned
	State				PIN Code	
	Telephone No.				Mobile No.	91
	Business Premises - Proposed			✓	Rented	Owned
State				PIN Code		
Telephone No.				Mobile No.	91	
E-mail / Alternative E-mail:						
Business Activity	Existing					
	Proposed					
Date of Commencement (DD/MM/YYYY)						
Whether the Unit is Registered	✓	Yes		No		



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If Registered (Please mention: Registration no. And the Act under which registered)							
Udyog Aadhar Registration No. ** (** Not Mandatory)							
Registered office Address							
Social Category				√	SC	ST	Minority Community
If Minority Community	√	Buddhists	Muslims	Christians	Sikhs	Jains	Zoroastrians

C. Background Information of Proprietor/ Partners/ Directors of Company and their addresses:

S. No	Name	Date of Birth	Academic Qualification	Experience in the line of activity (Years)
1.				
2.				

D. Names of Associate Concerns, if any, or Joint Venture (JV) Partner or Director of proposed Unit:

Names of Associate Concern	Address of Associate Concern	Presently Banking with	Nature of Activity of Associate Concern	Extent of Interest as a Prop. /Partner/ Director or Just Investor in Associate Concern

E. (i) Banking/Credit Facilities Existing: (In ₹ lakh)

Type of Facilities	Banks Name and Branch	Limit Availed	Outstanding As on
Savings Account		N. A.	
Current Account		N. A.	
Term Loan			
If banking with SIDBI, customer ID to be given here:			
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 column no. E (i)s above.			



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(ii) Banking/Credit Facilities of associate concerns: (In ` lakh)

Type of Facilities	Banks Name and Branch	Limit Availed	Outstanding As on
Savings Account		N. A.	
Current Account		N. A.	
Term Loan			
If banking with SIDBI, customer ID to be given here:			
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 column no. E (ii) above.			

N.A - Not Applicable

F. Credit Facilities Proposed:(In ` lakh)**

Type of Facilities	Amount	Purpose for which Required	Security Offered
			Whether Collateral Security Offered (If, yes, then provide details) (Yes/No)
Term Loan			
Cash Credit**			
LC/BG			
Total			

** Mandatory Fields

G. In case of Working Capital: Basis of Cash Credit Limit applied:(In ` lakh)

Cash Credit	Projected						
	Sales	Workin g Cycle in Months	Inventory	Debtors	Creditor s	Promoter's Contribution	Limits

H. In case of Term Loan requirements, (i) Details of machinery/equipment :

Type of machine / Equipment	Purpose for which required	Name of Supplier	Total Cost of Machine	Contribution being made by the promoters (`)	Loan Required (`)
Total					



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(ii) Details of Land:

Type of Land (viz, Agricultural, industrial, commercial, etc)	Address / Location of Land	Area of land (Sq ft / mtr)	Purchase price of land	Estimated Market value (₹)
Total				

(iii) Details of Civil Work:

Description of civil work	Type of construction	Total floor Area (Sq ft / mtr)	Estimated cost per sq ft / sq mtr (₹)	Total cost (₹)
Total				

Repayment period with Moratorium period required	
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I. Past financial for last 3 years: (In ₹ lakh) - In case of existing unit

Particulars	FY I	FY II	FY III
Net Worth			
Net Sales			
Gross Profit			
PAT			

J. Future Estimates: (In ₹ lakh)

Future Estimates (Estimates for current year and projections for first 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)

Particulars	Current Year (Estimate)	First Year (Projection)	Second Year (Projection)	Third Year (Projection)
Net Sales				
Net Profit				
Capital (Net Worth in case of Companies)				
DSCR				
DER				



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K. Status Regarding Statutory Obligations:

Statutory Obligations	Whether Complied with (select Yes/No) If not applicable then select 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 License		
4. Latest Sales Tax Return Filed		
5. Latest Income Tax Returns Filed		
6. Provident Fund		
7. Employee State Insurance Corporation (ESIC)		
8. Pollution Control Board (PCB) a) Consent to establish b) Consent to Operate		
9. Land Use		
10. Building Plan Approval		
11. Any other Statutory dues remaining outstanding		

L. Declaration:

I/We hereby certify that all information furnished by me/ us above in this Application/ Business plan & Project report/Appendix/Annexure/Statements and other papers/ documents enclosed are true and correct to the best of my/ our knowledge and belief;
I/we have no borrowing arrangements for the applicant enterprise/unit and the associate concerns with any other bank/FI/ NBFC/ Institution, etc except as indicated in the application;
there are no arrears of statutory dues and no government enquiries/ proceedings/ prosecution/ legal action are pending/ initiated against the enterprise/ unit/ associate concerns/ promoters/ directors/ partners/ proprietor except as indicated in the application;
I/ We also confirm that I/ none of the promoters or directors or partners have at any time declared themselves as insolvent
I/We have no objection if SIDBI furnishes the information submitted by me/us to other banks / FIs/ CIBIL / RBI/ any other agency as may be deemed fit in connection with consideration of my/our application for financial assistance.
I/We have no objection to SIDBI/its representatives making necessary enquiries/verifications (including in CIBIL or any other credit information agencies data base) while considering my/our application for financial assistance. I/We undertake to furnish all other information that may be



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required by SIDBI in connection with my/our application for financial assistance;

(Signatures of Proprietor / all partners / authorized director)

Date and Place:



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Format I

Bio-data of the Promoters / Guarantors

(Pl affix recent passport size colour photograph and sign across it)

a.	Name		
b.	Father's/ Husband's Name		
c.	Date of Birth		
d.	Sex (Male/Female/Third Gender)		
e.	Relationship with chief promoter		
f.	Whether belongs to Scheduled Castes / Scheduled Tribes / Minority community		
g.	Are you Ex-Servicemen		
h.	Residential Address- Temporary		
i.	Residential Address- Permanent		
j.	PAN No		
k.	Mobile No		
l.	Telephone No - Office		
m.	Telephone No - Residence		
n.	Academic qualifications		
o.	Professional qualifications		
p.	Experience		
q.	Functional responsibilities in the unit		
r.	Reasons for joining / establishing the unit (please mention about motivating factors)		
s.	Family details - Spouse & children (age, educational background & present occupation)		
t.	Details of Past Experience of Entrepreneurship		
u.	Major Skills / Area of Expertise		
v.	Financial/ capital contribution in all the existing enterprises/ businesses in which involved as promoter/ director/ partner/ proprietor etc (face value only)	Name of concern/ associate concerns	Capital contribution (₹ lakh) At beginning At present
w.	Functional responsibility in the applicant enterprise		
x.	Functional responsibility in the proposed venture		
y.	Any other relevant information		

I declare that the above particulars are true & correct to the best of my knowledge and belief.

(Signature)
Name of the Promoter



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Format II

Net Worth Statement

1. Name of the promoter/ Guarantor : -----
2. Fathers' name
3. Age and Sex : -----
4. Address & Contact Details
 - Correspondence : -----
 - Residential : -----
 - Permanent : -----
5. PAN No. and / or Passport no. : -----

6. DETAILS OF ASSETS (₹ lakh)

i) MOVABLE ASSETS (other than shares held in the applicant enterprise)

- a) Cash and Bank (Savings/ FD) :
- b) Liquid Shares/ Bonds/ Mutual Funds :
- c) Insurance policies (Surrender value):
- d) Details of other securities like stake in unlisted concerns, etc :
- e) Vehicles/ Jewellery :
- f) Others (kindly specify) :
- Total** :

ii) Kindly provide details of the pledge or hypothecation of the above assets :

iii) IMMOVABLE PROPERTIES

Date of Acquisition	Location / Address with PIN	Whether Land/ House/ Flat/ Commercial/ Agricultural property	Extent of holding (%)	Name of joint owner, if any	Value (₹ lakh)		Details of mortgages, encumbrance
					Purchase price	Mkt. Value	
TOTAL							

7. DETAILS OF LIABILITIES

S.No	Borrowings from	Purpose	Secured by	Amount still to be repaid (₹ lakh)
1				
2				

DETAILS OF GUARANTEES GIVEN

	Guarantee given to (name of bank/ person)	On behalf of/ purpose	Guarantee valid upto	Amount involved (₹ lakh)
1				
2				

Debit Balance shown in Balance Sheet of any company/ firm in which



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	you have financial interest/ stake	
	Any other liabilities	
	Total Liabilities	

8. SUMMARY

Value of Movable assets : -----
 Value of immovable properties : -----
Total Assets (` Lakh) : -----

Less: Total liabilities (` Lakh) : -----

Net Assets (` Lakh) : -----

9. Profit in Business (` Lakh) : -----

10. DECLARATION

I declare that the above particulars are true and correct to the best of my knowledge and belief and I undertake to furnish such other information as SIDBI may require.

Place : ----- **Signature:** -----
Date : ----- **Name** : -----

CA Certification

Based on the verifications of all the relevant documents/ vouchers/ books of accounts / bank accounts etc. of Shri/ Smt. _____, we certify that the above information is true & correct to the best of our knowledge.

Place : ----- **Signature:** -----
Date : ----- **Name/stamp of the Firm / Partner:** -----
Membership No -----

Note:

1. Net worth details should contain full details of the following:
 - a. immovable properties including complete address, area (residential, commercial etc.) and whether they are mortgaged with others with details thereof;
 - b. movable assets including the details of investments in shares, bonds, debentures, fixed deposits indicating name of company/ firm, amount, face value, interest rate, etc., and whether they are pledged with others with details thereof;
 - c. full details of liabilities including names, amounts, terms etc.;
2. Kindly enclose copies of sale deeds, demat statements of shares, debentures & bonds held, policies, etc.



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Format III

(Applicable for loans rated under CART in lieu of project report)

Profitability projections for the Unit/ Company as a whole*

S No.	Item	Actuals for previous year	Y1	Y2	Y3	Y4	Y5
1	Total Income						
2	Raw materials						
	Power and fuel						
	Wages and salaries						
	Selling expenses						
	Other expenses						
	Total Cost						
3	Profit before depreciation, Interest and taxes (PBDIT) (2 - 1)						
4	Interest on Term Loan						
5	Interest on Working						
6	Interest on unsecured						
7	Depreciation						
8	Profit before Tax (3 - 4 - 5)						
9	Tax						
10	Profit after Tax (8 - 9)						
11	Dividends/ Withdrawals						
12	Cash Accruals (10 - 11 + 7)						
13	Repayments of all term liabilities (Principal)						
14	Debt Service Coverage Ratio ((10+7+4)/(13+4))						
15	Average DSCR (Total of 10+7+4 for projected period/(Total of 13+4 for projected period)						

* Please give projections for the entire tenure of SIDBI loan.

Calculation of DSCR including Escrowable cash flow from rentals***



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16	Escrowable cash flow**						
17	Total cash flows (16+12)						
18	Repayment of all term liabilities (principal)						
19	Debt Service Coverage Ratio ((10+7+4+16)/(18+4))						
20	Average DSCR (total of 10+7+4+16) for projected period /(total of 18+4) for projected period.						

** Escrowable / chargeable cash flow from lease / rental of collateral property (other than owned by borrower) to be mortgaged to SIDBI to be included in cash accruals at point no 16 above.