

On the Letter Head of the Bank / Small Finance Bank (SFB)

Application Form - SRS

Ref. No.

Date:

The General Manager,
Small Industries Development Bank of India,
Institutional Finance Vertical (Banks & SFBs),
Swavalamban Bhawan,
C-11, G-Block,
Bandra Kurla Complex,
Bandra (East)
Mumbai - 400 051.

Dear Sir,

**Special Refinance Scheme for MSEs to provide Liquidity Support (SRS) –
Application for Refinance for Banks/SFBs under SRS**

We hereby apply for sanction of refinance under SRS to Banks / SFBs aggregating _____ (Rupees _____ only) in respect of our ultimate MSEs borrowers to meet liquidity requirements.

2. We also certify that loans / advances covered under the scheme relates to the MSE borrowers whose cash flows have been impacted due to moratorium provided on account of COVID-19 situation under RBI guidelines.

2. We certify that:

- i) The individual proposals of the ultimate borrowers conform to the policies, procedures and guidelines laid down in the Special Refinance Scheme (SRS) to Banks/SFBs.

- ii) We have no objection in furnishing to SIDBI such information as SIDBI may require from time to time and also for inspection of units by SIDBI during the currency of the refinance assistance.
- iii) Amount of Refinance sought relates to loans and advances (i.e. Term loans, Working capital advances and Trade Finance) to MSEs, (including SRTOs) and is to meet liquidity requirements arising out of (a) / (b) / (c) given below: (please indicate applicable category)
 - a) Out of moratorium period extended under COVID-19 in terms of RBI guidelines to their ultimate borrowers
 - b) Due to short collections from their ultimate borrowers, post RBI approved moratorium period
 - c) Additional funding to eligible borrowers.
- iv) The outstanding MSE portfolio excludes the Takeover accounts, Non-Performing Assets (NPA) accounts, Fraud accounts and those accounts wherein the ultimate borrower has already defaulted in making payment of interest or principal to the Bank/SFB and the default continues and that the Bank/SFB has not availed financial support, whatsoever nature, from any institution in respect of those borrower accounts.
- v) The ultimate borrowers satisfy the definition of industrial concern as contained in Section 2(h) of the SIDBI Act, 1989.
- vi) The amount of refinance already availed of by us and outstanding as on date, together with the proposed availment, would be within the borrowing limits of our bank/SFB.
- vii) SIDBI shall have right to inspect our books and the loan accounts covered under this application and / or call for copies of the memoranda / sanction notes / any other information. We agree that if on inspection of the refinanced accounts in our books, SIDBI concludes that any of the accounts does not conform to the

guidelines laid down by SIDBI from time to time, SIDBI will have the right to recall the entire refinance disbursed in respect of that borrower account.

3. SIDBI, after sanction of refinance, will issue the Letter of Intent conveying sanction of refinance which will be accepted by Bank/SFB on the requisite value of stamp paper as advised by SIDBI from time to time within the stipulated time.
4. Consequent upon the acceptance of Letter of Intent and subject to the terms and conditions contained therein, Bank/SFB intend to avail disbursement aggregating ` _____ [Rupees _____ only].
5. We forward herewith a certificate in the prescribed format [**Annexure-I**]. As the Bank/SFB intends to avail disbursement of ` _____ crores on _____ through RTGS, the RTGS details are furnished as under:

- Bank Name:
- Bank Account No.:
- RTGS Code:
- NEFT Code:
- Bank Address:

For and on behalf of
[Name of Bank/SFB]

[Signature of Authorised Officer]
Name & designation with stamp

Encl: Annexure I

Note : Scanned copies of duly signed application form / certificates / documents may be sent to email id "ifvrefinance@sidbi.in"

Annexure-I

Certificate

[on the letter head of the Bank / SFB]

1. We hereby certify that the request for disbursement under Special Refinance Scheme for Micro and Small Enterprises to provide Liquidity Support (SRS) of SIDBI relates disbursements which have been made to existing MSEs for refinance as per details given below:

(Rs. in crore)

Category	Outstanding / Disbursements (position as on _____)	No. of beneficiaries	Refinance sought from SIDBI #
(a)	(b)	(c)	(d)
Micro Manufacturing Enterprises			
Micro Service Enterprises			
Sub Total [A]			
Small Manufacturing Enterprises			
Small Service Enterprises			
Sub Total [B]			
Grand Total [C] = [A] + [B]			

Amount of Refinance sought is to meet liquidity requirements arising out of (a) / (b) / (c) given below: (please indicate applicable category)

d) Out of moratorium period extended under COVID-19 in terms of RBI guidelines to their ultimate borrowers

- e) Due to short collections from their ultimate borrowers, post RBI approved moratorium period
- f) Additional funding to eligible borrowers.

2. We also certify that loans / advances covered under the scheme relates to the MSE borrowers whose cash flows have been impacted due to moratorium provided on account of COVID-19 situation under RBI guidelines.

3. We certify that the borrowers covered under the Scheme does not contain the Take-over accounts, Non-Performing Assets (NPAs) and Fraud accounts and those accounts wherein the ultimate borrower has already defaulted in making payment of interest or principal to the Bank/SFB and the default continues and that the Bank/SFB has not availed financial support, whatsoever nature, from any institution, in respect of those borrower accounts.

4. We undertake that we shall submit the information related to the ultimate borrowers as and when demanded by SIDBI.

For and on behalf of Bank

(Signature of Authorized Officer)

Name & designation with seal / round stamp

Date:

Place:

