

[On the letter head of the applicant]

Date :

To

**Small Industries Development Bank of India (SIDBI)**

SWAVALAMBAN BHAVAN, Plot No. C-11, 'G' Block,

Bandra Kurla Complex, Bandra (East),

Mumbai - 400051

Dear Sir / Madam,

**Submission of Loan Application for assistance under**  
**“Scheme for Special Liquidity Support to MSMEs, through Micro Finance**  
**Institutions”**

We hereby submit the loan application for financial assistance of `..... Crore under the **Scheme for Special Liquidity Support to Micro Finance Institutions** with applicable enclosures/ documents for your consideration.

We shall be glad to provide further information/clarification, if any, required in connection with the loan proposal and we look forward for your financial support.

Yours faithfully,

Name  
Designation

**Application for availing Special Liquidity Support under**  
**"Scheme for Special Liquidity Support to MSMEs,**  
**through Micro Finance Institutions"**

[Authorised Person]

Encl. :

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

**Application for availing Special Liquidity Support under  
“Scheme for Special Liquidity Support to MSMEs,  
through Micro Finance Institutions”**

Sr.	PARTICULARS	DETAILS TO BE FILLED IN BY MFI		
1	Name and address /registered /corporate office of the MFI			
2	Constitution			
3	Details of Registration with RBI/MCA etc. (Copy of CoR with RBI is enclosed			
4	Date and year of commencement of business / operations			
5	Name of Chief Functionary, Qualification & Experience and contact details  (Brief profile of Board of Directors to be enclosed)			
6	Membership Status with Credit Bureaus			
7	Details of KYC Documents submitted			
8	Latest Bank Loan Rating and Validity			
9	Moratorium amount extended under COVID-19 in terms of RBI guidelines to eligible beneficiaries (CA certificate to be enclosed)	Moratorium provided	Amount ( crore)	Amount Applied
10	Funds requirement, if any for on-lending programme.	` crore		

**2 DECLARATION**

I / We \_\_\_\_\_{full name(s) with designation} hereby declare that

- i. the information given above and the statements and other papers enclosed are, to the best of our knowledge and belief, true and correct in all particulars;

**Application for availing Special Liquidity Support under**  
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- II. I/We have no borrowing arrangements for the applicant enterprise/unit and the associate concerns with any other bank/FI/NBFC/Institutions, etc., except as indicated in the application;
- III. 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;
- IV. I/ We also confirm that I/ none of the promoters or directors or partners have at any time declared themselves as insolvent.
- V. I/ We have no objection if SIDBI and/or 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.
- VI. I/we agree that SIDBI at its sole discretion may considerer/reject the application subject to compliance of Eligibility/norms of SIDBI.

Enclosures:

Place:

Date :

(Signature with official stamp)

Encl: \_\_\_\_ sheets

Name & Designation of Chief Executive

**Application for availing Special Liquidity Support under  
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**List of Enclosures**

<b>S. No.</b>	<b>Details of Enclosures</b>	<b>Annexure No.</b>
1.	Attested copies of all Registration Certificates / Renewals / Certificate of Incorporation / Certificate of commencement of business (if applicable)	
2.	Attested copies of duly registered Memorandum & Articles of Association/ Bye-laws. If in vernacular, duly attested English / Hindi Version of the same	
3.	Brief Profile of Board of Directors and chief functionary (ies)	
4.	Shareholding Pattern as on latest date	
5.	Name, address and contact numbers of present and past funding agencies (national and international) and copies of agreements / terms and conditions for assistance	
6.	Audited/provisional accounts and balance-sheet of the organization for <u>last three years</u> . Copy of Annual reports for <u>the last three years</u> .	
7.	KYC document of Company & Directors	
8.	Credit facilities availed from the other lenders [including funding received post covid (under liquidity support or otherwise)]	<b>Annexure I</b>
9.	Operational Highlights	<b>Annexure II</b>
10.	Details of Portfolio at Risk (PAR)	<b>Annexure III</b>
11.	Details of Geographical spread – Loan Products etc.	<b>Annexure IV</b>
12.	Details of Associate concerns and its financial performance [please enclose supporting balance sheet / annual reports]	<b>Annexure V</b>
13.	Expected outreach and impact of proposed liquidity support	<b>Annexure VI</b>

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**Annexure I**

**Details of credit facilities availed from the other lenders**

<b>Borrowing details (as on _____) – Details given at Annexure-C (₹ crore)</b>		
a)	Outstanding Borrowings from Banks and Financial Institutions including SIDBI	
b)	Outstanding Borrowings from NBFCs, Non Convertible Debentures and others	
c)	Outstanding off-balance-sheet / managed / securitized portfolio.	

**A. Overall credit facilities details [Position as on \_\_\_\_\_, 2020]**

[₹ crore]

Name of bank / Financial institution	Nature of facility (Loan / Grant)	Amount sanctioned	Amount availed so far	Amount o/s as at _____	Amount overdue, if any	Interest rate (%)	Repayment period including moratorium	Type of security

**B. Details of funding received post covid from other lenders (under liquidity support or otherwise)**

[₹ crore]

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Name of bank / Financial institution	Nature of facility (Loan / Grant)	Amount sanctioned	Amount availed so far	Amount o/s as at —	Amount overdue, if any	Interest rate (%)	Repayment period including moratorium	Type of security
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\*Excel Sheet also to be provided.

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**Annexure II**

**OPERATIONAL HIGHLIGHTS**

MFI operational highlights				
Particulars	FY 2017	FY 2018	FY 2019	FY 20__ (Prov.)
No. of States				
No. of Branches				
No. of active Borrowers (in lakh)				
( ` crore)				
Loan disbursed during the year				
Outstanding Portfolio (On Balance Sheet)				
Outstanding Portfolio (Off Balance Sheet)				

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<b>MFI operational highlights</b>				
<b>Particulars</b>	<b>FY 2017</b>	<b>FY 2018</b>	<b>FY 2019</b>	<b>FY 20__ (Prov.)</b>
No. of States				
Total Assets under Management (on & off B/s portfolio)				
Portfolio at risk >30 days (% on AUM )				
Portfolio at risk >90 days (% on AUM )				
Collection Efficiency/ Recovery Rate (%)				
Gross NPA (%)				
Net NPA (%)				
CRAR (%)				



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Annexure III

**Portfolio at Risk (PAR) - AUM**

Amount ` in crore

Period (Month)	Total Portfolio [On & Off]	PAR with zero Default	Portfolio with zero Default (%)	PAR>30 Days	Par>30 Days (%)	Par>90 Days	Par>90 Days (%)
Mar'19							
June'19							
Sept'19							
Dec'19							
Mar'20							

**C) Month on Month PAR Position**

[ ` crore]

Period (Month)	Total Portfolio (On & Off)	PAR with Zero Default	Portfolio with Zero Default (%)	PAR>30 Days (Amount)	PAR>30 Days (%)	PAR>90 Days (Amount)	PAR>90 Days (%)
Mar'19							
April'19							
May'19							
June'19							
July'19							
Aug'19							
Sept'19							
Oct'19							
Nov'19							
Dec'19							
Jan'20							
Feb'20							
Mar'20							

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**Collection Efficiency**

[ ₹ crore]

<b>Period (Month)</b>	<b>Demanded</b>	<b>Received OUT of [A] – [Excluding Prepayments/ Overdues etc.]</b>	<b>Achievement (%)</b>
	<b>[A]</b>	<b>[B]</b>	<b>[A] / [B]</b>
Mar-19			
Apr-19			
May-19			
Jun-19			
Jul-19			
Aug-19			
Sep-19			
Oct-19			
Nov-19			
Dec-19			
Jan-20			
Feb-20			
Mar-20			
<b>Total</b>			

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**Annexure IV**

**Loan products, break up of portfolio etc.**

**Table A - Details of products as on -----**

( ₹ crore)

Sr. No	Name of Product	Loan Amount in [in ₹]	Repayment Method [Weekly / Fortnightly / Monthly / Quarterly]	ROI (Effective)	Fees/ Charges	Amt O/S [₹ In crore]	Share of the product in the O/s [in %]	PAR>90 (AMT)	PAR>90 (%)
1									
2									
	<b>Total</b>								

**Table B – State-wise break up of portfolio as on 31/03/2018, 31/03/2019 and 31/03/2020**

( ₹ crore)

Name of State	As on 31/03/2018		As on 31/03/2019		As on 31/03/2020	
	AUM	AUM [in %]	AUM	AUM [in %]	AUM	AUM [in %]
<b>Total</b>						

**Table C - Activity-wise Outstanding as on -----**

( ₹ crore)

S.No.	Category	No. of Loans	Amt OS (In Cr)	% Share	No. of Loans	Off B/s (In Cr)	% share

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			(On B/S)				
1	Agri allied						
2	Agriculture						
3	Manufacturing						
4	Others						
5	Services						
6	Trading						
7	MSME						
<b>Total</b>							

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Annexure V

**Details of Operational and Financial Performance of group / associate Concerns**

Name of company	Relation	Date of incorporation	Activity involved	Common Director

**Brief details of financial results of group / associate concerns**

[ ` crore]

Name of the company	Particulars	FY 2017 (Audited)	FY 2018 (Audited)	FY 2019 (Audited)	FY 2020 (Audited)
	Total Income				
	Profit after Tax /(Loss)				
	Net-worth				

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**Annexure VI**

**Expected outreach and impact of proposed liquidity support**

Geographical Areas proposed to be covered	Name and total No. of State	Total Nos of Districts	Total Nos of Aspirational Districts if any
Outreach in terms of number of borrowers [proposed to be covered under the scheme			
Likely impact on livelihood of MFI borrowers, if case such liquidity support would had not been available			
Expected impact on the livelihood of the MFI clients / borrowers			