

# Application for MSME Loan



Please fill the form in block letters and tick  where applicable

Date:

1) Name of the Enterprise\* \_\_\_\_\_

2) Regd. Office Address\* \_\_\_\_\_

PIN\* \_\_\_\_\_

No. of Years in this address\* \_\_\_\_\_

3) Address of Factory/Shop\* \_\_\_\_\_

PIN\* \_\_\_\_\_

No. of Years in this address\* \_\_\_\_\_

4) Turnover in INR \_\_\_\_\_

5) Premises (Owned/Rented/Leased) \_\_\_\_\_ 6) Telephone No.\* \_\_\_\_\_

7) E mail Address\* \_\_\_\_\_

8) Mobile No.\* \_\_\_\_\_ 9) PAN Card No. \_\_\_\_\_

10) Constitution (Please Select)\*  Individual  Joint  Prop. Concern  Partnership  Pvt Ltd Co  
 Limited Co  Trust  others

11) Activity (Please Select)\* Trading/Manufacturing/Services/Wholesale/Retail \_\_\_\_\_

12) Industry\* \_\_\_\_\_ 13) UdyogAadhaar No. / Registration No./CIN \_\_\_\_\_

14) Date of Establishment/Incorporation\*           15) State\* \_\_\_\_\_

16) City where loan is required\* \_\_\_\_\_ District \_\_\_\_\_

17) Branch where loan is required. (If any) \_\_\_\_\_

18) Name of Proprietors/Partners/Directors of Company and Their Addresses\*: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Photograph to be pasted at the time of signing of the application in the designated branch.

Sr.No.	Name	Date Of Birth	Marital Status	Father/ Spouse	Academic Qualification	Category SC/ST/OBC/Minority/Women	Mobile No
1							
2							
3							
4							

Sr.No.	PAN No.	Residential Address	Domicile	Ownership Status	Aadhar No./ DIN No.	Telephone No. (Residence)	Experience in the line of activity (Years)	Official Email Id
1								
2								
3								

16) Activity\* Existing\_\_\_\_\_ since\_\_\_\_\_ Proposed# \_\_\_\_\_ #if a different activity other than existing activity is proposed/New unit

17) i) Whether the MSME unit is ZED rated (Yes/No) \_\_\_\_\_

ii) If yes, the gradation obtained by the MSME unit (Tick appropriate one)

Bronze	Silver	Gold	Diamond	Platinum

18) Names of Associate Concerns and Nature of Association:

Name of Associate Concerns	Address of Associate Concerns	PAN	Presently Banking With	Nature of Association	Extent of Interest as a Prop./ Partner/Director or Just Investor in Associate Concern

19) Relationship of Proprietors/Partners/Directors with the officials of the Bank/Director of the Bank: Please select (Yes/ No)

Yes  No

20) Banking/Credit Facilities (Existing) (₹ in lakh)

Type of Facilities	Limit (in lakh)	Outstanding as on	Presently Banking With	Securities	Rate of Interest	Repayment Terms
Current Account						
Cash Credit						
Term Loan						
LC/BG						
Others						
Total						

If banking with our Bank, customer ID 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 am not indebted to any other Bank/Financial Institution other than those mentioned in column no. 20 above.



b) Other Collateral Security:

Sr.No.	Collateral Security				
	Name of owner of Collateral	Property Type*	Details	Value ( ₹in lakh)	Monthly Lease Rent
1					
2					
3					

24) Past Performance/Future Estimates

**Past Performance/Future Estimates (Actual performance for two previous years, estimates for current year and projections for 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)**

₹ in lakh	Past year 1 (Actual)	Past Year 2 (Actual)	Present Year (Estimate)	Next Year (Projection)	Installed Capacity	Utilized Capacity
Net Sales						
Net Profit						
Capital (Net Worth in case of Companies)						

25) Status Regarding Statutory Obligations:

Statutory Obligation: Remarks (Any details in Connection with the relevant obligation to be given)

Whether Complied with (select Yes/No). If not applicable then select N.A.		
Registration under Shops and Establishment ACT	Yes / No / NA	
Registration under MSME (Provisional/Final)	Yes / No / NA	
Drug License	Yes / No / NA	
Latest Sales Tax Return Filed	Yes / No / NA	
Latest Income Tax Returns Filed	Yes / No / NA	
Any other Statutory dues remaining outstanding	Yes / No / NA	

26) a) ID Proof (Any of following):

Passport/Voter Identity Card/PAN Card/Driving License/Job Card/Aadhaar Card/Identity Card (subject to the satisfaction of bank)

ID Proof No. \_\_\_\_\_

b) Address Proof (Any of following):

Electricity Bill/Telephone Bill/Bank Account Statement of any other bank/Letter from reputed employer/Letter from recognized public authority verifying the address of the customer to the satisfaction of the bank/Ration Card

Address Proof No. \_\_\_\_\_

**Declaration:**

I/We represent that all the particulars and information ("Information") given in this customer information document ("Application") are true, correct and complete. I/We acknowledge and understand that DBS Bank Ltd (the "Bank") may decide to grant me/us financial facilities ("Facilities") as requested by us based on the Information provided by me/us.

I/We represent that there are no insolvency or bankruptcy proceedings against me/us nor have I/We ever been adjudicated insolvent or bankrupt. I/We confirm that there are no tax proceedings against me/us. I/We confirm that there are no overdues / statutory dues against me/us/promoters except as mentioned in the Application. I/We represent that I/We am/are carrying on the business as mentioned in the Application and undertake to inform the Bank regarding change in my/our business/constitution. I/We undertake to provide any further information as the Bank may require from time to time including the documents required for complying with the Know Your Customer (KYC) requirements. I/We further agree and understand that the Bank in its sole discretion may reject this Application and the decision of the Bank shall be final and binding. For the purpose of and in the course of providing services/certain services, the Bank is/may be required to engage the services of specialized and other service providers/agents, I/We confirm and agree that the Bank may/would be required to furnish any information regarding my/our account to these service providers/agents. I/We hereby unconditionally authorize the Bank to disclose such information relating to my/our credit facility to such parties as deemed necessary at the sole discretion of the Bank.

Further, I have understood, acknowledge and agree that a request and demand for any information in any authority under the law will be mandatorily complied with the Bank. The TransUnion CIBIL Ltd. and any other agency so authorized may use, process the said information and data disclosed by the bank in the manner as deemed fit by them; and the TransUnion CIBIL Ltd. and any other agency so authorized may furnish for consideration, the processed information and data or products thereof prepared by them, to banks/financial institutions and other credit grantors or registered users, as may be specified by the Reserve Bank in this behalf.

I/We have read, understood and acknowledge and agree that the Bank may refer my/our name and/or information related to me/us to a recognized credit or referencing agency/ies/ Credit Bureau/ Bank /Financial Institution and/or make such references and enquiries as the Bank may consider necessary. I/We hereby unconditionally authorize the Bank to disclose such information relating to my/our credit facilities to such parties including its head office, branches, holding companies, subsidiaries, affiliates, banks and financial institutions as deemed necessary at the sole discretion of the Bank. Further, I/We have understood, acknowledge and agree that a request and demand for any information by any authority (statutory or regulatory) will be complied by the Bank.

I/We hereby unconditionally / irrevocably authorize you, your representatives or Reserve Bank of India or any other agency as authorized by you, at any time, to inspect/ verify my/our assessment of account etc. in our factory/business premises as given above.

I/We represent that I / we have not been declared as a defaulter / wilful defaulter by any bank/financial institutions. I/We represent that there is no litigation that I/We/Partners/Directors are facing which have been initiated by another financier including banks against me/us. I/We further confirm that I/we have not availed of any other credit facilities from any other bank apart from the Information provided in the application under "Other Credit Facilities". I/We confirm that if any credit facilities are availed from any other bank in future, I/We will furnish the details to the Bank immediately.

**I/We have no objection in and give consent to you (DBS Bank Ltd.) for sharing my/our account details including my/our personal details to your branches, affiliates, services providers, agents, contractors, surveyors, agencies, credit bureaus, etc., in or outside India, to enable DBS Bank Ltd. to provide services under our banking arrangement/agreements including customized solutions and marketing services. I/We state that my/our aforesaid authorisation shall be valid till my/our written communication of withdrawal of my/our consent is acknowledged by DBS Bank Ltd. I/We understand and accept the risks involved in sharing personal information including sensitive personal information like bank account details with third party. I/We agree that provision of banking services to me/us could be suspended/discontinued, if I/We withdraw my/our consent. I/We understand that the list of third parties who may get access to my/our sensitive personal information is available on bank's website and I undertake to keep myself/ourselves updated on the same.**

I/We confirm and acknowledge that the Facilities shall be governed by the facility documents as may be executed by us in the form required by the Bank.

Signature:

To be signed at the designated branch only

## Indicative check list

1. Proof of Identity: Voter's ID Card/Passport/Driving License/PAN Card/Signature identification from present bankers of proprietor, partner of director (if a company) (not mentioned at 26A above).
2. Proof of residence: Recent telephone bills, electricity bill, property tax receipt /Passport/voter's ID Card of Proprietor, partner of Director (if a company).
3. Proof of business Address (The list differs from 26B above).
4. Applicant should not be defaulter in any Bank/F.I.
5. Last three years balance sheets of the units along with income tax/sales tax returns etc. (Applicable for all cases from ₹2 lakh and above) However, for cases below fund based limits of ₹25 lakh if audited balance sheets are not available, then un audited balance sheets are also acceptable as per extant instructions of the bank.
6. Memorandum and articles of association of the Company/Partnership Deed of partners etc.
7. Assets and liabilities statement of promoters and guarantors along with latest income tax returns.
8. Rent Agreement (if business premises on rent) and clearance from pollution control board if applicable.
9. SSI/MSME registration if applicable.
10. 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 ₹2 lakh and above).
11. In case of takeover of advances, sanction letters of facilities being availed from existing bankers/Financial Institutions along with detailed terms and conditions.
12. Photocopies of lease deeds/title deeds of all the properties being offered as primary and collateral securities.
13. Position of accounts from the existing bankers and confirmation about the asset being standard with them. (in case of takeover).
14. Copy of VAT/GST return if applicable.
15. Bank Statements of Operating Accounts.

## For Cases with Exposure Above ₹25 Lakhs

16. The audited balance sheets are necessary.
17. Profile of the unit (includes names of promoters, other directors in the company, the activity being undertaken addresses of all offices and plants, shareholding pattern etc.
18. Last three years balance sheets of the Associate/Group Companies (if any and applicable).
19. 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 of 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 labor, staff to be hired, basis of assumption of such financial details etc.
20. Review of account containing month wise sales (quantity and value both), production (quantity and value), imported raw material (quantity and value), indigenous raw material (quantity and value), value of stocks in process, finished good (quantity and value), debtors, creditors, bank's outstanding for working capital limits, term loan limits, bills discounted.
21. 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.

(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). Data/information mentioned a point no. 17,18,19 may be sought from unit requesting limit of ₹50 lacs and above.

## Acknowledgment Receipt

DBS Bank Ltd. Hereby acknowledges the receipt of the above documents as indicated in the checklist of documents submitted along with the customer information document.

### Relationship Manager

Name: \_\_\_\_\_

Signature:

Date:

### Authorized Signatory

Name: \_\_\_\_\_

Signature:

Co. Stamp: