

13.	Relationship of Proprietor/Partner/Director with the officials of the Bank/Director of the Bank	
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14. Credit Facilities (Existing):

Type of facilities	Limits (in lakhs)	Outstanding as on	Presently banking with	Security lodged	ROI	Repayment terms
Current Account						
Cash Credit						
Term Loan						
LC/BG						

If Banking with P&SB, Account no. 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 10(a) above.

14. Credit Facilities (proposed)

Type of Facilities	Amt. (Rs.in lac)	Purpose for which required	Security offered	
			Primary security (details with approx. value to be mentioned)	Whether collateral security offered (Please mention yes or No)
Cash Credit				
Term Loan				
LC/BG				

15. In case of term loan requirements, details of proposed machinery/Equipments:-

Type of Machine/ Equipments	Purpose for which required	Whether imported or indigenous	Name of supplier	Total cost of machine (in case if imported machine, the break-up of basic cost , freight, insurance and customs duty may be given)	Contribution being made by the promoters	Loan required

16. 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 on separate sheet)

(Rs. In lacs)	Year before last Financial year	Last Financial year	Present Financial Year (Estimates)	Next Financial Year (Projection)
Net Sales				
Net Profit				
Capital/Net worth				

17. Status regarding statutory obligations

Statutory Obligations	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)
Registration under shops and Establishment Act		
Registration under SSI (Provisional/Final)		
Drug License (if applicable)		
Latest VAT Tax Return Filed		
Latest Income Tax Return Filed		
Any other statutory dues remaining outstanding		

SPACE FOR THE PHOTO	SPACE FOR THE PHOTO	SPACE FOR THE PHOTO
SIGNATURE	SIGNATURE	SIGNATURE

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.

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 overdue/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 his 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.

Date.....
Place.....

Signature of Applicant (s)

CHECK LIST OF DOCUMENTS TO BE SUBMITTED BY THE CUSTOMER

1. Proof of Identity – Voter’s ID Card/Passport/Driving License/PAN Card/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/voter’s ID Card of proprietor, partner or Director (if a company)
3. Proof of business address
4. Proof of Minority
5. * Last three years balance sheets of the units along with income tax/sales tax returns etc. (Applicable for all cases from Rs.2 lakhs and above). However, for cases below fund based limits of Rs.25 lakhs if audited balance sheets are not available then un-audited balance sheets are also acceptable as per extant instructions of the bank. For cases of Rs.25 lakhs and above, the audited balance sheets are mandatory.
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 registration or any other registration certificate, 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 Rs.2 lakhs 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. * 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.
13. * Last three years balance sheets of the Associate/Group Companies (If any).
14. * 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 propose loan is to be paid, the details of labour, staff to be hired, basis of assumption of such financial details etc.
15. * 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 goods (quantity and value), debtors, creditors, bank’s outstanding for working capital limits , term loan limits ,bills discounted.
16. Photocopies of lease deeds/title deeds of all the properties being offered as primary and collateral securities.
17. Position of accounts from the existing bankers and confirmation about the asset being Standard with them (In case of takeover).
18. * Manufacturing process if applicable, major profile of executives in the company, any tie-ups, and details about raw material used and their suppliers, (details about the buyers, details about major competitors and the company’s strength and weakness as compared to their competitors etc.

* (APPLICABLE FOR CASES WITH EXPSOURE ABOVE RS. 25 Lakh)

(The Check is list is only indicative and not exhaustive and depending upon the local requirements at different places addition could be made as per necessity).