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8. **ACTIVITY** Existing

Proposed (#):

If a different activity other than existing activity is proposed

9. **NAMES OF ASSOCIATE CONCERNS AND NATURE OF ASSOCIATION:**

NAME OF THE ASSOCIATE CONCERN	ADDRESSES OF ASSOCIATE CONCERNS	PRESENTLY BANKING WITH	NATURE OF ASSOCIATION	EXTENT OF INTEREST AS A PROP./PARTNER/DIRECTOR OR JUST INVESTOR IN ASSOCIATE CONCERN
10. Relationship of Proprietor/Partner/Director with the officials of the Bank/Director of the Bank				

10(a) **CREDIT FACILITIES [EXISTING]:**

Type of facilities	Limit [In lacs]	Outstandings as on	Presently banking with	Security Lodged	Rate of Interest	Repayment terms
Current A/c						
Cash Credit						
Term Loan						
LC / BG						
If Banking with this Bank, customer No. be given here						
10(b) 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.						

11. **CREDIT FACILITIES [PROPOSED]:**

Type of facilities	Amount [In lacs]	Purpose for which required	Security offered	
			PRIMARY SECURITY (Details with approx. value to be mentioned)	Whether Collateral Security offered (Please mention yes or no! If yes, then provide details in column 12)
Cash Credit				YES / NO
Term Loan				YES / NO
LC / BG				YES / NO

In case of term loan requirements, the details of machinery may be given as under:

Type of Machine	Purpose for which required	Whether imported or indigenous	Name of supplier	Total cost of machine [in case of imported machine, the breakup of basic cost, freight, insurance and customs duty may be given]	Contribution being made by the promoters	Loan required

12. Details of Collateral offered, if any, including 3rd party guarantee *
[* As per RBI guidelines banks are not to take collateral security for loans upto Rs.5.00 lacs to MSME Units]

13. 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]:

(Rs. In lacs)	PAST YEAR – II (Actual)	PAST YEAR – I (Actual)	PRESENT YEAR (Estimates)	NEXT YEAR (Projections)
Net Sales				
Net Profit				
Capital [Net worth in case of companies]				

14. 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)
1. Registration under Shops and Establishment Act		
2. Registration under SSI (Provisional / Final)		
3. Drug Licence		
4. Latest Sales tax return filed		
5. Latest Income tax returns filed		
6. Any other statutory dues remaining outstanding		

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SPACE FOR PHOTO	SPACE FOR PHOTO	SPACE FOR PHOTO
SIGNATURES OF PROPRIETOR / PARTNER / DIRECTOR WHOSE PHOTO IS AFFIXED ABOVE		
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.		

16. Date: _____ Place: _____

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 overdues / 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 this may also be exchanged by you with any agency you may deem fit and you, your representatives, representatives of the Reserve Bank of India or any other agency as authorised by you, may, at any time, inspect / verify my / our assets, books of account etc. in our factory / business premises as given above.

**CHECK LIST [TO BE GIVEN TO THE NEW CUSTOMERS BY BRANCH] OF DATA
TO BE KEPT READY 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 bill, electricity bill, property tax receipt / passport / 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 alongwith income tax / sales tax returns etc. [Applicable for all cases from Rs.2.00 lacs and above]. However, for cases below fund based limits of Rs.25.00 lacs if audited balance sheets are not available, then unaudited balance sheets are also acceptable as per extant instructions of the bank. For cases of Rs.25.00 lacs and above, the audited balance sheets are necessary.**
6. *** Memorandum and articles of association of the Company / Partnership Deed of partners etc.**
7. *** Assets and liabilities statement of promoters and guarantors alongwith latest income tax returns.**
8. *** Rent Agreement [if business premises on rent] and clearance from pollution control board if applicable.**
9. *** SSI 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 Rs.2.00 lacs and above]**
11. *** In case of takeover of advances, sanction letters of facilities being availed from existing bankers / Financial Institutions alongwith detailed terms and conditions.**
12. *** Profile of the unit [Includes names of promoters, other directors in the company, the activity being undertaken, address of all offices and plants, shareholding pattern etc. [APPLICABLE FOR CASES WITH EXPOSURE ABOVE Rs.25.00 LACS]**
13. *** Last three years balance sheets of the Associate / Group Companies [If any]. [APPLICABLE FOR CASES WITH EXPOSURE ABOVE Rs.25.00 LACS]**

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 utilisation 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 labour, staff to be hired, basis of assumption of such financial details etc.
[APPLICABLE FOR CASES WITH EXPOSURE ABOVE Rs.25.00 LACS]
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 outstandings for working capital limits, term loan limits, bills discounted.
[APPLICABLE FOR CASES WITH EXPOSURE ABOVE Rs.25.00 LACS]
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, 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.
[APPLICABLE FOR CASES WITH EXPOSURE ABOVE Rs.25.00 LACS]
19. * Technical feasibility - Capacity of the machinery, number of working days, number of shifts etc., and Economic feasibility - competition, comments of the unit to meet competition, viz. advantages of the unit, volume of orders on hand, Marketing arrangements etc.,
20. * Particulars of the family - Members of the family / Education / Family income from all sources [For Micro Enterprises]
21. * Particulars of existing utilities in case of SSI units viz. Power, Water, Fuel with comments on requirement, availability/adequacy, qualitative aspects etc.
22. * In case of setting up of new SSI unit - Schedule of implementation.
23. * Allotment letter from DGFT allocating Export / Import code in case of exporters.

[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]