

SIDBI Trader Finance Scheme

Loan Application Form

A. Business Information

Application No	<input type="text"/>	Enterprise Name	<input type="text"/>
Constitution	<input type="text"/>	Other Constitution	<input type="text"/>
State	<input type="text"/>	District	<input type="text"/>
Address(Line 1)	<input type="text"/>	Address(Line 2)	<input type="text"/>
Pin Code	<input type="text"/>	Available space for Business	<input type="text"/>
E-mail	<input type="text"/>	Mobile No.	<input type="text"/>
Telephone No.	<input type="text"/>	Enterprise Pan No.	<input type="text"/>

Business Activity

Proposed	<input type="text"/>	Existing	<input type="text"/>
Commencement Date	<input type="text"/>		

Whether the Unit is Registered

Registration No.	<input type="text"/>	Registered Office Address	<input type="text"/>
Registration Act	<input type="text"/>		

B. Background Information of Proprietor/Directors

S.No.	Name	Date of Birth	Gender	Address	Mobile	Qualification	Experience (Yrs)
1							
2							

S.No.	Aadhaar No.	Voter ID No.	Driving License No.	PAN Card/DIN No.	Other Document	Other Document No.	Relationship with officials / Director of the bank if any
1							
2							

NOTE :The Social Category is for chief promoter only

Social Category	<input type="text"/>	If Minority	<input type="text"/>
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C .Names of Associate and Nature of Association

S.No.	Name of Associate Concern	Address of Associate Concern	Presently Banking with	Nature of Association Concern	Extent of Interest as Prop./Partner/Director or Just Investor in Associate Concern(In %)

D. Banking /Credit Facilities Existing : (In Rs.)

Type of Facilities	Presently banking with	Limit Aailed	Balance / Outstanding as on 31/03/2017	Security lodged

It is Certified that our unit has not availed any loan from any other Bank/Financial Institution in the past and I/We am/are not indebted to any of he r bank / Financial Institution other than those mentioned in column no. D above.

E. Credit Facilities Proposed:(In Rs.)

Type of Facilities	Amount	Propose for which Required	Details of Primary Security Offered (with approx. value to be mentioned)	Whether Collateral Security offered	Collateral Security Details

Expected Employment

F. Bankingwith Working capital : Basis of Cash Credit Limit applied:(In Rs.)

Sales	Working Cycle (In Months)	Inventory	Debtors	Creditors	Promoter's Contribution	Limits

G. In case of Term loan requirements, the details of machinery/equipment may be given as under:

Type of Machine/Equipment	Purpose for which required	Name of Supplier	Total Cost of Machine	Contribution being made by the promoters(Rs.)	Loan Required(Rs.)

H. Future Estimates:(In Rs.):

Future Estimates (Estimates for current year and projections for first 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 lakh	Current Year (Estimate)	First Year (Projection)	Second Year (Projection)	Third Year (Projection)	Fourth Year (Projection)	Fifth Year (Projection)	Sixth Year (Projection)	Seventh Year (Projection)

I. Status Regarding Statutory Obligations :

S.No.	Statutory Obligations	Whether Complied with	Remarks (Any details in connection with the relevant obligation to be given)

J. Attach Documents (Self Attested)

KYC for Proprietor

ID Proof Type

ID Proof

Address Proof Type

Address Proof

Proof of Category

Applicant Photo

Applicant Signature

KYC for Enterprise

Proof of Identity/Address of Business Enterprise

Statement of Accounts (Last 6 Months)

B/S (Last 2 yrs) with IT/ Sales Tax Returns (Mandatory if Rs.2 Lac & above)

**Projected B/S (Cash credit - 1 yr; Term loan - loan period)
(Mandatory if Rs.2 Lac & above)**

Sales up to the Date of Application (Current FY)

Proposed Project Report (technical & economic viability)

MOA & AOA of Co./Partnership deed, etc

**In absence of Third Party Guarantee, NET WORTH Statement of
Borrower/Directors/ Partners, etc**

Other Additional Documents

Sr. No.	Document Name	Attachment

Declaration:

I/We hereby certify that all information furnished by me/us is true, correct and complete. I/We have no borrowing arrangements for the unit except as indicated in the application form. There is/are no overdue/statutory due owed by me/us. I/We shall furnish all other information that may be required by Bank in connection with my/our application. The information may also be exchanged by you with any agency you may deem fit. You, your representatives or Reserve Bank of India , or any other agency as authorized by you, may at any time, inspect/verify my/our assets ,books of accounts etc. in our factory/business premises as given above. You may take appropriate safeguards/action for recovery of bank's dues.

No Objection Clause:

I/we have no objection to carry out validation for my Id proof, KYC documents and accessing my credit history & credit score by credit bureau and carried out rating by rating agencies on behalf of portal operators and lenders.

Application Submission Details

Submission Date

Submission Place

Name of the Applicant Enterprise:

Check list 1 - List of Annexures to Application

Annxure Number	Particulars	Remarks	Applicable (Yes/No)	Submitted (Yes/No)
1	Bio-data of promoters, directors and guarantors	As per format attached		
2	Signature Verification of promoters and guarantors	As per format attached		
3	Net worth statements of promoters and guarantors (CA certified if applicable)	As per format attached		
4	Existing and Proposed Shareholding pattern (detailed break-up)	As per format attached		
5	Details of associate concerns & Companies giving corporate Guarantee if any	As per format attached		
6	Information under Multiple Banking Arrangement	As per format attached		

The annexures are integral part of the Application form and have to be duly authenticated by the Authorised signatory of the Applicant, on each page, and annexed along with the Application form. If an annexure is not available / not applicable, kindly provide reasons for non-applicability of these documents.

Name of the Applicant Enterprise:

Check List 2 to Application

Sr No	Particulars	Applicable (Yes/No)	Submitted (Yes/No)
1.	Proof of KYC of promoters & Applicant enterprise as per RBI guidelines		
2.	Proof of KYC of persons giving personal guarantors & Companies giving Corporate Guarantee as per RBI guidelines		
3.	i. Last three years Annual Accounts stand alone & / or consolidated, as applicable (including auditor's report / Board report / Schedules / notes to accounts / tax audit report) of the units (Applicable for cases from `2 lakh and above) i. Income tax / sales tax returns with copy of receipt of last paid advance tax etc as applicable		
4.	i. Last three years Annual Accounts (including auditor's report / Board report / Schedules / notes to accounts / tax audit report) of the associate / group companies / Corporates giving personal guarantee if any. i. Income tax / sales tax returns with copy of receipt of last paid advance tax etc as applicable		
5.	Memorandum and Articles of Association of the Company / Partnership Deed, etc		
6.	Last three years Income tax returns of promoters and guarantors alongwith IT assessment order.		
7.	Ownership documents (Sale deed / lease deed) of the factory or Rent/Lease Agreement (if business premises on rent). Copy of location map.		
8.	MSE registration/UAM & Import Export Code (IEC), if any		
9.	Photocopies of lease deeds / title deeds of all the properties being offered as primary and collateral securities.		
10.	Copies of sanction letters from commercial banks / FIs which have sanctioned assistance to the unit and Bank statement for last 6 months.		
11.	Copy of the external rating report if any		
12.	Copies of statutory registrations viz GST, EPF, ESIC, etc.		
13.	Copy of power sanction letter – existing and proposed projects		
14.	Copy of latest Pollution Control Board consent/approval for existing and proposed units.		
15.	Competitive quotations for Plant & machinery, Miscellaneous Fixed Assets, other project heads etc.		

(The check list is only indicative and not exhaustive and depending upon case specific requirements suitable addition / omission could be made with appropriate justification for the same, while submitting the application)

Bio-data of the Promoters / Guarantors

(Pl affix recent passport size colour photograph and sign across it)

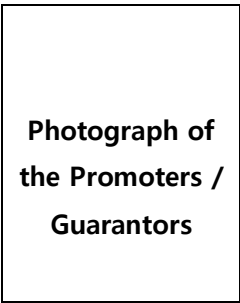
a.	Name		
b.	Father's/ Husband's Name		
c.	Date of Birth		
d.	Sex (Male/Female/Third Gender)		
e.	Relationship with chief promoter		
f.	Whether belongs to Scheduled Castes / Scheduled Tribes / Minority community	Yes / No	
g.	Are you Ex-Servicemen	Yes / No	
h.	Residential Address- Temporary		
i.	Residential Address- Permanent		
j.	PAN No		
k.	Mobile No		
l.	Telephone No – Office		
m.	Telephone No – Residence		
n.	Academic qualifications		
o.	Professional qualifications		
p.	Experience		
q.	Functional responsibilities in the unit		
r.	Reasons for joining / establishing the unit (please mention about motivating factors)		
s.	Family details - Spouse & children (age, educational background & present occupation)		
t.	Details of Past Experience of Entrepreneurship		
u.	Major Skills / Area of Expertise		
v.	Financial/ capital contribution in all the existing enterprises/ businesses in which involved as promoter/ director/ partner/ proprietor etc (face value only)	Name of concern/ associate concerns	Capital contribution (' lakh) At beginning At present
w.	Functional responsibility in the applicant		

	enterprise	
x.	Functional responsibility in the proposed venture	
y.	Any other relevant information	

I declare that the above particulars are true & correct to the best of my knowledge and belief.

(Signature)

Name of the Promoter



Signature Verification by Banker

Name

<u>Banker's Verification</u>	
Name of the Bank:	Signature:
	Name:
	Designation:

Signature

Networth of Promoters / Guarantors

1. Name of the promoter/ Guarantor : -----
2. Fathers' name
3. Age and Sex : -----
4. Address & Contact Details
 - Correspondence : -----
 - Residential : -----
 - Permanent : -----
5. PAN No. and / or Passport no. : -----

6. **DETAILS OF ASSETS** (Rs lakh)

i) **MOVABLE ASSETS** (other than shares held in the applicant enterprise)

- a) Cash and Bank (Savings/ FD) :
- b) Liquid Shares/ Bonds/ Mutual Funds :
- c) Insurance policies (Surrender value):
- d) Details of other securities like stake in
unlisted concerns, etc :
- e) Vehicles/ Jewellery :
- f) Others (kindly specify) :

Total :

- ii) Kindly provide details of the pledge :
or hypothecation of the above assets

iii) **IMMOVABLE PROPERTIES**

Date of Acquisition	Location / Address with PIN	Whether Land/ House/ Flat/ Commercial/ Agricultural property	Extent of holding (%)	Name of joint owner, if any	Value (` lakh)		Details of mortgages, encumbrance
					Purchase price	Mkt. Value	
TOTAL							

7. **DETAILS OF LIABILITIES**

S.No	Borrowings from	Purpose	Secured by	Amount still to be repaid (` lakh)
1				

2				
DETAILS OF GUARANTEES GIVEN				
	Guarantee given to (name of bank/ person)	On behalf of/ purpose	Guarantee valid upto	Amount involved (₹ lakh)
1				
2				
	Debit Balance shown in Balance Sheet of any company/ firm in which you have financial interest/ stake			
	Any other liabilities			
	Total Liabilities			

8. **SUMMARY**

Value of Movable assets : -----
 Value of immovable properties : -----
Total Assets (₹ Lakh) : -----

Less: Total liabilities (₹ Lakh) : -----

Net Assets (₹ Lakh) : -----

9. Profit in Business (₹ Lakh) : -----

10. **DECLARATION**

I declare that the above particulars are true and correct to the best of my knowledge and belief and I undertake to furnish such other information as SIDBI may require.

Place : -----

Signature: -----

Date : -----

Name : -----

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CA Certification

Based on the verifications of all the relevant documents/ vouchers/ books of accounts / bank accounts etc. of Shri/ Smt. _____, we certify that the above information is true & correct to the best of our knowledge.

Place : -----

Signature: -----

Date : -----

Name/stamp of the Firm / Partner:

- **Note:**

1. Net worth details should contain full details of the following :
 - a. immovable properties including complete address, area (residential, commercial etc.) and whether they are mortgaged with others with details thereof;
 - b. movable assets including the details of investments in shares, bonds, debentures, fixed deposits indicating name of company/ firm, amount, face value, interest rate, etc., and whether they are pledged with others with details thereof;
 - c. full details of liabilities including names, amounts, terms etc. ;
2. Kindly enclose copies of sale deeds, demat statements of shares, debentures & bonds held, policies, etc.

PRESENT SHAREHOLDING PATTERN AS ON -----

FOR PARTNERSHIP FIRMS / LLPs

(` Crore)

FOR	S.No	Name of the Partner	Capital as on	Share holding In %	Profit / loss sharing ratio
	i.				
	ii.				
	Grand Total				

PRIVATE LIMITED / LIMITED COMPANIES

	Equity shares			Preference shares		
Authorised capital	` ---- lakh consisting of --- no of equity shares of ` -- each			--- no of --- % preference shares of ` – each		
Paid-up capital	` ---- lakh consisting of --- no of equity shares of ` -- each			--- no of preference shares of ` – each		
Name of shareholder	Face value of shares (` lakh)	Premium (` lakh)	% holding of equity shares	Face value of shares (` lakh)	Premium (` lakh)	% holding
Promoters						
Names						
Relatives						
Names						
Friends						
Names						
VC/ PE Investor						
Names						
Others viz Strategic Investor / Joint Venture Partner, if any (specify)						
Total						

In case of premium, kindly give full details of raising of capital (date-wise) & premium amt

In case of Preference shares, kindly furnish complete terms of investment (enclose term sheet)

Kindly indicate convertible instrument, warrant, ESOP, shares issued other than cash, if any

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Proposed shareholding pattern

(including existing and additional shareholding proposed now)

FOR PARTNERSHIP FIRMS / LLPs

₹

S.No	Name of the Partner	Capital as on	Share holding In %	Profit / loss Sharing ratio
i.				
ii.				
Grand Total				

crore)

FOR PRIVATE LIMITED / LIMITED COMPANIES

	Equity shares			Preference shares		
Name of shareholder	Face value of shares (` lakh)	Premium (` lakh)	% holding of equity shares	Face value of shares (` lakh)	Premium (` lakh)	% holding
Promoters						
Names						
Relatives						
Names						
Friends						
Names						
VC/ PE Investor						
Names						
Others viz Strategic Investor / Joint Venture Partner, if any (specify)						
Total						

**Details of the Associate Concerns & Companies
giving Corporate Guarantee**

A. Brief particulars of the associate concerns are given below –

Name of the Associate Concern	A	B
Constitution		
Factory Address		
In Existence since		
Active / Dormant		
Nature of Activity		
Products		
Nature of Association		
Shareholding of the chief / main Promoters		

B. Credit facilities of the associate concerns are given below –

Name of the Associate Concern	Facility Availed	Name of the Bank/FI	Bank branch and address	Sanction Amt & date (dealing since)	Outstanding Amt	Overdue, if any	Interest Rate	Security Offered
A	Cash Credit							
	Term Loan							
	LC/BG							
	Others							
	Total							
B	Cash Credit							
	Term Loan							
	LC/BG							
	Others							
	Total							

Please replicate the format to add details of associates (in case more than two)

Note:

Please provide last three years balance sheets of the associate concerns along with income tax / sales tax returns.

**Minimum Information To Be Declared By Borrowing Entities to Banks while
approaching For Finance under Multiple Banking Arrangements**

A. Details of borrowing arrangements from other banks (institution wise and facilities wise)

1. Name and address of bank/institution	
2. Facilities Availied	
a) Fund- Based credit facilities (Kindly indicate the nature of facilities e.g. working capital / demand loan / term loan / short term) / Foreign currency loan, corporate loan / line of credit / Channel financing , Bill of discounting etc. amount and purposes)	
b) Non- fund based facilities other than derivatives (Kindly indicate the nature of facilities e.g. L/C, BG, DPG (I & F) etc. amount and the purposes)	
c) Derivatives contracts entered into with the bank (Kindly indicate the nature of the contract, maturity, amount and the purposes)	
3. Date of sanction	
4. Present outstanding (In the case of derivatives contracts, the negative MTM i.e. which is not due for settlement may be indicated)	
5. Overdues position, (In the case of derivatives contracts, the negative MTM i.e. amount payable to the bank under the contract but not yet paid may be indicated)	
6. Repayment terms (for demand loans, term loans, corporate loans, project - wise finance)	
7. Security offered (complete details of security both primary and collateral including specific cash flows assigned to project wise finance/loan raised & personal/ corporate guarantee, to be furnished)	
8. Requests for facilities which are under process	

[The information is to be given for domestic and overseas borrowings from commercial banks, Financial Institutions and NBFCs]

Contd...

B. Miscellaneous Details

1. CPs raised during the year and current outstanding	
2. Details of financing outside banking system e.g. L/C Bills discounting	
3. Amount of un-hedged foreign currency exposure (kindly give currency – wise position in format given below)	
i. Short term exposures (less than one year)	
a) Long positions	
b) Short positions	
c) Net short term Exposure (a-b)	
ii. Long term exposures (one year and beyond)	
a) Long positions	
b) Short positions	
c) Net Long term Exposure (a-b)	
4. Overall Net position (i-ii) for each currency	
5. Overall Net position across all currencies	
6. Main and allied activities with locations	
7. Territory of sales and market share	
8. Details of financial aspects incl. DSCR Projections wherever applications as per requirements of bank–Imp. Financial covenants, if any, agreed to / accepted with other lenders.	
9. CID A/c's, within/outside financing Banks, being operated, if any	
10. Demands by statutory authorities/ current status thereof	
11. Pending litigations	
12. A declaration authorizing the bank to share information with other financing banks	