

TO be printed on NBFCs letter head

Format of Application for NBFCs.

SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA

APPLICATION FOR FINANCIAL ASSISTANCE TO NBFCs under

SCHEME OF SPECIAL LIQUIDITY SUPPORT TO MSMEs THROUGH NBFCs

Amount of Loan applied for		
I. GENERAL		
1(a)	Name of the company	
(b)	Registered Office	
(c)	Administrative Office	
(d)	Telephone/Fax Nos.	
(e)	Name & address of the contact person	
2	Constitution	
3	Date of:	
	(a) incorporation	
	(b) registration with RBI	
	(c) commencement of business	
4	Category of NBFC as per registration with RBI	
	LEI Reg No and Validity	
5	List of KYC Documents submitted	1. Company 2. Directors 3. Beneficial Owner
6	Brief Background of the company	1. Background 2. Major activity 3. Parent /holding company etc. 4. Brief of foreign Investors if any
6(a)	Number of physical Branches/ States Covered	Network present at retail financing branches, across states Customer base of over lakhs across the country and a workforce of around employees as on

	(Geographical presence, employees)																																								
7	Details of Outstanding Assets	<p>For the last 3 years</p> <table border="1"> <thead> <tr> <th></th> <th>FY 2018</th> <th>FY 2019</th> <th>FY 2020</th> <th>FY 2021/Latest period of FY 2021</th> </tr> </thead> <tbody> <tr> <td>MSE</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>Corporate</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>Real Estate –</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>Capital Market</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>Others</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>Total On-Balance Sheet</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>Off – Balance Sheet</td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>		FY 2018	FY 2019	FY 2020	FY 2021/Latest period of FY 2021	MSE					Corporate					Real Estate –					Capital Market					Others					Total On-Balance Sheet					Off – Balance Sheet				
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8	Details of Promoters / Directors including parent/holding company	Please give detail of all director as per format given in Annexure I (A)																																								
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10	Brief of Automation and digitization of lending operations:	1)Collection/Recovery Management 2) Credit Monitoring 3) Due diligence searches 4) Sanction / disbursement process																																								

II	Financials	
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10	Capital Adequacy Ratio (as per the certified returns filed with RBI)	<table border="1"> <thead> <tr> <th data-bbox="614 197 790 383">Particulars</th> <th data-bbox="794 197 911 383">FY 2018</th> <th data-bbox="916 197 1032 383">FY 2019</th> <th data-bbox="1037 197 1169 383">FY 2020</th> <th data-bbox="1174 197 1342 383">FY 2021/Latest period of FY 2021</th> </tr> </thead> <tbody> <tr> <td data-bbox="614 389 790 432">CRAR (%)</td> <td data-bbox="794 389 911 432"></td> <td data-bbox="916 389 1032 432"></td> <td data-bbox="1037 389 1169 432"></td> <td data-bbox="1174 389 1342 432"></td> </tr> <tr> <td data-bbox="614 439 790 481">Tier-I (%)</td> <td data-bbox="794 439 911 481"></td> <td data-bbox="916 439 1032 481"></td> <td data-bbox="1037 439 1169 481"></td> <td data-bbox="1174 439 1342 481"></td> </tr> </tbody> </table>				Particulars	FY 2018	FY 2019	FY 2020	FY 2021/Latest period of FY 2021	CRAR (%)					Tier-I (%)																																												
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11	Net Owned Funds (as per the certified returns filed with RBI)	<p data-bbox="614 499 863 526">For the last 3 years</p> <p data-bbox="1286 539 1383 566" style="text-align: right;">[` crore]</p> <table border="1"> <thead> <tr> <th data-bbox="614 577 807 763">FY 2018</th> <th data-bbox="812 577 997 763">FY 2019</th> <th data-bbox="1002 577 1187 763">FY 2020</th> <th data-bbox="1192 577 1377 763">FY 2021/Latest period of FY 2021</th> </tr> </thead> <tbody> <tr> <td data-bbox="614 770 807 808"></td> <td data-bbox="812 770 997 808"></td> <td data-bbox="1002 770 1187 808"></td> <td data-bbox="1192 770 1377 808"></td> </tr> </tbody> </table>				FY 2018	FY 2019	FY 2020	FY 2021/Latest period of FY 2021																																																			
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		guidelines (Amount)				
		Moratorium provided due to CoVID -19 impact under RBI guidelines *				
* as per the certified returns filed with RBI						
13	Recovery Performance (%)	Particulars	FY 2018	FY 2019	FY 2020	FY 2021/Latest period of FY 202
		a) Opening Overdues				
		b) Demand Raised				
		c) Total Demand				
		d) Recovery Made				
		e) Recovery % (d/e)				
III	Gap Assessment					
14	GAP	1) Credit extended/Disbursement made: ~ crore				
		Particulars	FY 2018	FY 2019	FY 2020	FY 2021/Latest period of FY 2021
		MSEs				
		Non MSE's				
		Total				
		2) Unencumbered pool of MSE beneficiary as on date				
		3) Business plan for next two years: ` crore				
			Actual FY 2021	FY 2022 (Projection)	FY 2023 (Projection)	

		1	Proposed disbursements				
			Total				
		2	Sources for funding the disbursements -				
		i)	Internal accruals				
		ii)	Addl equity				
		iii)	Addl term loans				
		iv)	Other sources (pl specify)				
			Sub-total				
		3	Term loans as projected at 2(iii) above for which firm commitments are received so far	N.A			
		4	Gap in the proposed term loans	N.A			
		Note: Total of point no. 1 and Sub-total of point no. 2 should be tallied.					
15	Borrowing raised in FY 2021 (April 01, 2020 to March 31, 2021)	Sr No	Name of Lender	Type of facility	Amount Sanctioned	Date of Drawal	Amount o/s
16	Additional Capital raised and further plans if any						

IV	Other Information	
16	External Credit Rating- Self	
	External Credit Rating- parent/holding company, if any	
17	Defaults, if any, in meeting commitments/ obligations	

	<p>to :</p> <ul style="list-style-type: none"> - Institutions/Banks -Govt. statutory bodies/ other authorities - Others <p>Is the account standard in the books of all banks / institutions.</p>	
18	Particulars of existing litigations for/against the company, if any	
19	Declaration /Name of Beneficial Owner	As submitted with RoC
20	Details of past association with SIDBI/MUDRA/Sidbi Venture Capital Limited if any (Borrower/Borrower group co)	
21	Penalty by RBI/SEBI if any	
22	Details/ major observation of latest RBI inspection and pending compliances if any (enclose report)	
VII	Any other information	

1. We hereby undertake thatcomplies with the RBI requirements of registration, credit rating & prudential norms and the extant RBI guidelines applicable to NBFCs.
2. We confirm that proposed borrowing with SIDBI are well within the borrowing limits approved by our Board.
3. We hereby undertake that We complied with various reporting requirements under RBI/SEBI/FEMA for foreign investment received by our Company.
4. We hereby undertake thatcomplies with the applicable provisions of latest RBI Master directions for NBFCs, SEBI (Listing Obligation and Disclosure Requirement, and Company's Act 2013,

5. None of the directors of the NBFC except_____hold directorships on the Boards of SIDBI or any other Bank / FI or is a relative of the directors of SIDBI or any other Bank/FI.
6. We confirm that Capital Adequacy ratio has not been below RBI requirements, any time in past 24 months
7. We confirm that our company/promoters had not defaulted on obligation anytime in past 3 years and name of our company/promoter is not in RBI/defaulters lists.
8. We hereby declare that the information given in this application and in statements and papers attached hereto are to the best of our knowledge and belief true and correct in all particulars.

Place :

Signature

Date :

Name

Designation

Name of the Company

Enclosures:

1. Details of promoters/directors of the company as per **Annexure-IA.**
2. Details of Parent or holding/Subsidiary/Associate concerns as per **Annexure-IB.**
3. Details of **Shareholding Pattern of the Borrower and Parent /holding Company as on March 31, 2021 as per Annexure IC. Declaration of Beneficial owner.**
4. Certified copy of the passport, and PAN Card of the Promoters / Directors and other authorized signatories of the company. (List enclosed at
5. Certified copy of Latest Memorandum and Articles of Association along with incorporation certificate.
6. Certified copy of Certificate of Registration with RBI.
7. Annual Reports for the last 3 years.
8. Declaration regarding banking facilities as per **Annexure II & III**
9. Latest Asset Liability Maturity Profile filed with RBI
10. Latest certified returns filed with RBI

11. Latest Rating rationale
12. In case personal guarantees are offered, the latest CA certified net worth statements of the guarantors.
13. Undertaking duly signed by each director providing his/her consent with regard to accessing the CIBIL's database, for accessing the credit reports as per Annexure-V

Note: Scanned copies of duly signed application form / certificates / documents may be sent to email id rbisls2_nbfc@sidbi.in.

ANNEXURE - I A

**Name of the Company
Details of Promoters and all other Directors**

Name		
Address		
Age		
Designation (Executive / Non-Executive Director)		
Educational qualifications		
Past industrial/ business/ professional experience		
Shareholding		
Names of other companies in which he holds directorship		
Passport No. (Enclose copy)		
PAN (Enclose copy)		
Aadhar (Enclose copy)		

ANNEXURE - I B

Details of Parent or holding/Subsidiary/Associate concerns, as disclosed in latest audited annual report to be submitted in the following format:

Name	1	2	3
PAN Number (Please enclose copy)			
Regd Office			
Incorporated on / Operations commenced on			
Promoted by			
Brief Business activity			
Brief financials for the last three years	[Turnover, PAT, Net worth etc]		

ANNEXURE - I C

**Shareholding Pattern of the Borrower and Parent /holding Company
as on March 31, 2021**

Name of the shareholder	No. of shares (fully diluted basis)	% holding
Total		100%

Details of Foreign Investors holding more than 5% viz its shareholding /various returns/KYC documents filed with RBI/FEMA/SEBI for the foreign remittance.

Annexure II
(As On)

Banking Limits

Lender NAME	Instrument	Limit(Rs in Crores)	Tenor	Security	RoI

Minimum Information to be declared by Borrowing Entities to Banks while approaching for finance under Multiple Banking Arrangements

Details of borrowing arrangements from other banks

I.	Name and address of bank / institution	
II.	Facilities availed	
A.	Fund-based credit facilities (Indicate the nature of facilities e.g working capital / demand loan / term loan / short term loan) / foreign currency loan, corporate loan / line of credit / Channel financing, bill discounting etc. amount and the purpose)	
B.	Non-fund-based facilities other than derivatives (Indicate the nature of facilities e.g L/C, BG, DPG (I&F) etc amount and the purpose)	
C.	Derivatives contracts entered into with the bank (Indicate the nature of the contract, maturity, amount and the purpose)	
III.	Date of sanction	
IV.	Present outstanding / Interest rates (In the case of derivatives contracts, negative MTM i.e which is not due for settlement may be indicated)	
V.	Over dues position, if any (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)	
VI.	(for demand loans, term loans, corporate loans, project-wise finance)	
VII.	(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)	
VIII.	Request for facilities which are under process	
The information to be given for domestic and overseas borrowings from commercial banks, financial institutions and NBFCs]		

A. / Miscellaneous Details

[] [] [] ` In crore]

I	CPs raised during the year and current outstanding	
II	Details of financing outside banking system eg L/C Bills discounting	
III	Amount of un-hedged foreign currency exposures (please give currency-wise position in the 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)	
(iii)	Overall Net position (i-ii) for each currency	
(iv)	Overall Net position across all currencies	
IV	Main and allied activities with locations	
V	Territory of sales and market share	
VI	Details of financial aspects incl. DSCR projections wherever applicable as per requirement of bank - Imp. Financial covenants, if any, agreed to / accepted with other lenders	
VII	CID A/Cs within/outside financing Banks, being operated, if any	
VIII	Demands by statutory authorities / current status thereof	
IX	Pending litigations	
X	A declaration authorizing the bank to share information with other financing banks.	

List of documents to be collected for “KYC” compliance

Features	Documents for identity proof	Documents for proof of correct permanent address
<p>(Accounts of NBFCs</p> <p>a) Name of the company, existence and legal status</p> <p>b) Principal place of business</p> <p>c) Mailing address of the company</p> <p>d) Object Clause</p> <p>e) Ownership and control structure</p> <p>f) Power to borrower / offer security</p> <p>g) Names of all Directors / principal functionaries / main promoters and their addresses</p> <p>h) Names of authorized signatories and their addresses</p> <p>i) Telephone / mobile / fax number / e-mail addresses of the Company / its Directors/ Authorized Signatories</p>	<p>(All the following documents to be obtained)</p> <p>1) Certificate of Incorporation and Memorandum & Articles of Association / bye-laws.</p> <p>2) Certificate of commencement of business.</p> <p>3) Certificate of Registration from RBI in case of NBFCs.</p> <p>4) List of Directors and the Form 32 supporting their director status.</p> <p>5) Resolution of the Board of Directors to open the account / make the investment / avail the facility and identification of those who have authority to operate the account and identification of those who have authority to accept the facility on behalf of the company through resolution.</p> <p>6) Power of Attorney, if any, granted to its managers / officers / employees to transact business on its behalf.</p> <p>7) Identification of authorized signatories should be based on photographs and signature cards duly attested by the company / their banker.</p> <p>8) Any document, as given above</p>	<p><i>(All the following documents to be obtained)</i></p> <p>1) Telephone bill / utility bills in the name of the company showing principal address / mailing address of the company as the case may be.</p> <p>2) Any document, as given above for accounts of individuals, for address proof of the chairman, managing director & all other directors and authorized signatories, viz. (1) Latest telephone bill, (2) Latest certified original bank account statement, (3) Letter from any recognized public authority, (4) Latest electricity bill, (5) Ration card, (6) Latest certified original demat account statement, (7) Letter from employer from corporates and other entities of repute (subject to satisfaction</p>

	<p>for accounts of individuals, for identity proof of the chairman, managing director & all other directors, authorized signatories, viz. (1) Passport, (2) PAN card, (3) Voter's Identity Card, (4) Driving license, (5) Photo Identity card (subject to the Bank's satisfaction), (6) Photo credit card, (7) Letter from a recognized public authority or public servant verifying the identity and residence of the customer to the satisfaction of the Bank.</p> <p>9) Copy of PAN allotment letter in the name of the Company / PAN proof.</p> <p>Additional document to be obtained in case of medium & high risk customers</p> <p>10) Latest filed annual return with the ROC acknowledgement.</p> <p>11) Any business registration document / certificate – Shops and Establishment Registration / Sales Tax Registration / Service Tax Registration / Factory Registration / SEBI Registration / Form 18 & ROC Receipt.</p> <p>Any document, as given above for accounts of individuals, for identity proof of the shareholders holding more than 20% individual share of the capital of the Company, viz. (1) Passport, (2) PAN card, (3) Voter's Identity Card, (4) Driving license, (5) Photo Identity card (subject to the</p>	<p>of the Bank).</p> <p>Additional documents to be obtained in case of medium & high risk customers.</p> <p>3) Any document, as given above for accounts of individuals, for address proof of shareholders holding more than 20% individual share of the capital of the Company, viz. (1) Latest telephone bill, (2) Latest certified original bank account statement, (3) Letter from any recognized public authority, (4) Latest electricity bill, (5) Ration card, (6) Latest certified original demat account statement, (7) Letter from employer from corporates and other entities of repute (subject to satisfaction of the Bank).</p>
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