

[On the letter head of the applicant]

Date :

To

**Small Industries Development Bank of India (SIDBI)**

SWAVALAMBAN BHAVAN, Plot No. C-11, 'G' Block,

Bandra Kurla Complex, Bandra (East),

Mumbai - 400051

Dear Sir / Madam,

**Submission of Loan Application for assistance under**  
**"Scheme for Special Liquidity Support[SLF-2] to MSMEs through Micro Finance**  
**Institution(s)"**

We hereby submit the loan application for financial assistance of `..... Crore under the **Scheme forSpecial Liquidity Support to MSMEs through Micro Finance Institution(s)[SLF-2]**with applicable enclosures/ documents for your consideration.

We shall be glad to provide further information/clarification, if any, required in connection with the loan proposal and we look forward for your financial support.

Yours faithfully,

**Application for availing Special Liquidity Support under**  
**“Scheme for Special Liquidity Support to MSMEs**  
**through Micro Finance Institution(s)”**

Name

Designation

[Authorised Person]

Encl. :

**Note : Scanned copies of duly signed application form / certificates / documents  
may be sent to email id “ifv-mfis@sidbi.in”**

**Application for availing Special Liquidity Support under**  
**“Scheme for Special Liquidity Support to MSMEs**  
**through Micro Finance Institution(s)”**

| Sr. | PARTICULARS   | DETAILS TO BE FILLED IN BY MFI  |                       |                 |
|-----|---|---|-----------------------|-----------------|
| 1   | Name and address/registered/corporate office of the MFI   |   |                       |                 |
| 2   | Constitution  |   |                       |                 |
| 3   | Details of Registration with RBI/MCAetc.<br>(Copy of CoR with RBI is enclosed   |   |                       |                 |
| 4   | Date and year of commencement of business / operations  |   |                       |                 |
| 5   | Name of Chief Functionary, Qualification & Experience and contact details<br><br>(Brief profile of Board of Directors to be enclosed) |   |                       |                 |
| 6   | Membership Status with Credit Information Bureaus   |   |                       |                 |
| 7   | Details of KYC Documents submitted<br>(Along with KYC Application, as per format )  |   |                       |                 |
| 8   | Latest Bank Loan Rating and Validity  | <b>Rating agency/Rating</b>   | <b>Date of rating</b> | <b>Validity</b> |
|     |   |   |                       |                 |
|     |   |   |                       |                 |
|     |   |   |                       |                 |
| 9   | Quantum of loan applied with SIDBI<br><br>(Resource raising plan for the current FY 2022 may be enclosed as annexure)                 |   |                       |                 |
| 10  | Details of restructured assets in terms of RBI guidelines.  | Total restructured assets `.....Crore<br>Provisions against above assets `..... crore |                       |                 |

**Application for availing Special Liquidity Support under**  
**“Scheme for Special Liquidity Support to MSMEs**  
**through Micro Finance Institution(s)”**

|    |  |  |
|----|--|--|
| 11 | Impact of Covid-19(second wave on financial and operational performance) |  |
|----|--|--|

**2 DECLARATION**

I / We \_\_\_\_\_{full name(s) with designation} hereby declare that

- I. the information given above and the statements and other papers enclosed are, to the best of our knowledge and belief, true and correct in all particulars;
- II. there are no arrears of statutory dues and no government enquiries/ proceedings/ prosecution/ legal action are pending/ initiated against the enterprise/ unit/ associate concerns/ promoters/ directors/ partners/ proprietor except as indicated in the application;
- III. I/ We also confirm that I/ none of the promoters or directors or partners have at any time declared themselves as insolvent/defaulters.
- IV. I/ We have no objection if SIDBI and/or furnishes the information submitted by me/us to other banks / FIs/CIBIL /RBI/any other agency as may be deemed fit in connection with consideration of my/our application for financial assistance.
- V. I/we agree that SIDBI at its sole discretion may considerer/reject the application subject to compliance of Eligibility/norms of SIDBI.

Enclosures:

Place:

Date :

(Signature with official stamp)

Encl: \_\_\_\_ sheets

Name & Designation of Authorized Person

**Application for availing Special Liquidity Support under  
“Scheme for Special Liquidity Support to MSMEs  
through Micro Finance Institution(s)”**

**List of Enclosures**

| <b>S. No.</b> | <b>Details of Enclosures</b>  | <b>Annexure No.</b> |
|---------------|---|---------------------|
| 1.            | Attested copies of all Registration Certificates of RBI / Renewals / Certificate of Incorporation / Certificate of commencement of business (if applicable)   |                     |
| 2.            | Latest Attested copies of duly registered Memorandum & Articles of Association/ Bye-laws (upto date including amendments, if any) . If in vernacular, duly attested English / Hindi Version of the same |                     |
| 3.            | Brief Profile of Board of Directors and chief functionary (ies)   |                     |
| 4.            | Shareholding Pattern as on latest date  |                     |
| 5.            | Name, address and contact numbers of present and past funding agencies (national and international) and copies of agreements / terms and conditions for assistance                                      |                     |
| 6.            | Audited/provisional accounts and balance-sheet of the organization for <u>last three years</u> . Copy of Annual reports for <u>the last three years</u> .   |                     |
| 7.            | KYC document of Company & Directors(along with KYC application)   |                     |
| 8.            | Details of Credit facilities availed  | <b>Annexure I</b>   |
| 9.            | Operational Highlights  | <b>Annexure II</b>  |
| 10.           | Details of Portfolio at Risk (PAR)  | <b>Annexure III</b> |
| 11.           | Details of Geographical spread – Loan Products etc.   | <b>Annexure IV</b>  |
| 12.           | Details of Associate concerns and its financial performance [please enclose supporting balance sheet / annual reports]  | <b>Annexure V</b>   |
| 13.           | Expected outreach and impact of proposed liquidity support (SLF-2)  | <b>Annexure VI</b>  |

**Application for availing Special Liquidity Support under  
"Scheme for Special Liquidity Support to MSMEs  
through Micro Finance Institution(s)"**

**Annexure I**

**Details of credit facilities availed from the other lenders**

| <b>Borrowing details (as on _____) – Details given at Annexure-C (₹ crore)</b> |  |  |
|--|--|--|
| a)   | Outstanding Borrowings from Banks and Financial Institutions including SIDBI |  |
| b)   | Outstanding Borrowings from NBFCs, Non Convertible Debentures and others     |  |
| c)   | Outstanding off-balance-sheet / managed / securitized portfolio.             |  |

**A. Overall credit facilities details [Position as on \_\_\_\_\_, 2021]**

[₹ crore]

| Name of bank / Financial institution | Nature of facility (Loan / Grant) | Amount sanctioned | Amount availed so far | Amount o/s as at _____ | Amount overdue, if any | Interest rate (%) | Repayment period including moratorium | Type of security |
|--------------------------------------|-----------------------------------|-------------------|-----------------------|------------------------|------------------------|-------------------|---------------------------------------|------------------|
|                                      |                                   |                   |                       |                        |                        |                   |                                       |                  |
|                                      |                                   |                   |                       |                        |                        |                   |                                       |                  |
|                                      |                                   |                   |                       |                        |                        |                   |                                       |                  |
|                                      |                                   |                   |                       |                        |                        |                   |                                       |                  |
|                                      |                                   |                   |                       |                        |                        |                   |                                       |                  |

**B. Details of funding received during FY2021 from lenders (under liquidity support or otherwise)**

[₹ crore]

| Name of bank / | Nature of | Amount | Amount | Amount    | Amount | Interest | Repayment | Type of |
|----------------|-----------|--------|--------|-----------|--------|----------|-----------|---------|
|                |           |        |        | o/s as at |        | rate     | period    |         |
|                |           |        |        |           |        |          |           |         |

**Application for availing Special Liquidity Support under  
“Scheme for Special Liquidity Support to MSMEs  
through Micro Finance Institution(s)”**

| Financial institution | facility (Loan / Grant) | sanctioned | availed so far | — | 7verdo , if any | (%) | including moratorium | security |
|-----------------------|-------------------------|------------|----------------|---|-----------------|-----|----------------------|----------|
|-----------------------|-------------------------|------------|----------------|---|-----------------|-----|----------------------|----------|

\*Excel Sheet also to be provided.

.....

**Annexure II**

**OPERATIONAL HIGHLIGHTS**

| MFI operational highlights                |         |         |         |                          |
|---|---------|---------|---------|--------------------------|
| Particulars                               | FY 2018 | FY 2019 | FY 2020 | FY 2021 (Audited/ Prov.) |
| No. of States                             |         |         |         |                          |
| No. of Branches                           |         |         |         |                          |
| No. of active Borrowers (in lakh)         |         |         |         |                          |
| ( ` crore)                                |         |         |         |                          |
| Loan disbursed during the year            |         |         |         |                          |
| Outstanding Portfolio (On Balance Sheet)  |         |         |         |                          |
| Outstanding Portfolio (Off Balance Sheet) |         |         |         |                          |

**Application for availing Special Liquidity Support under  
“Scheme for Special Liquidity Support to MSMEs  
through Micro Finance Institution(s)”**

| <b>MFI operational highlights</b>                      |                    |                    |                    |   |
|--|--------------------|--------------------|--------------------|---|
| <b>Particulars</b>                                     | <b>FY<br/>2018</b> | <b>FY<br/>2019</b> | <b>FY<br/>2020</b> | <b>FY 2021<br/>(Audited/<br/>Prov.)</b> |
| No. of States  |                    |                    |                    |   |
| Total Assets under Management (on & off B/s portfolio) |                    |                    |                    |   |
| Portfolio at risk >30 days (% on AUM )                 |                    |                    |                    |   |
| Portfolio at risk >90 days (% on AUM )                 |                    |                    |                    |   |
| Collection Efficiency/ Recovery Rate (%)               |                    |                    |                    |   |
| Gross NPA (%)  |                    |                    |                    |   |
| Net NPA (%)  |                    |                    |                    |   |
| CRAR (%)   |                    |                    |                    |   |

**Application for availing Special Liquidity Support under  
“Scheme for Special Liquidity Support to MSMEs  
through Micro Finance Institution(s)”**

Annexure III

**Portfolio at Risk (PAR) - AUM**

Amount ` in crore

| Period (Month) | Total Portfolio [On & Off] | PARwith zero Default | Portfolio with zero Default(%) | PAR>30 Days | Par>30 Days (%) | Par>90 Days | Par>90 Days (%) |
|----------------|----------------------------|----------------------|--------------------------------|-------------|-----------------|-------------|-----------------|
| Mar20          |                            |                      |                                |             |                 |             |                 |
| June20         |                            |                      |                                |             |                 |             |                 |
| Sept20         |                            |                      |                                |             |                 |             |                 |
| Dec20          |                            |                      |                                |             |                 |             |                 |
| Mar21          |                            |                      |                                |             |                 |             |                 |

**C) Month on Month PAR Position**

[ ` crore]

| Period (Month) | Total Portfolio (On & Off) | PAR with Zero Default | Portfolio with Zero Default (%) | PAR>30 Days (Amount) | PAR>30 Days (%) | PAR>90 Days (Amount) | PAR>90 Days (%) |
|----------------|----------------------------|-----------------------|---------------------------------|----------------------|-----------------|----------------------|-----------------|
| Mar'20         |                            |                       |                                 |                      |                 |                      |                 |
| April'20       |                            |                       |                                 |                      |                 |                      |                 |
| May'20         |                            |                       |                                 |                      |                 |                      |                 |
| June'20        |                            |                       |                                 |                      |                 |                      |                 |
| July'20        |                            |                       |                                 |                      |                 |                      |                 |
| Aug'20         |                            |                       |                                 |                      |                 |                      |                 |
| Sept'20        |                            |                       |                                 |                      |                 |                      |                 |
| Oct'20         |                            |                       |                                 |                      |                 |                      |                 |
| Nov'20         |                            |                       |                                 |                      |                 |                      |                 |
| Dec'20         |                            |                       |                                 |                      |                 |                      |                 |
| Jan'21         |                            |                       |                                 |                      |                 |                      |                 |
| Feb'21         |                            |                       |                                 |                      |                 |                      |                 |
| Mar'22         |                            |                       |                                 |                      |                 |                      |                 |
| Apr'22         |                            |                       |                                 |                      |                 |                      |                 |

**Application for availing Special Liquidity Support under  
“Scheme for Special Liquidity Support to MSMEs  
through Micro Finance Institution(s)”**

**Collection Efficiency**

[ ₹ crore]

| <b>Period (Month)</b> | <b>Demanded</b> | <b>Received OUT of [A]<br/>– [Excluding<br/>Prepayments/<br/>Overdues etc.]***</b> | <b>Achievement<br/>(%)</b> |
|-----------------------|-----------------|--|----------------------------|
|                       | <b>[A]</b>      | <b>[B]</b>   | <b>[A] / [B]</b>           |
| Mar-20                |                 |  |                            |
| Apr-20                |                 |  |                            |
| May-20                |                 |  |                            |
| Jun-20                |                 |  |                            |
| Jul-20                |                 |  |                            |
| Aug-20                |                 |  |                            |
| Sep-20                |                 |  |                            |
| Oct-20                |                 |  |                            |
| Nov-20                |                 |  |                            |
| Dec-20                |                 |  |                            |
| Jan-21                |                 |  |                            |
| Feb-21                |                 |  |                            |
| Mar-21                |                 |  |                            |
| <b>Total</b>          |                 |  |                            |

\*\*\* Collection excluding Prepayment/overdues/arrears etc.

**Application for availing Special Liquidity Support under**  
**“Scheme for Special Liquidity Support to MSMEs**  
**through Micro Finance Institution(s)”**

**Application for availing Special Liquidity Support under  
“Scheme for Special Liquidity Support to MSMEs  
through Micro Finance Institution(s)”**

**Annexure IV**

**Loan products, break up of portfolio etc.**

**Table A - Details of products as on -----**

( ` crore)

| Sr. No | Name of Product | Loan Amount in [in `] | Repayment Method [Weekly / Fortnightly / Monthly / Quarterly] | ROI (Effective) | Fees/ Charges | Amt O/S [ ` In crore] | Share of the product in the O/s [in %] | PAR>90 (AMT) | PAR>90 (%) |
|--------|-----------------|-----------------------|---|-----------------|---------------|-----------------------|--|--------------|------------|
| 1      |                 |                       |   |                 |               |                       |  |              |            |
| 2      |                 |                       |   |                 |               |                       |  |              |            |
|        | <b>Total</b>    |                       |   |                 |               |                       |  |              |            |

**Table B – State-wise break up of portfolio as on 31/03/2019, 31/03/2020 and 31/03/2021(Prov)**

( ` crore)

| Name of State | As on 31/03/2019 |            | As on 31/03/2020 |            | As on 31/03/2021 |            |
|---------------|------------------|------------|------------------|------------|------------------|------------|
|               | AUM              | AUM [in %] | AUM              | AUM [in %] | AUM              | AUM [in %] |
|               |                  |            |                  |            |                  |            |
|               |                  |            |                  |            |                  |            |
|               |                  |            |                  |            |                  |            |
|               |                  |            |                  |            |                  |            |
|               |                  |            |                  |            |                  |            |
|               |                  |            |                  |            |                  |            |
| <b>Total</b>  |                  |            |                  |            |                  |            |

**Table C - Activity-wise Outstanding as on -----**

( ` crore)

**Application for availing Special Liquidity Support under**  
**“Scheme for Special Liquidity Support to MSMEs**  
**through Micro Finance Institution(s)”**

| S.No.        | Category      | No. of Loans | Amt OS (In Cr) | % Share | No. of Loans | Off B/s (In Cr) | % share |
|--------------|---------------|--------------|----------------|---------|--------------|-----------------|---------|
|              |               |              | (On B/S)       |         |              |                 |         |
| 1            | Agri allied   |              |                |         |              |                 |         |
| 2            | Agriculture   |              |                |         |              |                 |         |
| 3            | Manufacturing |              |                |         |              |                 |         |
| 4            | Others        |              |                |         |              |                 |         |
| 5            | Services      |              |                |         |              |                 |         |
| 6            | Trading       |              |                |         |              |                 |         |
| 7            | MSME          |              |                |         |              |                 |         |
| <b>Total</b> |               |              |                |         |              |                 |         |

**Application for availing Special Liquidity Support under  
“Scheme for Special Liquidity Support to MSMEs  
through Micro Finance Institution(s)”**

Annexure V

**Details of Operational and Financial Performance of group / associate Concerns**

| Name of company | Relation | Date of<br>incorporation | Activity involved | Common<br>Director |
|-----------------|----------|--------------------------|-------------------|--------------------|
|                 |          |                          |                   |                    |
|                 |          |                          |                   |                    |

**Brief details of financial results of group / associate concerns**

[ ` crore]

| Name of the company | Particulars                 | FY 2018<br>(Audited) | FY 2019<br>(Audited) | FY 2020<br>(Audited) | FY 2021<br>(Audited) |
|---------------------|-----------------------------|----------------------|----------------------|----------------------|----------------------|
|                     | Total Income                |                      |                      |                      |                      |
|                     | Profit after Tax<br>/(Loss) |                      |                      |                      |                      |
|                     | Net-worth                   |                      |                      |                      |                      |

**Application for availing Special Liquidity Support under  
“Scheme for Special Liquidity Support to MSMEs  
through Micro Finance Institution(s)”**

**Annexure VI**

**Expected outreach and impact of proposed liquidity support/On-lending support**

|   |                             |                        |  |
|---|-----------------------------|------------------------|--|
| Geographical Areas proposed to be covered   | Name and total No. of State | Total Nos of Districts | Total Nos of Aspirational Districts if any |
|   |                             |                        |  |
| Outreach in terms of number of borrowers [proposed to be covered under the scheme                         |                             |                        |  |
| Likely impact on livelihood of MFI borrowers, if case such liquidity support would had not been available |                             |                        |  |
| Expected impact on the livelihood of the MFI clients / borrowers  |                             |                        |  |

**Details of restructured assets during last 1 year**

| Sl. No | Month      | No. of loans | Total Amount |
|--------|------------|--------------|--------------|
| 1      | April-2020 |              |              |
| 2      | May-2020   |              |              |
| 3      | Jun-2020   |              |              |
| 4      | Jul-2020   |              |              |
| 5      | Aug-2020   |              |              |

**Application for availing Special Liquidity Support under**  
**“Scheme for Special Liquidity Support to MSMEs**  
**through Micro Finance Institution(s)”**

|    |          |  |  |
|----|----------|--|--|
| 6  | Sep-2020 |  |  |
| 7  | Oct-2020 |  |  |
| 8  | Nov-2020 |  |  |
| 9  | Dec-2020 |  |  |
| 10 | Jan-2021 |  |  |
| 11 | Feb-2021 |  |  |
| 12 | Mar-2021 |  |  |