

THE SOUTH INDIAN BANK LTD.

(Regd. Office:- SIB House, Mission Quarters, Thrissur , P.B. No. 28 Thrissur – 680 001, Kerala, India

Website: [http:// www.southindianbank.com](http://www.southindianbank.com)

APPLICATION FORM FOR MSEs

To be submitted along with documents as per the Checklist.

Submitted to Branch:-

1 Name of the Enterprises							
2 Regd. Office Address							
3 Address of Factory/Shop:							
4 Premises (Owned/Rented/Leased)							
5 Whether belongs to SC/ST/OBC/Minority Community							
6 Telephone Nos. (Office)				Mobile No.			
Email Address				PAN Card No.			
7 Constitution (Individual/Joint/Prop. Concern/Partnership/Pvt. Ltd Co/ Trust/ Others)							
8 Change in Constitution since last Sanction							Yes / No
9 UDYAM Registration No.							
10 Date of Establishment/Incorporation							
State		City where Loan is requested				District	
11 Name of Proprietor/Partners/Directors of Company And Their Addresses:							
Sl. No	Name	Date of Birth	Age	Academic Qualification	Father/ Spouse	SC/ ST/ OBC/ Minority/ Women/Others	Experience

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12 Address of Proprietor/Partners/Directors of Company

Sl. No.	Name	PAN No	Aadhaar / DIN No	Phone No	Email Id	Res. Address

13 Activity: Existing:

Proposed: -
(If a different activity other than existing activity is proposed.)

14 Whether the MSE unit is ZED rated (Yes / No)

If Yes, the gradation obtained by the MSE unit (Tick appropriate one)

Bronze	Silver	Gold	Diamond	Platinum

15 Names of Associate Concerns and Nature of Association:

Sl. No.	Name of Associate Concern	Addresses	Presently Banking With	Nature of Association	Extent of Interest as A Prop. /Partner / Director Or Just Investor in Associate Concern

16 Relationship of Proprietor/Partner/Director with the officials of the Bank/Director of the Bank (Yes / No)

If Yes - Details

17 Existing Credit Facilities

Sl	Type of Facility	Limit	Outstanding as on	Presently Banking With	ROI	Security	Repayment Terms
1	Current Account						
2	Cash Credit						
3	Term Loan						
4	LC/BG						

5	Others						
If Banking with his Bank, Customer ID/No							
It is certified that our unit has not availed any loan from any other Bank /Financial Institution in the past and I am/we are not indebted to any other Bank/Financial Institution other than those mentioned above.							
18 Credit Facilities Proposed							
Type of Facility	Limit	Purpose for which required	Securities offered				
			Primary Security (Details with approximate Value to be mentioned)	Whether Collateral Security Offered (Yes/No)			
Cash Credit (@@)							
Term Loan (##)							
LC/BG							
Others							
Total							
@@ :- Basis of Cash Credit Limit applied							
Cash Credit	Projected						
	Sales	Working Cycle in months	Inventory	Debtors	Creditors	Other Current Assets	Promoters Contribution
(##) In case of Term Loan requirement, the details of Machinery may be given as below							
Type of Machine/ Equipment	Purpose for which required	Imported/ Indigenous	Supplier	Total Cost of Machine (\$)	Borrower Contribution	Loan Requested	
(\$). In case of imported Machine, the breakup of Basic Cost, Freight, Insurance, Duty etc. to be given							

18. Details of Collateral Security offered, if any, including 3rd party guarantee *

I). Details of Collateral							
Sl No	Nature of Security	Details	Owner	Value			

II). Guarantor/s							
Sl. No	Name	Father/Spouse	Address	Aadhaar No	Mob. No	Net Worth	PAN

(* As per RBI guidelines banks are not to take collateral security for loans up to Rs. 20 lakhs to MSE Units)

19. 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 Lakh	Past Year 1 (Actual)	Past Year 2 (Actual)	Present Year (Estimate)	Next Year (Projection)	Installed Capacity	Utilized Capacity

20. Status regarding Statutory Obligations:

Sl. No.	Statutory Obligation	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	Registration under MSME (Provisional /Final)		
4	Drug License		
5	Latest Sales tax return filed		
6	Latest Income tax returns filed		
7	Any other statutory dues remaining outstanding		

21. a.) ID Proof (Any of the following):

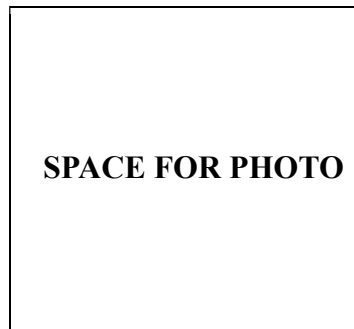
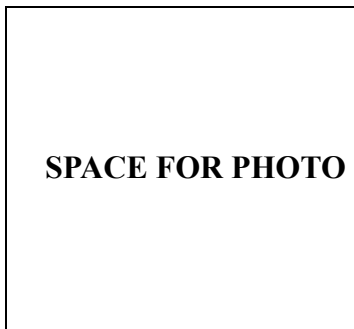
Passport/Voter Identity Card/ PAN Card/Driving License/Job Card/ Aadhaar Card/ Identity Card (subject to the satisfaction of Bank)

ID Proof No. _____

b.) Address Proof (Any of the following):

Electricity Bill/Telephone Bill/Bank Account Statement of any other bank/Letter from reputed employer/Letter from recognized public authority verifying the address of the customer to the satisfaction of the bank/Ration Card

Address Proof No:



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.

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 over dues/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 deemed 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.

I/We am/are agreeable to share my/our bank account statement for the purpose of verification of my/our income details and am/are agreeable to share the associated details required if any, to process the bank account statement. I understand that the documents submitted by me for availing the advance may be submitted to third party vendors associated with The South Indian Bank Ltd. for verification. I have no objection in this regard and the documents may be submitted till further notice from me to the contrary.

(Signature)

(Signature)

(Signature)

(Signature)

SIGNATURES OF PROPRIETOR/PARTNER/DIRECTOR WHOSE PHOTO IS AFFIXED 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 bills, 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 audited balance sheets of the units along with income tax/GST return etc. If audit are not applicable as per extant norms of any law in practice, then unaudited balance sheets are also acceptable.**
- 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, 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.
- 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). **(APPLICABLE FOR CASES WITH EXPOSURE ABOVE Rs. 25 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 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 outstanding for working capital limits, term loan limits, bills discounted etc. **(APPLICABLE FOR CASES WITH EXPOSURE ABOVE Rs. 25 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 tieups, 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 LACS).**

(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.)
