

The Karur Vysya Bank Ltd

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Loan Application form for MSEs

(To be submitted along with documents as per the checklist)

- 01. Name of the Enterprise:
- 02. Regd Office Address:
- 03. Address of factory / shop:
- 04. Whether belongs to SC/ST/OBC/Minority Community:

| | | | |
|---------------------------|--|---------------|--|
| Telephone No: (Office) | | Email address | |
| Mobile No. | | PAN Card No. | |

- 05. Constitution: Proprietary / Partnership Firm / Pvt Ltd / Ltd Co / Co-op society
- 06. Date of Establishment:
- 07. Name of Proprietor / Partners / Directors of Company and their addresses:

| Name | Age | Academic Qualifications | Residential Address | Telephone no. (Residence) | |
|------|-----|-------------------------|---------------------|---------------------------|--|
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| | | | | | |
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- 08. Activity: Existing:
- Proposed:

- 09. Names of associate concerns and nature of association:

| Name of associate concern | Addresses of associate concerns | Presently banking with | Nature of association | Extent of interest as a Proprietor / Partner / Director or Just Investor in associate concern |
|---------------------------|---------------------------------|------------------------|-----------------------|---|
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10. Is the applicant related to any of the Directors of our Bank / Other Banks (Sec 20 of the Banking Regulation Act)?

11. Credit facilities (Existing):

| Type of facilities | Limit (in Lacs) | Oustandings as on | Presently banking with | Security lodged | Rate of Interest | Repayment terms |
|--------------------|-----------------|-------------------------|------------------------|-----------------|------------------|-----------------|
| Current account | | | | | | |
| Cash Credit | | | | | | |
| Term Loan | | | | | | |
| LC/BG | | | | | | |
| | | | | | | |
| | | | | | | |

It is certified that our unit has not availed any loan from any other Bank / Financial Institution in the past and we are not indebted to any other Bank / Financial Institution other than those mentioned above.

12. 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 below) |
| Cash Credit | | | | |
| Term Loan | | | | |
| LC/BG | | | | |
| | | | | |
| | | | | |

Details of collateral security offered, if any, including 3rd party guarantee:

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 machines, the breakup of basic cost, freight, insurance and customs duty may be given) | Contribution being made by the promoters | Loan required |
|-----------------|----------------------------|--------------------------------|------------------|---|--|---------------|
| | | | | | | |

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 obligation | Whether complied with (write yes / no). If not applicable, then write NA | Remarks (Any details in connection with the relevant obligation to be given) |
|--|--|--|
| a. Registration under Shops and Establishment Act | | |
| b. Registration under SSI / MSME (Provisional / Final) | | |
| c. Drug license | | |
| d. Latest sales tax returns filed | | |
| e. Latest income tax returns filed | | |
| f. Any other statutory dues remaining outstanding | | |

15.

| | | |
|--|-----------------|-----------------|
| Space for photo | Space for photo | Space for photo |
| Signatures of Proprietor / Partners / Director whose photo is affixed above | | |
| Only one photo of Proprietor / each Partner / each working Director is required to be affixed. | | |

16.

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 authorized by you, may, at any time, inspect / verify my / our assets, books of account, etc in our factory / business premises as given above.

Date:

Place:

Authorised signatory / ies

Check list (to be given to the new customers by branch) of data to be kept ready by the customer

01. 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).
02. Proof of residence – Recent telephone bills, electricity bill, property tax receipt / passport / voter's ID card of Proprietor, Partner or Director (if a Company).
03. Proof of business address
04. Proof of minority
05. Last three years Balance Sheets of the units along with income tax / sales tax returns, etc. (applicable for all cases from Rs.2 lacs and above). However for cases below fund based limits of Rs.25 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 lacs and above, the audited Balance Sheets are necessary.
06. Memorandum and Articles of Association of the Company / Partnership deed of Partners, etc.
07. Assets and liabilities statement of promoters and guarantors along with latest income tax returns.
08. Rent agreement (if business premises on rent) and clearance from pollution control board, if applicable.
09. SSI / MSME 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 lacs and above).
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, share holding pattern, etc). **(Applicable for cases with exposure above Rs.25 lacs)**.
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 lending 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 utilization 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 monthwise sales (quantity and value), 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, creditors, bank's outstandings for working capital limits, term loan limits, bills discounted. **(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)