

BANK OF BAHRAIN & KUWAIT B.S.C.

ANNEXURE A

Application for MSME Loan upto ₹ .100 Lakhs

Date: _____

1. Name of the Enterprise* _____
2. Regd. Office Address* _____
3. Address of Factory/Shop* _____
4. Whether Belongs to SC/ST/OBC/Minority Community: Yes / No

If Yes, then Please Select: SC/ ST/ OBC/ Minority Community

5. Telephone No.* _____
6. E mail Address* _____
7. Mobile No.* _____
8. PAN Card No. _____
9. Constitution (Please Select)* Individual/ Joint/ Prop. Concern/Partnership/ Pvt Ltd Co/
Limited Co/ Trust/ others
10. Date of Establishment* _____
11. State * _____
12. City where loan is required* _____ District _____
13. Branch where loan is required. (If any) _____
14. Name of Proprietors/ Partners/ Directors of Company and Their Addresses: *

Photograph to
be pasted at the
time of signing
of the
application in the
designated
branch.

S.No	Name	Date of Birth	Father/ Spouse	Academic Qualification	Mobile No
1.					
2.					
3.					

BANK OF BAHRAIN & KUWAIT B.S.C.

S.No	PAN No.	Residential Address	Telephone No. (Residence)	Experience in the line of activity (Years)
1.				
2.				
3.				

15. Activity* Existing _____ since _____

Proposed# _____

#if a different activity other than existing activity is proposed.

16. Names of Associate Concerns and Nature of Association:

Name of Associate Concerns	Address of Associate Concerns	Presently Banking With	Nature of Association	Extent of Interest as a Prop./ Partner/ Director or Just Investor in Associate Concern

Relationship of Proprietors/ Partners/ Directors with the officials of the Bank/ Director of the Bank: Please select (Yes/ No) _____

17. Banking/Credit Facilities (Existing) (₹. in lakh)

Type of Facilities	Limit (in lakh)	Outstanding as on	Presently Banking With	Securities	Rate of Interest	Repayment Terms
Current Account						
Cash Credit						
Term Loan						
LC/BG						
Others						
Total						

If banking with our Bank, customer ID be given here: _____

BANK OF BAHRAIN & KUWAIT B.S.C.

It is certified that our unit has not availed any loan from any other Bank / Financial Institution in the past and I am not indebted to any other Bank / Financial Institution other than those mentioned in column no. 17 above.

18. Credit Facilities (Proposed)*

Type of Facilities	Amount (in lakh)	Purpose for which Required	Security Offered	
			Primary Security (Details with approx. value to be mentioned)	Whether Collateral Security Offered (If , yes, then provide details on column 20) (Yes/ No)
Cash Credit**				
Term Loan				
LC/BG				
Others				
Total				

*Mandatory Fields

**Basis of Cash Credit Limit applied

Cash Credit	Projected						
	Sales	Working Cycle in months	Inventory	Debtors	Creditors	Other current assets	Promoters Contribution

19. In case of term loan requirements, the details of machinery may be given as under:

Type of Machine/ Equipment	Purpose for which Required	Whether Imported or Indigenous	Name of Supplier	Total Cost of Machine (in case of imported machine, the breakup of basic costs, freight, insurance and customs duty may be given)	Contribution being made by the promoters	Loan Required

BANK OF BAHRAIN & KUWAIT B.S.C.

20. Details of Collateral Securities Offered, if any, including third party guarantee

(As per RBI guidelines banks are not to take collateral security for loans upto ₹. 10 Lakhs to MSME Units)

a) Third Party Guarantee:

S.No	Name of Guarantor	Residential Address	Telephone No. (Residence)	Mobile No	Net worth (₹. in lakh)	PAN No
1.						
2.						
3.						

b) Other Collateral Security:

S.No	Name of owner of Collateral	Collateral Security		
		Nature	Details	Value (₹. in lakh)
1.				
2.				
3.				

21. Past Performance / Future Estimates

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)
Net Sales				
Net Profit				
Capital (Net Worth in case of Companies)				

22. Status Regarding Statutory Obligations:

Statutory Obligation: Remarks(Any details in Connection with the relevant obligation to be given)

Whether Complied with (select Yes /No). If not applicable then select N. A.		
1. Registration under Shops and Establishment ACT	Yes/ No/ NA	
2. Registration under MSME (Provisional /Final)	Yes/ No/ NA	
3. Drug License	Yes/ No/ NA	

BANK OF BAHRAIN & KUWAIT B.S.C.

4. Latest Sales Tax Return Filed	Yes/ No/ NA	
5. Latest Income Tax Returns Filed	Yes/ No/ NA	
6. Any other Statutory dues remaining outstanding	Yes/ No/ NA	

22. a.) ID Proof (Any of following):

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

ID Proof No. _____

b.) Address Proof (Any of 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: Declaration:

I/We hereby certify that all information furnished by me/us is true; that I/We have no borrowing arrangements for the unit except is in the application; that there is no over dues/ statutory dues against me/us/promoters except as indicated in the application; that I/We shall furnish all other information that may be required connection with my/our application that this may also be exchanged by you with an agency you may deem fit and you, your representatives or Reserve Bank of India or any other agency as authorised by you, may at any time, inspect/ verify my/our assessment of account etc. in our factory/business premises as given above.

Signatur
e:

To be signed at the designated branch only'

BANK OF BAHRAIN & KUWAIT B.S.C.

CHECK LIST

1. Proof of Identity: Voter's ID Card / Passport / Driving License / PAN Card / Signature identification from present bankers of proprietor, partner of director (if a company)
2. Proof of residence: Recent telephone bills, electricity bill, property tax receipt /Passport / voter's ID Card of Proprietor, partner of Director (if a company)
3. Proof of business Address
4. Applicant should not be defaulter in any Bank/F.I.
5. Last three years balance sheets of the units along with income tax / sales tax returns etc. (Applicable for all cases from ` . 2 lakh and above) However, for cases below fund based limits of ` . 25 lakh if audited balance sheets are not available, then un audited balance sheets are also acceptable as per extant instructions of the bank.
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 / 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 ` . 2 lakh 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. Photocopies of lease deeds/ title deeds of all the properties being offered as primary and collateral securities.
13. Position of accounts from the existing bankers and confirmation about the asset being standard with them. (in case of takeover).

For Cases With Exposure Above ₹. 25 Lakhs

14. The audited balance sheets are necessary.
15. 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.
16. Last three years balance sheets of the Associate / Group Companies (if any).
17. 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 of 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.
18. 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 good (quantity and value), debtors, creditors, bank's outstanding for working capital limits, term loan limits, bills discounted.
19. Manufacturing process if applicable, major profile of executives in the company, any tie-ups, 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.