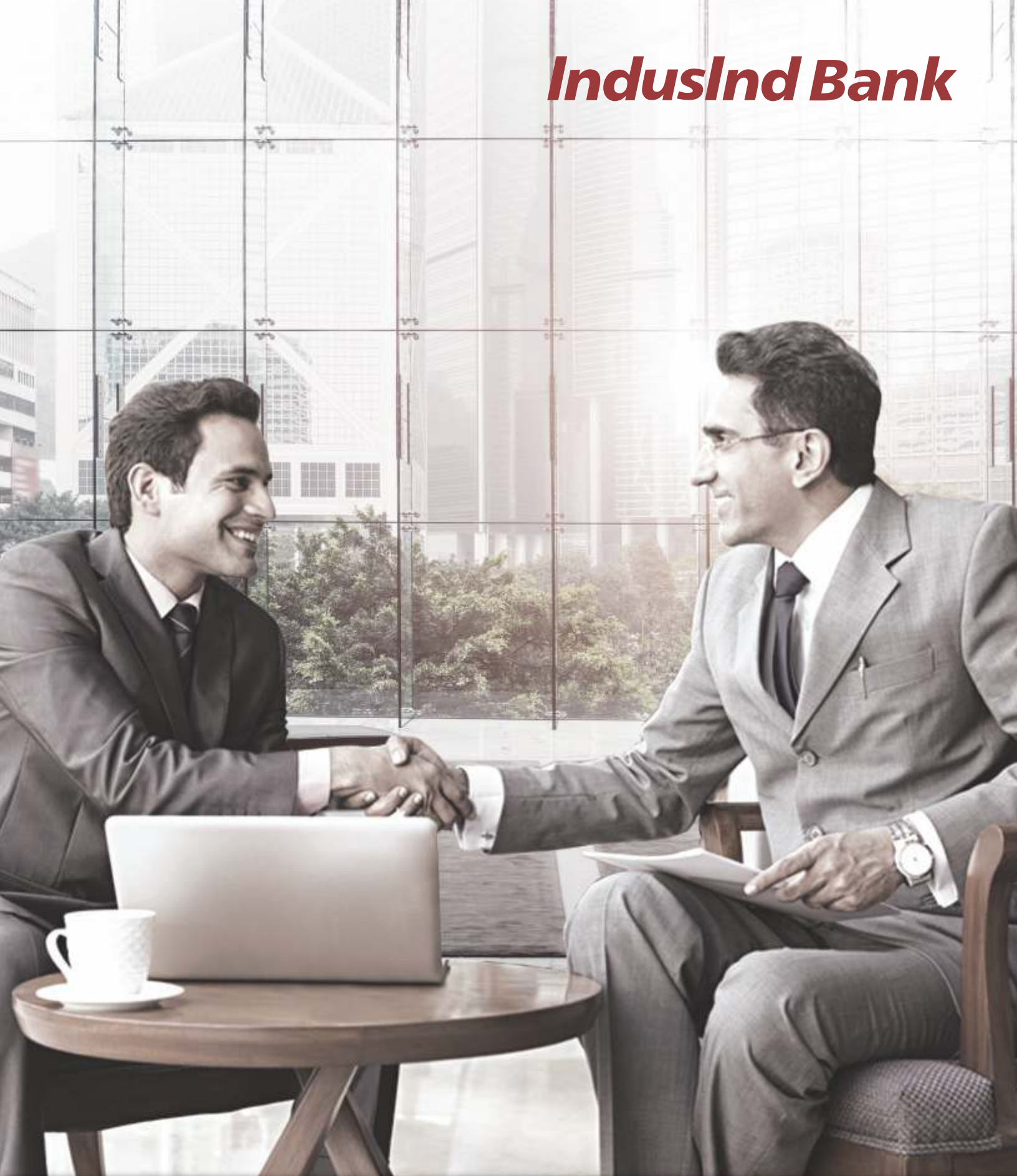


***IndusInd Bank***



**Business Banking Application Form**  
(Up to ₹2 Crores)



APPLICATION FOR MSME LOAN UP TO ₹2 CRORES

Application Number **SBB**

Date:

Name of the Enterprise\*:

Regd. Office Address\*:

Address of Factory/ Shop\*:

Premises:  Owned  Rented  Leased

Telephone No.\*:

E-mail Address\*:

Mobile No.\*:

PAN:

Constitution (Please Select)\*:  Individual  Joint  Prop. Concern  Partnership

Pvt. Ltd. Co.  Limited Co.  Trust  Others \_\_\_\_\_

Udyog Aadhaar No./ Registration No.:

Date of Establishment/ Incorporation\*:

State\*:

City where loan is required\*:

District:

Branch where loan is required. (If any):

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

**1. Name of Proprietors/ Partners/ Directors of the Company and their Addresses: \***

S.No	Name	Date of Birth	Father/ Spouse	Academic Qualification	Category SC/ ST/ OBC/ Minority/ Women	Mobile No.

S.No	PAN No.	Residential Address	Aadhaar No./ DIN No.	Telephone No. (Residence)	Experience in the line of activity (Years)

Activity\* Existing \_\_\_\_\_ since \_\_\_\_\_ Proposed<sup>#</sup> \_\_\_\_\_

<sup>#</sup>if a different activity other than existing activity is proposed/ New unit

Whether the MSME unit is ZED rated:  Yes  No

If yes, the gradation obtained by the MSME unit (Tick appropriate one)

Bronze	Silver	Gold	Diamond	Platinum

## 2. Names of Associate Concerns and Nature of Association

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

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

## 3. 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						
<b>Total</b>						

If banking with IndusInd Bank, Customer ID to be given here:

It is certified that our unit has not availed any loan from any other Banks/ Financial Institutions in the past and I/we am/are not indebted to any other Bank/ Financial Institution other than those mentioned in column 3 above.

## 4. 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 (Yes/ No) If, yes, then provide details in columns-3 & 6
Cash Credit**				
Term Loan				
LC/ BG				
Others				
<b>Total</b>				

\*Mandatory Fields

\*\*Basis of Cash Credit Limit applied

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

**5. 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

**6. 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)

**Third Party Guarantee:**

S. No	Name of Guarantor	Father/ Spouse name	Residential Address	Telephone No. (Residence)	Mobile No.	Net worth (₹ in lakh)	Aadhaar No.	PAN No.

**Other Collateral Security:**

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

**7. 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)

₹in lakh	Past Year 1 (Actual)	Past Year 2 (Actual)	Present Year (Estimate)	Next Year (Projection)	Installed Capacity	Utilised Capacity
Net Sales						
Net Profit						
Capital (Net Worth in case of Companies)						

**8. 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	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	NA
2. Registration under MSME (Provisional/ Final)	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	NA
3. Drug License	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	NA
4. Latest Sales Tax Returns Filed	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	NA
5. Latest Income Tax Returns Filed	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	NA
6. Any other Statutory dues remaining outstanding	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	NA

**9. ID Proof (Any of the following):**

- Passport       Voter Identity Card       PAN Card       Driving Licence  
 Job Card       Aadhaar Card       Identity Card

(subject to the satisfaction of bank)

ID Proof No.:

**10. Address Proof (Any of the following):**

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

Address Proof No:

**DECLARATION**

I/We hereby certify/ authorise that all information furnished by me/us is true, correct and complete; that I/We have no borrowing arrangements for the unit except as in the application; that there are no over dues/ statutory dues against me/us/promoters except as indicated in the application; that I/We have not been declared as defaulter/ wilful defaulter by any Bank/FS and no legal action has been taken/ initiated against me/us by any Bank/Fls./We shall furnish all other information that may be required in 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; you may take appropriate safeguards/ action for recovery of Bank's dues including publication of defaulters name in website/ submission to RBI; further agree that my/our loan shall be governed by the rules of your Bank which may be in force from time to time.

To be signed at the designated branch only

Signature

**CHECK LIST**

1. Proof of Identity : Voter's ID Card/ Passport/ Driving License/ PAN Card/ Signature identification from present bankers of Proprietor, Partner or Director (in case of a company)(not mentioned in column 9 above)
2. Proof of residence: Recent Telephone Bill, Electricity Bill, Property Tax Receipt/ Passport/ Voter's ID Card of Proprietor, Partner or Director (in case of a company)
3. Proof of business address (The list differs from column 10 above)
4. Applicant should not be defaulter in any Bank/Financial Institutions.
5. Last three years balance sheets of the units along with Income Tax/ Sales Tax Returns etc. (Applicable for all cases from ₹ 2 lakhs and above) However, for cases below fund based limits of ₹ 25 lakhs if audited balance sheets are not available, then unaudited 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 is 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 lakhs 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).
14. Copy of VAT Return if applicable.

**For Cases with Exposure above ₹ 25 lakhs**

15. The audited balance sheets are necessary.
16. 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.)
17. Last three years balance sheets of the Associate/ Group Companies (if any).
18. 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.
19. 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.
20. 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.

(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.)

Data/ information mentioned in points no. 17, 18, 19 may be sought from unit requesting limit of ₹ 50 lacs and above.



# ***IndusInd Bank***

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**Administrative Office:**

IndusInd Bank Ltd. 3rd Floor, Building Number 10, Tower - B, DLF Cyber City, Gurgaon - 122002.

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**Registered Office:**

IndusInd Bank Ltd. 2401 Gen. Thimmayya Road, Pune - 411001.

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For more details, call our 24x7 Phone Banking Numbers: 1860 500 5004/ +91 22 4406 6666.  
Alternatively, you can visit our website [www.indusind.com](http://www.indusind.com)