

Application Form for Credit Facilities to MSEs

DOCUMENT CHECKLIST

1. Last 3 years complete Audited Financial Statements (Latest provisional results signed by the Directors / partners / proprietor – For previous financial year if audited not available (till 7 months of year ending) .
2. Memorandum and articles of association of the Company/Partnership Deed of partners etc.
3. Projected financials/DCSR working for tenure of the loan in case of term loan.
4. CMA data for facilities of more than 1 cr
5. In case of takeover of advances, sanction letters of facilities being availed from existing bankers/Financial Institutions alongwith detailed terms and conditions.
6. Six months bank statements and term loan repayment statement (where ever applicable).
7. Information as per Annexure attached.
8. IT and Sales Tax returns for Last completed financial year and KYC Documents

Note: For exposures more than 1 cr additional documents may be required for credit assessment

Description of Charges

Interest Payment	Monthly rests, unless otherwise specified. Interest is calculated on daily outstanding.
Processing Fees	Upto 2% of facility amount. Taxes as applicable.
Renewal Fees	Upto 1% of facility amount. Taxes as applicable.
Additional Interest	Charged @ 18.00% p.a. on overdue/ delays/ defaults of any monies payable.
Commitment Charges	Charged @ 0.25% p.a. on the entire unutilized portion, if average utilization is less than 60%. Charges will be levied quarterly. Only for CC/OD facility.
Pre-Payment Charges	Charged upto 4% of the total limits sanctioned, in case the facilities are taken over by another Bank during the tenor of the loan. For Term Loans it would be charged on Principal Outstanding as on date.
Stamp Duty & other statutory charges	As per applicable laws of the state
Legal / Valuation / incidental charges	At actual
No Due Certificate / No Objection Certificate (NOC)	NIL
Duplicate no due certificate / NOC	Rs 250/-

FOR OFFICE USE

Sourcing Channel	BRANCH / ME / DST / ADM / PBK / Open Market	Application Form No	
Channel Name and Code		Location	
HBL Code		Relationship Manager Name	
Promo Code	EEG	Relationship Manager Code	

TO BE FILLED BY THE APPLICANT

1. **Name of the Enterprise**
2. **Registered Office Address**
Land Mark :
3. **Address of Factory/Shop**
4. (A) Telephone Nos. (Off.) _____ (B) Email _____
(C) Mobile No. _____ (D) Pan No. _____
5. **Constitution** Sole Proprietorship / Partnership Firm / Pvt Ltd/ Public Ltd. / Co-op. Society
6. **Date of Establishment** _____

7. Name of the Proprietor/Partners/Directors of the company and their addresses

Name	Age (yrs)	Academic Qualifications	SC/ST/OBC/Other	Religion	Residential Address	Telephone No. (Resi)	Experience in the line of Activity

8. Activity

Existing	<input type="text"/>
Proposed#:	<input type="text"/>

If a different activity other than existing activity is proposed.

9. Details of the Associate concerns/group companies

Name of the Associate Concern	Address of the Associate Concern	Presently Banking with	Nature of Association	Extent of interest as a Prop/Partner/Director/investor in the Associate Concern

10 Relationship of Proprietor / Partner / Director with the officials of the Bank / Director of the Bank

11(a) Credit Facilities (Existing)

Type of facilities	Limit (in Lacs)	Outstanding as on/...../20....	Presently banking with	Security Lodged	Rate of Interest	Repayment term
Current Account						
Cash Credit						
Term Loan						
LC/BG						
Others (provide details)						

If Banking with HDFC Bank, kindly provide Account No and Customer Id

11(b) 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 10(a) 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 in Point No. 14)
Total				

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*	Contribution being made by the promoters	Loan required

*In case of imported machine, the breakup of basic cost, freight, insurance and customs duty may be given

13. Details of Collateral Security offered, If any, including 3rd party guarantee*

Sr. No.	Property Owner Name Description & Address	City & State	Area	Market Value (Rs. Lacs)	Type of property (Residential / Commercial / Industrial / Land)

* As per RBI guidelines banks are not to take collateral security for loans upto Rs 5 lakhs to MSME Units.

14. Past performance / Future estimates

(Rs. Lacs)	Past Year - II (Actual) FY _____	Past Year - I (Actual) FY _____	Present Year (Estimates) FY _____	Next Year (Projection) FY _____
Net Sales				
Net Profit				
Capital*				

*(Net worth in case of companies)

15 Status regarding Statutory Obligations :

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. Drug Licence		
4. Latest Sales tax return filed		
5. Latest Income tax returns filed		
6. Any other statutory dues remaining outstanding		

16 Photos

Space for photo	Space for photo	Space for photo	Space for photo

Only one photo of Proprietor / each Partner / Each working Director is required. Each photo will be certified / attested by the Branch / Business Team with name and signatures on the photograph with Branch Stamp. The concerned staff will put his name below the signatures

18 Declaration

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 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 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.

Place:

Date:

Sign and stamp	Sign and stamp	Sign and stamp	Sign and stamp



ACKNOWLEDGEMENT FOR APPLICATION FORM – WORKING CAPITAL FACILITIES

Name of The Applicant	<input type="text"/>	Application No. : EEG/07/10-11/	<input type="text"/>
Date of Application	<input type="text"/>	Location	<input type="text"/>
Hdfc Bank Contact Person	<input type="text"/>	Contact No.	<input type="text"/>
Date of Receipt	<input type="text"/>	Signature of Bank Official	<input type="text"/>