

GUJARAT GRAMIN BANK

APPLICATION FORM FOR SMEs

To be submitted with documents as per the check list

1. Name of the Applicant/ Enterprise: _____

2. Address of Regd. Office: _____

3. Address of Branch Office: _____

4. Category (Tick whichever is applicable): ☐General ☐Obc ☐Sc ☐St ☐Minority

Telephone No.(Office)	
Mobile No.	

E-Mail Address	
PAN Card No.	

5. Constitution (Tick whichever is Applicable): ☐Proprietary ☐Partnership firm ☐Private Ltd
☐Ltd Company ☐Co-op Society

6. Date of Establishment: _____

7. Name of the Proprietor/Partner/**Directors** of company and their addresses:

Name	Age	Academic Qualifications	Residential Address	Telephoe No. (Res.)	Experience in the line of activity

8. Activity:

Existing:	
Proposed (#) :	
# If proposed activity is different from the existing activity	

9. 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	Conduct of the account

10. Relationship of Proprietor / Partner / Director with the Officials of the Bank / Director of the Bank.

:

10. (a). Existing Credit Facilities

Type of Facilities	Date of Sanctioned	Limit (in lac)	Repayment Period	Outstanding as on	Presently Banking with	Rate of Interest	Security Lodged	Conduct of the account

10. (b) It is certified that our unit has not availed any loan from any other Bank / Financial Institution in the past and I/We are not indebted to any other Bank / Financial institution other than those mentioned in (11) above.

11. Credit Facilities Required:

Type of Facilities	Loan required Amount (in lac)	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 Col. No. 12)
TOTAL				

In case of term loan requirements, the details of vehicles may be given as under.

Type of Machinery	Purpose for which required	Whether imported or indigenous	Name of supplier	Total cost of machinery	Contribution being made by the promoters	Loan Required

12. Details of Collateral Security / Guarantors, if any (Including 3rd party guarantee)

Facility	Collateral Security

(*As per RBI guidelines Banks are not to take collateral security for loans up to Rs.10 lakhs to MSME Units)

13. Past Performance / future estimates (Actual performance for two previous years(If unit is already exist), 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 Lac)

	Past Year-I (Audited)	Past Year-II (Audited)	Current Year (Provision)	Next Year –I (Projection)
Net Sales				
Net Profit				
Capital (Net worth in case of companies)				

14. Status regarding Statutory Obligations :

Statutory Obligations	Whether Complied with (write Yes/No), If not applicable then write	Remarks (Any details in connection with the relevant obligation to be

	N.A.	given)
1. Registration under Shops and Establishment and with SSI dept. and license of Import & Export.		
2. Registration under MSMED Act (Provisional / Final)		
3. Drug License		
4. Latest Sales Tax Return filed		
5. Latest Income Tax Return filed		
6. Any other statutory dues remaining outstanding		

15.

(Signatures of Proprietor / Partner / Director whose photo is affixed above)		
Only one photo of proprietor / Partner / Working Director is required to be affixed.		Each photo will be attested by the Branch with Branch stamp, name and signature of Branch Official / Manager

16. **Date:**

Place:

I/ We certify that all information furnished by me/ us is true ; 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 deemed 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 accounts etc. in our factory/ business premises as given above.

CHECK LIST (TO BE GIVEN TO THE NEW CUSTOMERS BY BRANCH) OF DATA TO BE KEPT READY BY THE CUSTOMERS

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 / Category (if required).
5. Last three years balance sheets of the units along with income tax / sales tax return etc. (Applicable for all cases from Rs. 2 lac and above,). However, for cases below fund based limits of Rs. 25 lac if audited balance sheets are not available, then unaudited balance sheets, counter signed by auditors are also acceptable for limit up to Rs. 10.00 lac. For cases of Rs. 25 lac and above, the audited balance sheets are necessary.
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. 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, shareholding pattern etc.)
13. * Last three years balance sheets of the Associate / Group Companies (If any).
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 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.
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.
16. Photocopies of lease deeds/ title deeds of all the properties being offered as primary and collateral securities along with valuation report of the immoveable property.
17. Position of accounts from the existing bankers and confirmation about the assets being Standard with them (In case of takeover).

18. * Manufacturing process if applicable, major profile of executives in the company, any tie-ups, details about raw materials 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.
19. Legal opinion of the property to be mortgaged (if applicable) from the empanelled lawyers.
20. Other documents required.

*Applicable for cases with exposure above Rs. 2.00 lac.

Note: 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.

Acknowledgement Slip for loan Application under MSME:

Office Copy:

Application Number		Date of Application	
Name of the Applicant(s)		Loan Amt. Requested for	
Name of Branch	Gujarat Gramin Bank, _____Branch (Branch Code____)	Signature of Branch official	

Acknowledgement Slip for loan Application under MSME:

Applicants Copy:

Application Number		Date of Application	
Name of the Applicant(s)		Loan Amt. Requested for	
Name of Branch	Gujarat Gramin Bank, _____Branch (Branch Code____)	Signature of Branch official	