

ANNEXURE-I

LOAN APPLICATION FORM FOR "SBI SME COLLATERAL- FREE LOANS" (SBICFL) UNDER GUARANTEE COVER OF CGTMSE

(Not applicable for Retail / Wholesale Trade, Educational Institutions, Training Institutes, SHGs and activities not covered under CGTMSE guarantee Scheme)

Please fill up this form only if the answers to all the following questions are "YES"
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Whether the promoters are not defaulters to the banks financial institutions. :
 Whether all the clearances including but not limited to environmental clearance for the project has been obtained / satisfactory evidence of their being made available will be provided? :

Whether the promoters being to the area of operation of the branch and have satisfactory references? :

Name of the Company / Firm	<input type="text"/>
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Address (off.) (If factory and office are having different Addresses, Give the Address Nearest to the branch First)

Plot/Building/Plat Name and Number	<input type="text"/>
Street Name	<input type="text"/>
City	<input type="text"/>
Telephone No	<input type="text"/>
Mobile	<input type="text"/>
Fax:	<input type="text"/>

Address(factory):

Plot/Building/Plat Name and Number	<input type="text"/>
Street Name	<input type="text"/>
City	<input type="text"/>
Telephone No	<input type="text"/>
Mobile	<input type="text"/>
Fax:	<input type="text"/>

Loan Applied for	<input type="text"/>
Purpose of the Loan	<input type="text"/>
When and how the loan will be repaid?	<input type="text"/>

PERSONAL DETAILS OF THE CHIEF PROMOTER / CHIEF EXECUTIVE

Name of the Promoter / Chief Executive (Use additional Sheet for additional name)	1. <input type="text"/>	2. <input type="text"/>
Residential Address:	<input type="text"/>	<input type="text"/>
Plot/Building/Plat Name and Number	<input type="text"/>	<input type="text"/>
Street Name	<input type="text"/>	<input type="text"/>
City	<input type="text"/>	<input type="text"/>

Telephone No			
Mobile			
Fax:			
What is your date of Birth?			
Are you married?			
What is your spouse's occupation?			
How many children do you have?			
Your house	Owned	Rented	Owned Rented
What is your academic qualification? Is it related to your line of trade?			
Are you assessed the Income-Tax	Yes /NO	PAN NO.	PAN NO.
Your Account Number/ How long are you having deposit account with SBI? What would be the minimum balance in the account?			
Do you have a life insurance policy?			
<p>I/We certify that all incorporation furnished by me / us is true correct and complete. I have no borrowing arrangement for the company / firm with any bank except so indicated in the application form. There are no over dues / statutory dues by me or the firm / company. No legal action has been taken against me / firm / company. I shall furnish all other information that may be required by Bank in connection with my application. The Information may also be exchanged by you with any agency you may deem fit you, your representative of any other agencies as authorized by you may at any time inspect / verify my / our assets, books of account etc. In our factory business premise as give above. You may take appropriate safeguards / action for recovery of bank's dues including publication of distributors name in website/ submission to RBI. I further agree that my loan shall be governed by the rules of State Bank of India is may be in force from time to time. I am agreeable to cover my credit facilities under the guarantee scheme of Credit Guarantee Fund Trust for Micro and Small Enterprises and to pay one time guarantee fee and annual service fee at the rate prescribed by the Guarantee Trust from time to time by debit to my/our loan account.</p>			
Place :		Signature of Chief Promoter / Chief Executive (With Rubber Stamp)	
Date :			

BUSINESS DETAILS :

Year of commencement of business				
State the profit / loss for the last 3 financial years				
YEAR I	YEAR II	YEAR III		
State the sales turnover for the last 3 financial years				
YEAR I	YEAR II	YEAR III		
Tell about your factory premises		Owned	Rented	Leased for over 5 years
Tell us about your product				
How do you plan to produce it?				
Does the product require special know how? If so, are you in possession of the know				
Whether your line of activity falls under priority sector?				
What are raw materials required?				
How do you plan to produces them? Are they available on credit? If so what are the terms of credit?				
How do you plan to ensure the quality of your product? Any special steps being taken?				
What about the utilities like water power etc? Please describe the requirements and how are they met?				
Whether you need skilled labour? Please describe your plants for skilled labour?				

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Any special reason to locate your business at the present location? Is there any advantage in procuring the raw materials locally? Is the local market big enough to subscribe the finished product of your firm? Any other advantage?

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Manufacturing process in brief :

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What the level of competition for the product? How do you plan to meet the competition?

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Give the total outside liabilities for the last 3 years and your tangible network

PARAMETER	YEAR I	YEAR II	YEAR III
Total outside liabilities			
Tangible net worth (including loans from friends and relatives)			
TOL / TNW			

Remarks :

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What is the quality of your receivables? How many months' sales do they represent? Can you give an ageing of your receivables?

AGE	AMOUNT	PERCENTAGE TO TOTAL
Less than 1 months old		
1 to 2 months old		
2 to 3 months old		
More than 3 months old		
Total percentage		

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What is the quality of your finished goods inventory? Are they sold against order / as and when produced? Are they kept in stock for long? How many

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months' sales do they represent?

What will be the time period between procurement of raw materials to realization of sale proceeds? Can you cut short the cycle without increasing your liability?

Give the details of cost and the means of finance for your project

ITEM	WHY DO YOU NEED TO PURCHASE THE ITEM?	WHAT IS THE BASIS OF YOUR COST	COST OF THE ITEM	HOW DO YOU PROPOSED TO ACQUIRE / PROCURE THE ITEM
Land				
Building				
Machinery				
Other Items				

What are the means of finance?

MEANS	AMOUNT	FIVE DETAILS (BANK SHOULD BE SATISFIED ABOUT YOUR ABILITY TO PROVIDE THE MARGIN)
From own sources		
Bank loan		
Friends and relatives		
Others		
Total		

Has the project been vetted by consultancy cell of the Bank or consultants of repute? Give details

What is the repayment period you are looking for the term loan? What will be the annual cash accruals? What will be your liability towards payment of

installments and interest on term loan in a year? Whether the cash accruals will be sufficient to take care of the repayment liability?

Anything else you would like to tell about your business

Details of the Movable / Immovable property in the name of the Proprietor /Partners /Directors / Firm / Company. GIVE DETAILS

Name of the Owner	Details of the Assets	VALUE	BASIS
TOTAL			

Please tell us about your future plans

What is the level of sales you are projecting? Briefly describe the basis

What is the level of receivables you are expecting in terms of month's sale?

What is the level of furnished goods inventory you are expecting to maintain in terms of month's sale?

I certify that all information furnished by me / us is true, correct and complete. I have no borrowing engagement for the company / firm with any bank except as indicated in the application form. There are no overdue / statutory dues owed by me or the firm/company. No legal action has been taken against me / us firm / company. I shall furnish all other information that may be required by Bank in connection with my application. The Information may also be exchanged by you with any agency you may deem fit. You, your representatives of any other agencies as authorized by you may at any time inspect / verify my / our assets, books of account etc. in our factory business premises as give above. You may take appropriate safeguards/action for recovery of bank's dues including publication of defaulters' name in web site/submission to RBI. I further agree that my loan shall be governed by the rules of State bank of India and Credit Guarantee Fund Trust for Micro and Small Enterprises as may be in force from time to time.

Place:

For and on behalf of the Firm / Company

Date:

Signature of Chief Promoter / Chief Executive

Encl :