

**The Federal Bank Limited**  
**Registered Office: Aluva**

**Application for MSME Loans up to ₹. 200 Lakhs**

To,

The Principal Officer,  
The Federal Bank Ltd,  
Br. ....

Affix Photographs of Applicant/Co-obligant / Guarantor

I/ We hereby apply for the following credit facilities and furnish the particulars shown below:

I .

(All amounts in Lakhs)

Name of applicant	
Constitution (Tick the appropriate item)	Individual/ Proprietorship/Partnership/ Pvt. Limited Company/ Public Limited Company/ Trusts/Societies/ Associations/ Limited liability Partnership/ Others
Nature of Business / Activity	
Date of incorporation / commencement of Business / Date of Birth	

Address with PIN code	Permanent/Regd. Office/Show room	Factory/ Godown
Email ID & Telephone No.		
IT PAN of the Company /firm/ proprietor		
IE Code (in case of export import limit)		

Name & Telephone No. of contact person	
Banking with Federal Bank since	
Banking arrangement	Sole/Multiple/Consortium

i) Whether the MSME unit is ZED rated (Yes /No) : \_\_\_\_\_

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

Bronze	Silver	Gold	Diamond	Platinum

**II.**

Existing credit limits with Federal Bank, if any			
Nature of limit	Account No.	Limit	Existing rate of interest (specify linked to Base rate /BPLR also)

Credit limits Applied for					
Nature of limit	Amount	Interest rate	Period	Repayment schedule suggested (in case TL/DL/WCDL)	Purpose

Securities offered	Description(with value)	Date of last valuation	Details of other liabilities charged to the security, if any
Primary			
Collateral			
Guarantors/ Co-obligants			

Credit limits enjoying from other financial institutions if any							
Name of the BK/FI	Nature of limit	Limit	Balance	Arrears, if any	Period (Residual Period in case of TL)	Interest rate	Securities offered

<b>Mode of recovery in the case of term loans</b>	
<input type="checkbox"/> Auto Recovery	<input type="checkbox"/> ECS Debit #
If auto recovery, provide the below details	
Account No	
Account Name	
# If mode of recovery is by way of ECS debit, Branch shall ensure that ECS mandate is obtained at the time of loan documentation and the same is got registered with respective bank.	

**III.**

<b>Details of Promoters/ Partners/Directors/ Guarantors/Co-obligants</b>						
Name	Designation (P/P/D/G/C)	Father's/ husband's name	Customer ID #	Relationship with the borrower	Limits enjoyed from Federal Bank with Account No.	Other directorship, if any

#(in the case of guarantor/co-obligants- )

<b>Data required to generate CIBIL Report</b>			
Name of Promoters/ partners/ Directors/ guarantors/ co-obligants	Age & Date of birth	Pan card No/ Passport no/ Voter id No.	Full Residential address with pin code and telephone number / mobile number

**IV.**

<b>Other General Details.</b>	
Details of Pending Litigations, if any	
Relationship of the Applicant/Other related parties with the Directors of the Bank/Other banks.	
Interest of the Directors of the Bank/Other Banks, if any, in the Proposal.	

<b>Associate / Sister concerns if any</b>					
Name of Firm	Regd. Address with PIN code & Phone No. & PAN/TIN/VID No.	Name of Prop./partners/directors	Limits enjoyed if any with account no.	Activity	Customer ID@

@ (if banking with Federal Bank or if Guarantee is offered)

The Processing Fee & Other charges are made known to me/us. I/We undertake to pay the PF & Other charges as per the Bank's norms.

All communications may be sent by the Bank in the e-mail ID and address mentioned above. We agree to abide by the rules and conditions/KYC policy of the Bank.

Place :	
Date :	Signature of Applicant/s

**For Branch Use**

**Brief Description on the Proposal :**

(Discuss the experience of promoters/their reputation, creditworthiness and experience in the activity, nature of business/limits requested/purpose etc.)

**Other Details**

Customer ID of the Applicant				
Concessions obtained /enjoying by the borrower	Interest	PF	Other Charges	Sanction reference No.

Request for deviations/ concessions if any	Parameters	Justification for the concession requested

Date of Last Sanction of Credit limits(WC/TL) :	Sanctioning Authority :
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Ancillary business if any	Portfolio	Number of accounts	Amount/Average balance during --- to ---
	Savings account		
	Current Account		
	Term Deposits		
	Insurance products		
	Pure gold (weight in gms)		
	Demat account		
	Others like MFs/ SIP etc		

**Branch shall ensure that all mandatory fields like date of birth, PAN, telephone number, constitution etc. are correctly updated in customer ids of all parties to the proposed limit in Finacle before forwarding the loan application to RCH.**

*#Customer IDs shall be compulsorily created for Borrower/Co- obligant /Guarantor in Finacle and mention in the appropriate column in the application.*

**Certificate by branch:**

- a) We have made discrete enquiry about the applicants and confirm that the activity and parties are genuine.
- b) We hereby certify that we have complied with the guidelines as per KYC and AML norms in respect of the borrower and all parties to this loan application.

Asst. Manager/Manager Admn/Senior Manger

Principal Officer

**Recommendation of the branch:**

We recommend the above applicant for considering sanction of credit facilities sought for subject to eligibility norms and confirm that the applicant is properly identified and KYC norms have been complied with. Cheque for 50% of the applicable PF has been collected. All the documents as per check list (see tick marks) totaling to\_\_\_\_are attached.

LTS ID No.

Date:  
Place:

Signature  
Name & Designation

## MSME LOAN APPLICATION – CHECKLIST OF DOCUMENTS TO BE ANNEXED

SL NO.	DETAILS OF DOCUMENTS	WHETHER APPLICABLE YES/NO	IF YES, WHETHER SUBMITTED Put a (√) mark
<b>1.</b>	<b>Documents related to the business &amp; organisation</b>		
a.	Copy of Memorandum and Articles of Association of the Company/ Partnership deed/Trust Deed/By-laws etc		
b.	List of Trustees/Share holders/Partners/Directors and their shareholding pattern		
c.	Bio data of promoters/key persons managing the project.		
d.	Colour photographs of proprietor/ partners/ directors/ trustees		
e.	Value Added Tax(VAT)/ CST/ Excise/ Sales Tax / Service Tax Registration Certificate		
f.	Copy of local body license / other applicable licenses/ IE code/ dealership agreements etc.		
<b>2.</b>	<b>Documents related to purpose of loan</b>		
<b>2.1</b>	<b>(General for all purposes)</b>		
a.	Project report ( for fresh and expansion proposals )		
b.	Contractual agreements, if any.		
c.	Copy of certificates evidencing statutory clearance/approvals to implement the project.		
d.	Copy of rent/lease agreement (in the case of units functioning in rented/leased premises)		
e.	Details of major buyers / suppliers.		
f.	Technical feasibility report	Optional	
g.	Pre sanction inspection report (Format in bulletin 47/2000 Part 2) with at least 3 photos of the unit / shop/ office/ go down / business place/ agrifarm etc with branch official and customer/ his representative		
<b>2.2</b>	<b>Term Loan</b>		
a.	Copy of approved plan and building permit with conditions stipulated by approving authority, estimates for civil construction and quotation/invoice for purchase of machinery/assets.		
b.	List of plant and machinery / other fixed assets to be purchased out of loan amount along with Invoices/quotations		
<b>2.3</b>	<b>Working Capital</b>		

a.	Copies of Letters of Credits(LCs), unexpired work orders and tie up arrangement on hand, in case of manufacturing/export credit etc		
b.	C165R(Go down inspection report)		
c.	Stock & receivables audit report and Financial Follow up Report (FFR) 1 & 2 for existing working capital limits of Rs 5 Cr & above		
<b>2.4</b>	<b>Takeover</b>		
a.	Copy of sanction order of existing banker (original & recent)		
b.	Statement of accounts for the past 1 year		
c.	List of property documents with the transferee bank - original / others		
d.	Satisfactory credit opinion (if credit opinion of the other bank is not available at the time of submission of proposal, statement of accounts for the past 2 years to be obtained and credit opinion is to be obtained before release of sanctioned facilities )	Optional	
<b>2.5</b>	<b>Contractors</b>		
a.	Govt. license		
b.	Copy of unexpired work orders along with agreements executed		
c.	Latest C 171 signed by applicant and branch		
d.	Site inspection report		
e.	Copy of power of attorney		
f.	Selection notice		
g.	Tender schedules		
h.	Site hand over letter		
<b>2.6</b>	<b>FRSL</b>		
a.	Details of assets to be created out of proposed loan / Purpose of proposed loan		
b.	Copy of rent agreements / lease agreements. (preferably registered)		
c.	Last 12 months statement of the account to which rent is credited.		
d.	Audited financial statements of lessee (if lessee is not reputed)		
<b>3.</b>	<b>Financial Documents</b>		
a.	Copies of audited balance sheets and P&L statements for last two financial years along with schedules, auditors certificate, notes on accounts.		
b.	Provisional financial statements along with schedules as on a latest date (at least as on last quarter end).		
c.	Financial statements (estimates) for the current year (Balance Sheet, Income Statement, Schedules) incorporating proposed facilities		

	(enhancement/fresh if any).		
d.	Projected financial statements (Balance Sheet & Income Statement) for the ensuing year incorporating proposed Facilities (enhancement/fresh if any). If Term Loan is proposed, projected balance sheet, P&L statements and cash flow /profitability statements for the entire period of the Term Loan (showing DSCR calculation).		
e.	C7AC- Financial statements/assets& liabilities statement of Proprietor /Partners/Directors/ Guarantors/Co-Obligants duly verified by branch officials (Documentary proof (wherever needed) shall be collected and filed at the branch level).		
f.	IT returns of the proprietor/partners/directors and the business unit for the last 2 years		
g.	Income tax/sales tax / assessment orders of the company/firm.		
h.	Credit Monitoring Arrangement (CMA) data (for working capital limits above RS 5 Cr for MSE Units and above Rs 2 Cr in all other cases)		
i.	Outstanding statutory dues details as on current date, if any		
j.	Cash budget(for seasonal activities ) (Format in Loan Policy Bulletin 9A/2006 Page 46,47)		
k.	In case of LC limits proposed, Name of major suppliers, % of purchase proposed to be done under LC, Usance period, lead period and other relevant details		
l.	VAT / CST return (24 months' monthly/ annual - previous year & current year)/ VAT/CST audit report for the FY / Copy of acknowledgement.		
<b>4.</b>	<b>Documents related to security</b>		
a.	Details of securities proposed (Latest possession / Khatha certificate, latest tax paid receipt).		
b.	Valuation report by external valuer and branch confirmation along with photographs (as specified in loan policy)		
c.	In the case of mortgage, legal opinion of security properties obtained from panel advocates approved by legal department. (Copy of supplementary opinion if any as specified during earlier sanction / Vetting to be forwarded )		
d.	CERSAI - Asset ID for existing securities and pin code of security property for new securities.		
e.	Broken period EC , in case of renewal		
f.	Valuation of existing machinery by Chartered Engineer ( in the case of takeover of Term loans & in the case of purchase of second hand machinery)		
<b>5.</b>	<b>Other Documents</b>		



a.	Copy of at least last 6/ 12 months' statement of accounts ( operative and term loans) with other banks		
b.	Copy of C 124 (of earlier sanction) and present status of compliance of the terms and conditions of the previous sanction, in the case of existing working capital limits.		
c.	a)Commercial CIBIL reports of the applicant company / firm b)CIBIL report of proprietor / Directors / Partners / Co-obligants / Guarantors.		
d.	Due diligence report for loans in specified format (Refer IRMD Circular 5321) (Applicable for loan loans up to 1 Cr and For loans above1 Cr - up to 5 Cr - If customer location is beyond 50 Kms from hub)		
e.	Copy of duly stamped Power of Attorney, where borrower or co obligant is represented by Power of Attorney holder		
f.	CA certificate / Documentary evidence in case of reimbursement loans.		
g.	Copy of external credit rating of the party in case of existing loan limit is above Rs.500L (Other than exempted categories (bulletin 33/2011 P2))	Optional	
h.	Details of group / associate concerns		
	a) Name and nature of activity of all associate/sister/group concerns		
	b) Nature of relationship with the applicant borrower		
	c) Latest audited / Unaudited Financial statements of all the group concerns		
	d) If any existing finance from our banks, then details thereof		
	e) Details of credit facilities enjoyed by group concerns from other banks / FIs along with present balance outstanding.		
	f) Details of pending litigation against the borrower / proprietor, if any.		
i.	Relationship of the borrower, if any with the directors and employees of the Bank/Directors of other Bank.		
j.	Any interest of Directors of the Bank in the borrower.		
k.	Any interest of Directors of other Banks in the borrower.		

Name and Signature of Principal Officer:

Branch:

Date: