



भारतीय लघु उद्योग विकास बैंक
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA

SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA
Application form for assistance to existing units
(upto and including Rs. 50 lakh)

I Applicant details

1	Name of Unit	
2	Address for correspondence	
3	Constitution	
4	SSI Registration. No.	
5	Date of Incorporation	
6	Date of Commencement of Operations	
7	Activity / Industry	

	Registered Office	Factory / Service Establishment (existing)	Factory / Service Establishment (proposed)
Full Address			
Contact Person(s)			
Tel No.			
Fax No.			
E mail address			

II Promoters/Directors

Bio-data of all the promoters/directors of the unit (Preferably make separate sheet for each promoter/director)

Promoter/Director	
Name	
Full Address(incl Tel no./ mobile no)	
Age	
Passport No.	
Father's / husband's name	
Qualification	
Experience	
Functional responsibility in the unit	
Relationship with Chief Promoter	
Shareholding in the unit	
Net worth	

Pl. furnish details of any other shareholder having more than 5% in the unit.

III. Products Manufactured

Sl. No.	Product	Installed capacity p.a.	Present capacity utilisation	End use of product	Export orientation
					Yes/ No

IV. Existing Facilities with Banks /FIs incl. SIDBI

a	Name of the Bank(s) / FI, Branch,	
b	Dealing person and contact tel. no.(s)..	
c	Dealing since (each Bank / FI)	

Facilities enjoyed :

Nature of facility (bankwise)☐	Amount (Rs. lakh)		Rate of interest☐	Nature of Security and value
	Sanctioned	Outstanding as on ____		
Fund based				
-Term Loan☐				
-Working capital				
Non Fund Based				

Are there any defaults ? Yes/No

V. Financial Position of applicant unit/ associate concern

(Rs. lakh)

☐	Net-worth			Sales			Net profit		
	Y1	Y2	Y3	Y1	Y2	Y3	Y1	Y2	Y3
Applicant unit									
Associate concern I									
Associate concern II									

Details of Associate concerns to be given as per **Annexure I**.

VI. Project Details

6.1. Purpose for which assistance now required :

	Purpose	
1	Indicate whether Expansion /diversification / modernisation and details	
2	If new products envisaged give details	
3	Details of expected incremental qualitative / quantitative benefits	
4	Expected month/year of implementation	
5	No. of employees existing and additional	

6.2. Cost of Project

(Rs. Lakh)

S. No	Details	Total Amount
1	Civil Works	
2	Plant & Machinery (incl. installation) * -Indigenous -Imported	
3	Misc. fixed assets	
4	Margin money for working capital	
5	Contingency provision, if any (basis)	
TOTAL		
<i>* Details of Plant and machinery/ Misc. fixed assets at Annexure II and III</i>		

Indicate details of expenditure already incurred, if any and how the expenditure was financed ?

6.3. Means of Finance

(Rs. Lakh)

S. No.	Details	Total
1	Additional share capital	
2	Internal accruals	
3	Interest free Unsecured Loans	
4	Term Loan proposed from SIDBI	
Total		

6.4 Whether additional Working Capital required for the unit. If yes, amount and arrangements proposed may be indicated:

6.5 Technology

S. No.	Item	
1	Any Technical collaboration? If yes, details	
2	Details of main technical professionals employed	
3	Any quality certification obtained ? If yes enclose certificate.	

6.6 Raw material / Labour/ Utilities

1	Raw material (Details, arrangement, sources and distance)	
2	Power	Connected Load Utilised load Requirement of power for Additional machines

		Back-up arrangement (DG) <input type="checkbox"/>
3	Other critical inputs if any	

6.7 Marketing & Selling Arrangements

Items	Applicants remarks
Main Markets (Locations)	
Main buyers, Indicate clearly if the unit is relying on a single buyer	
Indicate competitors	
Whether product has multiple applications	
Distribution channels (e.g. direct sales, retail network, distribution network)	
Marketing team details, if any.	
Orders on hand (enclose copies)	

6.8 Projected profitability : Statement to be enclosed as per **Annexure IV.**

6.9 Others

Items	
Please indicate the various licenses / consents for the project / unit already obtained from the respective authorities	
Please indicate licenses / consents for the project / unit that are yet to be obtained.	
Category as per pollution control dept. If polluting, pollution control measures taken	
Whether the project is entitled for any govt. subsidy, tax exemptions. Details thereof	
Repayment period (in months) sought including repayment holiday requested, if any,	
Details of Collateral security offered and value (basis).	
List of guarantors for the proposed loan	

Enclose documents as indicated in the check list at Annexure V.

6.10 Strengths / Weaknesses of the borrower (such as market standing, product/ service differentiation, technical expertise, infrastructure facilities etc.)

Strengths	
Weaknesses	

DECLARATION

I/We certify that all information furnished by me/ us above and in the appendix/ annexures/ statements and other papers enclosed is true; I/we have no borrowing arrangements for the unit with any bank / FI except as indicated in the application; that there are no overdues / statutory dues/government enquiry/proceedings/prosecution against the unit/associate concerns/ promoters/directors except as indicated in the application; that no legal action has been/ is being taken against the unit/associate concerns/promoters/directors; that I/ we shall furnish all other information that may be required by SIDBI in connection with my/our application and I/ We have no objection to your furnishing the information submitted by

me/ us to any agency as you may deem fit in connection with consideration of the assistance. We have no objection to SIDBI/ its representatives making suitable enquiries while considering the application.

Place :

Signature

Date

Name & Designation

Annexure I

Details of Associate Concerns

Name , Address & products manufactured	Existing since	Name & Address of existing Banker (s)	Facilities Enjoyed	Share holding of the main promoter(s) of applicant unit

Annexure II

Particulars of machinery proposed for the project

Name of machinery, (model / specification)	Name of manufacturer, contact person, e-mail address telephone no.	Lead time for delivery of machinery	Invoice price (for indigenous machinery) / CIF price (for imported) (Rs. lakh)	Purpose /use of machine	Basis of selection of supplier	Remarks reg. after sale service etc.

- Furnish competitive quotations, catalogues / invoice for each machinery proposed to be acquired
- In case of second hand /fabricated machinery, indicate the need / reasons for acquiring such machinery. Also enclose Chartered Engineer's certificate regarding residual value and life in respect of second hand machinery.

Annexure III

Details of Misc. Assets / equipment Proposed

S.No.	Name of item	Supplier	Cost (Rs. lakh)	Purpose/ use of MFA	Remarks

Annexure IV

Profitability projections for the Unit/ Company as a whole*

S.No.	Item	Actuals for previous year	Y1	Y2	Y3	Y4	Y5
1	Total Income						
2	Raw materials						
	Power and fuel						
	Wages and salaries						
	Selling expenses						
	Other expenses						
	Total Cost						
3	Profit before depreciation, Interest and taxes (PBDIT) (2 - 1)						
4	Interest on Term Loan						
5	Interest on Working Capital						
6	Interest on unsecured loans						
7	Depreciation						
8	Profit before Tax (3 - 4 - 5 - 6 - 7)						
9	Tax						
10	Profit after Tax (8 - 9)						
11	Dividends/ Withdrawals						
12	Cash Accruals (10 - 11 + 7)						
13	Repayments of all term liabilities (Principal)						
14	Debt Service Coverage Ratio ((10+7+4)/(13+4))						
15	Average DSCR (Total of 10+7+4 for projected period/(Total of 13+4 for projected period)						

* Please give projections for the entire tenure of SIDBI loan.

Annexure V

**CHECK LIST of documents to be
submitted along with the application**

S. No.	Documents	Y/N	Reasons for Non-submission
1	SSI Regn. / CA certificate certifying SSI status		
2	Certified copies of Memorandum & Articles of association / Partnership Deed		
3	Audited financial results for the last three years of Applicant unit		
4	Copies of lease deed / sale deed on which the unit is situated		
5	Copies of sanction letters from commercial banks / FIs which have sanctioned assistance to the unit		
6	NOC from pollution control board/consent letter, if applicable		
7	IT Returns/Assessment orders/Sales tax returns of the Applicant Unit/promoters/directors for 2 years		
8	List of existing plant and machinery		
9	Competitive quotations for machines and Misc. fixed assets proposed to be acquired under the scheme		
10	Duly signed latest net worth statements of promoters/directors & guarantors in SIDBI format; In case of guarantors please furnish, Name, Age, Father's/Husband's name, residential address. Details of similar guarantee, if any, given to other institutions		
11	2 sets of photographs along with signatures of all promoters/directors/guarantors duly certified by a Bank or Gazetted Officer.		
12	Audited financial results for last three years for each associate concerns. If applicable.		
13	Copy of title deed of collateral security and valuation report		

Annexure 1**Bio-data of the Promoters****(PI affix
recent
photograph)**

Name			
Date of Birth			
Sex			
Father's/ Husband's Name			
Address for Correspondence			
Residence Address			
Permanent Residence			
Office Address			
PAN No			
Passport No			
Academic qualifications			
Professional qualifications			
Family details - Spouse & children (age, educational background & present occupation)			
Job experience (if applicable)			
Details of Past Experience of Entrepreneurship			
Major Skills / Area of Expertise			
Financial/ capital contribution in all the existing enterprises/ businesses in which involved as promoter/ director/ partner/ proprietor etc (face value only)	Name of concern/ associate concerns	Capital contribution (Rs lakh)	
		At beginning	At present

Functional responsibility in the applicant enterprise			
Functional responsibility in the proposed venture			
Any other relevant information			

I declare that the above particulars are true to the best of my knowledge and belief.

(Signature)

Networth of Promoters / Guarantors

1. Name : -----
2. Fathers' name : -----
3. Age and Sex : -----
4. Address & Contact Details : -----
 - Correspondence : -----
 - Residential : -----
 - Permanent : -----
5. PAN No. and Passport no. : -----

6. **DETAILS OF ASSETS** (Rs lakh)

i) **MOVABLE ASSETS** (other than shares held in the applicant enterprise)

- Cash and Bank (Savings/ FD) :
- Liquid Shares/ Bonds/ Mutual Funds :
- Insurance policies (Surrender value) :
- Details of other securities like stake in unlisted concerns, etc :
- Vehicles/ Jewellery :
- Others (kindly specify) :
- Total** :

- Kindly provide details of the pledge :
or hypothecation of the above assets

ii) **IMMOVABLE PROPERTIES**

Date of Acquisition	Location / Address	Whether Land/ House/ Flat/ Commercial/ Agricultural property	Extent of holding (%)	Name of joint owner, if any	Value (Rs lakh)		Details of mortgages, encumbrance
					Purchase price	Mkt. Value	
TOTAL							

7. **DETAILS OF LIABILITIES**

S.No	Borrowings from	Purpose	Secured by	Amount still to be repaid (Rs lakh)
1				
2				
DETAILS OF GUARANTEES GIVEN				
	Guarantee given to (name of bank/ person)	On behalf of/ purpose	Guarantee valid upto	Amount involved (Rs lakh)
1				
2				
	Debit Balance shown in Balance Sheet of any company/ firm in which you have financial interest/ stake			

	Any other liabilities	
		Total Liabilities

8. **SUMMARY**

Value of Movable assets : -----
 Value of immovable properties : -----
Total Assets (Rs. Lakh) : -----

Less: Total liabilities (Rs. Lakh) : -----

Net Assets (Rs. Lakh) : -----

9. Profit in Business (Rs. Lakh) : -----

10. **DECLARATION**

I declare that the above particulars are true to the best of my knowledge and belief and I undertake to furnish such other information as the Bank may require.

Place : -----
Date : -----

Signature: -----
Name : -----

=====

CA Certification

Based on the verifications of all the relevant documents/ vouchers/ books of accounts / bank accounts etc. of Shri _____, we certify that the above information is true & correct to the best of our knowledge.

Place : -----
Date : -----

Signature: -----
Name/stamp of the Firm / Partner:
Membership No -----

Note:

1. Net worth details should contain full details of the following :
 - a. immovable properties including complete address, area (residential, commercial etc.) and whether they are mortgaged with others with details thereof;
 - b. movable assets including the details of investments in shares, bonds, debentures, fixed deposits indicating name of company/ firm, amount, face value, interest rate, etc., and whether they are pledged with others with details thereof;
 - c. full details of liabilities including names, amounts, terms etc. ;
2. Kindly enclose copies of sale deeds, demat statements of shares, debentures & bonds held, policies, etc.

Annexure 2A

To be obtained at the application stage

Date : _____

Place: _____

The General Manager/ Dy. General Manager/ Asst. General Manager,
Small Industries Development Bank of India (SIDBI)

Undertaking-cum-Consent letter

I _____ S/o D/o W/o _____ aged about _____ years and residing at _____, do hereby undertake, declare and give my consent as stated hereunder ;

(i) That I am _____ (Partner/ Managing director/director/ trustee/member) of M/s _____ (Applicant)

(ii) That the applicant has submitted an application to SIDBI for seeking financial assistance of Rs. _____ under _____ (scheme)

(iii) That to secure the said financial assistance, I have also offered _____
(please indicate the security including guarantee)

(iii) I am aware that in relation to the said financial assistance, SIDBI requires my consent to pull / having access to the credit reports / data relating to me from CIBIL Consumer Data Base. Accordingly, I hereby irrevocably and unconditionally give my consent authorising SIDBI for pulling credit reports / data relating to me from the Consumer Data Base of CIBIL while considering the application of the applicant and thereafter also in case the financial assistance is sanctioned by SIDBI to the applicant till currency of the financial assistance or the securities created by me which ever is later.

Yours faithfully,

Delete if not applicable

Minimum Information To Be Declared By Borrowing Entities to Banks while approaching For Finance under Multiple Banking Arrangements

A. Details of borrowing arrangements from other banks (institution wise and facilities wise)

1. Name and address of bank/institution	
2. Facilities Availed	
Fund- Based credit facilities (Kindly indicate the nature of facilities e.g. working capital / demand loan / term loan / short term) / Foreign currency loan, corporate loan / line of credit / Channel financing , Bill of discounting etc. amount and purposes)	
Non- fund based facilities other than derivatives (Kindly indicate the nature of facilities e.g. L/C, BG, DPG (I & F) etc. amount and the purposes)	
Derivatives contracts entered into with the bank (Kindly indicate the nature of the contract, maturity, amount and the purposes)	
3. Date of sanction	
4. Present outstanding (In the case of derivatives contracts, the negative MTM i.e. which is not due for settlement may be indicated)	
5. Overdues position, (In the case of derivatives contracts, the negative MTM i.e. amount payable to the bank under the contract but not yet paid may be indicated)	
6. Repayment terms (for demand loans, term loans, corporate loans, project - wise finance)	
7. Security offered (complete details of security both primary and collateral including specific cash flows assigned to project wise finance/loan raised & personal/ corporate guarantee, to be furnished)	
8. Requests for facilities which are under process	

[The information is to be given for domestic and overseas borrowings from commercial banks, Financial Institutions and NBFCs]

Contd...

B. Miscellaneous Details

1. CPs raised during the year and current outstanding	
2. Details of financing outside banking system e.g. L/C Bills discounting	
3. Amount of un-hedged foreign currency exposure (kindly give currency - wise position in format given below)	
i. Short term exposures (less than one year)	
a) Long positions	
b) Short positions	
c) Net short term Exposure (a-b)	
ii. Long term exposures (one year and beyond)	
a) Long positions	
b) Short positions	
c) Net Long term Exposure (a-b)	
4. Overall Net position (i-ii) for each currency	
5. Overall Net position across all currencies	
6. Main and allied activities with locations	
7. Territory of sales and market share	
8. Details of financial aspects incl. DSCR Projections wherever applications as per requirements of bank-Imp. Financial covenants, if any, agreed to / accepted with other lenders.	
9. CID A/c's, within/outside financing Banks, being operated, if any	
10. Demands by statutory authorities/ status thereof	current
11. Pending litigations	
12. A declaration authorizing the bank to share information with other financing banks	
