

ANDHRA BANK (A Government of India Undertaking) Branch	
APPLICATION FORM FOR MICRO AND SMALL ENTERPRISES (For Micro and Small Enterprises with Credit limits upto ₹ 100 lakhs)	
To be submitted along with documents as per the checklist	

1	NAME OF THE ENTERPRISE					
2	REGD. OFFICE ADDRESS:					
3	ADDRESS OF FACTORY/ SHOP					
4	WHETHER BELONGS TO SC/ST/OBC/MINORITY COMMUNITY					
	TELEPHONE NOs. (Office)		EMAIL ADDRESS			
	Mobile No.		PAN CARD NO.			
5	CONSTITUTION	Proprietary/Partnership firm/Pvt. Ltd./Ltd. Company/Co-op. Society				
6	DATE OF ESTABLISHMENT					
7	NAME OF PROPRIETOR/PARTNERS/DIRECTORS OF COMPANY AND THEIR ADDRESSES:					
	NAME	AGE	ACADEMIC QUALIFICATIO NS	RESIDENTIAL ADDRESS	TELEPHONE NO. (Residence)	EXPERIENCE IN THE LINE OF ACTIVITY

8	ACTIVITY : Existing				
	Proposed (#):				

If a different activity other than existing activity is proposed.

9	NAMES OF ASSOCIATE CONCERNS AND NATURE OF ASSOCIATION:				
	NAME OF ASSOCIATE CONCERN	ADDRESSES OF ASSOCIATE CONCERNS	PRESENTLY BANKING WITH	NATURE OF ASSOCIATION	EXTENT OF INTEREST AS A PROP. /PARTNER / DIRECTOR OR JUST INVESTOR IN ASSOCIATE CONCERN

10	Relationship of Proprietor/Partner/Director with the officials of the Bank/Director of the Bank	
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10(a)	CREDIT FACILITIES (EXISTING) :					(Rs. in lacs)	
	Type of facilities	Limit (In lacs)	Outstandings as on.....	Presently banking with	Security Lodged	Rate of Interest	Repayment terms
	Current account						
	Cash Credit						
	Term Loan						
	LC/BG						
	If Banking with this Bank, customer No. be given here.						
10(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.						

11	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 column 12)		
	Cash Credit				YES / NO		
	Term Loan				YES / NO		
	LC/BG				YES / NO		
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 (in case of imported machine, the breakup of basic cost, freight, insurance and customs duty may be given)	Contribution being made by the promoters	Loan required

12	Details of Collateral Security offered, if any, including 3rd party guarantee * (* As per RBI guidelines banks are mandated for not taking collateral security for loans upto Rs. 10 lakhs to Micro and Small Enterprises)					
13	PAST PERFORMANCE/FUTURE ESTIMATES (Actual performance for two previous years, 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): <div style="text-align: right;">(Rs. in lacs)</div>					
		PAST YEAR - II (Actual)	PAST YEAR - I (Actual)	PRESENT YEAR (Estimates)	NEXT YEAR (Projections)	
	Net Sales					
	Net Profit					
	Capital(Net worth in case of companies)					
14	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					

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 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 authorised by you, may, at any time, inspect/verify my/our assets, books of account etc. in our factory/business premises as given above.

15	SPACE FOR PHOTO	SPACE FOR PHOTO	SPACE FOR PHOTO
SIGNATURES OF PROPRIETOR / PARTNER / DIRECTOR WHOSE PHOTO IS AFFIXED ABOVE			
Only one photo of proprietor / each Partner / Each working Director is required to be affixed. Each photo will be certified/ attested by the Branch Team with name and signatures on the photograph with Branch stamp. The concerned staff will put his name below the signatures.			

16	Date	Place
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BIO - DATA FORM

Details of Proprietor / Partners / Managing Partner Promoters/Directors/Managing Director

(Please indicate inter-relationship, if any, among the partners/directors/promoters)

(Please use separate sheet for each person)

1. Full Name :
2. Name of the Father/Husband :
3. Age :
4. Sex :
5. Whether belongs to Scheduled Castes / Scheduled Tribes/Minority Community : Yes / No
6. Are you an Ex-Serviceman : Yes / No
7. Ration Card No. and Name of the Issuing Office :
8. Passport No. :
9. Address :
- Office : Telephone No.
- Permanent Residence : Telephone No.
10. Academic Qualification :
11. Experience :

<u>Years</u>	<u>Employer</u>	<u>Designation</u>	<u>Last Salary Drawn</u>
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12. Functional Responsibilities in the unit
13. Capital/Loan Contribution in the unit. : At the Beginning At Present
14. Reasons for joining/establishing the unit (please mention about the motivation factors)

15. If associated as proprietor/partner/director/shareholder with concerns other than the applicant unit, please furnish following details separately for each concern by way of enclosure.
 - 15.1 Name and address of the branch/ associates/identical concern
 - 15.2 Activity of the concern
 - 15.3 Functional responsibility in that concern
 - 15.4 Capital/Loan Contribution
 - 15.5 Name of the associate concern's Banker and their address
 - 15.6 Aggregate credit facilities enjoyed by the concern
 - 15.7 Security offered by the concern for its borrowing
 - 15.8 Working results of the units for the past Three Years.
16. Personal Assets and Liabilities :
 - 16.1 Immovable property details like land/buildings, location, date of acquisition, cost, present value, etc.
 - 16.2 Other Assets
 - 16.3 Personal Liabilities, if any. (including guarantees/acceptances given)
17. Any other relevant information

Place :

Date :

Signature

Annexure in case of Small Road Transport Operators		
Operational Viability:		
1. Income :	Per Month	Per Annum
i) Number of days in a month the vehicle will be on the road. :		
ii) Number of Kilometers it will run per day		
iii) Fare/rate per Kilometer		
iv) Average income per month		(A)
v) Any other (outside) income		
vi) Total income (iv) + (v)		(B)
2. EXPENSES		
(i) Fuel Cost*		
(ii) Motor and other municipal taxes		
(iii) Insurance Premium		
(iv) Garage Rent		
(v) Depreciation		
(vi) Interest on borrowings		
(vii) Maintenance expenses		
(viii) Cost of oil spares, etc		
(ix) Staff Salary		
(x) Drawings of the Operator		
(xi) Others		
Total expenses:		(C)
3. Surplus : B – C		
Income Tax, if any		
Depreciation Added Back		
4. NET CASH ACCRUALS		
Signature of Borrower		

$$* \text{ Fuel Cost per month} = \frac{X \cdot Y \cdot Z}{N}$$

Where

- X = No. of days the vehicle will run Per month.
Y = Kilometers run per day;
Z = Cost of fuel per litter
N = No. of Kilometers the vehicle will run per liter.

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

1. Proof of identity - Voter's ID Card / Passport / driving licence / 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 (SC/ST/Minority etc)
5. Last three years balance sheets of the units along with income tax /sales tax returns etc. (Applicable for all cases from Rs.2 lacs and above). However, for cases below fund based limits of Rs.25 lacs if audited balance sheets are not available, then unaudited balance sheets are also acceptable as per extant instructions of the bank . For cases of Rs.25 lacs and above, the audited balance sheets are necessary.
6. Memorandum and articles of association of the Company (In case of Companies)/Partnership Deed(in case of Partnership) 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. SSI 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 pattren etc. (APPLICABLE FOR CASES WITH EXPOSURE ABOVE Rs.25 LACS).
13. Last three years balance sheets of the Associate/Group Companies (If any). (APPLICABLE FOR CASES WITH EXPOSURE ABOVE Rs.25 LACS).
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 utilisation assumed, production, sales, projected profit and loss and balance sheets for the next 7to 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. (APPLICABLE FOR CASES WITH EXPOSURE ABOVE Rs.25 LACS).
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 out standings for working capital limits, term loan limits, bills discounted. (APPLICABLE FOR CASES WITH EXPOSURE ABOVE Rs.25 LACS).
16. Photocopies of lease deeds/title deeds of all the properties being offered as primary and collateral securities.

17. Position of accounts from the existing bankers and confirmation about the asset 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 material 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. (APPLICABLE FOR CASES WITH EXPOSURE ABOVE Rs.25 LACS).
19. Number of persons presently employed and proposed
20. Copies of Sales Tax assessment orders of the firm for the last three years
21. Income Tax assessment orders of the Firm for last three years
22. Proforma Invoices for Chassis, Body Building, copies of Driving licence and Road permits in case of Road Transport operators.

(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)

ANDHRA BANK

(A Govt. of India Undertaking)

_____ Branch

ACKNOWLEDGEMENT

BRANCH LOAN REGISTER SI. NO.

DATE

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We acknowledge the receipt of SSI Loan application for sanction of credit facilities from

M/s/Mr/Ms.....

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Address

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Branch Seal

Signature of the Branch Manager

Fair Practices	Information to be furnished by branch
Processing Charges Payable	
Processing charges payable while submitting application	
Processing Fee refundable in case of non acceptance of application	
Prepayment Charges	
<p><i>Rate of interest :</i></p> <p>Fixed/ Floating</p> <p><u>Manner of charging interest :</u></p> <p>Monthly /quarterly / Half yearly / yearly interest</p>	
Inspection Charges	
Folio Charges	
<p>Penal rate of interest for</p> <p>Non Renewal of limits non / delayed submission of stock statements etc.</p>	