

Application Form for Micro & Small Enterprises

Name of applicant:			
Constitution	Individual / Proprietorship / Partnership / Private / Public Ltd. Co.		
Operational Business Address (As per Business Proof & Ownership Proof)			
	Pin :		
☎ Number/s :		Mobile	
Factory / Godown Address / Shop			
☎ Number/s		Email ID	
Date of establishment / Constitution		PAN No.	
Nature of Business			
No. of years in current business			
Whether Belongs to SC/ST/Minority Community/NT/OBC/General			
Religion –	Hindu, Buddhist, Muslim, Christian, Sikh, Jain, Zoroastrian, Others		
Accounts with DCB Bank	A/c number	Branch	A/c Since
Savings Bank			
Current A/c			
Fixed Deposit A/c			
Loan Account			
Cash Credit /Overdraft/Others			
BG/LC/Other Non Funded Limit			

Sr. no	Names of Proprietor / Partner/Director/Guarantor	Qualification	Birth Date	Residential Address	☎ Residence	Pan No.
1						
2						
3						
4						
5						

Details of Loans:

Mention below, all loans/credit facilities availed from Other Bank's, Financial institutions.				
	Name of Institution	Loan Type	Balance	Purpose
Loan A/c 1				
Loan A/c 2				
CC/OD				
Non Funded				

Details of Limit Required:

Type of Facility	Amount Required	Tenor
1. Cash Credit / Overdraft		On demand/Annual review
2. Term Loan		_____ Months
3. Non Funded Facility		
TOTAL		
Purpose of the advance		

Financial details and Documents Submitted: Please see check list attached.

Details of Collateral security, If Any	
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There are no litigation / legal suits pending against my / our Company / Firm / Concern and the Directors / Partners/Proprietor (including winding up petition filed with the court / Company Law Board) as filed by any other Bank / Financial / Institution. Further none of our accounts and/or accounts of any of our associate concerns is NPA with any Bank.

I/We are not related to any director / officials of the Bank.

I/We hereby declare and undertake that the particulars furnished above are true and correct. I /We understand that Bank reserves the right to advance the loan as it deems fit and that the Bank is not bound to assign any reason for rejecting the loan application.

Photograph	Photograph	Photograph	Photograph	Photograph
Name	Name	Name	Name	Name

Date:

Signature of the Applicant

Undertaking relating to Information sharing:

- i. I/We, understand that as a pre-condition, relating to grant of the loans/advances / other non-fund based credit facilities to me/us, the Development Credit Bank, requires my/our consent for the disclosure by the Bank of, information and data relating to me/us, of the credit facility availed of / to be availed, by me/us, obligations assumed / to be assumed, by me/us, in relation thereto and default, if any, committed by me/us, in discharge thereof.
- ii. Accordingly, I/We, hereby agree and give consent for the disclosure by the Development Credit Bank of all or any such;
 - (a) Information and data relating to me/us
 - (b) The information or data relating to any credit facility availed of/to be availed by me/us and
 - (c) Default, if any, committed by me/us, in discharge of my/our such obligation.as the Development Credit Bank may deem appropriate and necessary, to disclose and furnish to Credit Information Bureau (India) Ltd., and other agency authorized in this behalf by RBI.
- iii. I/We, declare that the information and data furnished by me/us to the Development Credit Bank are true and correct.
- iv. I/We, undertake that:
 - (a) the Credit Information Bureau (India) Ltd. and any other agency so authorized may use, process the said information and data disclosed by the Bank in the manner as deemed fit by them; and
 - (b) the Credit Information Bureau (India) Ltd. and any the agency so authorized may furnish for consideration, the processed information and data or products to other credit grantors or registered users, as may be specified by the Reserve Bank in this behalf.

(Signature of the Applicants/Borrowers/Guarantors)

Place : Date :

Undertaking from Guarantors:

- i. I/We, understand that as a pre-condition, relating to grant of the loans/ advances/ other non-fund based credit facilities to _____ (name of the borrower/s) and furnishing of guarantee in relation thereto, the Development Credit Bank, requires consent of the guarantor/e of the credit facility, granted / to be granted, by the Bank for disclosure of, information and data relating to the guarantor/s any credit facility availed of by the guarantor/s, obligation as assumed by the guarantor/s, in relation thereto and default, if any, committed, in discharge thereof.
- ii. Accordingly, I/We, hereby agree and give consent for the disclosure by the Development Credit Bank of all or any such;
 - (a) Information and data relating to me/us
 - (b) The information or data relating to any credit facility availed of/to be availed by me/us and
 - (c) Default, if any, committed by me/us, in discharge of my/our such obligation.as the Development Credit Bank may deem appropriate and necessary, to disclose and furnish to Credit Information Bureau (India) Ltd., and other agency authorized in this behalf by RBI.
- v. I/We, declare that the information and data furnished by me/us to the Development Credit Bank are true and correct.
- vi. I/We, undertake that:
 - (a) the Credit Information Bureau (India) Ltd. and any other agency so authorized may use, process the said information and data disclosed by the Bank in the manner as deemed fit by them; and
 - (b) the Credit Information Bureau (India) Ltd. and any the agency so authorized may furnish for consideration, the processed information and data or products other credit grantors or registered users, as may be specified by the Reserve Bank in this behalf.

(Signature of the Guarantors)

Place:

Date

CHECKLIST FOR DOCUMENTS TO BE SUBMITTED

STD Documents Required - Photo Copy to be self attested	Documents Obtained
Identity Proof (if no credit limits are availed from DCB Bank) – any one	
PAN Card of firm and Proprietor/Partners/Directors	
Voters ID of Proprietor/Partners/Directors	
Passport copy of Proprietor/Partners/Directors	
Business Proof (if no credit limits are availed from DCB Bank)	
Copy -Shop & Establishment License/ CST/ VAT /any other approved license	
Copy – Latest Registered Partnership deed and registration certificate.	
A copy of Provisional MSE Registration in case of manufacturing unit	
A copy of feasibility for Electrical Power connection	
A copy of Consent Letter/NOC from Pollution Control Board, if applicable	
A copy of agreement for sale/sale deed/lease agreement for the proposed site of factory / industry.	
In case of Ltd Co. – Copy MOA & AOA	
Copy of Board Resolution for the applying for limit.	
Copy -Form No: 32 in case of change in directors	
In case of Public Ltd Co, Copy Certificate of Commencement	
Financial Documents (All Compulsory)	
Copies of Audited Financials of last 2 years – with audit report and all schedules.	
Copy of ITR returns filed and computation of Income in case of individuals / proprietorships.	
A copy of the project report	
CMA data in respect of Working Capital requirements for last three years (in respect of existing units	
Copies of quotation for proposed plant & machinery and other fixed assets to be acquired.	
For CC/OD limits	
Statement of stocks and book debts in Banks format	
Month wise Purchase & sale – after last balance sheet date.	
Banking Documents	
Last 12 months statement of all bank accounts (other than DCB Bank)	
Sanction letter of all credit facilities enjoyed with other Banks.	

Write up on Business Profile (on Applicants Letter head) This should include:-	
Qualification and experience	
Selling arrangement and whether any associate firm involved engaged in arrangement.	
List of potential customers and their requirements in quantity and value	
Detailed nature of business	
Names of major suppliers and major clients	
Credit availed and Credit given period.	
Reasons for Increase/ Decrease in Sales /profit/ Loan if any	
Justification of limits now required	
Details of associate concerns, their line of activity and financials of last 1 year	
Note- The checklist is only indicative and not exhaustive & depending upon the local requirements at different places, addition could be made as per necessity	