

9. **ACTIVITY :** Existing :
Proposed (#)

if a different activity other than existing activity is proposed.

10. **NAME OF ASSOCIATE CONCERNS AND NATURE OF ASSOCIATION:**

Name of Associate Concern	Addresses of Associate Concern	Presently banking with	Nature of Association	Extent of interest as a Prop./ Partner/Director or just Investor in Associate Concern
11. Relationship of Proprietor/Partner/Director/ with the officials of the Bank /Director of the Bank				

11 (a) **CREDIT FACILITIES (EXISTING):**

(₹ in Lacs)

Type of Facilities	Limit	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						

11 (b) It is certified that our unit has not availed any loan from any other Bank / Financial Institution in the past and I/We, am/are not indebted to any other Bank / Financial Institution other than those mentioned in 10(a) above.

12. **CREDIT FACILITIES (PROPOSED):**

(₹ in Lacs)

Type of Facilities	Amount	Purpose for which required	Security Offered	
			Primary Security (Details with approx value to be mentioned)	Whether Collateral Security offered (Please mentioned 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

13. Details of Collateral Security offered, if any, including 3rd party guarantee*
 (* As per RBI guidelines banks are not to take collateral security for loans upto Rs. 5 lakhs to MSME Units)

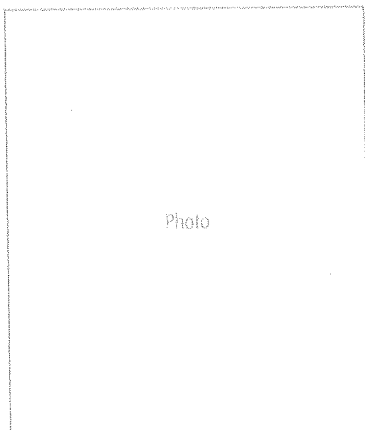
14. PAST Performance /Future estimates (Actual performance for two previous years, estimates for current year and projections for next year to be provided for working capital facilities. However for term loan facilities projections to be provided till the proposed year of repayment of loan)

(₹ in Lacs)

	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)				

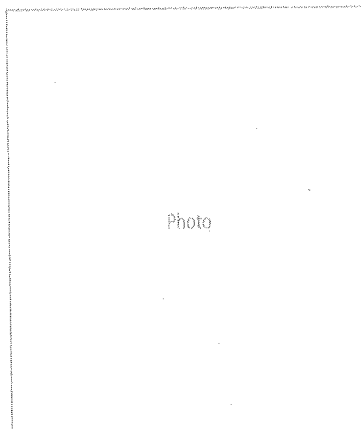
15. **Status regarding Statutory Obligations:**

Statutory Obligation	Whether Complied with (Write Yes / No). If not applicable then write NA	Remarks (Any details in connection with the relevant obligation to be given)
1. Registration under Shop and Establishment Act		
2. Registration under SSI (Provisional / Final)		
3. Drug Licence		
4. Latest Sales Tax return filed		
5. Latest Income Tax return filed		
6. Any other statutory dues remaining outstanding.		



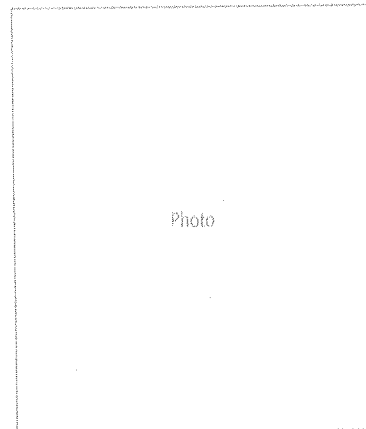
Photo

Signature



Photo

Signature



Photo

Signature

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 signature on the Photograph with Branch stamp. The concerned staff will put his name below the signature.

Date : _____

Place : _____

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.

ACKNOWLEDGMENTSr. No. **000800**

Received from

Applicant would be advised of the Bank's decision on the Application within 2 weeks from the receipt of complete information

Application recd. by

For Kotak Mahindra Bank Ltd.

Recd. at

Date

Authorised Signatory / Representative

Indicative Rating Parameters for MSME

Rating Parameter	Basis
Financial	<ul style="list-style-type: none">• Growth in Top & Bottom Line• Current Ratio & Liquidity• Capital & Leveraging.• Interest Servicing & Cash Profits.• Working Capital Cycle (Holding Period)• Ability to raise Fund from Market, Bank, Own Sources.• Overall Accounting Practice & Standards.
Management	<ul style="list-style-type: none">• Information Sharing & Transparency• Management Competence.• Experience of Promoters in Industry, Management Competence & Succession Plan.• Credit History• Ability to meet Estimation.• Group Support
Industry Risk	<ul style="list-style-type: none">• Demand Supply in Economy.• Government Policy• Competition• Input risk.
Business Risk	<ul style="list-style-type: none">• Distribution Network.• Size of business• Product Mix• Operation Efficiency.

CHECK LIST

1. Proof of identity - Voter's ID Card / Passport / Driving Licence / PAN Card / signature identification form present bankers of proprietor, Partner or Director (if a Company).
2. Proof of residence - Recent telephone bill, 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.
5. *Last three years balance sheet of the units along with income tax/sales tax returns etc. (Applicable for all case form ₹ 2 lacks and above However, for cases below fund based limits of ₹ 25 Lacs if audited balance sheets are not available, then unaudited balance sheet are also acceptable as per extant instructions of the bank, For cases of ₹ 25 lacs and above, the audited balance sheet are necessary.
6. *Memorandum and articles of association of the company Partnership Deed of partners 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 ₹ 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 (Include names of promoters, other directors in the company, the activity being undertaken, addresses of all offices and plants, shareholding pattern etc. (APPLICABLE FOR CASES WITH EXPOSURE ABOVE ₹ 25 LACS).
13. *Last three years balance sheets of the Associate/Group Companies (if any). (APPLICABLE FOR CASES WITH EXPOSURE ABOVE ₹ 25 LACS).
14. *Project report (for the proposed project if term funding is required) containing details of the machinery to be acquired, form whom to be acquired, price, names of suppliers, financial details like capacity of machines capacity utilisation assumed, production, sales, projected profile and loss and balance sheet for the next 7 to 8 years till the proposed loan is to be paid, the details, staff to be hired, basis of assumption of such financial details etc. (APPLICABLE FOR CASES WITH EXPOSURE ABOVE ₹ 25 LACS).
15. *Review of account containing month wise sales (quantity and value both), production (quantity and value), Imported raw material (quantity and value), and value of stocks in process, finished goods (quantity and value), debtors, debtors, Creditors, bank' outstanding for working capital limits, term loan limits, bill discounted. (APPLICABLE FOR CASES WITH EXPOSURE ABOVE ₹ 25 LACS).
16. *Photocopies of lease deeds of the properties being offered as primary and collateral securities.
17. *Position of accounts from the existing bankers and confirmations about the asset being standard with them (In case of takeover)
18. *Manufacturing process if applicable, major profile of executives in the company, any tieups, 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 ₹ 25 LACS).

(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)