KERALA BANK
Kerala State Co-operative Bank
(A Scheduled Bank)

Name of Borrower :

Customer ID :

PART - 2
APPLICATION FOR KB-MIITHRA (MSME)

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) Premises owned/rented/leased	**Telephone No. (Office) :**	**Email:**
	Mobile No:	**PAN Card No:**
5) Constitution:	**Individual/Joint/Prop. Concern/ Partnership firm/ Pvt. Ltd/ Ltd. Company/ Trust/ Others**	
6) Udyog aadhar no/ registration no		
6 A. GST Registration no & date of registration		
6 B. Registration on gem (yes / no), if yes then registration no		
7) Date of establishment/incorporation		
8) State		
9) City / District where loan is required		
10) Branch where loan is required, if any		

11 Name of The Proprietor/ Partners/ Directors of Company and their Addresses

Sl. No	Name	Date of Birth	Father / Spouse	Academic Qualifications	Category SC/ST/OBC/ Minority/ Women	Mobile No.

Sl. No	PAN No.	Residential Address	Aadhar No. / DIN No.	Telephone No. (Residence)	Experience in the line of activity (Years)

12. Activity

Existing since	
Proposed (#):	
# If a different activity other than existing activity is proposed/New Unit	

13. Whether the MSME unit is ZED rated (Yes/No) ....

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

Bronze	Silver	Gold	Diamond	Platinum

14. Names of the Associate concerns and Nature of Association

Name of Associate Concerns	Addresses of Associate Concerns	Presently Banking with	Nature of Association	Extent of interest as a Prop./ Partner/ Director or just investor in Associate Concern

15. Relationship of Proprietor/ Partner/ Director with the officials of the Bank/ Director of the Bank (Yes/No):	

16. Banking/ Credit Facilities (Existing): (Rs. in Lacs)

Type of Facilities	Limit (in lacs)	Outstanding as on......	Presently banking with	Securities	Rate of Interest	Repayment terms
Current Account						
Cash Credit						
Term Loan						
LC/ BG						
Others						
Total						
If Banking with our Bank, Customer No. to be given here						
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 column No. 16 above.						

17. Credit Facilities (Proposed)

Type of Facilities	Amount (in lakhs)	Purpose for which required	Security	
			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 16 & 19)
*Cash Credit				
Term Loan				
LC/ BG				
Others				
Total				

* Basis of Cash Credit Limit applied

Cash credit	Projected						
	Sales	Working cycle in months	Inventory	Debtors	Creditors	Other current assets	Promoters Contribution

18. In case of term loan requirements, the details of machinery may be given as under:

Type of Machine / Equipment	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

19. Details of Collateral Security Offered, if any, including 3rd Party Guarantee

a) Third party Guarantee:

Sl. No	Name of Guarantor	Father/Spouse Name	Residential Address	Telephone No.(Residence)	Mobile No.	Net Worth (in lacs)	Aadhar No.	PAN No.
1								
2								
3								

b) Other collateral Security:

Sl. No	Name of owner of Collateral	Collateral Security		
		Nature	Details	Value (Rs. In lacs)
1.				
2.				
3.				

20. Past Performance/ Future Estimates

(Actual performance for 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)

(Rs. in lacs)	**Past Year-II (Actual)**	**Past Year-I (Actual)**	**Present Year (Estimate)**	**Next Year (Projection)**
Net Sales				
Net Profit				
Capital (Net worth in case of companies)				

21. Status regarding Statutory Obligations:

Statutory Obligation: Remarks (Any details in Connection with the relevant obligation to be given)

Statutory Obligation	Whether Complied with (write Yes/ No). If Not Applicable then write N.A.
1. Registration under Shops and Establishment Act	
Registration under MSME (Provisional/ Final)	
Drug License	
Latest Sales tax return filed	
Latest Income tax returns filed	
Any other statutory dues remaining outstanding	

22. a) ID Proof (Any of the following) b) Address Proof (Any of the following)

a) ID Proof	b) Address Proof
Passport/Voter Identity Card/Pan Card/Driving License/Job Card/ Aadhaar Card/Identity Card (subject to the satisfaction of the bank) ID Proof No…………………………………………….	Electricity Bill/Telephone Bill/Bank Account statement of any other bank/ Letter from reputed employer/ Letter from recognized public authority verifying the address of the customer to the satisfaction of the Bank/ Ration Card. Address Proof No…………………………………………..

Declaration

I/ We hereby certify that all information furnished by me/ us is true, correct and complete that I/ We have no borrowing arrangements for the unit except as indicated in the application; that there is no overdue/ statutory dues against me/us/promoters except as indicated in the application; that no legal action has been/ is being taken/ initiated against me/us/promoters by any Bank/FIs. I/We shall furnish all other information that may be required 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 or Reserve Bank of India or any other agency as authorized by you, may, at any time, inspect/verify my/our assets, books of accounts etc in our factory/ business premises as given above. You may take appropriate safeguards/action for recovery of Bank's dues including publication of defaulters name in website/submission to RBI; further agree that my/our loan shall be governed by the rules of your Bank which may be in force from time to time.

Photo & Signature	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 Manager with name and signatures on the photograph with Branch stamp.			

To be signed at the designated branch only. Documents attached:
I/We have attached the copies of the following supporting documents (put a ✓wherever applicable)

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 adresss ☐
4. Proof of Minority ☐
5. MSME registration if applicable ☐
6. Last three years' Balance Sheets of the units along with income tax/ GST returns etc. Howe ever, for existing units having annual turnover above 1crore , audited balance sheet for last three years is mandatory and for other existing units, unaudited /certified balance sheet for three years can be considered for assessing the business turnover ☐
7. Projected balance sheets for the next two years in case of working capital for existing units and three years for new units. In case of term loan projected balance sheet is required for the tenure of the loan period ☐
8. Passport size photograph/s of the applicant/s ☐
9. Application form ☐
10. Credit information Form of concern/ promoter / guarantors, as applicable ☐
11. Any other document as per checklist(Please specify) ☐
12. License from Local Body (Municipality/Panchayth/Corporation) ☐
13. Pollution Certificate from the concerned body ☐

Signature of Applicant/ Co-Applicant/Obligant:

Place:................................ Date: ....

NB:-

i. In case of partnership firm KYC documents of all partners to be submitted
ii. In case of companies , KYC documents of promoters/MD/Key Managing Personnel's to be obtained
iii. For firms and companies audited balance sheet for three years to be submitted along with application
iv. Copy of latest partnership deed in case of partnership firms and latest Articles of Association/Memorandum of Association in case of companies duly authenticated by managerial partners /Managing Director to be submitted, if not already furnished
v. Project report in case f new projects
vi. Projected balance sheet and Profit & Loss account for the next year

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