

ੴ ਸ੍ਰੀ ਵਾਹਿਗੁਰੂ ਜੀ ਕੀ ਫਤਹਿ

ਪੰਜਾਬ ਐਂਡ ਸਿੰਧ ਬੈਂਕ  
(ਭਾਰਤ ਸਰਕਾਰ ਕਾ ਉਪਕਰਮ)



Punjab & Sind Bank  
(A Govt. of India Undertaking)

Where service is a way of life

ਐਮ.ਐਸ.ਐਮ.ਐੱ. ਭਰੂਣ ਕੇ ਆਵੇਦਨ ਕੇ ਲਿਏ  
**APPLICATION FOR MSME LOAN**

(ਆਵੇਦਨ ਫਾਰਮ - ਜਾਂਚ ਸੂਚੀ - CREDIT ਰਿਪੋਰਟ)  
(APPLICATION FORM – CHECK LIST – CREDIT REPORTS)

ਆਵੇਦਕ ਕਾ ਨਾਮ  
APPLICANT NAME

\_\_\_\_\_

ਸੁਪੁਤ੍ਰ / ਸੁਪੁਤ੍ਰੀ / ਪਤਨੀ  
S/O ,D/O,W/O

\_\_\_\_\_

ਟੇਲੀਫੋਨ ਨ:-  
TELEPHONE NO.

\_\_\_\_\_

ਭਰੂਣ ਰਾਸ਼ਿ  
LOAN AMOUNT

\_\_\_\_\_

ਚੁਕੌਤੀ:  
**REPAYMENT:**

ਕਾਰਯਸ਼ੀਲ ਪੂੰਜੀ  
WORKING CAPITAL

\_\_\_\_\_

ਵਿੱਤ ਪੋਸ਼ਿਤ  
FUNDED

\_\_\_\_\_

ਗੈਰ ਵਿੱਤ ਪੋਸ਼ਿਤ  
NON FUNDED

\_\_\_\_\_

ਸਾਵਧਿ ਭਰੂਣ  
TERM LOAN

\_\_\_\_\_

**CHECK LIST OF DOCUMENTS TO BE SUBMITTED BY THE CUSTOMER**

<b>1</b>	<b>Application</b>	Application
		Bio Data Form/KYC Norms
		DD for Processing fee/ Advocate fee/ Valuation fee
<b>2</b>	<b>Proprietor/ Partners/Directors</b>	Brief Profile
	<b>Guarantors</b>	Photos of proprietor/partners/Directors/Guarantors
		Passport/EC ID Crad/ Driving Licence
		Telephone Bill/ Ration Card
		PAN Card / DIN of Director/Aadhar card No.
		IT Return for 2 Years
		Assets & Liability Statement
<b>3</b>	<b>Unit</b>	Partnership Deed & Partnership Letter/Trade Licence
		Memorandum & Article of Association
		Certificate of Incorporation/ Commencement
		Board Resolution
		Search Report from Registrar of Companies
		MSME Registration
		Panchayat Licence
		PAN Card
		IT Return for 2 years
		ST Return for 2 years/VAT Returns/GST Returns
		Project Report
		Power Allocation
		Plan/Estimate/ Proforma Invoices
		Pollution Control Clearance
<b>4</b>	<b>Balance Sheet</b>	Actual- Past 3 Years Audited
		Estimated- Current Year
		Projected- Next Year
		Projected- [for Term Loan]
		CMA Data
<b>5</b>	<b>Associate units</b>	Brief profile
		Balance Sheet
		Opinion Report from Bankers
<b>6</b>	<b>Renewal/</b>	Stock Statement
	<b>Enhancement ( in case of enhancement usual papers as required in case of fresh advance )</b>	Last Inspection Report
		Term Loan Review
		Copy of Last Sanction Note
		Confirmation of irregularity, if any
<b>7</b>	<b>Take Over</b>	Copy of Sanction Letter of previous banker
		Statement of account for the previous 1 year
		Credit Information Report/CIBIL for individuals/unit(Commercial)

		No NPA/Litigation Declaration
<b>8</b>	<b>Property</b>	Original Title Deed
	<b>*(Wherever applicable)</b>	Prior Deeds [Chain of Title Deeds]
		Land Tax Receipt/Property Tax receipt
		Possession Certificate/Possession letter/Allotment letter
		Valuation Report
		Location Sketch
		Legal opinion, Index Inspection, Non Encumbrance Certificate

\* These are only indicative and not exhaustive.

## APPLICATION FORM FOR MICRO, SMALL & MEDIUM ENTERPRISES (MSMEs) LOANS

(To be submitted along with documents as per the checklist)

1.	Name of the Enterprise						
2.	Registered Office Address	City _____ State _____ Pin code _____					
3.	Address of Factory/ Shop	City _____ State _____ Pin code _____					
4.	Whether belongs to SC/ST/OBC/Minority Community	Yes/ No If Yes, Community: _____					
5.	Telephone Nos. (Office)						
6.	Email address						
7.	Mobile No.						
8.	CIBIL summary score						
9.	Constitution	Proprietary	Partnership firm	Pvt. Ltd	Ltd. Company	Co-op. Society	Others

(Tick appropriate column)

10.	Udyog Aadhaar No./ Registration No.																			
11.	Date of Establishment (dd/mm/yyyy)											PAN No								
12.	State									City										
13.	Branch where loan is required																			

### 14. Personal Details of Promoters/ Partners/Directors of Company

Name	D.O.B.	Father/ Spouse	Academic Qualification	Category SC/ ST/ OBC Minority/ Women	Mobile No.
1					
2					
3					
4					

S.No.	PAN No.	Residential Address	Aadhaar No./ DIN No.	Telephone No. (Residence)	Experience in the line of activity (Years)
1					
2					
3					
4					

15.	Line of Activity	Existing	Since	
		Proposed (#)		

# If a different activity other than existing activity is proposed

16(a)	Whether the MSME unit is ZED rated (Yes/No)	
16(b)	If Yes, the gradation obtained by the MSME unit (Tick appropriate one)	

Bronze	Silver	Gold	Diamond	Platinum

17. Names of Associate Concerns and Nature of Association

Name of the Associate concern	Addresses of the Associate Concern	Presently Banking with	Nature of Association	Extent of Interest as a Prop./ Partner Director/ or Just investor in Associate concern

18.	Relationship of Proprietor/Partners/Directors with the officials of the Bank/Directors of the Bank. (If Yes then specify)	Yes/ No
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18(a). Banking/ Credit Facilities (Existing):

(Rs. in lakh)

Type of facilities	Limits	Outstanding as on .....	Presently banking with	Security lodged	ROI	Repayment terms
ODP						
Cash Credit						
Term Loan						
LC/BG						
Others						
Total						

If Banking with P&SB, Account no. 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/we am/are not indebted to any other Bank/Financial Institution other than those mentioned in 18(a) above.

18 (b). Banking/ Credit Facilities (proposed)

Type of Facilities	Amt. (Rs.in lakh)	Purpose for which required	Security offered	
			Primary security (details with approx. value to be mentioned)	Whether collateral security offered (If Yes, provide details in Column 20 b)
Cash Credit *				
ODP				
Term Loan				
LC/BG				
Bill/Cheque purchase				
Others				
Total				

\*Basis of Cash Credit Limit applied

(Rs. in lakh)

Cash Credit	Projected						
	Sales	Working Cycle in Months	Inventory	Debtors	Creditors	Other Current Assets	Promoters Contribution

19. In case of term loan requirements, details of proposed machinery/equipments:-

(Rs. in lakh)

Type of Machine/ Equipments	Purpose for which required	Whether imported or indigenous	Name of supplier	Total cost of machine (in case if imported machine, the break-up of basic cost , freight, insurance and customs duty may be given)	Contribution being made by the promoters	Loan required	Repayment proposed

20. Details of Collateral Securities offered, if any, including third party guarantees

a) Collateral Security

S.No.	Name of owner of Collateral	Collateral Security		
		Nature	Details	Value (Rs.in lakh)
1.				
2.				
3.				

b) Third Party Guarantee:

S.No.	Name of Guarantor	Residential Address	Telephone No.	Mobile No.	Net Worth (Rs. in lakh)	PAN No.
1						
2						
3						

(Rs. in lakh)

21. 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 on separate sheet)						
	2 Year before last Financial year	Year before last Financial year	Last Financial year	Present Financial Year (Estimates)	Next Financial Year (Projection)	
Net Sales						
Net Profit						
Capital/Net worth						
Operating Profit						

22. Status regarding statutory obligations

Statutory Obligations	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)
Registration under shops and Establishment Act		
Registration under MSME (Provisional/Final)		
Drug License (if applicable)		
Latest GST/VAT Tax Return Filed		
Latest Income Tax Return Filed /GST/Service Tax Returns Filed		
Any other statutory obligations like Pollution Certificate etc.		
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 over dues/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 authorized by you, may,at any time,inspect/verify my/our assets, books of account etc in our factory/business premises as given above.

SPACE FOR PHOTOGRAPGH	SPACE FOR PHOTOGRAPGH	SPACE FOR PHOTOGRAPGH	SPACE FOR PHOTOGRAPGH
SIGNATURE	SIGNATURE	SIGNATURE	SIGNATURE



# Punjab & Sind Bank

(A Govt. of India undertaking)

**PROFORMA FOR CREDIT REPORT**  
(Ref. P.S. Cir. Letter No. 61/99 dt. 27.10.99)

The Branch Incharge,  
Punjab & Sind Bank

Date:

Dear Sir,

I hereby append below the details of my assets and liabilities as required by you in connection with credit facilities being sanctioned/renewed/reviewed by your Bank in the name of Mr./Mrs\_\_\_\_\_

1. Details of Assets & Liabilities of : Sh. /Smt S/o /W/o D/o  
(Whether Guarantor / Individual /  
Sole Proprietor / all partners / all  
directors etc.)
2. Nature of main business :  
(also of side, identical, connected  
or associated firms giving the nature  
and place of business).
3. Constitution :
4. Year in which established :
5. Address : Business : Tel. No.  
Residence Tel. No.
6. Full name of the Proprietor, partner, :  
Karta and Co-partners, Directors, etc.  
and their relationship with each other  
if any (Brief report on the business  
means / assets of partners, directors  
to be given on the reverse)
7. Investment in business : Rs.
8. Other Assests : Rs.

#### Fixed Assets- Property

Name of Owner	Address of Property	Value	Document Submitted

#### Vehicle

Name of Owner	Vehicle No.	Value	Document Submitted

#### Deposits Account

Nature of account	Bank's Name	Account No.	Approximate Balance



**Others**

Cash in Hand			
Shares/holding/capital			

**TOTAL ASSETS****9. Liabilities:**

## Vehicle loan

Date of sanction	Loan Amount	Outstanding Balance	Copy of sanction attached

## Housing loan

Date of sanction	Loan Amount	Outstanding Balance	Copy of sanction attached

## Other loans / Liabilities

Date of sanction	Loan Amount	Outstanding Balance	Copy of sanction attached

**TOTAL LIABILITIES**

10. Worth = Assets - Liabilities :

11. Income for last three years  
(attach payment assessment orders). :12. Names of other bankers/branches  
and credit facilities allowed by them. :

13. Trade references (at least 2 names required) : 1.

2.

I certify that the above information is true and correct. I also confirm that no suit has been filed by any bank / financial institution against me or any of the firms or companies in which I am proprietor / partner / guarantor / director. And no rebate has been given by any bank or OTS has been done by me/my association with any bank/FI.

\_\_\_\_\_

**APPLICANT'S SIGNATURE**

**VERIFIED BY****LOAN OFFICER INCHARGE****BRANCH MANAGER**



# Punjab & Sind Bank

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I am furnishing my details for standing as guarantor in the loan Case of .....

1. Name \_\_\_\_\_  
(Two photographs)

2. Father's Name \_\_\_\_\_

3. Residential Address \_\_\_\_\_  
(Enclose address proof)  
Owned / Rented/ parental \_\_\_\_\_

4. Office Address \_\_\_\_\_  
(Enclose address proof) \_\_\_\_\_

5. Telephone no. Resi. \_\_\_\_\_  
(Enclose copy of latest bill) Off. \_\_\_\_\_  
Mob: \_\_\_\_\_  
Email \_\_\_\_\_

6. PAN no/Adhar No. \_\_\_\_\_  
(Enclose copy)

7. Annual Income \_\_\_\_\_  
(Enclose last 3 years' ITRs with form 16 or computation of income).

8. Existing Bank Name and a/c no. \_\_\_\_\_

9. Credit Report / Net worth : (As per Performa enclosed)  
Immoveable property: Address \_\_\_\_\_  
Value \_\_\_\_\_  
Moveable property: Vehicle, Cash in hand/ Bank, Jewellery  
Value \_\_\_\_\_  
Less all liabilities \_\_\_\_\_  
Net worth \_\_\_\_\_

10. Details of Contingent Liabilities (Guarantees given and outstanding as on date, if any)  
Nature of Guarantee \_\_\_\_\_ Amount. \_\_\_\_\_

11. Two references:  
Name \_\_\_\_\_ s/o \_\_\_\_\_ Address \_\_\_\_\_  
Ph./Mob. No. \_\_\_\_\_  
Name \_\_\_\_\_ s/o \_\_\_\_\_  
Address \_\_\_\_\_  
Ph./Mob. No. \_\_\_\_\_

Space for guarantor's Photo to be cross signed

\_\_\_\_\_  
Guarantor's Signature



# Punjab & Sind Bank

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## PROFORMA FOR CREDIT REPORT (Ref. P.S. Cir. Letter No. 61/99 dt. 27.10.99)

The Branch Incharge,  
Punjab & Sind Bank

Date:

Dear Sir,

### Reg. : MY ASSETS AND LIABILITIES

I hereby append below the details of my assets and liabilities as required by you in connection with credit facilities being sanctioned/renewed/reviewed by your Bank to Mr./Mrs. \_\_\_\_\_

1. Details of Assets & Liabilities of : Sh. /Smt S/o /W/o D/o  
(whether Guarantor / Individual /  
Sole Proprietor / all partners / all  
directors etc.)
2. Nature of main business :  
(also of side, identical, connected  
or associated firms giving the nature  
and place of business).
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5. Address : Business : Tel. No.  
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6. Full name of the Proprietor, partner, :  
Karta and Co-partners, Directors, etc.  
and their relationship with each other  
if any (Brief report on the business  
means / assets of partners, directors  
to be given on the reverse)
7. Investment in business : Rs.
8. Other Assets : Rs.

#### Fixed Assets- Property

Name of Owner	Address of Property	Value

#### Vehicle

Name of Owner	Vehicle No.	Value

**Deposits Account**

Nature of account	Bank's Name	Account No.

**Others**

Cash in Hand		
Shares/holdings/capital		

**TOTAL ASSETS :****9. Liabilities:**

## Vehicle loan

Date of sanction	Loan Amount	Outstanding Balance

## Housing loan

Date of sanction	Loan Amount	Outstanding Balance

## Other loans / Liabilities

Date of sanction	Loan Amount	Outstanding Balance

**TOTAL LIABILITIES :**

10. Worth = Assets - Liabilities:

11. Income for last three years (attach payment assessment orders). :

12. Names of other bankers/branches and credit facilities allowed by them. :

13. Trade references (at least 2 names required) :           1.

2.

I certify that the above information is true and correct. I also confirm that no suit has been filed by any bank / financial institution against me or any of the firms or companies in which I am proprietor / partner / guarantor / directors and no rebate has been given by bank or OTS has been done by me/my associates with any bank/FI

\_\_\_\_\_  
**GUARANTOR'S SIGNATURE**

VERIFIED BY

LOAN OFFICER INCHARGE/BRANCH MANAGER