



SME SMART SCORE LOAN APPLICATION FORM

Please fill up this form only if the answers to all the following questions are “YES”

1. Whether the chief promoter / Chief executive is between 18 and 65 years of age
2. Whether the promoters are not defaulters to the banks financial institutions.
3. Whether all the clearances including but not limited to environmental clearance for the project has been obtained / satisfactory evidence of their being made available will be provided?
4. Whether the promoters being to the area of operation of the branch and have satisfactory references?

General :

Name of the Company / Firm

Address (off.) (If factory and office are having different Addresses, Give the Address Nearest to the branch First)

Plot/Building/Plat Name and Number	
Street Name	
City	
Telephone No	
Mobile	
Fax:	

Address(factory):

Plot/Building/Plat Name and Number	
Street Name	
City	
Telephone No	
Mobile	
Fax:	

Loan Applied for

Purpose of the Loan

When and how the loan will be repaid?

PERSONAL DETAILS OF THE CHIEF PROMOTER / CHIEF EXECUTIVE

Name of the Chief / Promoter / Chief Executive

Residential Address:

Plot/Building/Flat Name and Number

Street Name

City

Telephone No

Mobile

Fax:

What is your date of Birth?

Let us know about your family:

i) Are you married?

ii) What is your spouse's occupation? Business

iii) How many children do you have?

Your house

Owned

Rented

What is your academic qualification? Is it related to your line of trade?

Are you assessed the Income-Tax

Your Account Number / How long are you having deposit account with SBI? What would be the minimum balance in the account?

Do you have a life insurance policy?

I certify that all incorporation furnished by me / us is true correct and complete. I have no borrowing arrangement for the company / firm with any bank except so indicated in the application form. There are no over dues / statutory dues by me or the firm / company. No legal action has been taken against me / firm / company. I shall furnish all other information that may be required by Bank in connection with my application. The Information may also be exchanged by you with any agency you may deem fit you, your representative of any other agencies as authorized by you may at any time inspect / verify my / our assets, books of account etc. In our factory business premise as give above. You may take appropriate safeguards / action for recovery of bank's dues including publication of distributors name in website/ submission to RBI. I further agree that my loan shall be governed by the rules of State Bank of India is may be in force from time to time.

Place :

Date :

Signature of Chief Promoter / Chief Executive

BUSINESS DETAILS

Year of commencement of business

State the profit / loss for the last 3 financial years

Year 1	Year 2	Year 3

State the sales turnover for the last 3 financial years

Year 1	Year 2	Year 3

Tell about your factory premises

Owned

Rented

Leased for over 5 years

Tell us about your product**How do you plan to produce it?****Does the product require special know how? If so, are you in possession of the know****Whether your line of activity falls under priority sector?****What are raw materials required?****How do you plan to produces them? Are they available on credit? If so what are the terms of credit?****How do you plan to ensure the quality of your product? Any special steps being taken?****What about the utilities like water power etc? Please describe the requirements and how are they met?**

Whether you need skilled labour? Please describe your plants for skilled labour?

Any special reason to locate your business at the present location? Is there any advantage in procuring the raw materials locally? Is the local market big enough to subscribe the finished product of your firm? Any other advantage?

Manufacturing process in brief

What the level of competition for the product? How do you plan to meet the competition?

Give the total outside liabilities for the last 3 years and your tangible network

PARAMETER	2003-2004	2004-2005	2005-2006
Total outside liabilities			
Tangible net worth (including loans from friends and relatives)			
TOL / TNW			

What is the quality of your receivables? How many months' sales do they represent? Can you give an ageing of your receivables?

AGE	AMOUNT	PERCENTAGE TO TOTAL
Less than 1 months old		
1 to 2 months old		
2 to 3 months old		
More than 3 months old		
Total percentage		

What is the quality of your finished goods inventory? Are they sold against order / as and when produced? Are they kept in stock for long? How many months' sales do they represent?

What will be the time period between procurement of raw materials to realization of sale proceeds? Can you cut short the cycle without increasing your liability?

Give the details of cost and the means of finance for your project

ITEM	WHY DO YOU NEED TO PURCHASE THE ITEM?	WHAT IS THE BASIS OF YOUR COST	COST OF THE ITEM	HOW DO YOU PROPOSED TO ACQUIRE PROCURE THE ITEM
Land				
Building				
Machinery				
Other Items				

What are the means of finance?

MEANS	AMOUNT	FIVE DETAILS (BANK SHOULD BE SATISFIED ABOUT YOUR ABILITY TO PROVIDE THE MARGIN)
From own sources		
Bank loan		
Friends and relatives		
Others		
Total		

Has the project been vetted by consultancy cell of the Bank or consultants of repute? Give details

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What is the repayment period you are looking for the term loan? What will be the annual cash accruals? What will be your liability towards payment of installments and interest on term loan in a year? Whether the cash accruals will be sufficient to take care of the repayment liability?

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Anything else you would like to tell about your business

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What is the collateral you would be able to offer? GIVE DETAILS

ITEM	VALUE	BASIS
TOTAL		

Please tell us about your future plans

What is the level of sales you are projecting? Briefly describe the basis

What is the level of receivables you are expecting in terms of month's sale?

What is the level of furnished goods inventory you are expecting to maintain in terms of month's sale?

I certify that all information furnished by me / us is true, correct and complete. I have no borrowing engagement for the company / firm with any bank except as indicated in the application form. There are no overdues / statutory dues owed by me or the firm/company. No legal action has been taken against me / us firm / company. I shall furnish all other information that may be required by Bank in connection with my application. The Information may also be exchanged by you with any agency you may deem fit. You, your representatives of any other agencies as authorized by you may at any time inspect / verify my / our assets, books of account etc. in our factory business premises as give above. You may take appropriate safeguards/action for recovery of bank's dues including publication of defaulters' name in web site/submission to RBI. I further agree that my loan shall be governed by the rules of State bank of India as may be in force from time to time.

Place:

For and on behalf of the company

Date:

Signature of Chief Promoter / Chief Executive