

State Bank of India

_____ Branch

Small Business Finance
Application form for loans upto Rs. 25,000
(For applicants except Motor-driven Transport Operators)

- 1 Name of the Unit:
2 Business address:

Telephone No. :

3.a	Name(s) of proprietor / partners	Age	Address	Past Experience
i.				
ii.				
iii.				
iv.				
v.				

- 3.b Whether the applicant is technically qualified or experienced :
- 3.c Whether the applicant is educated unemployed :
- 3.d Whether the applicant belongs to scheduled caste or tribe (required for the Bank's statistical purposes) :
4. Size and particulars of land holdings, if any, in the name of the applicant or family members :
5. Present income of the family with sources :
- 6 Size of the applicant's family : Adults Children

- 7 Sustenance required per month
(minimum amount required for
family maintenance) :
- 8 Existing / Proposed line of
Industrial / business activity,
with brief description :
- 9 Number of persons employed /
proposed to be employed in the
unit :
- 10 How the activity was financed so far
give details of borrowings like source,
security, repayment and rate of interest) : Own funds Rs.
Borrowings Rs.
- 11 Purpose of the new loan :
- 12 Amount of loan required :

I/We certify that all information furnished by me / us is true; that I / We have no borrowing arrangements for the unit with any bank; that no legal action has been / is being taken against me / us; 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 deem fit and that you, your representatives, representatives of the Reserve Bank of India or any other agency as authorized by you may, at any time, inspect, verify our assets, books of accounts, etc., in our factory and business premises.

Date
Place

Signature of the Borrower

Interview-cum- Appraisal Form
(For use in the case of small business units)

13	Performance For the year ended / ending _____	Actuals for the last year i.e. _____ (for existing units)	Project for next year i.e. _____
	a. Average monthly sales (A)	Rs.	Rs.
	b. Monthly expenses:		
	Stocks/ spares	Rs.	Rs.
	Salary of employees	Rs.	Rs.
	Drawings for sustenance of Proprietor / partners	Rs.	Rs.
	Other expenses (like rent etc.)	Rs.	Rs.
	Total Expenses (B)	Rs.	Rs.
	Monthly surplus (A-B) (C)	Rs.	Rs.

14 EQUIPMENT FINANCE (IF REQUIRED)

A. Details of equipment required (invoices / estimates to be enclosed)

Sr. No.	Item	Supplier	Cost
		Total	Rs.
		Less Applicant's contribution, if any	Rs.
		Loan required	Rs.

b. Need for the equipment:

15. Working capital requirements

Minimum stocking : _____ Month's Purchase	Rs.
Less:	
Credit available on purchase Rs. _____	
Amount contributed by the applicant, if any Rs. _____	Rs.
Loan required from the Bank	Rs.

16. Repayment programmes, with start-up period required
(Adequacy / necessary to be substantiated)
- (i) Term Loan
 - (ii) Working Capital (Where applicable)
17. How is the anticipated turnover considered achievable?
(Please mention marketing arrangements)

Date

(Signature of applicant)

Place

Name of the Bank official who conducted the interview:

18. Remarks, stipulations, sanction by the Bank
- (i) Has the applicant the necessary determination / experience / market for achieving the anticipated turnover (substantiate in brief)
 - (ii) Repayment programme
 - (a) For equipment finance
 - (b) For working capital (if applicable)
 - (iii) Loan(s) sanctioned
 - (iv) Stipulations / security, if any
 - (v) Other remarks

Signature of the
Appraising Official

Signature of the
Sanctioning Authority

Place

Date