



SME CITY CREDIT CENTRE

APPLICATION FOR CASH CREDIT / TERM LOAN UNDER SME CREDIT CARD

1	Name of the unit		
2	Name of the Partners		
3	Category of Unit		1 for SSI 2 for P & SE 3 for Retail Traders 4 for B/E
4	Constitution		
5	Business address		
6	Residential address		
7	Age		
8	Owning a House		1 for Own 2 for Own No mortgage 3 for Not Owning
9	Academic Qualification		1 for Technical 2 for Professional 3 for Graduate 4 for Undergraduate
10	Spouse Details		1 for Employed 2 for Not Working
11	Income Assessed under I Tax		1 for Yes 2 for No
12	Taken Life Insurance Policy		1 for Yes 2 for No
13	Whether belongs to		1 for SC/ST 2 for Minority Community 3 for Male 4 for Female 5 for Ex-serviceman
14	SSI Registration Number		
15	PAN Number		Gross Income

BUSINESS DETAILS

16	Description of Activity	
17	Dealing with Business since	

18. PROJECT DETAILS

Cost of Project	Amount	Means of Finance	Amount
Fixed Assets		Working Capital	
		Term Loan	
Current Assets		Other	
Total		Total	

19. TRACK RECORD

Years	2003-2004	2004-2005	2005-2006	2006-2007	2007-2008
Sales					
Depreciation					
Profit					

20	Credit Summations	
21	Repayment of existing loan	1 for prompt / no loan 2 for irregular.
22	Banking with SBI Details of Deposit A/c Details of Advances A/c Loans Prepaid	since 20 years since 20 years
23	Marketing Arrangement	1 for tie up 2 for ancillary unit 3 for other
24	Financial Ratios	TOL/TNW RATIO CURRENT RATIO DSCR
25	Amount of Loan Required	

26. I/We certify that (i) all information furnished by me/us is true, correct and complete; (ii) I/We have no borrowing arrangement for the unit with any Bank as except indicated in the application; (iii) there are no over dues/statutory dues against me/us; (iv) no legal action has been taken against me/us; (v) I/We shall furnish all other information that may be required by Bank in connection with my application; (vi) the information may also be exchanged by you with any agency you may deem fit; (vii) you/your representatives 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; (viii) you may take appropriate safeguards/action for recovery of Bank's dues including publication of defaulters name in web site/submission to RBI; (ix) I/We further agree that my/our loan shall be governed by the rules of State bank of India which may be in force from time to time.

Place: Mumbai

Signature of Borrower

NAME OF THE UNIT: M/S
(CEO - SHRI. _____)

SCORING MODEL - SME CREDIT CARD				
Sr. No. And Parameters	Max Marks	Marks scored	Criteria	Marks
1. Age	3		18-30 31-45 46 & above	3 2 1
2. Owning House	3		Own(NM) Own(M) Not owning	3 2 0
3. Academic Qualification	5		Technical Professional/PG Graduates Less than grad.	5 4 3 2
4. Experience in line of trade	4		More than 5 yrs 3-5 years 1-3 years Less than 1 yr	4 3 2 1
5. Loyalty (Deposits /Advances)	3	3	Dealing with SBI More than 3 yrs 1-3 years Less than 1 yr	3 2 1
6. Spouse details	2		Employed Home Maker	2 0
7. Assessed For IT	2		Assessed Not assessed	2 0
8. Has Life Insurance Policy	2		Yes No	2 0
9. Track Record of repayment of personal loan	3		Prompt/No loan Irregular	3 0
10. Continuous Profits	5		Last 5 years Last 3 years Last year	5 3 1
11. Sales show rising trend	5		Last 5 years Last 3 years Last year	5 3 1
12. Marketing	3		Tie up arrngt. in operation Ancillary Others	3 2 1
13. TOL/TNW	5		Less than 1 1 to 2 2 to 4 More than 4	5 4 3 0
14. CA/CL(Current Ratio)	5		More than 1.33 1 to 1.33 Less than 1	5 3 0
15. D.S.C.R.	(5)		More than 2 1.5 to 2 1 to 1.5 Less than 1	5 3 2 0
16. Routing of sales turnover through the account	5		100% 75% 50% <50%	5 4 3 1
TOTAL (NORMALISED TO 60)	60			

NB: In case, any of the above parameters is not applicable, the scoring should be normalised out of 60.

Normalised to 60, the score secured is

Vavilala Ramakrishna
Credit Officer