

# APPLICATION FORM - Pragati Business Loans



D D M M Y Y Y Y

(Please write in BLOCK LETTERS Please complete the application to help us serve you better)

I hereby Apply in IDFC FIRST Bank Limited to grant me pragati business loans as mentioned in this Application Form. I furnish my Particulars as mentioned below.

Application Ref No.: \_\_\_\_\_ City \_\_\_\_\_  
Application Date: \_\_\_\_\_ Sales Point: \_\_\_\_\_  
Scheme: \_\_\_\_\_ SO /DSA Code: \_\_\_\_\_  
RO Code: \_\_\_\_\_

## FINANCE REQUIREMENT

Purpose of Loan: Business Expansion  Meet the working capital requirement  Payment to Suppliers / Creditors   
Purchase of Office / Shop / Factory Premises  Purchase of property for self use  RENOVIATION / HOUSE IMPROVEMENT  MEDICAL   
MARRIAGE  EDUCATION  Others (Please specify) \_\_\_\_\_  
Loan Amount (Rs.): \_\_\_\_\_ Desired Tenure: \_\_\_\_\_

## COMPANY DETAILS

Entity Name: \_\_\_\_\_  
Entity Type: Partnership  Proprietorship  Private Limited  Public Ltd.  HUF  LLP  Others (Please specify) \_\_\_\_\_  
Type of Industry: Manufacturing  Retail  Wholesale  Food Services  Other Services  Others \_\_\_\_\_  
Nature of Business: \_\_\_\_\_ No. of years in Business: \_\_\_\_\_  
Date of Incorporation: D D M M Y Y Y Y Number of years in current office: \_\_\_\_\_ Date of Commencement: D D M M Y Y Y Y  
ID Document Type: PAN Card  Entity PAN Card No. \_\_\_\_\_  
ROC  Registration TAN No.  Relevant ID No.   
No. of Directors/Partners: \_\_\_\_\_  
BSR Industry Type \_\_\_\_\_  
Office Address: \_\_\_\_\_

State: \_\_\_\_\_ City: \_\_\_\_\_ Pin Landmark: \_\_\_\_\_  
Telephone: STD Code:  No.  Email address: \_\_\_\_\_  
No of employees: \_\_\_\_\_ POS: Yes  No

## PERSONAL DETAILS - APPLICANT

Have taken Pragati Business Loan from IDFC FIRST Bank Limited Earlier- Yes  No   
If yes application Id: \_\_\_\_\_ CKYC \_\_\_\_\_

Name: \_\_\_\_\_  

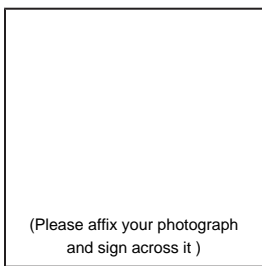
First Name	Middle Name	Last Name
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Father/Spouse Name: \_\_\_\_\_  

First Name	Middle Name	Last Name
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Mother's Name: \_\_\_\_\_  

First Name	Middle Name	Last Name
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Pan: \_\_\_\_\_ (If not applicable, please provide duly filled form 60/61)  
Aadhaar Card: \_\_\_\_\_ Gender:  Male  Female  Third Gender  
Date of birth: \_\_\_\_\_ Marital Status:  Single  Married  Others

Telephone: STD Code:  No.

Weaker Section:  
i. Individual women beneficiaries up to  1 lakh ii. Loans to:  SC  ST  Others iii. Religion:  Hindu  Muslim  Christian  Zoroastrians  Sikh  
 Buddhists  Jain  Others (Please specify) \_\_\_\_\_ iv. if Minority communities:  Yes  No v. Annual household Income : \_\_\_\_\_  
vi. Preference category:  Widow  Working  Disability  Others (Please specify)

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Voter ID: \_\_\_\_\_ Mobile No. \_\_\_\_\_ Email ID: \_\_\_\_\_  
Driving License: \_\_\_\_\_ Driving License Expiry Date \_\_\_\_\_ Passport: \_\_\_\_\_  
Passport Expiry Date \_\_\_\_\_ Others \_\_\_\_\_ Occupation: \_\_\_\_\_  
Current Residence: \_\_\_\_\_  
District: \_\_\_\_\_ State: \_\_\_\_\_ City: \_\_\_\_\_  
Country: India \_\_\_\_\_ Pin: \_\_\_\_\_ Landmark: \_\_\_\_\_ Owned  Rented  No of year \_\_\_\_\_  
Permanent Residence: \_\_\_\_\_  
District: \_\_\_\_\_ State: \_\_\_\_\_ City: \_\_\_\_\_  
Country: India \_\_\_\_\_ Pin: \_\_\_\_\_ Landmark: \_\_\_\_\_ Owned  Rented  No of year \_\_\_\_\_  
Citizenship: \_\_\_\_\_ Residential Status:  Resident Individual  Non Resident Indian  Foreign National  PIO  
Higher Education: Doctorate  Engineer  Graduate  Matric  Post-Graduate  Professional  Under Graduate  Others   
Individual Directors/Partners holding in the Entity  
Name: \_\_\_\_\_ Date of Birth: 

D	D	M	M	Y	Y	Y	Y

  
SH % \_\_\_\_\_  
Relation with promoter \_\_\_\_\_ Pan card no. \_\_\_\_\_ Experience in line of business: \_\_\_\_\_

I would like to disclose that I have relation with IDFC FIRST Bank Limited - Yes  No

If yes please provide below details:

Employee Code: \_\_\_\_\_ Employee Name: \_\_\_\_\_ Relation: \_\_\_\_\_

Whether Relative to Senior Officer/Director of IDFC FIRST Bank Ltd - Yes  No

Whether Senior Officer/Director of IDFC FIRST Bank Ltd - Yes  No

Director of IDFC FIRST Bank - Yes  No

Relative to Director of IDFC FIRST Bank - Yes  No

Director of any other Bank - Yes  No

Relative to Director of any other Bank - Yes  No

Senior Officer to IDFC FIRST Bank - Yes  No

Relative to Senior Officer of IDFC FIRST Bank - Yes  No

Is Politically Exposed Person - Yes  No

Signature \_\_\_\_\_

## GOODS AND SERVICES TAX DETAILS

GST Regd No. : Yes  No  GSTIN No. \_\_\_\_\_

That I have shared correct GSTIN., hence separate verification of my GSTIN is not required and I shall not hold IDFC FIRST Bank Limited liable for loss of credit arising on account of incomplete, erroneous or wrong GST details.

For all GST purposes the mailing address will be consider as place of supply i.e. GST address

## BANK DETAILS

Bank Name: \_\_\_\_\_

Account Number: \_\_\_\_\_

Account Type: Savings  Current  OD  CC

Branch Address: \_\_\_\_\_

Preferred mode of Payment: PDC  ECS  NACH

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## ACKNOWLEDGEMENT

IDFC FIRST Bank Limited would require a processing time of approximately 20 working days from the date of the completed application. This is subject to submission of all documents as required by IDFC FIRST Bank Limited. For any queries or suggestions, please write to us at customer.care@idfcfirstbank.com or visit www.idfcfirstbank.com/our nearest branch.

Customer Name: \_\_\_\_\_ Date: D D M M Y Y Y Y

Application Reference Number: \_\_\_\_\_

Note: This is a Preprinted acknowledgment and does not require signature.

## PROPERTY DETAILS

Address Of Property offered for Mortgage: \_\_\_\_\_

State \_\_\_\_\_ City \_\_\_\_\_ Pin \_\_\_\_\_

Property Owner's Name: \_\_\_\_\_

Property Usage:  Residential  Commercial  Industrial  Mixed Use ( Tick One )

Type of Property:  Flat  Plot  Godown  Independent House  Factory  Office  OTHERS \_\_\_\_\_ (Tick the appropriate one or else mention the details in others )

Occupancy:  Self Occupied  Rented  Vacant  Under Construction  OTHERS \_\_\_\_\_ (Tick the appropriate one or else mention the details in others )

Relation with Property Owner: \_\_\_\_\_

Signatures of Applicant: Applicant \_\_\_\_\_ Co-Applicant \_\_\_\_\_ Co-Applicant \_\_\_\_\_

## BUSINESS/TRADE REFERENCES

1) Name: \_\_\_\_\_

Relationship with Applicant: \_\_\_\_\_

Current Residence/Office Address: \_\_\_\_\_

State \_\_\_\_\_ City \_\_\_\_\_ Pin \_\_\_\_\_

Telephone: STD Code:      No.       Mobile: \_\_\_\_\_

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## COMMUNICATION

Would you like to receive updates about various offers and promotion from to time? Yes  No

If yes, mode of communication: Phone  SMS  E-mail

How did you get to know about us? Newspaper  Television  Radio  Internet  Executive  Friend / Family

## IMPORTANT INFORMATION

Loan Amount: As sanction and determined by credit appraisal process of IDFC FIRST Bank Limited Processing Fees: \_\_\_\_\_ %>

Rate of Interest: Rate of interest is determined by credit appraisal process of IDFC FIRST Bank Limited. The risk gradation is based on inter alia the quantum and tenure of loan, the security offered by the customers, cost of funds and the credit profile. Charges: Applicable charges as per the schedule of charges valid at the time of loan approval.

These are available as Sales point

Micro Business Loan	Charges	Micro Business Loan	Charges
EMI Bounce charges per presentation	500	Physical Statement of Account	500
Penal Charges (per month)	2% of the unpaid EMI or Rs 300 whichever is higher	Document retrieval charges (per retrieval)	500
Cheque Swap charges (per swap)	500	Equitable Mortgage Creation Charges & Stamping charges	As per actuals
EMI Bounce charges per presentation Cancellation & Rebooking charges	10000 within 30 days of disbursement or 1st EMI presentation whichever is earlier, Post 30 days or 1st EMI presentation request for cancellation will be treated as foreclosure	Processing fees	Up to 3.5% of the total amount
Foreclosure / Prepayment charges *	5% of Principle loan outstanding. Prepayment/Foreclose shall be allowed only after a period of 6 (six) months from the date of loan disbursement	List of Documents	500
Loan re scheduling charges (per re scheduling)	300	Part Payment charges	Part Payment is not allowed
Duplicate No Objection Certificate Issuance Charges	500	Initial Money Deposit/ Application Fees (Non-refundable)	Upto 5500
Physical Repayment Schedule	500	EMI Pickup/ Collection Charges	500
Easy Buy Card Annual Fee (If Easy Buy Card applicable)	500	Facilitation fee	

\* Charges above are Exclusive of GST

IDFC FIRST Bank Limited does not accept any payment either in cash or kind along with or in connection with its products at the time of applying for loan. Charges pertaining to Processing fees and those prescribed in the aforementioned Schedule of Charges are the only charges levied by the bank. IDFC FIRST Bank Limited and any of its directors, employees and /or officers shall neither be liable for payment (if any) made in cash or kind nor shall also be held responsible for payment (if any) made to any third party.

## BENEFICIAL OWNERSHIP DECLARATION

(Not to be filled in for listed entities, subsidiaries of listed entities, Government Entities, and International Organizations)

Please tick the relevant option below:

The following natural person(s) (listed in table below) exercise control or ultimately have a controlling ownership interest i. e. " having ownership/entitlement of the specified limit (Note 1) of shares/capital/profit/property or exercise control through other means such as voting rights, agreement, arrangement etc.

OR

There are no natural person(s) who exercise control or ultimately have a controlling ownership interest as stated above, " therefore, details of all partner(s) (for partnership)/trustees (for trust)/senior managing social (for unincorporated bodies)/ directors/senior management (for companies) who are natural person(s) as stated in the below table.

Table 1: For each beneficial owner/controlling natural person, please fill in the following details:

Sr. No	Name	Address	Date of Birth/Date Of Inception	Gender	Control Details	
					Type	%





**COLLATERAL SECURITY**

Address	Ownership	Type



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Beneficiary Owners (BO) Name and Photo Annexure



## DECLARATION

I/We declare that all the particulars and information given in the Application Form are true, correct, complete and up-to-date in all respects and I/We have not withheld any information whatsoever. I/We confirm that no insolvency proceeding(s) or suit for recovery of outstanding dues or monies whatsoever and/or criminal proceedings have been initiated and/or pending against me/us and that I/We have never been adjudicated insolvent/bankrupt by any court or other authority. I/We declare that I/We have not made any payment in cash, bearer, cheque or kind along with or in connection with this Application or any other Application fees to the executive collecting my/our Application and I/We shall not hold IDFC FIRST Bank Limited liable for any such payment made by us to the executive collecting this Application. I/We understand and confirm that the Application Form and all other documents submitted by me/us to IDFC FIRST Bank Limited shall not be returned to me/us and IDFC FIRST Bank Limited shall have the right to retain the same. I/We have read the Application Form and brochures and are agreeable to all the terms/conditions of availing finance from IDFC FIRST Bank Ltd. I/We authorise IDFC FIRST Bank Ltd./its Agents to make reference and enquiries relevant to information in this Application Form which IDFC FIRST Bank Ltd./its Group Companies/its Agents consider necessary. I/We undertake to inform IDFC FIRST Bank Ltd./its Group Companies/its Agents regarding the change in the residential addresses/employment/profession and to provide any further information that IDFC FIRST Bank Ltd./its Group Companies/its Agents may require. I/We further declare and confirm that the credit facilities if any enjoyed by me/us with banks/financial institutions/non banking finance companies has been disclosed here in above. I/We agree that IDFC FIRST Bank Limited may provide the credit facilities mentioned herein only if permitted and if approved in the manner specified or required by the Reserve Bank of India from time to time. I/We confirm that I/We shall not use the credit facility (or any part thereof) for any improper, illegal or unlawful purpose/activities. I/We will not be using this credit facility for the purchase of gold, gold bullion, gold jewellery, gold coins, units of Gold Exchange Traded Funds (ETF) and units of gold Mutual Funds etc. I/We confirm that I/We shall not use the credit facility (or any part thereof) for any activities relating to producing or consuming Ozone Depleting Substances, in terms of Montreal Protocol to which government of India is a part. I/We have been read out and explained in the language known to me/us, the contents of the Application Form for availing the loan from IDFC FIRST Bank Limited by the executive of IDFC FIRST Bank Limited and I/We have signed the said Application Form after having understood them and by signing the same. I/We wish to avail of the NACH/ECS/SI/Direct Debit facility and hereby express my/our unconditional consent to debit my/our loan instalments etc., from above mentioned account through NACH/ECS/SI/ Direct Debit. I/We authorize the bank to honour all such instructions. I/we authorize the representative of THE BANK to get this mandate verified and registered with bank. Mandate Verification Charges (if any) may be charged to my/our account.

I/We will ensure sufficient balance in the funding account on the date of execution. In case NACH/ECS/SI/Direct Debit instruction is unsuccessful due to financial reasons, the NACH/ECS/SI/Direct Debit instructions will be presented again for clearance. I/We will bear the bounce charges for transactions that have been unsuccessful due to financial reason. I / We am/are aware that I /We shall not hold IDFC FIRST Bank Limited liable for any loss of ITC arising due to incomplete erroneous or wrong details provided by me / us as above. I/We undertake and declare that if there are any changes in the particulars and information given by me/us while availing the Loan facility, I/We shall within 30 days from the date of any such change in the particulars and information shall disclose the details of such changes to the Bank without withholding the same.

I/WE confirm that except to the extent disclosed to the Bank, no director or a relative (as specified by RBI) of a director of a banking company (as specified by RBI) or a relative of a senior officer of the Bank (as specified by RBI) is - the applicant(s), or a partner, managing agent, manager, employee, director of our concern, or of our 05 Doc\_V3/Mar/MBL/2019/26 subsidiary or our holding company, or a guarantor on my/our behalf, or holds substantial interest in our concern or my/our subsidiary or holding company.

I/We hereby agree to abide by and be bound by all applicable rules/regulations/instruction/guidelines including but not limited to those issued by the Reserve Bank of India, including the Foreign Exchange Management Act, 1999 and Foreign Account Tax Compliance Act, 2010 (to the extent applicable to India) and the Common Reporting Standards (CRS), in force from time to time. I/We confirm having declared our status as per the rules applicable under section 285BA of the Income Tax Act, 1961 (the Act) as notified by Central Board of Direct Taxes (CBDT) in this regard.

Country of birth India Place of birth \_\_\_\_\_  
 Country of residence as per tax laws India Foreign TIN \_\_\_\_\_ TIN Issuing country \_\_\_\_\_

## AUTHORISATION

hereby authorise the Bank, without any notice to me to conduct credit checks, references, make enquiries, in its sole discretion and also authorise the Bank and its agents to share and obtain information, records from any agencies, statutory bodies, credit bureau, bank, financial institutions, or any third party in respect of the application, as it may consider necessary the Bank shall not be liable for use/ sharing of the information. I authorise the bank and/ or its representatives, agents to communicate/ call/ SMS to me/ us with respect to this Application or any other promotional activities. I/we would like to know as well avail the benefits of various the Bank loan offer schemes or loan promotional activities or any other promotional schemes and hereby authorize the Bank, its employees, agents, representatives and associates to do so. I confirm that laws in relation to the unsolicited communication referred in "national Do Not Call Registry" as laid down by Telecom Regulatory of India will not be applicable for such communications/ calls/ SMSs received from the Bank, its representatives, agents. The Bank reserves the right to retain the photograph and documents submitted with the Application and shall not returned back. **The Bank shall be entitled at its sole and absolute discretion to approve/reject this Application Form submitted by Applicant/Co-Applicant /Guarantor.** I/we authorise the Bank to submit application/other relevant documents submitted by me to CERSAI. I/we hereby provide my consent to receive information from Central KYC Registry through SMS/mail on the above registered number/email address. I/We hereby provide the consent to the Bank to pull my KYC details from CERSAI & PAN details from NSDL as and when required by the Bank for the compliance. Debit Card Application - Declaration:DECLARATION1. I/We wish to avail the banking facilities/products from IDFC FIRST Bank Limited ("IDFC FIRST Bank"), and have read, understood and agree to the Terms and Conditions displayed on the website of IDFC FIRST Bank i.e. www.idfcbank.com, which may be amended by IDFC FIRST Bank from time to time and hosted and notified on the website of IDFC FIRST Bank.2. I/We have read, understood and agree to the charges/costs, mentioned in the extant Schedule of Charges. This Schedule of Charges is also displayed on www.idfcbank.com.3. I/We agree to abide by and be bound by all applicable rules/regulations/instruction/guidelines issued by the Reserve Bank of India, and under the FEMA regulations, 2000 governing EEFC Accounts, the Foreign Exchange Management Act, 1999 and Foreign Account Tax Compliance Act, 2010 (to the extent applicable to India) and the Common Reporting Standards (CRS), in force from time to time. I/We have declared our status as per the rules applicable under section 285BA of the Income Tax Act, 1961 (the Act) as notified by Central Board of Direct Taxes (CBDT) in this regard.

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4. I/We authorize IDFC FIRST Bank to conduct my/our credit history verification with CIBIL or any other credit rating agency and acknowledge that IDFC FIRST Bank shall have the right and authority to carry out investigations from the information available in public domain for confirming the information provided by me/us to IDFC FIRST Bank. I/We declare that I/we have not availed any credit facility from any bank or have obtained NOC from such bank(s) for opening of a current account with IDFC FIRST Bank.

5. I/We agree to furnish and intimate to IDFC FIRST Bank any other particulars that we are called upon to provide on account of any change in law/statutory requirements either in India or abroad.

6. I/We authorize IDFC FIRST Bank to exchange, share or part with all the information provided herein with financial institutions/agencies/statutory bodies/ other such persons, as may be required by IDFC FIRST Bank. I/We shall not hold IDFC FIRST Bank or its agents/representatives liable for using/sharing such information.

7. I/We hereby declare that the information provided herein as well as in the documentary evidence provided by me/us to IDFC FIRST Bank (the "Customer Information") is true, correct and complete in all aspects to the best of my/our knowledge and that I/we have not withheld any Customer Information that may affect the assessment categorization of the account as a Reportable account or otherwise. I/We further agree that any false/misleading Customer Information given by me/us or suppression of any material fact will render my/our account liable for closure and the bank shall have the right to initiate any action, under law or otherwise. If any of the information provided here is incorrect, I/We hereby agree to indemnify and keep indemnified IDFC FIRST Bank, affiliates and their successors or assignees.

8. I/We agree and understand that IDFC FIRST Bank reserves the right to reject my/our account opening application form/request without being liable to me/us in any manner whatsoever.

Applicant/Co-applicant/Guarantor's Signature: \_\_\_\_\_ Date: \_\_\_\_\_ Place: \_\_\_\_\_

Stamp and seal of the company:

## OFFICE USE ONLY

DSA/Referral Name: \_\_\_\_\_ Sign: \_\_\_\_\_ Code: \_\_\_\_\_

## DOCUMENTS REQUIRED

**Photo identity proof\***: Aadhar Card, Passport, PAN card, voters identity card, driving license, Identity card with applicant's photograph issued by Central/ State Government Departments, Statutory/ Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, and Public Financial Institutions.

Letter issued by a gazetted officer, with a duly attested photograph of the person.

**Address proof**: passport, driving license, bank statement, electricity/telephone bill, aadhaar card, post-paid mobile phone, piped gas, water bill, Property or Municipal Tax receipt.

Post Office savings bank account statement (**any document notified by the central government**):

i. Letter of allotment of accommodation from employer issued by State or Central Government departments, statutory or regulatory bodies, public sector undertakings, scheduled commercial banks, financial institutions and listed companies. Similarly, leave and license agreements with such employers allotting official accommodation.

ii. Pension or family pension payment orders (PPOs) issued to retired employees by Government Departments or Public Sector Undertakings, if they contain the address.

Documents issued by Government departments of foreign jurisdictions and letter issued by Foreign Embassy or Mission in India.

**Income proof\*** Latest ITR, Latest Form 16, Latest salary slip/certificate, Latest Audited Financials, Bank details with last 3 months salary credited, Add-Business Proof -Qualification Certificate/Certificate of Practice(COP),Shop Act License/MOA & AOA/Sales TaxNat registration I Partnership Deed.

**Property Document\*** copy of original sale deed, allotment.possession letter, NOC from Society & other documents as per legal report. The Application will be assessed quickly after receiving the required documents. Please quote the Application Reference Number mentioned in the slip for any enquiry(ies).

\*Requirement of documents might vary according to the scheme chosen.



## Aadhaar Redacting Declaration

I/We hereby submit voluntarily at my/our own discretion, the physical copy of Aadhaar card/physical e-Aadhaar / masked Aadhaar / offline electronic Aadhaar xml as issued by UIDAI (Aadhaar), to IDFC FIRST Bank for the purpose of establishing my/our identity / address proof and voluntarily give my/our consent in connection with me availing the Financial Facility from IDFC and processing instructions for the said purpose and hereby give consent to IDFC for verification of my Aadhaar to establish its genuineness through any such acceptable manner stipulated by UIDAI or under any Act or law from time to time. I/We have also been explained that submission of this document is not mandatory. I/we have the option to submit any one of the documents as per the list of Officially Valid Documents (updated by the RBI from time to time)The consent and purpose of collecting Aadhaar has been explained to me/us in local language. IDFC has informed me/us that I am/We are required to redact/ blacken out the first eight digits of Aadhaar number so that only last four digits of the Aadhaar number are visible; and in case I/We do not redact/ blacken out the first eight digits of Aadhaar number, I/We authorized IDFC FIRST Bank to redact/blacken out the Aadhaar number through appropriate means on my/our behalf". IDFC has also informed me that this consent and my Aadhar will be stored with IDFC.

## PRIORITY SECTOR LENDING

- Direct Agri: (Agriculturist/Farmer/Agri allied activities like, dairy farming, Poultry farming, fishery, bee-keeping etc.) – Loans up to 02 crore
- Indirect Agri: Service units like trader, Dealers/sellers of fertilizers, pesticides, seeds, cattle feed, poultry feed, agricultural implements and other inputs – Loans 02 to 05 crore

Micro, Small and Medium Enterprise:

Please tick relevant box

- |  |  |
|--|--|
| . Investment in Plant & Machinery or Equipment<br><br><input type="checkbox"/> Not more than INR 1 Crore<br><input type="checkbox"/> Not more than INR 10 Crore<br><input type="checkbox"/> Not more than INR 50 Crore | . Annual Turnover<br><br><input type="checkbox"/> Not more than INR 5 Crore<br><input type="checkbox"/> Not more than INR 50 Crore<br><input type="checkbox"/> Not more than INR 250 Crore |
|--|--|

Classification of Manufacturing/Service/Trading Enterprise:  Micro  Small  Medium

Value of Property up to 35 lakh to 25 lakh in Metro & Non Metro Cities respectively

Weaker Section:

- i. Individual women beneficiaries up to  1 lakh ii. Loans to:  SC  ST  Others iii. Religion:  Hindu  Muslim  Christians  Zoroastrians  Sikh  
 Buddhists  Jain  Others (Please specify) \_\_\_\_\_ iv. if Minority communities:  Yes  No v. Annual household Income : \_\_\_\_\_  
 vi. Preference category:  Widow  Working  Disability  Others (Please specify)