



## Loans & Facilities

### *Common Application Form*

#### Application form seeking credit facilities for Micro and Small Enterprises

##### Mandatory Requirements

- Completed application form
- Please sign across photograph (signature 1/4th on the photograph and 3/4th on the Application form)
- PAN Card or PAN Allotment Letter or Form 60/61 (whichever is applicable)

##### Important Note

- Fill the form in **CAPITAL** letters and tick where applicable
- Sign in **BLACK** ink only
- Please sign across the photograph (signature 1/4th on the photograph and 3/4th on the Application form)
- Each page to be signed by atleast 1 authorised signatory with entity stamp
- Authenticate any overwriting/cancellations with full signatures
- Submit original documents for verification against each photocopy submitted
- Provide separate proof wherever Former or Other name is mentioned
- Please provide respective **proof of address** for all addresses and **proof of identity** for all individuals & entity as mentioned in the form
- In case space for providing information about Authorised Signatories, Directors, Partners, Office Bearers, Principal Shareholders and Beneficial Owners is not sufficient than please either use the additional sheet available on the Bank's website or use photocopy of the respective page from Application Form
- Please refer to [www.hsbc.co.in](http://www.hsbc.co.in) for bank approved list of proof of identity (PI) and proof of address (PA) for individuals and legal entity

Please note that the Bank's loan / facility appraisal process is designed with various parameters like vintage of the business, profitability, financial leverage, credit history etc. This varies from product to product depending on the nature of the loan / facility / tenor and amount / security offered etc. Please note that the above parameters listed do not comprise an exhaustive list and are only indicative. The sanction of the loan would be at the absolute and sole discretion of HSBC.

This Common Application Form for Loans and Facilities is made by the Applicant through its Authorised Signatories, Directors, Partners, Office Bearers etc. to \_\_\_\_\_ branch of The Hongkong and Shanghai Banking Corporation Limited ("HSBC" / "Bank") requesting the Bank to grant me / us the Banking facilities as mentioned below.

| For Office Use Only (to be filled by the RM) |                |
|--|----------------|
| Cust ID of Applicant                         |                |
| Account no. of applicant                     |                |
| Date of Account opened                       |                |
| Branch                                       |                |
| Whether existing borrowing customer          | Yes [ ] No [ ] |

### Details of Applicant

Name of the Entity/Applicant \_\_\_\_\_  
 (former or other name) \_\_\_\_\_  
 Registered office address\*# \_\_\_\_\_

Name of the Contact Person \_\_\_\_\_  
 Address of Factory / Shop / Establishment# \_\_\_\_\_

Address for Correspondence# \_\_\_\_\_

# - If any of the above address is different than the existing address as per Bank's record, I/We hereby request and authorize the Bank to amend the address as per above mentioned. The necessary Proof of address (PA) as per Bank's norms is being submitted along with this application.

\* In case of companies the registered office; in case of others principal / main office should be mentioned

Contact details: Office \_\_\_\_\_ Fax \_\_\_\_\_ Mobile \_\_\_\_\_

E-mail: \_\_\_\_\_ Website: \_\_\_\_\_

Date of incorporation) \_\_\_\_\_

Date business commenced (if different from above) \_\_\_\_\_

Date of formation \_\_\_\_\_

Place \_\_\_\_\_ Country \_\_\_\_\_

Certification Number \_\_\_\_\_ PAN No. \_\_\_\_\_

Our / My PAN is \_\_\_\_\_

I / We have applied for a PAN, which is not yet allotted. I / We undertake to advise you the PAN on receiving advice of its allotment.

I / We hereby declare that we are not assessed for Income Tax, as our income is below the maximum amount which is not chargeable to Income Tax, and accordingly the provisions pertaining to PAN are not applicable in our case.

"Is there any Exemption from tax deduction at source applicable under the provisions of Income-tax Act, 1961? If yes, please provide details and documents as applicable"

Line of Business

Nature of Product/ Services offered

Registration No. (If applicable)

Constitution (tick one) Proprietorship:  Proprietorship  Partnership Firm  Pvt. Ltd.  Ltd. Company  
 Co-op Society  Trust  Limited Liability Partnership (LLP)

I / We hereby confirm (Please tick as applicable)

Yes, the Entity is a Voluntary Organisation (VO) Non Governmental Organisation (NGO) / Not for Profit Organisation (NPO)

No, the entity is not a Voluntary Organisation (VO) Non Governmental Organisation (NGO) / Not for Profit Organisation (NPO)

Voluntary Organisations (Vos) / Non Governmental Organisation (NGOs) / Not for Profit Organisations (NPOs) include organizations engaged in public service, based on ethical, cultural, social, economic, political, religious, spiritual, philanthropic or scientific and technological considerations. VOs include formal as well as informal groups, such as : community based organizations (CBOs); non-governmental developmental organizations (NGDOs); charitable organizations; support organizations; networks or federations of such organizations; as well as professional membership associations. Vos / NGOs / NPOs are not controlled by Government and includes any entity or organization that is registered as a trust or a society under the Societies Registration Act, 1860 (21 of 1860) or any similar State legislation or a company registered under section 25 of the companies Act, 1956 (1 of 1956).



Please affix signatory's photograph

Signature (with rubber stamp)

Special Instruction for Cheque Payment\*:

2. Full Name :

Identification (PI) Document Type:  PAN Card  Passport  Voter's ID  
 Driving License  Other: \_\_\_\_\_

Identification (PI) Document Number: \_\_\_\_\_

Customer type  Partner / Director  Authorised signatory

Former or Other Name (if any):

Nationality:

Residential Address:   
 Pin:

Permanent Address (if different from Residential address)   
 Pin:

Telephone  Mobile

Date of Birth  /  /

Sole Proprietor \_\_\_\_\_ Partner \_\_\_\_\_ Director \_\_\_\_\_

Karta \_\_\_\_\_ Authorised Signatory \_\_\_\_\_ Sole/ 1st Joint Holder \_\_\_\_\_

Business Internet Banking required  Yes  No

Business Phone Banking required  Yes  No

Share in Business / Shareholding \_\_\_\_\_

Experience in line of business (No of years) \_\_\_\_\_

Other Business interests \_\_\_\_\_

Please affix signatory's photograph

Signature (with rubber stamp)

Special Instruction for Cheque Payment\*:

## Principal Shareholder / Beneficial owners information

\*All individuals who are ultimately entitled to exercise of 10% or more of the voting rights of the company, either directly, or indirectly through the beneficial ownership of an underlying corporate shareholder, should be regarded as Principal Shareholder / Beneficial Owner of the company

1. Full Name :

Identification (PI) Document Type:  PAN Card  Passport  
 Voter's ID  Driving License  Other: \_\_\_\_\_

Identification (PI) Document Number: \_\_\_\_\_

Date of Birth  /  /

Customer type  Principal Shareholder  Beneficial Owner  Ownership(%): \_\_\_\_\_

Former or Other Name (if any):

Nationality:

Permanent Address:   
 Pin:

Residential Address:   
 Pin:

Share in Business / Shareholding \_\_\_\_\_

Experience in line of business (No of years) \_\_\_\_\_

Other Business interests \_\_\_\_\_

2. Full Name :

Identification (PI) Document Type:  PAN Card  Passport  
 Voter's ID  Driving License  Other: \_\_\_\_\_

Identification (PI) Document Number: \_\_\_\_\_

Date of Birth  /  /

Customer type  Principal Shareholder  Beneficial Owner  Ownership(%): \_\_\_\_\_

Former or Other Name (if any):

Nationality:

Permanent Address:   
 Pin:

Residential Address:   
 Pin:

Share in Business / Shareholding \_\_\_\_\_

Experience in line of business (No of years) \_\_\_\_\_

Other Business interests \_\_\_\_\_

3. Full Name :

Identification (PI) Document Type:  PAN Card  Passport  
 Voter's ID  Driving License  Other: \_\_\_\_\_

Identification (PI) Document Number: \_\_\_\_\_

Date of Birth  /  /

Customer type  Principal Shareholder  Beneficial Owner  Ownership(%): \_\_\_\_\_

Former or Other Name (if any):

Nationality:

Permanent Address:   
 Pin:

Residential Address:   
 Pin:

Share in Business / Shareholding \_\_\_\_\_

Experience in line of business (No of years) \_\_\_\_\_

Other Business interests \_\_\_\_\_



**Credit Facilities (Existing)**

I / We hereby confirm

- No, the Entity is not enjoying any credit facility\* with any bank and undertakes to inform the Bank in writing as soon as any credit facility is availed of by the Entity from any other bank.
- Yes, the Entity is enjoying credit facilities\* with other banks as per details given below

Please attach separate sheet, if space provided is insufficient

| Type of facility | Limit (Rs Lacs) | Outstanding as on _____ | Presently banking with | Security lodged | Rate of Interest | Repayment terms |
|------------------|-----------------|-------------------------|------------------------|-----------------|------------------|-----------------|
|                  |                 |                         |                        |                 |                  |                 |
|                  |                 |                         |                        |                 |                  |                 |
|                  |                 |                         |                        |                 |                  |                 |
|                  |                 |                         |                        |                 |                  |                 |
|                  |                 |                         |                        |                 |                  |                 |
|                  |                 |                         |                        |                 |                  |                 |
|                  |                 |                         |                        |                 |                  |                 |

\*Credit facility would include Term Loans, Overdraft, Cash Credit, Working Capital Limits, Bank Guarantee, Documentary Credit (Letter of Credit), Export Finance, Mortgage Loans, Warehouse Receipt Finance, Factoring, Bill Discounting, Cheque Discounting, Import Finance (Buyer's Credit), Treasury Limits or any other limit either secured or unsecured

**Part Performance / Future Estimates**

| Rs in Lacs                             | Past Year-II (Actual) | Past Year-I (Actual) | Current Year (estimates) | Next Year (Projections) |
|--|-----------------------|----------------------|--------------------------|-------------------------|
| Net Sales                              |                       |                      |                          |                         |
| Net Profit                             |                       |                      |                          |                         |
| Capital (Networth, in case of company) |                       |                      |                          |                         |
| Total Debt                             |                       |                      |                          |                         |
| Imports                                |                       |                      |                          |                         |
| Exports                                |                       |                      |                          |                         |

Whether applicant belonging to the SC / ST / OBC / Minority community  Yes  No

| Space for Photo | Space for Photo | Space for Photo |
|-----------------|-----------------|-----------------|
|                 |                 |                 |

Signature of Proprietor / Partner / Director AND Authorized Signatory whose photo is affixed above (sign across the photo)  
 Only one photo for Proprietor / each Partner / each working Director to be affixed. Branch to certify / attest the photograph.  
 Full name and peoplesoft ID of the Bank Employee in whose presence signed

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

Peoplesoft ID: \_\_\_\_\_

\_\_\_\_\_ Signature

Date: \_\_\_\_\_

Place: \_\_\_\_\_

1. I / We certify that the information provided by me / us in this application form is true in all respects and that this shall form the basis of any facility / service that The Hongkong and Shanghai Banking Corporation Limited (the "Bank") may decide to grant to me / us at its sole discretion. I / We authorise the Bank to debit my account with the Bank for any fees, charges, interest etc. as may be applicable. I / We further agree that the facility / service that may be provided to me / us shall be governed by the rules of the Bank that may be in force from time to time. I / We will be bound by the terms and conditions of the facility/ies / service /s that may be granted to me/us.

I / We also confirm that I / We am / are complying with the **Foreign Exchange Management Act of 1999 (FEMA)** and **Foreign Contribution (Regulation) Act of 2010 (FCRA)**, and the rules and regulations made thereunder and any amendments thereto. I / We understand and acknowledge that any violation or non-observance of the undertakings given herein will be subject to action under FEMA and FCRA.

I / We declare that the Entity **will not be** accepting / receiving any Foreign Contributions as defined in Foreign Contribution (Regulation) Act, 2010, in this Account.

I / We declare that the Entity **will be** accepting / receiving Foreign Contributions as defined in Foreign Contribution (Regulation) Act, 2010, in this Account.

2. a. **For All Ltd. Companies and Co-op. Societies**

We hereby declare that none of the directors on our board is a director or specified near relation<sup>5</sup> of a director of a banking company as defined under the Banking Regulation Act, 1949 & and we shall advise you immediately on any change in the interest of our directors in any bank. Further, we hereby declare that none of the director(s) / office bearers is a relative of any senior officer of the Bank. The scope of the term near relative is mentioned below.

b. **For All Partnership Firms / HUF**

We hereby declare that none of the partners is a director or specified near relation of a director of a banking company as defined under the Banking Regulation Act, 1949. We shall advise you immediately on any change in the interest of a director in any financing bank or of another bank. Further we also declare that none of the partners or none of the members of the HUF is a near specified relation of any senior officer of the Bank. The scope of the term relative is mentioned below.

c. **For All Sole Proprietor Firms**

I hereby declare that I am not a director or specified near relation of a director of a banking company as defined under the Banking Regulation Act, 1949. I shall advise you immediately on any change in the interest of a director in any financing bank or of another bank. Further I also declare that I am not a specified near relation to any senior officer of the bank. The scope of the term relative# is mentioned below. ,

3. I / We declare that the unit does not consume / produce ozone depleting substances (ODS) (namely cholrofluorocarbon- 11 CFC 11), CFC 12, CFC 113 (carbon tetrachloride methyl chloroform), Halons - 1211, 1301 2402).
4. I / We acknowledge that the Bank may disclose information about me / us if required or permitted by any law, rule or regulation or at the request of any public or regulatory authority or if such disclosure is required for the purposes of preventing fraud, without any further specific consent or authorisation from me / us.
5. A. I / We, understand that as a pre-condition, relating to grant of the loan / advances / other non-fund-based credit facilities to me / us, the Bank, requires my / our consent for the disclosure by the Bank of, information and data relating to me / us, of the credit facility availed of / to be availed, by me / us, obligations assumed, by me / us, in relation thereto and default, if any, committed by me / us, in discharge thereof.
- B. Accordingly, I / We, hereby agree and give consent for the disclosure by the Bank of all or any such;
- (a) Information and data relating to me / us;
- (b) The information or data relating to any credit facility availed of/to be availed, by me / us, and
- (c) Default, if any, committed by me / us, in discharge of my / our such obligation as the Bank may deem appropriate and necessary, to disclose and furnish to Credit Information Bureau (India) Ltd. (CIBIL) and/or any other agency authorized in this behalf by RBI.
- C. I / We, declare that the information and data furnished by me / us to the Bank are true and correct.
- D. I / We, undertake that:
- (a) the CIBIL and / or any other agency so authorised may use, process the said information and data disclosed by the Bank; and
- (b) the CIBIL and / or any other agency so authorised may furnish for consideration, the processed information and data of products thereof prepared by them, to banks / financial institutions and other credit grantors, as may be specified by the Reserve Bank in this behalf

\*HSBC Group means HSBC Holdings plc, its subsidiaries, associated and affiliated companies.

#The scope of the term 'relative' as used in this Form will be as under:

Spouse, Father, Mother (including step-mother), Son (including step-son), Son's Wife, Daughter (including step-daughter), Daughter's Husband, Brother (including step-brother), Brother's wife, Sister (including step-sister), Sister's husband, Brother (including step-brother) of the spouse, Sister (including step-sister) of the spouse

6. I / We authorise the Bank and any other member of the HSBC Group\*:
  - (a) to submit or make available to other members of the HSBC Group, or any designated agent of theirs, any application(s) made by me / us to any member(s) of the HSBC Group for availing financial product(s) and services, together with any related documentation or information; and
  - (b) to obtain and to give or make available to any member(s) of the HSBC Group, or their agents, credit information about me / us (including credit scores and reports from credit reference agencies) for the purpose of assessing my / our qualification for the requested financial product(s), and in addition to obtain, give or make available to any member(s) of the HSBC Group credit scores and reports in connection with any update, renewal, extension, collection or review of any of the accounts opened pursuant to my / our application(s)
  - (c) in the course of managing our relationship with you and where necessary to comply with your money laundering prevention obligations, to record, obtain and to give or make available to any member(s) of the HSBC Group, or their agents, information about our directors and employees
  - (d) unless and until I / we direct otherwise, to update information about me/us as provided hereinabove and / or in any such application(s) or related documentation, or obtained in the course of, or for the purpose of, making any application for financial products and services (including but not limited to any credit information), onto a database which may be accessed by the member(s) of the HSBC Group
7. I / We am / are aware that full details of the use to which the said information can be put to by the Bank and other members of the HSBC Group are set out in the Bank's and / or such other HSBC Group member's terms and conditions and / or privacy policy and that nothing contained in this consent shall absolve any member of the HSBC Group of their obligation to comply with their terms and conditions and/or privacy policy.
8. I / We understand that standards of data / privacy protection laws in the country(ies) in which I / we am / are applying for the requested financial product(s) and services may vary but that my / our information will be protected by a strict code of secrecy and security which all members of the HSBC Group, their staff and any third parties with whom such information is shared, are subject to.
9. I / We, declare that the information and data furnished by me/us to the bank are true and correct, which the Bank is entitled to verify directly or through any third party agent.
10. I / We will arrange for additional business funding from our own sources if stipulated / required as per emerging business requirement.
11. I / We confirm that the Credit so granted will not be used for speculative and /or illegal and /or anti social purposes
12. I / We confirm that the securities to be pledged are not held in our capacity as a Trustee or a Guardian for another pledge
13. TO BE SIGNED BY PARTNERSHIP FIRMS ONLY -

We, the undersigned, are the present Partners in the Firm of (name of the Firm) having its head office at and branches at carrying on the business of \_\_\_\_\_. Each of the undersigned is authorised to sign on behalf of the Firm in the manner appearing below and has full unrestricted authority to bind the Firm, and are jointly and severally liable for all the liabilities thereof. We shall be jointly and severally liable for the liabilities of the Firm to the Bank under the aforesaid account and the Bank may recover its claim in respect of such liabilities of the Firm from the estate of all or any of the Partners of the Firm. Whenever any change occurs in our Partnership, for whatever reason, we undertake to inform the Bank of the same in writing by all the Partners and our individual responsibility to the Bank will continue until we receive from the Bank an acknowledgment of that letter and until all our liabilities with the Bank are discharged.

1. \_\_\_\_\_ 3. \_\_\_\_\_  
 2. \_\_\_\_\_ 4. \_\_\_\_\_

(Authorised Signatory/ Partner/ Proprietor/Trustee - sign & stamp)

I have verified the information provided from the appropriate sources and are true to the best of my knowledge and belief.

**(Relationship Manager - SME)**

*\*HSBC Group means HSBC Holdings plc, its subsidiaries, associated and affiliated companies.*

*#The scope of the term 'relative' as used in this Form will be as under:*

*Spouse, Father, Mother (including step-mother), Son (including step-son), Son's Wife, Daughter (including step-daughter), Daughter's Husband, Brother (including step-brother), Brother's wife, Sister (including step-sister), Sister's husband, Brother (including step-brother) of the spouse, Sister (including step-sister) of the spouse*

**Processing fees / Costs / Charges**

For Business Finance Processing fee (payable on approval and refundable net of out go paid by HSBC to third parties) - upto 2.5% or ₹10,000 whichever is higher, plus service tax as applicable

Pre-payment charges for term loans#

For pre payment up to 25% of the loan amount in the year - Nil

For pre payment of over 25% of the loan amount - 2% of the amount exceeding 25%

No prepayment permitted within the first 6 months

Renewal fees - 0.25% on every annual renewal on the entire facility amount.

For Factoring

Facility arrangement fee and Commitment fees as mutually agreeable

\* The Bank will not accept any collateral security for loans / facilities up to ₹ 1,000,000.

\* The Bank will refund processing fees collected upfront in case of loans / facilities up to ₹ 5,00,000 in case the loan is not sanctioned by the Bank.

# Pre-payment charges would not be applicable for loans up to ₹ 5,00,000.

Please be advised that vide Finance Act Notification No. 8/2009, wef 24<sup>th</sup> February 2009, a service tax of 10% + 2% education cess + 1% secondary and higher secondary education cess thereon will be applicable on our fees and charges.

## SECTION A - List of Additional Documents required - For all products

|                     |   |
|---------------------|---|
| Financial documents | <ol style="list-style-type: none"><li>1. Latest Audited Financial statement along with necessary schedules, Auditors and Directors report, notes to accounts.</li><li>2. Unaudited financial statements may be considered within 6 months of the close of financial year but should be provided along with the last audited financial statements.</li><li>3. Brief profile of the entity, when and how started, past history, promoters history, background, products dealt in, major raw materials, price trends, products manufactured, types, uses, manufacturing process (if applicable) no. of offices in the country, abroad, staff size, entry / exit barriers, operational issues / bottlenecks, dependencies, awards, recognitions, brochures of the company, environmental impact of business, clearances, specific licenses, clearances required etc.</li><li>4. Details of Sales / Purchases to / from top 5 buyers / suppliers, country of import / export, currency</li></ol> |
|---------------------|---|

## SECTION B - Additional details required in case of Working Capital finance / Factoring

- Request for facility with clear purpose on the letterhead of the borrowing entity detailing various heads under which financial assistance is sought
- Organization chart, affiliate information, subsidiaries, and ownership pattern
- Copies of IT returns for the last three years
- All Bank account Statement (in the name of the applicant) for the last 12 months
- All Loan Account statement for the last 12 months with amortisation schedule / sanction letter
- Copy of latest sanction letter with existing banker/s
- Value of Stock / Debtors and Creditors for the last 6 months
- Monthwise sales / purchases for the past 12 months with break up showing exports / imports and domestic.
- Sales / Purchases to/from top 5 buyers / suppliers with contact person and contact details (name / address / telephone numbers along with major terms and conditions
- Details of bad debts during the past three years
- Latest Networth statement of the proprietor / partners / directors / guarantors certified by a CA
- Projected financials for the business - latest CMA data certified by the authorized signatory or a CA for the next 3 years. If available
- Photocopy of the documents of property offered as collateral security - Agreement for sale, chain documents, Share certificate, sanctioned plan, NOC from Society (required later) and any other papers that would be required for legal and title search
- For EPC / Post Shipment finance / Export factoring, please provide the following information on a letterhead - vintage of business, experience in exports, L / C issuing bank and country (branch) of origin, whether confirmed or unconfirmed, value of the LC, name of the parties and places of export, relationship with foreign clients and repeat business with them, whether always under LC or confirmed order, ECGC cover, client wise or region wise, one time transactions or limits.
- Detailed Project report (if term loan is being sought) giving details of expenses, machinery to be purchased, project cost, means of finance, financial projections for the tenor of the term loan sought with necessary assumptions, break even analysis

Please note that for Factoring facility, a detailed analysis would need to be conducted on the ledgers of the buyers for assessment of buyer limits.

## SECTION B (II) - Additional details required in case of Working Capital finance

- Request for facility with clear purpose on the letterhead of the borrowing entity detailing various heads under which financial assistance is sought
- Brief profile of the entity, when and how started, past history, promoters history, background, products dealt in, major raw materials, price trends, products manufactured, types, uses, manufacturing process (if applicable) no. of offices in the country, abroad, staff size, entry / exit barriers, operational issues / bottlenecks, dependencies, awards, recognitions, brochures of the company, environmental impact of business, clearances, specific licenses, clearances required etc.
- Also provide organisation chart, affiliate information, subsidiaries, and ownership pattern

- Audited P & L and Balance Sheet for last three Years along with schedules to accounts and Auditors reports
- Provisional financials (if audited for the latest year not ready)
- Copies of IT returns for the last three years
- All Bank account Statement (in the name of the applicant) for the last 6 months
- All Loan Account statement for the last 12 months with amortization schedule / sanction letter
- Copy of latest sanction letter with existing banker/s
- Value of Stock / Debtors and Creditors for the last 6 months
- Month wise sales / purchases for the past 24 months with break up showing exports / imports and domestic
- Sales / Purchases to/from top 5 buyers /suppliers with contact person and contact details (name/address/telephone numbers) along with major terms and conditions
- Details of Bad debts during the past three years
- Latest Networth statement of the proprietor / partners / directors / guarantors certified by a CA
- Projected financials for the business - latest CMA data certified by a CA for the next 3 years
- Photocopy of the property papers - Agreement for sale, chain documents, Share certificate, NOC from Society (required later) and any other papers that would qualify for legal and title search
- Photocopy of the SSI registration certificate, if applicable
- Photocopy of the Pollution Clearance certificate, if applicable
- For EPC / Post Shipment finance, please provide the following information on a letterhead - vintage of business, experience in exports, L/C issuing bank and country (branch) of origin, whether confirmed or unconfirmed, value of the LC, name of the parties and places of export, relationship with foreign clients and repeat business with them, whether always under LC or confirmed order, ECGC cover, client wise or region wise, one time transactions or limit
- Detailed Project report (if term loan is being sought) giving details of expenses, machinery to be purchased, project cost, means of finance, financial projections for the tenor of the term loan sought with necessary assumptions, break even analysis

#### SECTION B (III) - Additional details required in case of Factoring facility

- Request for facility with clear purpose on the letterhead of the borrowing entity
- Audited P & L and Balance Sheet for last three Years
- Copies of IT returns for the last three years
- All Bank account Statement (in the name of the applicant) for the last 6 months
- Value of Stock / Debtors and Creditors for the last 6 months
- Copy of latest sanction letter with existing banker/s
- Sales to top 10 buyers with contact person and contact details (name/address/telephone numbers)
- Copy of Terms and conditions of sales to major customers along with average debtor cycles during the past 2 years
- Details of Bad debts during the past three years

#### IMPORTANT

*Please submit documents as per SECTION A and SECTION B (if applicable) as above*

*HSBC reserves the right to call for any additional document / information, if it is warranted in the Bank's opinion, before arriving at a decision on the request for facility.*

**Section C : List of Documents required to be executed in case of sanction of various facilities**

| <b>TYPE OF FACILITIES / SECURITIES</b>               | <b>Documents required</b>   |
|--|---|
| All advised facilities (Common documents)            | Duly Accepted Facility Advise Letter (FAL)<br>Demand Promissory Note<br>Letter of continuity for demand promissory note<br>Board resolution / Authorisations as applicable  |
| Working Capital Demand Loan (WC DL)                  | Agreement For Working Capital Demand Loan   |
| Term Loan  | Agreement For Term Loan   |
| Overdraft  | Agreement For Overdraft   |
| Export/Import facilities                             | Trade Finance General Agreement   |
| Buyers Credit  | Counter Indemnity<br>Trade Finance General Agreement<br>Offer Letter For Buyers Credit  |
| Pre-Shipment Credit                                  | Trade Finance General Agreement   |
| Guarantee  | Omnibus Guarantee / Counter Indemnity   |
| Foreign Exchange Facilities                          | International Foreign Exchange Master Agreement (IFEMA) Or<br>International Swaps and Derivatives Association (ISDA) Agreement<br>Legal Opinion<br>Schedule Of ISDA /IFEMA  |
| Domestic Factoring                                   | Factoring Agreement supported by Power of Attorney<br>Notice Of Assignment  |
| Vendor Financing                                     | Agreement for Loan<br>Debit Authority Letter<br>Letter Of Authority   |
| <b>SECURITY DOCUMENTS</b>                            |   |
| For Term Deposits / Fixed Deposits                   | Letter Of Set Off And Lien Executed By The Deposit Holder   |
| For Standby Letter of Credit (SBLC) / Hold cover     | Authenticated Swift Message From The Issuing Bank Acceptable To Us<br>Memorandum Of Deposit And Power Of Attorney (In Case Of Shares  |
| Pledge of Shares / securities                        | Held In The Name Of Third Party<br>Pledge Deed<br>Pledge Master Report<br>Appointment Of Nominees To Hold Shares<br>Letter Of Undertaking   |
| Equitable Mortgage (EQM)                             | Memorandum Of Entry<br>Declaration By Authorised Persons / Property Owner<br>GAR 7 (Cash Receipt)<br>Form 8 - Filing Of Charge With Roc and Charge Creation Confirmation Certificate<br>Title Deeds Of The Property<br>Noc/Pari Passu Letters In Case Multiple Lenders Involved<br>Resolution U/s 293(1)(a) - in case of a company<br>Valuation Report from empanelled valuers of the Bank<br>Title Search report from empanelled lawyers of the Bank |
| Charge over Stocks & Receivables / Plant & Machinery | Deed Of Hypothecation<br>Form 8 - Filing Of Charge With Roc and Charge Creation Confirmation Certificate<br>GAR 7 (Cash Receipt)<br>Noc/Pari Passu Letters In Case Multiple Lenders Involved<br>Inter se Agreement In Case Multiple Lenders Involved<br>Valuation Report from empanelled valuers of the Bank where required   |
| Personal Guarantee                                   | Personal Guarantee Form Along with Letter Of Undertaking & Networth Certificate Of The Guarantor  |
| Corporate Guarantee                                  | Corporate Guarantee Form, Board Resolution Or Authorisation & Constitutional Documents Of The Corporate Guarantor   |

*Notes: The above is an indicative list and not an exhaustive list of documents required. For structured facilities (if any), there will be variations in the required documents as suitable for such facilities. The bank reserves the right to include / exclude any of the documents to / from the above list*

***For Office use only***

Date \_\_\_\_\_

Ref No: \_\_\_\_\_

Processing Centre: \_\_\_\_\_

City: \_\_\_\_\_

Product Applied For:

Business Finance (Working Capital Finance)

Factoring

Tangibly Secured facilities

Tenor of Loan:  12 months  24 months  36 months  48 months  Others \_\_\_\_\_

Business Source:  Marketing Programme  Branch  Sales Force

PSL  Yes  No

Ns  BL  CRP  SCC

Marketing Programme / DSA \_\_\_\_\_ DSA Code \_\_\_\_\_

Sales Force ID \_\_\_\_\_

Market Sector Code \_\_\_\_\_

**Acknowledgement (Bankers Copy)**

Received on (dd/mm/yy) / /

Request will be disposed of and acceptance / rejection notification will be mailed within \_\_\_\_\_ days from the date of receipt of completed application form with supporting documents.

Processing Fees # of Rs. \_\_\_\_\_ received by cheque no. \_\_\_\_\_ dated \_\_\_\_\_ drawn on \_\_\_\_\_ bank

Further tariff details, apart from those mentioned above can be had on our website. Please refer to www.hsbc.co.in for details of tariff for various products.

Fees and Charges are subject to change at the sole discretion of the Bank.

# Processing fee collected at the time of application will not be refunded. However, *The Bank will refund processing fees collected upfront in case of loans / facilities up to INR 5,00,000 in case the loan is not sanctioned by the Bank.*

*Issued by The Hongkong and Shanghai Banking Corporation Limited, India.  
Incorporated in Hong Kong SAR with limited liability.*

VerDate: 01/2012

-----  
Tear Here  
-----

**Acknowledgement (Customer's Copy)**

Received on (dd/mm/yy) / /

Request will be disposed of and acceptance / rejection notification will be mailed within \_\_\_\_\_ days from the date of receipt of completed application form with supporting documents.

Processing Fees # of Rs. \_\_\_\_\_ received by cheque no. \_\_\_\_\_ dated \_\_\_\_\_ drawn on \_\_\_\_\_ bank

Further tariff details, apart from those mentioned above can be had on our website. Please refer to www.hsbc.co.in for details of tariff for various products.

Fees and Charges are subject to change at the sole discretion of the Bank.

# Processing fee collected at the time of application will not be refunded. However, *The Bank will refund processing fees collected upfront in case of loans / facilities up to INR 5,00,000 in case the loan is not sanctioned by the Bank.*

*Issued by The Hongkong and Shanghai Banking Corporation Limited, India.  
Incorporated in Hong Kong SAR with limited liability.*

VerDate: 01/2012