

**DEVELOPMENT BANK OF MAURITIUS LTD**  
**MICRO, SMALL AND MEDIUM ENTERPRISES LOANS**  
**Application Form**

**LOAN SCHEME :** .....

**1- CUSTOMER DETAILS**

<b>Name of Applicant (Individual / Company)</b>		
<b>Name of main applicant /Representative of Company</b>		<b>ID :</b>
<b>Occupation of Applicant/Representative</b>		<b>Marital Status :</b>
<b>Company No.</b>		<b>Date of Incorporation :</b>
<b>BRN</b>		<b>Date of Issue :</b>
<b>Business Address</b>		
<b>Residential Address for shareholder/Applicant</b>		
<b>Contact Details</b>	<b>Email:</b>	<b>Tel:</b>

**2- SHAREHOLDING**

<b>Name</b>	<b>No of Shares</b>	<b>Holding (%)</b>

**3-SPOUSE DETAILS (FOR INDIVIDUAL APPLICANT)**

<b>Name of Spouse</b>	
<b>NID of Spouse</b>	
<b>Occupation</b>	<b>Contact detail :</b>

**4-BUSINESS DETAILS**

<b>Type of Business</b>			
<b>Business Sector</b>			
<b>No of Full-time employees and number of employment to be created</b>	<b>Total:</b>	<b>Local:</b>	<b>Expat:</b>
<b>Main Market (%)</b>	<b>Local:</b>		<b>Export:</b>
	<b>20.... (Rs.)</b>	<b>20.... (Rs.)</b>	<b>20.... (Rs.)</b>
<b>Annual Turnover</b>			
<b>Net Profit</b>			

<b>Number of employees</b>		<b>CSG Contribution Amount : Rs.</b>
<b>MRA Certificate Number</b>		
<b>Bank</b>		<b>Bank Account Number :</b>
<b>Loan Amount Applied For</b>	<b>Rs.</b>	

**BACKGROUND OF APPLICANT(S)**

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**BRIEF DESCRIPTION OF PROJECT**

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**COST OF PROJECT**

<u>DETAILS</u>	<u>RS</u>
<b>TOTAL</b>	

**MEANS OF FINANCING**

<u>Means of financing</u>	<u>RS</u>
DBM Loan	
Client Contribution	
<b>TOTAL</b>	

**ESTIMATED ANNUAL PROFITABILITY**

<b>Estimated Profitability</b>	<b>RS</b>
Turnover	
Cost of Sales	
Gross profit	
Other Expenses	
<b>Net Profit before Interest and Depreciation</b>	

**EXISTING FACILITIES AVAILED FROM OTHER SOURCES**

<u>Financial Institution</u>	<u>Nature of facility</u>	<u>Terms and conditions</u>	<u>Balance outstanding</u>

**5. APPLICANT/S DECLARATION**

- I/We declare that to the best of my/our knowledge and belief the particulars given in this form are true and correct.
- I/We agree that the loan be secured by a fixed charge and or a General Floating charge on my/our assets, after existing charges
- I/We also agree to take a Decreasing Term Assurance
- I/We am fully aware of the provisions applicable under the Data Protection Act. The purpose of data collection is to process the loan. I consent that you use, update and process the data and keep the details given to you in a database. It is mandatory to provide data, else the DBM will not process the loan.
- I/We hereby authorise the DBM to make necessary enquiry from the Mauritius Credit Information Bureau (MCIB) regarding any loan facilities previously granted to me by any financial institution in Mauritius and to provide the MCIB with relevant information on the present loan facilities. The loan amount approved will be based on my credit profile and that of my guarantor(s).
- **PEP DECLARATION** : *(Tick the appropriate box)*

I/We hereby confirm that I/We am/are a Politically Exposed Person (PEP) or have been a PEP during the last years

I/We hereby confirm that an immediate family member or a close associate is a PEP or has been a PEP during the last years (Relationship: .....)

**Signature of Applicant/Company Representative :** .....

**Date :**

## CHECKLIST FOR MSME LOANS

<b>APPLICANT/S</b>	
1	Birth certificate and National Identity Card for both MR & MRS (New B.C not more than 3 months old for those who are single, not civilly married, widow and divorced)
2	Marriage Certificate
3	Affidavit in case of a succession
4	Location Plan: (a) Residence & (b) Business(Lease Agreement Registered / Rent Book )
5	Utility Bill – CEB or CWA or Telephone Bill Residence (not more than 3 months)
6	SIFB Card/ Planter’s Card/Breeder’s Card /SPWF/ FAREI Certificate where applicable
7	Business Card
8	Operating permit(where applicable)
9	Quotations and/or Pro Forma Invoice (As per cost of project)
10	Surveyor’s Report for second hand equipment (< 3 years) (where applicable)
11	Original quotation from supplier, where applicable.
12	Business Plan (Detailed project/forecasted cash flow)
13	Financial Statements for last 3 years
14	Title Deed of land + Valuation Report from chartered valuation surveyor if loan applied is above Rs 250,000 <b><u>(Pin number of the land intended to be offered for fixed charge)</u></b>
15	Market evidences
16	Bank Statement last 3 months
17	In Case Of Company / Cooperative Credit Society: (i) Certificate of Incorporation (ii) Memorandum & Articles of Association (iii) First Schedule (iv) Company resolution to avail loan + representative names (v) Birth Certificate, Identity Card & Utility Bill (most recent) of Director/ main shareholders/ Office Bearers..

<b>GUARANTOR (Where applicable)</b>	
1	Birth certificate -- MR & MRS (New B.C not more than 3 months old for those who are single, not civilly married, widow and divorced)
2	Marriage Certificate,
3	Identity Card -- MR & MRS .
4	Utility Bill, not older than 3 months.
5	Location Plan - Residence
6	Title Deed of land + Valuation Report from chartered valuation surveyor if loan applied is above Rs 250,000 <b><u>(Pin number of the land intended to be offered for fixed charge)</u></b>
7	Guarantor’s form

***Application form duly filled and signed by all parties + original and photocopies of all documents requested should be submitted at DBM.***