

## DOCUMENTS CHECKLIST

1. Statement of Assets & Liabilities of the Proprietor / Partners / Directors
2. SSI/ MSME Registration Certificate, GST Registration certificate, from Appropriate Authorities, if applicable.
3. Rent Agreement (in case business premises on rent) and clearance from Pollution control board if applicable.
4. Applicant should not be defaulter in any Bank / FI.
5. Copy of account statement for last 6 months with existing bankers
6. Last 3 years Audited Balance sheet of the unit along with Income tax, Sales Tax (GST) returns, copy of income tax/Sales Tax/GST assessment order etc. as applicable. In absence of latest audited balance sheet copy of provisional balance sheet. Projected balance sheet/Projected Cash Budget, as applicable of next two years in case of working capital limits and for the period of loan in case of term loan.
7. Performance of the borrowing concern year to date (B/S, P/L etc.)
8. Obtention of information relating to legal heirs along-with relationship with the applicants (being individual/sole prop/partner/HUF) to be obtained in the loan application as per Annexure in LA Cir. 14/2014.
9. In case of Term Loan:-
  - Government approvals for power, Pollution, Building plan along with documentary proofs and copy of allotment letter/conveyance deed in case of land, architect certificate for validating cost of building to be constructed.
  - Project report (for the proposed project if term funding is required) containing details of the machinery to be acquired, from whom to be acquired, price, names of suppliers, financial details like capacity of machines, capacity of utilization assumed, production, sales, projected profit and loss and balance sheets for the tenor of the loan, the details of labour, staff to be hired, basis of assumption of such financial details etc.
10. In addition, Review of account containing month wise sales (quantity and value both), production (quantity and value), imported raw material (quantity and value), indigenous raw material (quantity and value), value of stocks in process, finished good (quantity and value), debtors, creditors, bank's outstanding for working capital limits, term loan limits, bills discounted.
11. Manufacturing process if applicable, major profile of executives in the company, any tie-ups, details about raw material used and their suppliers, details about the buyers, details about major-competitors and the company's strength and weaknesses as compared to their competitors etc.
12. List of top 20 major suppliers & customers including contact number/address.
13. Profile of the unit (includes names of promoters, other directors in the company, the activity being undertaken addresses of all offices and plants, shareholding pattern etc.
14. Copy of External Risk Rating
15. Copy of lease deeds/titles deeds, approved plan of all the properties being offered as primary and collateral securities

16. Copy of Agreement with principal (if any)-applicable to distributors/sole selling agent/franchises etc.
17. Proof of minority (if applicable) - SC/ST/OBC etc.
18. Copy of Income Tax Returns of the borrowing concerns and all promoters/directors/partners
19. Details relating to Associates allied concerns & their financial statements for last 3 years/ borrowings arrangements.
20. In case of takeover of loan account from other bank/financial institutions, letters of facilities availed from other bank/FI along with detailed terms and conditions. Reason for takeover be informed.
21. Position of accounts from the existing bankers and confirmation about the asset being Standard with them (In case of takeover)
22. In case of Bank Guarantee Limit- Orders in hand and status along with order copies/Letters of intent/Contract agreements
23. In case of Future lease rental discounting
  - Copy of Lease Deeds, term of lease agreement, unexpired period of lease upto number of years, renewal clause, exit clause and penalty.
  - Details of lessor
    - a. Corporate - Whether Government, Public Ltd (Listed/Unlisted), Private Ltd (Shareholding detail), Proprietorship firm/others; Quality of management i.e. Professionally managed-experienced promoters, Family run, Single man show etc; Scale of operations(turnover); Year of existence; Financials etc.
    - b. Individual-Age, Occupation, Work experience/no. of years in business & profession, Relationship with our bank if any.
    - c. Joint lessor, AOP- Age, occupation, Work experience/ no. of years in business & profession, Relationship with our bank if any.
    - d. Details of lessee i.e. constitution, Quality of management, scale of operations, years of existence, nature of business, profitability etc.
24. In case of already availing limits from other banks (sole/multiple/consortium)-Copy of Sanction letters with detailed terms and conditions.
25. Any other document required as per extant bank guidelines