

Checklist of Documents to be submitted along with loan Application form MSMEs

Sr. No	Documents Required
1	Duly filled Application form
2	Proof of identity- Voter's ID Card/ Passport/ driving license/ PAN Card/ signature identification from present bankers of proprietor, partner or Director (if a company).
3	Proof of residence – Recent telephone bills, electricity bill, property tax receipt/ passport/ voter's ID Card of proprietor, partner or Director (if a company)
4	Proof of business address
5	Latest Credit Risk Rating Report (not older than 12 months) obtained if any from any recognized credit risk rating agency (CRISIL, CARE, Brickworks, SMERA etc).
6	Profile of the unit (includes names of promoters, other directors in the company, the activity being undertaken, addresses of all offices and plants,
7	Memorandum and articles of association of the Company/ Partnership Deed of partners etc.
8	Assets and liabilities/ Net worth statement of promoters and Guarantors (including Corporate Guarantor) along with latest income tax returns.
9	Rent Agreement (if business premises on rent)
10	Clearance from Pollution Control Board/Sanction from Electricity Board for supply of water,/Statutory Clearance, if applicable
11	Udyam Registration Certificate or Udyam Aadhar Certificate – (Whichever is applicable)
12	Last three years balance sheets of the units/Company/firm etc. along with income tax, GST.
13	Projected balance sheets for the next two years in case of working capital limits and for the period of the loan in case of term loan.
14	In case of takeover of advances, sanction letters of facilities being availed from existing bankers/ Financial Institutions along with detailed terms and conditions, Position of accounts from the existing bankers. Full account statement in case of TL
15	Last three years balance sheets of the Associate/ Group Companies (If any).

16	Duly certified (original verified) copies of lease deeds/ title deeds of all the properties being offered as primary and collateral securities.
17	Manufacturing process, major profile of executives in the company, any tie-ups, details about raw materials used, their suppliers, buyers, major competitors and the company's strengths and weaknesses vis-a-vis their competitors etc.
18	Order Book Position
19	Break up of debtors (more than 6 months)
20	Lead Bank assessment note in case of consortium
21	Statement of account for last one year(In case of existing account)
22	<p><u>Additional requirement for Term Loan</u></p> <p>A) Project report containing details of the machinery to be acquired , from whom to be acquired, price, names of suppliers, financial details like capacity of machines, Installed capacity & present capacity utilization, capacity utilisation assumed, production, sales, projected profit and loss and balance sheets for the next 7 to 8 years till the proposed loan is to be paid, the details of labour, staff to be hired, basis of assumption of such financial details etc.</p> <p>B) CA Certificate for promoter's contribution, if already brought</p> <p>C) Building approval plan, estimates from architect.</p>
23	<p><u>Additional requirement in case of Letter of Credit (LC)</u></p> <ol style="list-style-type: none"> 1. Details of existing LC 2. Pattern of Purchase, % of import vs local (with import licence) 3. % of purchase under LC 4. Lead time required 5. DA period in case of DA LC
24	<p><u>Additional requirement in case of Bank Guarantee (BG)</u></p> <ol style="list-style-type: none"> 1. Details of existing BG 2. Contract details (Size of contract. Period of execution, likely date of completion, success probability & other details) 3. BG requirement for the proposed project
25	Latest Stock and Debtors Statement