

MSME BASIC LOAN APPLICATION – INDICATIVE CHECKLIST OF DOCUMENTS

SL NO	DETAILS OF DOCUMENTS	WHETHER APPLICABLE YES/NO	IF YES, WHETHER SUBMITTED Put a () mark
1.	Documents related to the business & organization		
a.	Copy of Memorandum and Articles of Association of the Company/ Partnership deed/Trust Deed/By-laws etc		
b.	List of Trustees/Shareholders/Partners/Directors and their shareholding pattern		
c.	KYCs of promoters/key persons managing the business/organization.		
d.	Colour photographs of proprietor/ partners/ directors/ trustees		
e.	GST/Registration Certificate		
f.	Udyam Registration Certificate		
g.	Copy of local body license/other applicable licenses/IE code/dealership agreements etc.		
2.	Documents related to purpose of loan		
2.1	(General for all purposes)		
a.	Project report (for fresh and expansion proposals)		
b.	Contractual agreements, if any.		
c.	Copy of certificates evidencing statutory clearance/approvals to implement the project.		
d.	Copy of rent/lease agreement (in the case of units functioning in rented/leased premises)		
e.	Details of major buyers / suppliers.		
f.	Technical feasibility report	Optional	
g.	Due diligence/Pre-sanction visit report with photos of the unit/shop/office/go down /business		

	place/agrifarm etc with branch official and customer/ his representative		
2.2	Term Loan		
a.	Copy of approved plan and building permit with conditions stipulated by approving authority, estimates for civil construction and quotation/invoice for purchase of machinery/assets.		
b.	List of plant and machinery / other fixed assets to be purchased out of loan amount along with Invoices/quotations		
2.3	Working Capital		
a.	Copies of Letters of Credits(LCs), unexpired work orders and tie up arrangement on hand, in case of manufacturing/export credit etc		
b.	Godown inspection report		
c.	Stock & receivables audit report and Financial Follow up Report (FFR) 1 & 2 for existing working capital limits of Rs 5 Cr & above		
2.4	Takeover		
a.	Copy of sanction order of existing banker (original & recent)		
b.	Statement of accounts for the past 1 year		
c.	List of property documents with the transferee bank - original/others		
d.	Satisfactory credit opinion		
2.5	Contractors		
a.	Govt. license		
b.	Copy of unexpired work orders along with agreements executed		
c.	Latest C 171 signed by applicant and branch		
d.	Site inspection report		
e.	Copy of power of attorney		
f.	Selection notice		
g.	Tender schedules		

h.	Site hand over letter		
2.6	Dhanam Lease Rental Discounting Scheme		
a.	Details of assets to be created out of proposed loan/Purpose of proposed loan		
b.	Copy Valid lease agreement / deed		
c.	Last 6 Month active SB/CA/CC account reflecting rental credits		
d.	ITRs and Audited financials for past 2 years, if applicable		
3.	Financial Documents		
a.	Copies of audited balance sheets and P&L statements for last two financial years along with schedules, auditor's certificate, notes on accounts.		
b.	Provisional financial statements along with schedules as on a latest date (at least as on last quarter end).		
c.	Financial statements (estimates) for the current year (Balance Sheet, Income Statement, Schedules) incorporating proposed facilities (enhancement/fresh if any).		
d.	Projected financial statements (Balance Sheet & Income Statement) for the ensuing year incorporating proposed Facilities (enhancement/fresh if any). If Term Loan is proposed, projected balance sheet, P&L statements and cash flow /profitability statements for the entire period of the Term Loan (showing DSCR calculation).		
e.	C7AC- Financial statements/assets& liabilities statement of Proprietor/Partners/Directors/Guarantors/Co-Obligants duly verified by branch officials (Documentary proof (wherever needed) shall be collected and filed at the branch level).		
f.	IT returns of the proprietor/partners/directors and the business unit for the last 2 years		
g.	Income tax/sales tax/assessment orders of the company/firm.		
h.	Credit Monitoring Arrangement (CMA) data (for working capital limits above RS 5 Cr for MSE Units and above Rs 2 Cr in all other cases)		
i.	Outstanding statutory dues details as on current date, if any		

j.	Cash budget(for seasonal activities)		
k.	In case of LC limits proposed, Name of major suppliers, % of purchase proposed to be done under LC, Usance period, lead period and other relevant details		
l.	GST return (24 month's monthly/ quarterly/half yearly/ annual - previous year & current year)		
4.	Documents related to security		
a.	Details of securities proposed (Latest possession/Khatha certificate, latest tax paid receipt).		
b.	Valuation report by external valuer and branch confirmation along with photographs (as specified in loan policy)		
c.	In the case of mortgage, legal opinion of security properties obtained from panel advocates approved by legal department. (Copy of supplementary opinion if any as specified during earlier sanction / Vetting to be forwarded)		
d.	CERSAI - Asset ID for existing securities and pin code of security property for new securities.		
e.	Broken period EC , in case of renewal		
f.	Valuation of existing machinery by Chartered Engineer (in the case of takeover of Term loans & in the case of purchase of second hand machinery)		
5.	Other Documents		
a.	Copy of at least last 6/ 12 months' statement of accounts (operative and term loans) with other banks		
b.	Commercial CIBIL reports of the applicant company/firm CIBIL report of proprietor/Directors /Partners/Co-obligants/ Guarantors.		
c.	Copy of duly stamped Power of Attorney, where borrower or co obligant is represented by Power of Attorney holder		
d.	CA certificate/Documentary evidence in case of reimbursement loans.		
e.	Copy of external credit rating of the party in case of existing loan limit is above Rs.500L (Other than exempted categories)	Optional	

f.	Details of group/associate concerns		
	a) Name and nature of activity of all associate/sister/group concerns		
	b) Nature of relationship with the applicant borrower		
	c) Latest audited / Unaudited Financial statements of all the group concerns		
	d) If any existing finance from our banks, then details thereof		
	e) Details of credit facilities enjoyed by group concerns from other banks / FIs along with present balance outstanding.		
	f) Details of pending litigation against the borrower/ proprietor, if any.		
g.	Relationship of the borrower, if any with the directors and employees of the Bank/Directors of other Bank.		
h.	Any interest of Directors of the Bank in the borrower.		
i.	Any interest of Directors of other Banks in the borrower.		

Name and Signature of Authorised Officer:

Branch:

Date: