

Indicative checklist of documents* – MSME loans

Know Your Customer documents	<ul style="list-style-type: none"> • Copy of Entity's PAN Card • Address proof of Entity • PAN, Proof of Identity (PI) & Proof of Address (PA) & Photograph of Beneficial Owners/Partners/Shareholders/Directors /Property Owners /Authorised signatories/Direct appointees • Copy of Udyam certificate • Copy of GST Certificate • AOA, MOA & COI in case of a company • Partnership Deed and/or COI (in case of partnership firm & LLP) • List of directors and Share holding pattern • Customer declaration on existing facilities
Financial documents	<ul style="list-style-type: none"> • 3 years Income Tax return (Along with acknowledgement) • 3 years complete set of audited financials containing 3 years of financial data. • Tax audit report/Independent auditor report/Director report, annexures, schedules (Profit & Loss account, Balance Sheet) • 12 months statements of all bank accounts of the entity. • GSTR3B for last 12 months • All Existing Loan(s) sanction letter(s) along with amortization schedule. • CA Certified Net worth statements of the UBOs & all guarantors & Property Owners • End use declarations - Verify to confirm that end use of current loan • Details of Sales/Purchases from top 10 buyers and suppliers • Brief Profile of the borrowing entity including past history, promoters' history, Background etc • Any other document required by the approving authority
Secured collateral specific documents	<ul style="list-style-type: none"> • Copy of property papers - Agreement for sale, Chain agreements, share certificate, NOC from society and any other document that would qualify for legal and title search • If property is rented, then please provide copy Tenant NOC and Lease/Rent Agreement • Occupancy Certificate (OC)/Approved sanction plans of secured collateral
Disbursement documents	<ul style="list-style-type: none"> • Duly Accepted Facility Advice Letter (Accepted FAL) • Demand Promissory note • Board resolution and authorisations as applicable for Company/Partnership/LLP/ Proprietorship, etc • Agreements for Term loans and Overdraft • Personal Guarantee form along with net-worth certificate from the guarantor • Unhedged Foreign Currency Exposure (UFCE) declaration on entity letterhead • Declaration from the NTB borrowers about the credit facilities enjoyed by them from other banks in the format defined in Annexure I of the RBI circular held • Certificate from Company Secretary, regarding compliance of various statutory legislations in the format specified in Annexure III of RBI Circular • Memorandum of Entry (MOE)/Recording letter + Director Declaration in respect of mortgage • Mortgage Deed applicable in case of registered mortgage • Form 8 filing of Charge at ROC in case property belong to company

*Please note documents listed in the checklist above are indicative, the Bank reserves a right to call for additional information/documents based on its assessment as required for processing your application.