

Indicative checklist for Secured loans for Retail business banking (Term Loans and Overdraft)

Know Your Customer documents	<ul style="list-style-type: none"> • Copy of Entity's PAN Card • Address proof of Entity • Proof of Identity (PI) & Proof of Address (PA) & Photograph & Photograph of Beneficial Owners/Key controllers/authorized signatories/Direct appointees • Udyam certificate • AOA, MOA & COI in case of Private limited company • Partnership Deed and/or COI (in case of partnership firm & LLP) • List of directors and Share holding pattern attested by a chartered accountant on entity letter head • Customer declaration on existing facilities
Financial Documents	<ul style="list-style-type: none"> • 2 years Income Tax return (Along with acknowledgment) • 2 years complete set of audited financials containing 3 years of financial data <p>Tax audit report/Independent auditor report/Director report, annexures, schedules (Profit & Loss A/c, Balance Sheet)</p> <ul style="list-style-type: none"> • 12 months statements of primary current/Overdraft accounts • Last 24 months GST returns evidencing GST payment • 2 years ITR (with computation of income & schedules, if any) of Ultimate beneficial owner (UBO) • Existing Loan(s) sanction letter along with amortization schedule • Net worth statements of the UBO's & all guarantors (Including collateral guarantors).**If the enhancement done in the same year then the existing CA certified net worth statement should prevail. <p>Insurance policies to be excluded in Net Worth statement</p> <ul style="list-style-type: none"> • End use declarations - Verify to confirm that end use of current loan /BT loan is/was for business purpose only • Details of Sales/Purchases from top 5 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 • Occupancy Certificate(OC)/Approved sanction plans of secured collateral

<p>Disbursement Documents</p>	<ul style="list-style-type: none"> • Duly Accepted Facility advice letter • Demand Promissory note • Board resolution and authorizations as applicable for Pvt Ltd/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 • CA certified letter for statutory dues and other related clauses as applicable • Director/Proprietor/Partner declaration on financial information on the entity letterhead • Drawdown request letter for term loans • Auto debit letter for Current Accounts for EMI debit/Interest servicing • Disbursal Advice • Takeover indemnity as applicable • Memorandum of entry (MOE)/Recording letter + Director Declaration in respect of mortgage • Mortgage Deed applicable in case of registered mortgage • RBI declaration for sharing of information • Corporate guarantees incase a company is a shareholder and/or property owner • Form 8 filing of Charge at ROC in case property belong to company
--------------------------------------	--