



MSME Document Checklist

1. Loan Against Property

S No	Documentation
<u>For Proprietorship Concern</u>	
1	Business Vintage Proof
2	Signature Proof (PAN Card Mandatory)
<u>For Partnership firm</u>	
1	Firm's PAN Card
2	Valid Partnership Deed or Letter of Partnership
<u>One Person Companies</u>	
1	Companies PAN Card
2	Certificate of Incorporation
3	Certificate of Commencement of Business
<u>For Limited Liability Partnership</u>	
1	Incorporation Document and statement in Form No. 2, Certificate of Incorporation issued by the Registrar of Companies
2	Limited Liability Partnership Agreement and Resolution
<u>For Self Employed Professionals – Relevant Degree Certificate as given below</u>	
1	For Cost & Work Accountants – ICWAI (Practitioner)
2	Chartered Financial Analyst – CFA Institute (Practitioner)
3	FRM – GARP
4	B. Arch. / M. Arch. - AICTE Colleges / Universities
5	5 BDS / MDS – Medical Council of India
6	BAMS / BHMS – Ayurveda / Homeopathic University
7	BPT – Bachelor of Physiotherapy
8	BUMS - Bachelor of Unani Medicine and Surgery
9	Company Secretary – ICSI (Practitioner)
10	MBBS, MD, DNB - Medical Council of India
<u>Application Common Documents</u>	
1	Completed MSME Application Form with photographs and signatures of Applicant & Coapplicants
2	Individuals' (Applicants/ Co-Applicants) KYC- 2 ID Proof, Age proof, Signature Proof
3	Co Applicants' KYC - Business & Residence Address Proof, Relationship proof with Applicant
4	Business Address & Registration Proof (GST/ MSME registration/ Shop & Establishment registration/ SSI /UDYAM Certificate/APMC/Trade License)
5	Business Visit Report
6	Proof of Ownership of House/ Business Premises (Title documents/Revenue Record)
7	SOA/RTR/Loan statement required for those loan accounts (> 5 lacs) for which EMI payments are not reflecting in bank statement and also which reflects DPDs as per CIBIL. (12 Months)
8	Latest 2 years ITR – Except Banking Program
9	For Balance Transfer (BT), True copy of the Sanction letter (SL) / SOA to be provided upfront, and if the copy of the Sanction Letter is not available with the customer, then ACM approval to be taken before to Login.
10	Latest 12 Month bank statement of Applicant and Key Business Person Bank Statement to be provided for all operational accounts reflecting in Balance Sheet and also from where running loans EMI debited.
<u>Applicable only for GST Program</u>	



1	Latest 12 months GST receipts
Applicable only for Banking Program	
1	Banking Vintage proof of more than 24 months
2	For Greater than 50 Lacs Loan - Latest ITR
Collateral Related Documents	
1	Ownership Proof- Khata/Khatauni/Patta/Sale Deed (Title document)/7-12 Extract/Other state specific documents (please discuss with Credit & Product Team)

2. Working Capital

S No	Documentation	EC	GST	Banking	FD Backed	Collect Post Login
1	Loan Application Form (LAF)	Yes	Yes	Yes	Yes	NA
2	Guarantors' KYC- Address Proof, Relationship proof with Borrower, Identity Proof, Age proof	Yes	Yes	Yes	Yes	NA
3	Business Registration Proof (GST/ MSME registration/ Shop & Establishment registration/ SSI /Udhyam Certificate); GST & Udhyam Mandatory to be collected, if available	Yes	Yes	Yes	Yes	NA
4	Business Visit Report- Jointly signed by Business & Credit or RCU profile report	No	No	No	NR	Yes
5	Proof of Ownership of Property/ Business Premises (Title documents/Revenue Record)	No	No	No	NR	Yes
6	Bureau Reports of borrower and all the Guarantors	No	No	No	NR	Yes
7	12 months Bank Statement of major accounts; For Balance Transfer (BT) Cases Statement of Account (SoA) for the concerned credit facility account (covering at least for a period of 11 months immediately preceding the request for BT) is mandatory.	Yes	Yes	Yes	NA	NA
8	Self declaration/ CA Certified Positive net worth document of Key promoters & borrower	No	No	No	NR	Yes
9	GST Return for last 12 months	Yes	Yes	NR	NR	NA
10	True copy of the Sanction letter (SL) to be provided upfront as well, and if the copy of the Sanction Letter is not available with the customer then ACM approval to be taken.	No	No	No	NR	Yes

2.1 Applicable only on Enterprise Credit

S No	Documentation	For Login	Post Login Acceptable
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1	Borrower's 3 year audited Financials with annexures & breakup Or; 2 years Audited Financial & self certified provisional financials, if applicable	Yes	No
2	Projected financials duly signed by promoters	No	Yes
3	For Term Loan- Asset ownership document of current owner & Original invoice of machinery in case of purchase of old machinery	No	Yes
4	For Term Loan- Promotor margin proof for 20% of the promotor contribution for machinery funding. (If not available then to be provided at the time of disbursement)	No	Yes
5	For Term Loan- Professional Certified Project report for the cases wherein Term loan is required for Capex > Rs. 1 Cr, if applicable	No	Yes
6	For BG- Contract Copies of Minimum 2 FYs if available. Latest 5 contracts to be mandatorily taken if available. All live and prospect contracts to be taken	Yes	No
7	For BG- Declaration on Customer's Letter head for Bids made & won in last 2 years (count & Amount) if available	Yes	No
8	For BG- Customer declaration of Non-Fund Based Facilities enjoyed with other Banks- Value and count of BG to be captured	Yes	No
9	Party wise debtor ageing for last audited & current year interim or provisional of last completed year	No	Yes

2.2 Applicable only on GST & Banking Surrogate

S No	Documentation	For Login	Post Login Acceptable
1	Latest 1 year ITR	No	Yes

2.3 Applicable only on FD Backed

S No	Documentation	For Login	Post Login Acceptable
1	FD Backed facility Application form	No	Yes

2.4 Collateral Related Documents

S No	Documentation	For Login	Post Login Acceptable
1	Ownership Proof- Khata/Khatauni/Patta/Sale Deed (Title document)/7-12 Extract/Other state specific documents	No	Yes
	Latest Property Tax receipt	No	Yes
	Approved Sanction Plan by municipal authority	No	Yes
	Diversion order if collateral is a gram panchayat property	No	Yes
	Latest Diversion Tax receipt (optional)	No	Yes