



## MSME Document Checklist

### 1. Loan Against Property

S No	Documentation
<b><u>For Proprietorship Concern</u></b>	
1	Business Vintage Proof
2	Signature Proof (PAN Card Mandatory)
<b><u>For Partnership firm</u></b>	
1	Firm's PAN Card
2	Valid Partnership Deed or Letter of Partnership
<b><u>One Person Companies</u></b>	
1	Companies PAN Card
2	Certificate of Incorporation
3	Certificate of Commencement of Business
<b><u>For Limited Liability Partnership</u></b>	
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
<b><u>For Self Employed Professionals – Relevant Degree Certificate as given below</u></b>	
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
<b><u>Application Common Documents</u></b>	
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.
<b><u>Applicable only for GST Program</u></b>	



1	Latest 12 months GST receipts
<b>Applicable only for Banking Program</b>	
1	Banking Vintage proof of more than 24 months
2	For Greater than 50 Lacs Loan - Latest ITR
<b>Collateral Related Documents</b>	
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



### 3. Supply Chain Finance

<b>Fintech &amp; SCF Login Checklist for Dealer Finance</b>				
S. No	Documentation	For Login		Collected Post Login
		Non-Financial Case	Financial Case	
<b>For Proprietorship Concern</b>				
1	Business constitution document- GST Certificate/ Shop Act/ Any other document government authority document	Yes	Yes	No
2	Borrower PAN	Yes	Yes	No
<b>For Partnership firm</b>				
1	Business constitution document- GST Certificate/ Shop Act/ Any other document government authority document	Yes	Yes	No
2	Firm's PAN Card	Yes	Yes	No
3	Valid Partnership Deed or Letter of Partnership	Yes	Yes	No
<b>For Companies (Private Ltd./ Public Ltd./ One Person)</b>				
1	Companies PAN Card	Yes	Yes	No
2	Certificate of Incorporation	Yes	Yes	No
3	Certificate of Commencement of Business	Yes	Yes	No
4	Latest list of directors, share holding pattern, Resolution, Copy of Memorandum & Article of Association – Director & Shareholding not applicable on one person Company	Yes	Yes	No
<b>For Limited Liability Partnership</b>				
1	LLP PAN Card	Yes	Yes	No
2	Incorporation Document and statement	Yes	Yes	No
3	Limited Liability Partnership Agreement and Resolution	Yes	Yes	No
S. No	Documentation	For Login		Collected Post Login
		Non-Financial Case	Financial Case	
1	Guarantor's KYC (Aadhar & Pan Card)	Yes	Yes	No
2	CIBIL Consent (Business & Individual)	Yes	Yes	No
3	UDYAM Certificate	Yes	Yes	No
4	LEI (Wherever Applicable)	No	No	Yes
5	GST Ledger / Karza Report for last 24 Months	Yes	Yes	No
6	Last 12 Months Banking for Major Accounts	Yes	Yes	No



S. No	Documentation	For Login		Collected Post Login
		Non-Financial Case	Financial Case	
7	Anchor Ledger (12 Months)	No	No	Yes
8	Anchor Recommendation	No	No	Yes
9	SL of Main CC Limits	NR	Yes	No
10	Debt Profile of Customer	Yes	Yes	No
11	SL of CF Limits	NR	No	Yes
12	Last 2-year Audited Financials along with ITR, P&L & Balance Sheet, Schedules which are mentioned in Financials	NR	Yes	No
13	Management / CA certified Provisional Financials (if Applicable as per Credit Policy)	NR	Yes	No
14	Latest Debtor Ageing / List of Debtors	NR	No	Yes
15	Proof Of Ownership	No	No	Yes
16	SOA/RTR/Loan statement required for those loan accounts for which EMI payments are not reflecting in bank statement and also which reflects DPDs as per CIBIL for last 12M	No	No	Yes
17	ITR with computation for Borrowers - Individual & Guarantors (Case to Case)	No	No	Yes
18	Latest two months Stock Statement (If no CC/OD facility key numbers as per the format)	No	No	Yes
	<b>Group Company (if applicable)</b>			
19	Latest audited financial for the group company and independent auditor report	No	No	Yes
20	Purchases and sales with the Group company in the past two years and the current year (YTD)	No	No	Yes
	<i>*Based on the bureau data or other observations post login these details will be requested</i>			