

## CHECK LIST

1. Proof of Identity: Voter's ID Card / Passport / Driving License / GST No. / Udyam Registration No. / PAN Card / Signature identification from present bankers of proprietor, partner of director ( if a company)(not mentioned at 26 A above)
2. Proof of residence: Recent telephone bills, electricity bill, property tax receipt /Passport / voter's ID Card of Proprietor, partner of Director (if a company)
3. Proof of business Address (The list differs from 26 B above)
4. Applicant should not be defaulter in any Bank/F.I.
5. Last three years' balance sheets of the units along with income tax / sales tax returns etc. (Applicable for all cases from ₹2 lakh and above) However, for cases below fund based limits of ₹20 lakh if audited balance sheets are not available, then un audited balance sheets are also acceptable as per extant instructions of the bank.
6. Memorandum and articles of association of the Company / Partnership Deed of partners etc.
7. Assets and liabilities statement of promoters and guarantors along with latest income tax returns.
8. Rent Agreement (if business premises on rent) and clearance from pollution control board if applicable.
9. SSI / MSME registration if applicable.
10. Projected balance sheets for the next two years in case of working capital limits and for the period of the loan in case of term loan (For all cases of ₹2 lakh and above).
11. In case of takeover of advances, sanction letters of facilities being availed from existing bankers/ Financial Institutions along with detailed terms and conditions.
12. Photocopies of lease deeds/ title deeds of all the properties being offered as primary and collateral securities.
13. Position of accounts from the existing bankers and confirmation about the asset being standard with them. (in case of takeover).

### **For Cases With Exposure Above ₹20 Lakhs**

14. The audited balance sheets are necessary.
15. Profile of the unit (includes names of promoters, other directors in the company, the activity being undertaken addresses of all offices and plants, shareholding pattern etc.
16. Last three years balance sheets of the Associate / Group Companies (if any).
17. Project report (for the proposed project if term funding is required) containing details of the machinery to be acquired, from whom to be acquired, price, names of suppliers, financial details like capacity of machines, capacity of utilization assumed, production, sales, projected profit and loss and balance sheets for the next 7 to 8 years till the proposed loan is to be paid, the details of labour, staff to be hired, basis of assumption of such financial details etc.
18. Review of account containing month wise sales (quantity and value both), production (quantity and value), imported raw material (quantity and value),

indigenous raw material (quantity and value), value of stocks in process, finished good (quantity and value), debtors, creditors, bank's outstanding for working capital limits, term loan limits, bills discounted.

19. Manufacturing process if applicable, major profile of executives in the company, any tie-ups, details about raw material used and their suppliers, details about the buyers, details about major-competitors and the company's strength and weaknesses as compared to their competitors etc.

*{The check list is only indicative and not exhaustive and depending upon the local requirements at different places addition could be made as per (necessity). Data /information mentioned a point no. 17,18,19 may be sought from unit requesting limit of Rs. 50 lacs and above}*