

Customer Document checklist (This checklist is only indicative and not exhaustive)

Documents required depend upon the local requirements at different places and additional documents could be required as per bank policies from time to time

S.No.	Document Type	Mandatory/Optional	Sub-category	Constitution Type				Obtained (Y/N)	
				Individual	Sole proprietorship	Partnership	Pvt Ltd/LLP		
1	KYC documents + proof of business address	Mandatory	Proof of identity	KYC documents of individual: 1) Certified copy of any one OVD (Aadhar Card / Passport / Voter ID Card / Driving License)	KYC documents of proprietor: 1) Certified copy of any one OVD (Aadhar Card / Passport / Voter ID Card / Driving License)	KYC documents of partners: 1) Certified copy of any one OVD (Aadhar Card / Passport / Voter ID Card / Driving License)	KYC documents of director/s: 1) Certified copy of any one OVD (Aadhar Card / Passport / Voter ID Card / Driving License)		
2		Mandatory	Proof of residence/ Proof of business	Recent telephone bills, electricity bill, property tax Receipt/Passport/ Voter's ID Card of Proprietor	Recent telephone bills, electricity bill, property tax Receipt/Passport/ Voter's ID Card of Proprietor	Recent telephone bills, electricity bill, property tax Receipt/Passport/ Voter's ID Card of Partner	Recent telephone bills, electricity bill, property tax Receipt/Passport/ Voter's ID Card of Director		
3		Mandatory for loans above 10 lakhs	PAN	Pan Card of Individual	Pan Card of Individual	Partnership PAN Card and PAN of Partners	Pvt Ltd PAN Card and PAN of directors		
4		Mandatory	UDYAM registration certificate	UDYAM certificate	UDYAM certificate	UDYAM certificate	UDYAM certificate		
5		Other constitution-based documents	GST certificate / business certificate	GST certificate	GST certificate	GST certificate and Registered partnership deed	GST certificate, Certificate of incorporation / LLP deed, MOA and AOA, Board resolution		
6	Financials	Optional	Latest ITR	Min 2 years ITR (individual) with computation of income sheet	Min 2 years ITR (proprietor) with computation of income sheet	Min 2 years ITR of partnership/company with computation of income sheet	Min 2 years ITR of firm / company with computation of income sheet		
7		Mandatory for loans above 20 lakhs	Financials along with CMA	Case 1: Where ITR is available for 2+ years	For OCC 2 year audited financial statements + provisional (1Y) + projected (1Y) + estimated (1Y) For TL 2 year audited financial statements + provisional (1Y) + estimated (loan tenure)	For OCC 2 year audited financial statements + provisional (1Y) + projected (1Y) + estimated (1Y) For TL 2 year audited financial statements + provisional (1Y) + estimated (loan tenure)	For OCC 2 year audited financial statements + provisional (1Y) + projected (1Y) + estimated (1Y) For TL 2 year audited financial statements + provisional (1Y) + estimated (loan tenure)	For OCC 2 year audited financial statements + provisional (1Y) + projected (1Y) + estimated (1Y) For TL 2 year audited financial statements + provisional (1Y) + estimated (loan tenure)	
				Case 2: Where ITR is available for less than 2 years	For OCC 1 year audited financial statements + provisional (1Y) + projected (1Y) + estimated (2Y) For TL 1 year audited financial statements + provisional (1Y) + estimated (loan tenure)	For OCC 1 year audited financial statements + provisional (1Y) + projected (1Y) + estimated (2Y) For TL 1 year audited financial statements + provisional (1Y) + estimated (loan tenure)	For OCC 1 year audited financial statements + provisional (1Y) + projected (1Y) + estimated (2Y) For TL 1 year audited financial statements + provisional (1Y) + estimated (loan tenure)	For OCC 1 year audited financial statements + provisional (1Y) + projected (1Y) + estimated (2Y) For TL 1 year audited financial statements + provisional (1Y) + estimated (loan tenure)	
Projected financials along with CMA	Case 3: Greenfield Project		For OCC Projections for next 5 years For TL Project report for tenure of the loan	For OCC Projections for next 5 years For TL Project report for tenure of the loan	For OCC Projections for next 5 years For TL Project report for tenure of the loan	For OCC Projections for next 5 years For TL Project report for tenure of the loan			

8		Mandatory	Bank Statements	12 months bank statement of individual saving account or current account (in pdf form) In case of Sole Banking Arrangements, Current Account maintained with other than Indian Bank is mandatory	12 months bank statement of proprietor saving account or current account (in pdf form) In case of Sole Banking Arrangements, Current Account maintained with other than Indian Bank is mandatory	Bank Statement of past 12 months of Current / Cash Credit / Overdraft account maintained at other than Indian Bank. In case of Multiple Banking Arrangements, Cash Credit / Overdraft Account maintained with other Bank is mandatory.	Bank Statement of past 12 months of Current / Cash Credit / Overdraft account maintained at other than Indian Bank. In case of Multiple Banking Arrangements, Cash Credit / Overdraft Account maintained with other Bank is mandatory.		
9		Mandatory if borrower is GST registered	GST Returns	Month-wise GST returns filed for last FY and current FY (all months) for existing units	Month-wise GST returns filed for last FY and current FY (all months) for existing units	Month-wise GST returns filed for last FY and current FY (all months) for existing units	Month-wise GST returns filed for last FY and current FY (all months) for existing units		
10		Optional	Stock statements	Latest stock statements	Latest stock statements	Latest stock statements	Latest stock statements		
11		Optional	Debtors and creditors list	Age wise debtors and creditors	Age wise debtors and creditors	Age wise debtors and creditors	Age wise debtors and creditors		
12		Optional	Rent/Lease agreement	Rent agreement / Lease agreement of Shop / unit (if business premises on rent)	Rent agreement / Lease agreement of Shop / unit (if business premises on rent)	Rent agreement / Lease agreement of Shop / unit (if business premises on rent)	Rent agreement / Lease agreement of Shop / unit (if business premises on rent)		
13	Other documents		In case of takeover	Sanction letter of facility (in takeover cases)	Sanction letters of facilities being availed from existing bankers/financial institutions along with detailed terms and conditions	Sanction letters of facilities being availed from existing bankers/financial institutions along with detailed terms and conditions	Sanction letters of facilities being availed from existing bankers/financial institutions along with detailed terms and conditions	Sanction letters of facilities being availed from existing bankers/financial institutions along with detailed terms and conditions	
14				Position of takeover accounts	Position of takeover accounts from existing bankers and confirmation about asset being standard with them	Position of takeover accounts from existing bankers and confirmation about asset being standard with them	Position of takeover accounts from existing bankers and confirmation about asset being standard with them	Position of takeover accounts from existing bankers and confirmation about asset being standard with them	
15				Optional	Licenses	All applicable necessary licenses	All applicable necessary licenses	All applicable necessary licenses	All applicable necessary licenses
16				Mandatory	Assets & liabilities statement	A&L statement of promoters and guarantors	A&L statement of promoters and guarantors	A&L statement of promoters and guarantors	A&L statement of promoters and guarantors
17		Optional	Net worth certificate (CA signed in case of net worth > 1 Cr)	Net worth certificate of borrower (individual)	Net worth certificate of borrower (individual)	Net worth certificate of Partners	Net worth certificate of Directors		
18		Mandatory for loans above 10 Cr	Passport copy	Passport of individual	Passport of proprietor	Passport of partners	Passport of key directors		