

### **Check List of Data to be kept ready by the Customer**

1. Proof of Identity – Voter's ID Card / Passport / driving license / PAN Card / signature identification from present bankers of proprietor , partner or Director (if a company)
2. Proof of residence – Recent telephone bills, electricity bill, property tax receipt / passport / voter's ID card of proprietor , partner or Director (if a company)
3. Proof of business address
4. Proof of Minority
5. Last three years balance sheets of the units alongwith income tax / sales tax returns etc. (Applicable for all cases from Rs. 2 lacs and above). However, for cases below fund based limits of Rs. 25 lacs, if audited balance sheets are not available, then unaudited balance sheets are also acceptable as per extant instructions of the Bank. For cases of Rs. 25 lacs and above, the audited balance sheets are necessary.
6. Memorandum and article of association of the Company / Partnership deed of partners etc.
7. Assets and liabilities statements of promoters and guarantors alongwith latest income tax returns
8. Rent agreement (if business premises on rent) and clearance from pollution control board, if applicable.
9. MSME registration if applicable
10. Projected balance sheets for the next two years in case of working capital and for the period of the loan in case of term loan (for all cases of Rs. 2 lacs and above)
11. In case of take over of advances, sanction letters of facilities being availed from existing bankers / Financial Institutions alongwith detailed terms and conditions.
12. Profile of the unit (includes names of promoters, other directors of the company, the activity being undertaken, addresses of all offices and plants, share holding pattern etc. (applicable for cases with exposure above Rs 25 Lakhs).
13. Last three years balance sheets of the Associate / Group Companies, if any. (Applicable for cases with exposure above Rs 25 Lakhs).
14. 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 utilization assumed, production, sales, projected profit and loss and balance sheets for the next 7 to 8 years till the proposed term loan is to be repaid, the details of labour, staff to be hired, basis of assumption of such financial details etc. (Applicable for cases with exposure above Rs 25 Lakhs).
15. Review of account containing monthwise 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 goods (quantity and value), debtors, creditors, bank's outstanding for working capital limits, term loan limits, bills discounted. (Applicable for cases with exposure above Rs 25 Lakhs).
16. Photocopies of lease deeds / title deeds of all the properties being offered as primary and collateral securities.
17. Position of accounts from the existing bankers and confirmation about asset being standard with them (in case of take over)
18. Manufacturing process if applicable, major profile of executives of the Company, any tie ups, details about raw material required and their suppliers, details about buyers, details about major competitors and company's strengths and weaknesses as compared to competitors etc. (Applicable for cases with exposure above Rs 25 Lakhs).

(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)