

## Documents Required for SME:

- Loan Application
- Audited Financial Report
- 3 Years Projected Financial Report
- Copy Of Firm Registration Certificate
- Copy Of PAN/VAT Registration Certificate, Partnership Deed, Latest Tax Clearance Certificate
- Memorandum & Articles Of Association with Amendments (*If any*)
- Company's Profile
- Board Resolution For Opening A/C, Transaction, Availing Loan, Delegation Of Authority (if any)
- Copy of citizenship and 1 copy of PP size photograph of all Directors
- Project Proposal (*if any*)
- Copy of License of concerned Department /Authority/Ministry( *If applicable*)
- Profile (Biodata) Of The Directors/Shareholders
- Documents related to fixed assets Security (i.e. Lal Purja, Tiro Rashid etc)
- Bank statement
- Detail report of Stocks, Account Receivables, Account Payables, Goods in Transit, Sales, Purchase, LC etc.
- If Directors/Shareholders are involve in other company details of the company
- List of major Suppliers/Buyers
- Main Products of the Unit/Firm/Industry/Company.

### Note:

- *If mode of transfer is "Rajinama" the cooling off period must elapse 1 year 35 days. For "Bakaspatra" the cooling off period should elapse 2 years 35 days.*
- *All documents submitted to bank should be signed and attested with "True Copy of Originals".*
- *The offered collateral should be adjoin with 10 ft road.*
- *Fees to be paid by customer*
  - *Processing Fee*
  - *CICL charge*
  - *Valuation fee*
  - *Royalty and Mortgage Fee*

## **Documents Required for Retail Lending:**

- Loan Application in Banks Format
- Copy of Citizenship of property owner
- Copy of Citizenship of other joint family members
- 3 copies of PP size photograph of Applicant and 1 copy of PP size photograph of Guarantors.
- Sources of Income: (*Financials of Business, Salary Certificate, Source of Foreign Income, Pension, Contract Paper, Rental Agreement etc.*)
- Documents related to Security (i.e. Lal Purja, Tiro Rashid, DMAT Statement etc)
- Bank Statement

### **Documents Related to Company/Firm for the Loan:**

- Copy Of Firm Registration Certificate
- Copy Of PAN/VAT Registration Certificate, Partnership Deed,
- Audited Financial Report

### **Note:**

- *If mode of transfer is “Rajinama” the cooling off period must elapse 1 year 35 days. For “Bakasptra” the cooling off period must elapse 2 years 35 days.*
- *All documents submitted to bank should be signed and attested with “True Copy of Originals”.*
- *The offered collateral should be adjoin with minimum 10 ft wide road.*
- *Fees to be paid by customer*
  - *Processing Fee*
  - *CICL charge*
  - *Valuation fee*
  - *Mortgage Royalty and Fee*

## **Documents Required for Secured Professional Loan:**

- Loan Application in Banks Format
- Copy of Citizenship of property owner
- Copy of Citizenship of other joint family members
- 3 copies of PP size photograph of Applicant and 1 copy of PP size photograph of Guarantors.
- Sources of Income, (*Salary Certificate, Financial, Dmat Statement, Copy of Lal purja ETC*)
- Bank Statement

### **Documents Related to Company/Firm for the Loan:**

- Copy Of Firm Registration Certificate
- Copy Of PAN/VAT Registration Certificate, Partnership Deed,
- Audited Financial Report

### **Note:**

- *Fees to be paid by customer*
  - *Processing Fee*
  - *CICL charge*