

CHECK LIST OF DOCUMENTS TO BE SUBMITTED ALONG WITH APPLICATION

Please mark [✓] the documents that are produced

PART - A : Common Documents		Yes	No
1	Address Proof & Age Proof of the applicant/s and guarantor/s (Voter Identification Card, Passport, SSC Certificate or PAN - Card/ Ration Card/Driving Licence etc.)		
2	Net-worth Statements - Details of Assets and Liabilities of Borrower / Guarantor [Format available in the Branch] duly certified by the Chartered Accountant where the loan amount is for Rs.25 lakhs and above.		
3	Two Passport size photographs of the Applicant and Guarantor.		
4	Documents of title regarding property and/ or all the link documents evidencing title of the property, i.e. Sale Deed and earlier title deeds etc.		
5	Up to date encumbrance certificate for the past 13 years.		
6	Latest property Tax-paid receipts.		
7	Legal Opinion on title to property from Bank's approved advocate to be obtained through the branch.		
8	Copy of Approved Plan and Building Licence		
9	Valuation report from approved Civil Engineer to be obtained through the Branch.		
10	In case LIC policy is offered as security, Surrender value quotation issued by LIC		
11	Copy of lease deed /rent receipt in respect of leased /rented business premises/Godown		
12	In case of registered firms, registration certificate.		
PART-B : Income proof & other documents			
13	Copies of partnership deed / trust deed / resolution, memorandum and article of association, business commencement certificate etc..		
14	Copies of Balance Sheet and Profit & Loss account for the last three years.		
15	Projected Balance Sheet and Profit & Loss account.		
16	Income Tax returns /Assessment Orders, if any		
17	Sales Tax registration copy / Sales tax returns		
18	Business /Trade licence/Permit issued by the statutory body/recognized body.		
19	Latest stock statement.		
20	Statement of account for the last six months from the existing banker.		

NOTE: The checklist is only indicative. The Check List is intended to help the loan applicants to become aware of basic requirements, which will enable the Bank to process the application quickly. The bank reserves the right to accept or reject any application, without assigning any reasons. Neither the Bank nor any of its officials is liable for any delay and/or lapse on part of any third party.