

Sl No	Checklist
1	Request letter (duly outlining Credit facilities, securities, pricing, any other request) duly signed by the borrower on its letterhead
<b>Income statements/ Financials</b>	
2	Last 4 years audited balance sheets with ITR & Tax Audit Report - Form 3CA or 3CB and 3CD and independent auditor report if applicable (B/S, cash flows, P&L, Notes to accounts) along with detailed schedules and director's report. In the absence of audited balance sheets, Self-certified CMA Data (if available) with CA certifies projected financials up to the tenure of WC limit and term loan repayment have to be CA certified. ABS must include Statutory Audit Report, Tax Audit Report & ITR.
3	Self-certified CMA Data (if available) with projected financial up to the tenure of WC limit and term loan repayment. Repayment schedule and account statement for term loan/auto loan availed from Bank/NBFC along with calculation of repayment dues in a year.
4	List of Associate/Group Companies, (if any) with their financials, name of banking partner and account number
5	Registration under Shops & Establishments Act / Service Tax / P.F. No. / E.S.I. No. / Labour License No., VAT/ GST Registration/IEC Code/Any Other Trade License etc. (Collect any specific license/registration required to prove business is active)
6	Last 12 months bank statement CC/TL/CA/Any other Facility of banks other than Axis.
7	Audited financials of Group companies along with ledger of group entity if there is related party transaction with same. List Unsecured loan from related party and loan from other for last 3 audited year and CFY till date along with ledger of same.
8	Self-certified Sales made in current (YTD) and past fiscal year - month-wise, party-wise (only major customers), product-wise (major products) & country-wise (in case of exports. Also, GST Karza report or actual GST Returns for FY23-24 and CFY till date for all locations (to justify provisional sales figures)
9	Sales achieved during the current FY up to the date of submission of application Copy of Orders in hand/work agreement in hand to support projected Sales (month wise data on company letter head)

<b>KYC documents for sanctions</b>																													
10	PAN of the company, other KYC documents, PAN card of the Authorized Signatory/Directors/Guarantors																												
11	Brief write up about Group, Business profile and Promoters/directors or key personnel.																												
12	MOA & AOA of the Company along with Certificate of Incorporation (if not collected in Set 1)/ Partnership Deed in case of partnership firms List of all directors and shareholders borrowing entity.																												
13	Certificate of Commencement of Business (Applicable to Limited Companies)																												
14	Address proof of the Authorized Signatory/Directors/Guarantors/Beneficial Owner (Passport/Driving License/Aadhar etc.)																												
15	KYC documents, MOA & AOA of company and list of all directors and shareholders of corporate guarantor, if any (In case of corporate guarantor being a company)																												
16	LEI and Udyam Registration certificate of borrower entity																												
<b>Other Bank Information</b>																													
17	Sanction Letters of credit facilities enjoyed with any other bank/ financial institution and copy of latest sanction letter of that facility. In case of term loan, repayment schedule to be provided. In case of consortium banking arrangement, also provide Lead Banks sanction note and minutes of consortium and pre-consortium meeting																												
18	Existing facility wise bifurcation for limit with other banks and NBFC/FI and latest outstanding along with detail of security. <table border="1" data-bbox="264 1129 1489 1361"> <thead> <tr> <th>Bank</th> <th>Facility</th> <th>Limit</th> <th>Outstanding</th> <th>Interest rate/ Commission</th> <th>Tenor/ Residual Tenor</th> <th>Security Detail</th> </tr> </thead> <tbody> <tr> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> </tr> <tr> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> </tr> <tr> <td><b>Total</b></td> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> </tr> </tbody> </table>	Bank	Facility	Limit	Outstanding	Interest rate/ Commission	Tenor/ Residual Tenor	Security Detail															<b>Total</b>						
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19	Major products: Rs. cr.												
	Products	FY22(A) Sales				FY23 (A) Sales				FY24 (P) Sales			
		Qty	Amt	% to total	Avg. realization rate	Qty	Amt	% to total	Avg. realization rate	Qty	Amt	% to total	Avg. realization rate
	Product 1												
	Product 2												
	Total sales			100%				100%					
Capacity utilization													
20	Buyer/Supplier details:												
	Top 5 Buyers	Country	Sales from each (Rs. cr.) in FY24	% of total sales	Payment terms	Contact person Details (with Phone no. & Mail)							
	Top 5 Suppliers	Country	Purchase from each (Rs. cr.) in FY24	% of total Purchase	Credit terms	Contact person Details (with Phone no. & Mail)							

	<b>Debtors' details</b>						
	<b>a) Debtors' ageing</b>						
	Parameter	Amt as on 31.03.23	%	Amt as on 31.03.24	%	Amt as on Latest month	%
	Up to cover period						
	>cover period and up to 180 days						
21	>180 days						
	Total Receivables						
	<b>b) Party-wise greater than 6 months as on latest month</b>						
	<b>Party</b>	Amount (in crs)	% (of total debtors)	Recoverable/not Recoverable	Comments		
22	Latest shareholding of the entity having details as name, address, PAN and shareholding %						
23	UDYAM Registration Certificate (latest) containing details of Investment in P&M, if applicable.						
24	Form 26 AS & Advance tax challan copy of FY 23-24 and CFY24 (till last month available)						
25	Latest CA certified/self-certified net-worth statement along with ITR and personal Balance Sheet of the promoters/ guarantors						



29	Last 3 stock statements																																
30	Collateral documents / Property documents																																
31	Detail of pending litigation and status as on date																																
32	Statutory Approval such as Trade License, Fire license, Pollution Certificate, and any other statutory approval applicable considering the line of activity.																																
33	<b>In case of LRD proposals:</b> Details of Lessee, Final Rental agreements, Area of lease, Lessee since, Rent details, developments if any																																
34	<b>In case of project loans:</b>																																
	i. Project report/TEV with excel copy of projected financials_																																
	ii. Cost incurred till date																																
	iii. Total GST component in project cost																																
	iv. Current position of statutory approvals and licences and expected timelines thereof.																																
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v. Quotations																																	
vi. Civil estimates																																	
vii. Source of Promoters contribution																																	
viii. Are there any 2 <sup>nd</sup> hand machines? Reasons of deploying 2 <sup>nd</sup> hand machines																																	

<b>Declaration</b>	
<b>35</b>	Beneficial Ownership Declaration
<b>36</b>	Connected lending
<b>37</b>	Declaration about credit facilities availed from other Banks (as per RBI format) in case of multiple banking