

Dear Sir/Madam,

With respect to your proposal, we request you to submit the following details.

Details required from borrower.

1. Loan Application Form (Facility, Amount, End Use, Security)
2. KYC of the borrowing entity (GST Certificate, Firm Registration Certificate, PAN Card Copy and Udyam Certificate) and directors/promoters/Guarantors (PAN Card and Aadhar card)
3. Annual report for the last 3 years (including audit report, directors report, Balance Sheet, Profit and Loss account, cash flow statement and notes to accounts) on a standalone and consolidated basis.
4. Tax Audit Report of last 2 years (in case of company) and 3 years in any other cases (Firm/Individual)
5. Projected Financials for next 2/3/5 years (depending on the loan tenure)
6. GSTR 3B of last 2 years
7. Break up of sales (branded, non-branded, segment wise, domestic and export)
8. Detailed note on company profile (including business model, process, product mix, SWOT analysis, employee strength, geographical reach, etc.)
9. Brief Profile of promoters/directors (including age, experience, qualification, past organizations, role in borrowing entity,)
10. Details of Capacity Utilization
11. Latest Shareholding Pattern
12. Current order book along with copies of major order
13. Top 10 buyers and suppliers of last 2 years
14. List of associate concerns along with latest financials and brief on nature of activity.
15. Debt profile as on latest date and repayment of term loans as per attached format.
16. Debtor ageing as on latest date and last financial year along with list of more than 180 days debtors
17. Sanction letter and repayment schedule of all existing facilities.
18. Bank statements for last 12 months of all running accounts (CA/CC/OD/RPC etc.) in which at least 80% routing of turnover can be identified.
19. Latest self-certified Net Worth Certificate of all directors/Guarantors.
20. Are there any legal proceedings against the company or initiated by the company. If yes, kindly provide the brief about the same (No. of cases against the company and filed by the company, brief on the matter it relates to, amount involved, possible outcome and effect on the company)