MSME LOGIN CHECKLIST

To process your loan / facility application, we would require documents which are applicable to your business profile from the list given below,

1. Mandatory KYC* documents for all applicants.
    - Proof of Identity - Voter's ID Card / Aadhaar Card / Passport / Driving License / PAN Card / Signature identification form present banker of Proprietor / Partner / director (if a company) etc.
    - Proof of Residence -Recent Telephone bill / Electricity bill / Property tax receipt / Passport / Voter's ID Card of Proprietor/ Partner / Director (if a company) etc.
2. Ownership proof and telephone bills.
3. For salaried Individual - Latest 3 months salary slips along with form 16.
4. For a partnership firm - Latest partnership deed, PAN of the firm and office address proof.
5. For a company - Certificate of incorporation, MOA & AOA, PAN, Latest share holding pattern and office address proof.
6. I.T. returns for last 2 or 3 years (as applicable) with computation of income for both business and individuals i.e. partners/directors.
7. Audited financial statements for last 2 or 3 years (as applicable) along with all schedules & annexure and Tax Audit Report. In case of company. Auditor's Report, Director's Report & Notice of AGM are also required.
8. Profile of company and promoters.
9. Bank statements for last 12 months of all operating business and personal accounts/6months Bank statement reflecting salary credit.
10. Sanction letters/Repayment tracks for all loans and facilities availed.
11. VAT/Service Tax returns & Advance Tax challans for last 12 months.
12. Net worth statements of partners/directors.
13. If required (especially in Working Capital proposals), the following documents may be requested i.e. Churning data, List of debtors and creditors, Copies of contracts/orders, List of buyers & suppliers, Sales figures, Provisional financials, TDs certificates etc.
14. Industry/sector specific documents with respect to mandatory licenses/registrations/qualification etc.
15. Title documents in case property is offered as collateral.
16. Any other document as may be required.

*As per RBI directive, customer shall be required to submit KYC documents of Beneficial Owner (BO) i.e. natural person, who on his own or together or through one or more person, exercised control through ownership or who ultimately has a controlling ownership interest (for more details, please refer to RBI circular DBOD.AML.B.C. No. 71/14.01.00/2012-13 dated January 18, 2013)

- In case applicant is a registered entity and an unlisted company on any stock exchange where BO / BOs hold more than 10% shares or capital or profits. In the said company, then KYC documents along with BO Form of all such BO / BOs are required to be submitted.
- When applicant is Partnership / LLP firm where BO / BOs hold more than 10% capital or profits in the firm, then KYC documents along with BO Form of all such BO / BOs are required to be submitted.
- When applicant is Association of Persons (AOP) or Body of Individuals (BOI) where an individual/s hold more than 15% property or capital or profits in the association / BOI, then KYC documents along with BO Form of all such BO / BOs are required to be submitted.