

Document Checklist for Lending (MSME)

New / Enhancement proposals:

1. Application form duly filled by the customer
2. Valid Udyam Registration Certificate for MSME borrowers (for MSME benefits to be applicable)
3. MOA/ & AoA for limited company and partnership deed for partnership firm.
4. GST Registration certificate & GST Returns (Wherever applicable)
5. PAN, Aadhaar and other KYC documents based on borrower category - Borrower/Directors/Guarantors
6. Complete Last 3 Years Audited Financials and ITR, Future Financial Projection along with Group Company Details if any
7. Last 1 Year's Bank Statements of operative accounts
8. Sanction letter(s) from existing bank relationships (As applicable)
9. LEI details (wherever applicable)

“Please note that the list is illustrative and there may be more/ less documents required/ sought on a case to case basis.”

'Credit Decision Timeline:

For loan amount less than 25 Lakhs, applications will be decisioned within 14 working days.
For loan amount greater than 25 lakhs, applications will be decisioned within 45 working days
(Subject to submission of complete set of documents by the customer)'