



Arthayan Bizfinmart private limited

REQUIREMENTS TO BE COMPLIED WITH BY BORROWER

(This list is illustrative and not exhaustive. The requirements will change as per borrowers request and as per type of industry.)

* Documents for Business – Proprietorship / Company / Firm:

- Loan application form
- Loan application request along with Resolution for Borrowing
- Executive Summary
- Details of Exemptions or Subsidies available
- Project Report (DPR)
- CMA
- CIBIL Report
- Incorporation Certificate / Registration Certificate
- MOA & AOA / Partnership Deed
- Shareholding Pattern (CS Certified) / ROC Search report (for Existing Company)
- Company Master Data along with Details of Signatories and Charges
- PAN Card
- Udyog Aadhar
- Shop Act License / Grampanchayat NOC
- Pollution Control Board Consent



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- Food Safety License (FSSAI)
- GST registration certificate with GST Returns (1 year)
- Net worth Statement (Asset Liability Statement)
- No Statutory Dues Certificate
- Company Bank statement (From inception in case of new company or 1 year)
- Audit Report, ITR/ Assessment orders (3 Years including computation & Financial Statement)
- Credit Rating Report
- Details of Assets of Company – Property Tax Receipts, Assessment order, 7/12 extract, 8-A extract, Ferfar, Sale Deed, Property Card, RCTC copy, Permit / License, Invoice etc.
- Details of Liabilities of company - Loan Sanction Letter, Loan Statement, Receipts, Agreement etc.
- Quotations for items in Cost of Project and Receipts for Advance Payment
 - a) Estimates From Architect or Civil Engineer including taxes along with Blueprint
 - b) Quotation, Purchase order, etc for Plant & Machinery
 - c) Estimate of approved electrical contractor.
 - d) Any other quotations
- Electricity Sanction Letter / Copy of Application

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- Rent Agreement /Lease Deed / MIDC Sanction, Allotment Letter, Sanction Plan, Possession Receipt, Tri-party (Tripartite) Agreement etc.
- Guarantee Certificate / Hamipatra (Purchase & Sale of Material tie-up arrangement) / Note on Backward and Forward Integration.
- List of 10 buyers & Suppliers (Name, Address, telephone & Amount of business transaction)
- Search Report of Primary & Collateral Immovable Properties (Legal Opinion from bank empanelled advocate)
- Valuation Report of Primary & Collateral Properties from bank empanelled valuer.
- In case of Takeover of Loan –
 - a) Term Loan - Copy of Sanction Letter, Loan Statement from Inception, Confidential Opinion, Mortgage Deed, Foreclosure Letter, List of Documents etc.
 - b) Cash Credit - Copy of Sanction Letter, Statement for last 1 year, Confidential Opinion, Mortgage Deed, Foreclosure Letter, List of Documents, Copies of Statement of hypothecated Stock, Debtors and Creditors submitted to the banker for last 6 months having due acknowledgement of the banker.

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*Documents for Proprietor / Directors / Partners / Guarantors:

- PAN Card
- Aadhar Card
- Voter ID / DL etc
- Educational Certificate & School Living certificate
- CIBIL Report
- Business Licenses
- Grampanchayat NOC
- Audit Report, ITR - 3 Years along with computation & Financial Statements (if Salaried – Form 16, Salary Slips, Appointment Letter, Permanent Letter etc)
- All Loan statement since inception along with sanction letter
- Previous loans No Dues Certificate
- Net worth Statement & No Statutory Dues Certificate.
- GST registration certificate with GST Returns (1 year)
- Credit Rating Report
- All Bank Statements (1 Year)
- Insurance Policy Copy along with present surrender value and Personal Asset details with proof of Ownership and Existence.
- Experience Certificate
- 6 photos



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*Primary & Collateral Security:

- Land, Building / Shed –
 - a) Sale Deed, Gift Deed, Lease Deed, Power of Attorney, Court Order, 7/12 Extract, 8 A Extract, Ferfar, Land Nakasha / Mojani / Demarcation (from Bhumi Abhilekh), Sanction copy of Blue Print of Building / Approved Layout, NA order, Town Planning Sanction, Property Card, Property Tax Receipt, Electricity Bill, Mortgage Deed & Release Deed etc (If Any), Copy of Latest Development Plan (if available).
 - b) MIDC Property - Lease Deed / MIDC Sanction, Allotment Letter, Sanction Plan, Possession Receipt, Tri-party (Tripartite) Agreement etc.
 - c) In case of third party security – consent from owner.
 - d) Estimate from Architect or Civil Engineer including taxes along with sanctions from competent authority for projected assets.
- Plant & Machinery
Invoice / Bills, Challan, Receipts, RCTC Copy, Permit / License Copy, any other proof of ownership & existence etc.
Quotation from Vendors for projected Assets.
- IPR & Other Assets
Proof of Ownership (Patent, Copyright etc).

Please provide all the abovementioned documents in triplicate.



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The Requirements are illustrative and not exhaustive. After obtaining the compliances of above referred general requirements, Specific requirements in respect of individual proposal will be conveyed to you separately.

*****Thank You*****

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