

**(Document Checklist for Loan Application)**

| <b>REQUIRED DOCUMENTS</b>  |  |
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| <b>1.</b>  | Application form including co-applicant details completely filled with signature of all applicant(s)   |
| <b>2.</b>  | KYC document as per the policy of the Bank: <ul style="list-style-type: none"> <li>a) Proof of Identity &amp; Address (Passport, Valid driving License, Voter ID Card, Pan Card, Aadhaar Card, job card issued by NREGA)</li> <li>b) Proof of Address of the firm: Latest Telephone Bill / Electricity Bill / Bank Statement / Leave and licence agreement (Any-one)</li> <li>c) For Non-individuals - Business entity and continuity proof - Firm Registration/Shop Establishment/CST/VAT/GST Certificate.</li> </ul> |
| <b>6.</b>  | Signature proof  |
| <b>7.</b>  | Residence / office ownership proof (if applicable)   |
| <b>8.</b>  | Proof of employment stability (salaried)   |
| <b>9.</b>  | Income documents   |
| <b>10.</b>   | Complete Details of net worth (List of Assets and Liabilities) of Borrower(s) and Guarantor(s)   |
| <b>11.</b>   | Bank Statement for the last 12 months, ITR, Balance Sheet and P&L Statement  |
| <b>12.</b>   | Collateral Documents - Property paper including Title Deed, Completion Certificate, Occupancy Certificate, Tax Receipt, Sanction Plan, etc.  |
| <b>13.</b>   | RTR / Bank statements required for live loans if any   |
| <b>14.</b>   | GST Certificate  |
| <b>15.</b>   | MSME (Udyam) Certificate - (if applicable)   |
| <b>Partnership Firm</b>  |  |
| <b>1.</b>  | Latest Partnership Deed certified by all the partners that it is the latest deed as on date  |
| <b>2.</b>  | Latest Dissolution Deed, if any - certified by current partners that it is the latest dissolution deed as on date  |
| <b>3.</b>  | Latest shareholding certificate & list of Partners (from CA)   |
| <b>Private Ltd. Company</b>  |  |
| <b>1.</b>  | Certificate of incorporation   |
| <b>2.</b>  | MOA and AOA  |
| <b>3.</b>  | Latest shareholding certificate & list of directors (from CA)  |
| <b>4.</b>  | Audited Financial Statement & ITR of the last 3 years along with the schedules, notes to accounts and Audit Report & all relevant annexures  |
| <b>5.</b>  | Current / OD / CC account statements   |
| <b>6.</b>  | Any government issued certificate (Trade License / SSI / Service Tax Registration / VAT)   |
| <b>7.</b>  | Other Proof - Purchase bills / Sales bills / Old lease agreement / rental agreement / old utility bill in business name  |
| <b>POST SANCTION DOCUMENTS</b>   |  |
| <b>1.</b>  | Loan Agreement Booklet, accepted copy of sanction letter, NACH/SI/PDC/Security Cheques and other documents enclosed in the kit   |
| <p><b>Any other document / information as required on a case to case basis.</b></p> <p><b>* Note:- Shivalik reserves the right to seek any additional document if required and the same shall be informed to the Applicant and/ or Co- Applicant</b></p> |  |