

CHECK-LIST

• Brief Company Write-up (Business model, products, promoters, etc.)
• Certificate of Incorporation
• PAN Card of the Company
• Memorandum & Articles of Association (MOA & AOA)
• GST Registration Certificate
• Valid RBI Certificate of Registration (CoR)
• Valid HFC Registration Certificate (NHB) – if applicable
• Valid Legal Entity Identifier (LEI)
• List of Directors with DIN & KYC (PAN, Aadhaar – Unmasked, Address Proof, Photograph)
• Latest Shareholding Pattern
• List of Authorised Signatories with KYC (PAN, Aadhaar, Address Proof)
• Board Resolutions (for borrowing, authorized signatories, etc.)
• Loan Application Form
• Projected Cash Flows for the Loan Tenure
• Details of Existing Borrowings with Repayment Schedules and Sanction Letters
• External Credit Rating
• Audited Financial Statements for the last 3 years (with Statutory Auditor Report & Tax Audit Report)
• Income Tax Returns for the last 3 years with Computation of Income
• Latest Provisional Financials (not older than 3 months)
• RBI Returns/Reports – Last 3 Quarters
• Latest RBI Inspection Report and Compliance Replies
• Portfolio Cuts / Asset Classification Summary
• Details of Pending Litigations / Adverse Orders (if any)
• Company Policies (including Credit, Risk Management, Recovery, Collection, Internal Audit, HR, etc.)