

List of documents & Supporting papers to be obtained for various loans (List is illustrative & not exhaustive)

List of common documents to be obtained from all borrowers.

| | | |
|---|---|--------------------------|
| Loan application & supporting papers. | Undertaking to deal only with this bank | Letter of lien & set off |
| Acceptance of terms & conditions of sanctions laid down in sanction letter. | DP Note | Guarantee bond |

| Sr. No. | Type of Loan | Additional Documents | Supporting papers to be obtained. |
|----------------|---------------------|---------------------------------|--|
| 1.0 | Housing | Equitable mortgage | NOC from builder/society. |
| | | Power of Attorney | Letter acknowledging bank's charge from builder/society. |
| | | Undertaking | Share certificate duly transferred / issued in favor of borrower. |
| | | | Chain of documents. |
| | | | Title report. |
| | | | Valuation report. |
| | | | Original Lodgment receipt & Original stamp duty receipt. |
| | | | Letter to Sub-Registrar of Assurances to forward the agreement after registration to Bank. |
| | | | Latest copy of commencement certificate |
| | | | Occupation certificate, Possession letter |
| 2.0 | Plant & Machinery | Hypothecation agreement | Bill & Receipt, Insurance policy. |
| | | | Installation & Commissioning report of machinery. |
| | | | Valuation report. |
| | | | CA certificate of capital expenditure & financing. |
| 3.0 | Vehicle | Vehicle hypothecation agreement | RTO certificate of bank's charge. |
| | | RTO set of transfer documents | Bill, Receipt, RC book, Tax book, Duplicate keys, Permit, Vehicle fitness certificate, Insurance policy. |
| | | | Valuation report. |
| | | | |
| | | | |

| Sr. No. | Type of Loan | Additional Documents | Supporting papers to be obtained. |
|---------|---|-------------------------------------|---|
| 4.0 | Cash Credit | Continuing security letter. | Insurance policy. |
| | | Cash credit condition letter. | Stock / Book debt statement. |
| | | Acknowledgement of debt & security. | Godown key in case of Pledge limit. |
| 5.0 | Deposit loan / OD | Guarantee bond is not obtained. | TDR duly discharged. |
| | | | Lien to be noted on TDR. |
| | | | NOC in case of third party security. |
| 6.0 | LIC | Guarantee bond is not obtained. | LIC policy duly assigned. |
| | | | Surrender value certificate. |
| 7.0 | NSC | Guarantee bond is not obtained. | NSC duly discharged. |
| | | | Lien to be recorded at concerned Post Office. |
| | | | NOC in case of third party security. |
| 8.0 | Gold | Guarantee bond is not obtained. | Gold Valuer's certificate. |
| 9.0 | In case borrower is ltd. company, then following additional papers / documents to be obtained. | | |
| 9.1 | Board resolution for applying loan. | | |
| 9.2 | Board resolution for acceptance of terms & conditions of sanction and for execution of documents. | | |
| 9.3 | Search Report of ROC records. | | |
| 9.4 | Form 8 & 13 duly registered with ROC. | | |
| 9.5 | Relevant forms filed with ROC such Return of allotment of shares, increase of share capital. | | |
| 9.6 | Memorandum of association & Articles of Association of the company. | | |
| 9.7 | Certificate of incorporation. | | |
| 9.8 | Audited Accounts, Director's report, Company Secretarial Compliance Report, Annual return etc. | | |
| 9.9 | Relevant extract of minutes. | | |
| 9.10 | | | |