
Documents for Business Loan (CC / OD / Mudra / CGTMSE / Term Loan)

KYC & Business Registration

- PAN of applicant and firm/company
- Aadhaar / Passport / Voter ID / Driving Licence
- Photographs of business place, stock and partner/director/proprietor
- GST & MSME/Udyam registration
- Partnership deed, or MOA & AOA + Incorporation Certificate (as applicable)

Financial Documents

- Provisional financials of current F.Y.
- ITR with computation – last 2 years
- CA-certified audited Balance Sheet & P&L; – last 2 years
- GSTR-3B (latest 1 year)
- Current account statements (last 12 months); partner/director savings statements
- Existing loan sanction letters & repayment track record

Additional (as applicable)

- Project report / CMA data, sales invoices & purchase bills
- Top 5 customer/vendor and two trade references with contact details
- Latest stock statement

Property Documents (for secured funding)

- Sale deed/registry copy, property tax receipts, latest electricity bill
- Approved map & NOC from relevant authority
- Post-sanction: original sale deed chain (15 years), Fard, lien marking & NEC

Charges

- Login, processing & insurance fees (as per bank policy)
- Legal, valuation, stamp duty & MODT charges (Punjab state laws, secured funding)
- Lawyer, lien-marking & NEC charges (secured funding)
- Consultancy charges for our services

Note: Bank/Financier may request additional documents. Charges may vary based on loan value and requirements.

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