



## FINANCIAL SERVICES MANUAL- 01

### **CHECKLIST** **DOCUMENTS TO BE ENCLOSED WITH APPLICATION FORM**

1. A passport size photograph of each of the Proprietor / Directors / Partners / Society office bearers.
2. Following valid self-attested documents as OVD of customer, containing details of proof of their identity and address:

<b>Type of Customer</b>	<b>Officially Valid Documents (OVD)</b>
For Proprietor /Partner /Director / Authorised Person in case of company (duly authorised by the Board of Directors)/ Society office bearers duly authorised	<p><b>i. Identity proof:</b></p> <ul style="list-style-type: none"><li>• PAN Card</li><li>• Aadhar Card. If Aadhar Card is not available, then in exceptional case any one of the following documents<ul style="list-style-type: none"><li>✓ Passport</li><li>✓ Driving License</li><li>✓ Voter's Identity Card</li></ul></li></ul> <p><b>ii. Residence proof: (Copy of any one of the following)</b></p> <ul style="list-style-type: none"><li>• Utility Bill (Latest Telephone / Post-paid mobile / Electricity bill)</li><li>• Property or Municipal Tax receipt</li><li>• Bank Account or post office savings bank account statement</li><li>• Passport</li><li>• Driving Licence</li><li>• Voter's Identity Card</li><li>• Aadhar Card</li></ul>



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3. Self attested copies of the documents:

(i) **In case of sole proprietorship**

DOCUMENT	TYPE OF DOCUMENT (any two of the following)
Identity Proof of Proprietorship	<ul style="list-style-type: none"><li>• Pan Card</li><li>• Aadhaar Card / Letter Issued by Unique Identification Authority of India (UIDAI). If Aadhar Card is not available then in exceptional case any one of the following documents:<ul style="list-style-type: none"><li>✓ Voter ID / Election Card</li><li>✓ Valid Driving License</li><li>✓ Valid Photo ID Cards issued by following Institute/ Organisation/Professional Bodies (if it contain photo)</li><li>✓ Central / State Government Ministries and Department/ Quasi Govt. Departments, Statutory Regulatory Authorities, Public Sector Undertaking (establishment under Central/State Govt.), Ministry/Department of</li></ul></li></ul>



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- Defense for personnel & their Dependents.
- ✓ Senior Citizen Card issued by (Central/State Govt. of India), Member ID card issued by ICAI, ICWAI, ICSI, Bar Council.
  - ✓ Arms license (issues by Central & State Govt. of India)
  - ✓ Defense Ex- Service Man Card Issued by Zilla Sainik Boards
  - ✓ House hold card issued by State Govt. (with physical verification of address)/Ration Card (if it contain photo)
  - ✓ Photo Social Security Smart Card issued by Central/ State Govts
  - ✓ Bank Passbook issued by existing Scheduled Commercial Banks. Should contain signature and photograph of the applicant. The photograph should be affixed in a manner it bears the stamp of the issuing Bank. The first page of passbook where name, address and other details are mentioned should be duly attested by the issuing authority. Other transaction pages if not attested by the issuing bank should be self attested by the customer and OSV done by the sourcing/bank official.
  - ✓ Photo Credit/ Debit Card Valid cards with photo and signature of the card holder issued by Scheduled Commercial Banks, with copy of the statement of account which is not older than 3 months.



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<b>Address Proof</b>	<p><b>Any two of the following:</b></p> <ul style="list-style-type: none"> <li>• Latest utility bill such as water/electricity/Landline telephone in the name of the firm. Should not be older than 3 months from the date of issue of bill. Should not be a net downloaded copy.</li> <li>• Aadhaar Card/Letter Issued by Unique Identification Authority of India ( UIDAI)</li> <li>• Voter ID/Election Card</li> <li>• Valid Driving License</li> <li>• Valid Photo ID Cards issued by following Institute/ Organisation / Professional Bodies (if it contain photo)</li> <li>• Central / State Government Ministries and Department/ Quasi Govt Departments, Statutory Regulatory Authorities, Public Sector Undertaking (establishment under Central / State Govt.), Ministry / Department of Defense for personnel &amp; their Dependents.</li> <li>• Senior Citizen Card issued by (Central/State Govt. of India), Member ID card issued by ICAI, ICWAI, ICSI, Bar Council.</li> <li>• Arms license (issues by Central &amp; State Govt. of India)</li> <li>• Defense Ex- Service Man Card Issued by Zilla Sainik Boards</li> <li>• House hold card issued by State Govt. (with physical verification of address)/Ration Card (if it contain photo)</li> </ul>
	<ul style="list-style-type: none"> <li>• Photo Social Security Smart Card issued by Central/ State Govts</li> </ul>
<b>Income Tax Returns</b>	<ul style="list-style-type: none"> <li>• Last three years/or since date of inception (whichever is less)</li> </ul>

### **(ii) In case of partnership firm/ LLP**

<b>Name of the Firm</b>	<ul style="list-style-type: none"> <li>• Partnership Deed</li> <li>• Registration certificate, if registered</li> <li>• PAN Card of Firm</li> </ul>
<b>Address Proof</b>	<ul style="list-style-type: none"> <li>• MTNL Telephone bill/Nationalized Bank account statement/Electricity bill/Registered Rent Agreement</li> </ul>



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Name of all partners and their KYC	Name of Partners along with KYC details (Refer documents at Sr.No.2 )
Business details	<ul style="list-style-type: none"> <li>• Nature of business</li> <li>• Write up on business profile and future prospects</li> </ul>
Business Continuity Proof	<ul style="list-style-type: none"> <li>• Latest 3 years</li> </ul>
Income Tax Returns	<ul style="list-style-type: none"> <li>• Last three years/or since date of inception (whichever is less)</li> </ul>

### **(iii) In case of public and private limited firm**

Name of the Company	<ul style="list-style-type: none"> <li>• MOA &amp; AOA (including Certificate of Incorporation) (Original/ Certified true copy)</li> <li>• PAN Card</li> </ul>
Type of Company	<ul style="list-style-type: none"> <li>• Private Limited</li> <li>• Public Limited</li> </ul>
Address Proof	<ul style="list-style-type: none"> <li>• MTNL Telephone bill /Nationalized Bank account statement/Electricity bill/Registered Rent Agreement</li> </ul>
KYC of all Directors and their Director Identification Number (DINs)	Name of Directors with respective Director Identification Number (DINs) along with KYC details (Refer documents at Sr.No.2 )
Business details	<ul style="list-style-type: none"> <li>• Nature of business</li> <li>• Write up on business profile and future prospects</li> </ul>
Income Tax Returns	<ul style="list-style-type: none"> <li>• Last three years/or since date of inception (whichever is less)</li> </ul>

4. Self-attested photocopy of:
  - (i) Udyam Registration Certificate/UAM,
  - (ii) GST Registration Certificate,
5. Self-attested statement of personal assets and liabilities along with the residential address of Proprietor/Directors/Partners/ Society office bearers.
6. A copy of Board Resolution in case of Pvt./Public Ltd. Co., Power of Attorney in case of partnership firm & a Governing Body Resolution in case of Society authorizing the signatory to sign and to deal with NSIC in respect of financial assistance required, for and on behalf of the applicant unit.
7. Specimen signatures of authorized signatory attested by bank.
8. Copy of sanction letter for credit limit sanctioned by the FIs/ banks.
9. Audited/Provisional financial statements of the unit:



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- i) Last year Audited financial statements.
  - ii) Provisional current year financial statements.
  - iii) For startup MSME unit-Current year Estimates financial statements duly certified by its Auditors or Chartered accountants
10. Bank statement of the unit for the last six months.
  11. Copy of the latest Electricity Bill.
  12. Conduct Report of Account of the unit with Banks (Other than BG issuing Bank) and Financial Institutions in the cases where status/ conduct of loans is not available in the credit information report.
  13. Certificate/ undertaking from unit that their name(s), name of company/its owners/ associates/sister concern/ members/directors, in any way does not fall in list of CIBIL/ RBI defaulters list or any sort of case is there against them.
  14. Copy of orders in hand, in case of enhancement of limit beyond five crores.

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### **CHECKLIST**

#### **DOCUMENTS REQUIRED FOR RENEWAL OF CASES**

- 1) Unit's request letter for renewal of limit and declaration that there is no change in constitution, promoters & address.
- 2) In case there is any change in constitution, promoters & address, relevant supporting documents to be obtained.
- 3) Copy of latest and valid Bank Sanction letter.
- 4) In case renewal is due after the due date of filing of income tax return, copy of Audited Annual Accounts for the last financial year.  
In case, audited annual accounts are not finalized, self-attested declaration of financial parameters of last financial year as mentioned at S.No.19 of Appraisal form along with latest available Audited Annual Accounts.
- 5) Projected /Estimated annual accounts of the Current Financial Year or self-attested financial parameters as mentioned at S.No.19 of the appraisal note.

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