

BUSINESS LOAN – DOCUMENT REQUIREMENTS

(Karnataka, India)

Provided by:

Capital Core Finance

Your Trusted Loan Consulting Partner

Dear Client,

To initiate and process your **Business Loan application**, the following documents are required.

Please review this checklist carefully and keep the documents ready to ensure **smooth and faster approval**.

1. KYC DOCUMENTS

(Owner / Partners / Directors)

- PAN Card
- Aadhaar Card / Passport / Voter ID / Driving Licence
- Address Proof
(Aadhaar / Passport / Utility Bill / Rental Agreement)
- Recent Passport-size Photograph

2. BUSINESS REGISTRATION DOCUMENTS

- Udyam Registration Certificate (MSME)
- GST Registration Certificate
- GST Returns – **Last 6 Months**
- Trade License / Shop & Establishment License
- Business PAN (if applicable)

Entity-specific documents:

- **Partnership Firm:** Partnership Deed
- **Private / Limited Company:**
 - MOA (Memorandum of Association)
 - AOA (Articles of Association)
 - Certificate of Incorporation

3. PROOF OF BUSINESS OPERATIONS

(Any one or more to establish business continuity)

- Income Tax Return (ITR) Filing Proof
- GST Returns (minimum 6 months)
- Trade License
- Sales Invoices / Billing Records
- Any valid Business License

4. FINANCIAL DOCUMENTS

- ITR – Last **2 to 3 Years** (if available)
- CA-Certified Balance Sheet & Profit & Loss Statement
(*Last 2 Years*)
- Bank Statements – **Last 6 to 12 Months**
- Cash Flow Statement (if available)
- Sales & Purchase Registers (if required by lender)

5. EXISTING LOAN DETAILS (*If Any*)

- Loan Sanction Letter(s)
- Existing Loan Account Statements – Last 6 Months
- Outstanding Loan Summary

DOCUMENTS BASED ON LOAN TYPE

A. UNSECURED BUSINESS LOAN

(No Collateral Required)

- KYC Documents
- Business Registration & Udyam Certificate
- GST Certificate + GST Returns (6 Months)
- Bank Statements (6–12 Months)
- ITR (if available)
- Proof of Ongoing Business Operations
- Existing Loan Statements (if applicable)

B. SECURED BUSINESS LOAN

(Collateral Required)

Property Collateral

- Property Title Deed
- Sale Deed
- Khata / RTC (as applicable)
- Encumbrance Certificate (EC)
- Latest Property Tax Receipts

- Approved Building Plan (if required)

Machinery / Stock Collateral *(if applicable)*

- Machinery Purchase Invoice
- Stock Statement / Stock Audit Report

Additional Bank-Required Reports

- Valuation Report *(Bank-approved Valuer)*
- Legal Opinion *(Bank-approved Advocate)*

NEXT STEP

If you have reviewed and understood the above requirements and wish to proceed with your **Business Loan application**, please contact us through our official website:

 www.capitalcorefinance.com

Our team will assist you with **bank selection, documentation, eligibility assessment, and faster approvals.**

Capital Core Finance

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