***Check List to be submitted by Branches to RAC (CPAC)***

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **CHECK LIST (MSME- Existing Business – Cent Sugam)** | | | | | | | | | | | | | | | | | | | | | |
| Name of the Branch | | | | | | | | | | | | | HEENTA | | | | | | | | |
| Applicant’s/ Borrower’s name | | | | | | | | | | | | | MESSRS {Messrs} Prop. – {Borrower} | | | | | | | | |
| CIF Number | | | | | | | | | | | | | **{CIF}** | | | | | | | | |
| Age of Borrower/Co-borrower | | | | | | | | | | | | | {Age} | | | | | | | | |
| Type of loan and Purpose | | | | | | | | | | | | | Cash Credit, Business | | | | | | | | |
| Date when application was received at Branch | | | | | | | | | | | | | {Application Date} | | | | | | | | |
| Date of sanction | | | | | | | | | | | | | {Sanction Date} | | | | | | TAT | days | |
| Date of submission of Proposal to RAC | | | | | | | | | | | | |  | | | | | | | | |
| **Particulars** | | | | | | | | | | | | | **Branch Comments** (YES/NO/NA) | | | | | | | | |
| 1 | Application Form (Bank’s prescribed format , duly filled in, and signed) | | | | | | | | | | | | | | | | | | | | YES |
| 2 | Guarantor’s consent letter (Wherever applicable) | | | | | | | | | | | | | | | | | | | | NA |
| 3 | KYC details of Borrowing Entity, duly verified by Branch.  PAN Card, Registration Certificate, Shop Act License, Proprietorship Declaration, Partnership Deed, Certificate of Incorporation, MOA, AOA, Trust Deed/Byelaws, Utility Bills (Whichever Applicable) | | | | | | | | | | | | | | | | | | | | YES |
| 4 | KYC details of Promoters & Guarantors (Duly verified by Branch) | | | | | | | | | | | | | | | | | | | | YES |
| 5 | Udyam Registration Certificate – {Udyam} | | | | | | | | | | | | | | | | | | | | YES |
| 6 | GST Registration Certificate | | | | | | | | | | | | | | | | | | | | YES |
| GST Number | | | | | | | NA | | | | | Issue Date | | | |  | | | | NA |
| 7 | Necessary Licenses/Approvals (Pollution/Fire/Food) (Wherever applicable) | | | | | | | | | | | | | | | | | | | |  |
| Type of License | | | | | | |  | | | | | Validity | | | |  | | | |
| 8 | Credit Information Report of Borrowing Entity | | | | | | | | | | | | | | | | | | | | YES  YES |
| CIC Report 1-\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ CIBIL | | | | | | | | | | | | Date- | | | | Score- | | | |
| CIC Report 2- \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_EXPERIAN | | | | | | | | | | | | Date- | | | | Score- | | | |
| (Two CIC reports to be extracted for Loan> Rs.50 Lacs or CIC score is -1) | | | | | | | | | | | | | | | | | | | |
| 9 | Credit Information Report of Promoters/Guarantor (Wherever applicable) | | | | | | | | | | | | | | | | | | | | NA |
| CIC Report 1- | | | | | | | | | | | | Date- | | | | Score- | | | |
| CIC Report 2- | | | | | | | | | | | | Date- | | | | Score- | | | |
| 10 | CERSAI Search report | | | | | | | | | | | | | | | | | | | |  |
| CERSAI Search Ref. No. | | | | | |  | | | | | | CERSAI Search Dt. | | | |  | | | |
| 11 | Proposal Sourced through DSA | | | | | | | | | | | | | | | | | | | | NO |
| Name of DSA | | | | | | | | | | | |  | | | | | | | |
| 12 | Whether takeover from other Bank | | | | | | | | | | | | | | | | | | | | NO |
| Name of Bank: | | | | | | | | | | | |  | | | | | | | |
| Sanction Letter of previous Bank Dated: | | | | | | | | | | | |  | | | | | | | |
| Annexure-MC2-(A): Administrative clearance | | | | | | | | | | | |  | | | | | | | |
| Annexure-MC2-(B): Declaration by Borrower | | | | | | | | | | | |  | | | | | | | |
| Annexure-MC2-(C): Credit Status report/  Credit Information Report in IBA format | | | | | | | | | | | |  | | | | | | | |
| List of Document from existing Bank dated: | | | | | | | | | | | |  | | | | | | | |
| Statement of loan account for 2 years | | | | | | | | | | | |  | | | | | | | |
| 13 | Pre-sanction inspection report of Business unit with Geo tagging and Photograph | | | | | | | | | | | | | | | | | | | | YES |
| Name of Inspecting Officer | | | | | | | | {INSPECTING OFFICIAL} | | | | Date | | | | {Inspection Date} | | | |
| 14 | Residence/Telephone verification report with Geo tagging and Photograph | | | | | | | | | | | | | | | | | | | | YES |
| Name of Inspecting Officer | | | | | | | | {INSPECTING OFFICIAL} | | | | Date | | | {Inspection Date} | | | | |
| 15 | Pre-sanction inspection report of Securities with Geo tagging and Photograph | | | | | | | | | | | | | | | | | | | | YES |
| Name of Inspecting Officer | | | | | | | | {INSPECTING OFFICIAL} | | | | Date | | | | {Inspection Date} | | | |
| 16 | ITR of Promoters/Guarantors with Form 26AS (Wherever applicable) | | | | | | | | | | | | | | | | | | | | NA |
| Financial Year | | | | | | | |  | | | | | | | | | | | |
| 17 | Audited/Unaudited BS/PL of Entity with ITR for last 2 years (Wherever applicable) | | | | | | | | | | | | | | | | | | | | YES |
| Financial Years | | | | | | | |  | | | | | | | | | | | |  |
| 18 | Quarterly/ Monthly GST Returns for last One Year (Wherever applicable) | | | | | | | | | | | | | | | | | | | | NA |
| 19 | Stock/Book Debt Statement for latest Month/Quarter | | | | | | | | | | | | | | | | | | | | YES |
| 20 | Detailed Project Report (Wherever applicable) | | | | | | | | | | | | | | | | | | | | NA |
| 21 | CMA Data duly signed by borrower (wherever applicable) | | | | | | | | | | | | | | | | | | | | YES |
| 22 | Quotations of P&M (wherever applicable) | | | | | | | | | | | | | | | | | | | | NA |
| 23 | Estimate of Building Construction by Architect (wherever applicable) | | | | | | | | | | | | | | | | | | | | NA |
| 24 | Lease Agreement for rented premises | | | | | | | | | | | | | | | | | | | | NA |
| Date of Lease Agreement | | | | | | | |  | | | | | Period | | |  | | | | NA |
| 25 | Statement of Account for 12 months (From to ) | | | | | | | | | | | | | | | | | | | | YES |
| 26 | Asset Liability Declaration (Duly Signed by Borrower/Guarantor) | | | | | | | | | | | | | | | | | | | | YES |
| 27 | Financial Report of Borrower/Guarantor | | | | | | | | | | | | | | | | | | | | YES |
| 28 | Net Worth Certificate certified by C.A with UDIN (Wherever applicable) | | | | | | | | | | | | | | | | | | | | NA |
| UDIN No. | | | | |  | | | | | | | Date | | | |  | | | |  |
| 29 | Due Diligence Report from Branch Head/Credit officer | | | | | | | | | | | | | | | | | | | | YES |
| 30 | Due Diligence Report of Supplier of Machinery | | | | | | | | | | | | | | | | | | | |  |
| 31 | Due Diligence Report from External Agency (Wherever applicable) | | | | | | | | | | | | | | | | | | | | NA |
| Name of Agency: | | | |  | | | | | | | Report Date | | | | |  | | | |
| 32 | Risk Rating (Manual Rating up to Rs.2 Cr and RAM Rating above Rs.2 Cr): | | | | | | | | | | | | | | | | | | | | YES |
| 33 | Legal Scrutiny Report with Non-encumbrance and Genuineness Certificate  (Two LSR for takeover) | | | | | | | | | | | | | | | | | | | | NA |
| Name of Advocate | | |  | | | | | | | | Date of LSR | | | | |  | | | |
| 34 | Property Documents for all immovable securities | | | | | | | | | | | | | | | | | | | | NA |
| Sale Deed Dated: | | | | | | | | | | | | | | | |  | | | |
| Certified copy of Sale Deed Dated: | | | | | | | | | | | | | | | |  | | | |
| Property Extracts/Revenue Records Dated: | | | | | | | | | | | | | | | |  | | | |
| N.A Order Dated: | | | | | | | | | | | | | | | |  | | | |
| Approved Plan/NOC of MC Dated: | | | | | | | | | | | | | | | |  | | | |
| Building Completion Certificate Dated: | | | | | | | | | | | | | | | |  | | | |
| Property Tax Receipt Dated: | | | | | | | | | | | | | | | |  | | | |
| Chain Title Deed Dated: | | | | | | | | | | | | | | | |  | | | |
| 35 | Valuation Report by Approved Valuer (wherever applicable) | | | | | | | | | | | | | | | | | | | | NA |
| Name of Valuer: | |  | | | | | | | | Date of report | | | | | |  | | | |
| 36 | 2nd Valuation report by Approved Valuer (For property value> Rs.5 Cr. or Takeover) | | | | | | | | | | | | | | | | | | | | NA |
| Name of Valuer |  | | | | | | | | | Date of report | | | | | |  | | | |
| 37 | Process Note/Appraisal/Assessment  (Duly signed by Recommending Officer and Sanctioning Authority) | | | | | | | | | | | | | | | | | | | | YES |
| 38 | Sanction Letter (Duly Acknowledged by the Borrowers & Guarantors) | | | | | | | | | | | | | | | | | | | | YES |
| 39 | Legal Documents  (Duly filled in, stamped and executed by all Borrowers/Guarantors) | | | | | | | | | | | | | | Date of Docc. | | | | | | Stamp Duty |
| i | Resolution of Board (Wherever Applicable) | | | | | | | | | | | | | |  | | | | | |  |
| ii | DP Note | | | | | | | | | | | | | | {Documentation Date} | | | | | |  |
| iii | Letter of Waiver | | | | | | | | | | | | | | {Documentation Date} | | | | | |  |
| iv | Letter of Interest Variation | | | | | | | | | | | | | | {Documentation Date} | | | | | |  |
| v | Letter of Continuity | | | | | | | | | | | | | | {Documentation Date} | | | | | |  |
| vi | Agreement for Hypothecation of Goods | | | | | | | | | | | | | | {Documentation Date} | | | | | | 500 |
| vii | Overdraft Agreement | | | | | | | | | | | | | |  | | | | | |  |
| viii | Hypothecation of Book Debts | | | | | | | | | | | | | | {Documentation Date} | | | | | |  |
| ix | POA for Credit facility against Book Debts | | | | | | | | | | | | | |  | | | | | |  |
| x | Term Loan Agreement | | | | | | | | | | | | | |  | | | | | |  |
| xi | Loan cum Hypothecation Agreement (Machinery) | | | | | | | | | | | | | |  | | | | | |  |
| xii | Counter Guarantee | | | | | | | | | | | | | |  | | | | | |  |
| xiii | Agreement of Hypothecation of Goods to Secure LC | | | | | | | | | | | | | |  | | | | | |  |
| xiv | Indemnity for Inland LC | | | | | | | | | | | | | |  | | | | | |  |
| xv | Letter of Lien on Cash Margin | | | | | | | | | | | | | |  | | | | | |  |
| xvi | Supplementary Agreement | | | | | | | | | | | | | | {Documentation Date} | | | | | | 500 |
| xvii | Consent Letter of Borrower | | | | | | | | | | | | | | {Documentation Date} | | | | | |  |
| xviii | Declaration and undertaking (Affidavit for EM): | | | | | | | | | | | | | |  | | | | | |  |
| xix | Letter of Deposit of Title Deed | | | | | | | | | | | | | |  | | | | | |  |
| xx | Letter of Deposit of Advance Cheque | | | | | | | | | | | | | | {Documentation Date} | | | | | |  |
| xxi | NACH/ECS Mandate | | | | | | | | | | | | | |  | | | | | |  |
| xxii | IRACP norms declaration | | | | | | | | | | | | | | {Documentation Date} | | | | | |  |
| xxiii | Letter of Guarantee (wherever applicable): | | | | | | | | | | | | | |  | | | | | |  |
| xxiv | Consent Letter of Guarantor | | | | | | | | | | | | | | | | |  | | |  |
| xxv | Legal Vetting (wherever applicable): | | | | | | | | | | | | | | | | |  | | |  |
| 40 | Proof of Charge creation by Recital of EM/RM Deed/ MOD/Notice of Intimation/Online charge (Wherever applicable) | | | | | | | | | | | | | | | | |  | | | NA |
| EM/RM Number |  | | | | | | | | MOD Date | | | | | |  | |
| 41 | Registration of Charge with ROC (Wherever applicable) | | | | | | | | | | | | | | | | |  | | |  |
| Amount of Charge |  | | | | | | | | Charge Index Number | | | | | |  | |
| 42 | CERSAI registration (Wherever applicable) | | | | | | | | | | | | | | | | |  | | |  |
| Assets ID |  | | | | | | | | Security Interest ID | | | | | |  | |
| 43 | Loan is secured under CGTMSE Guarantee | | | | | | | | | | | | | | | | |  | | | YES |
| CGPAN No. |  | | | | | | | | CGPAN No. Date | | | | | |  | |

It is hereby certified that the above are true & correct and supporting documents are enclosed for your reference.

Branch Head Date: {Documentation Date}

*Note: In case of loans sanctioned by BLCC/RLCC/ ZLCC/ HLCC/CACB/MCB, the documents mentioned from Sl. No.1 to 37 are not to be submitted to RAC. Branches have to forward the documents in Sl. No.38 to 43 only.*