

## DOCUMENTS FOR BUSINESS LOAN (CC/OD/Mudra/CGTSME/Term loan)

### ✅ BASIC DOCUMENTS (All Applicants)

#### 1. KYC Documents – Identity & Address Proof

- PAN Card of the applicant and the Firm/Company
- Aadhaar Card / Passport / Voter ID / Driving License
- Utility Bills / Rent Agreement / Property Tax Receipt (for address proof)
- Photographs of Business places & Stock
- Photographs of (Partner/Director/Proprietor)

#### 2. Business Registration Proof (Depending on business type)

- GST Registration
- MSME/Udyam Registration
- Partnership Deed (for partnerships firm)
- MOA & AOA + Incorporation Certificate (for Pvt Ltd companies)
- Shops & Establishment Act License

### 📁 BUSINESS FINANCIAL DOCUMENTS

#### 3. Income Proof / Financial Statements (Business & Partner/Director)

- Provision Financial Statement of Current F.Y.
- Income Tax Returns (ITR) with computation – Last 2 years
- Audited Balance Sheet & P&L Statement – Last 2 years (CA certified)
- GST returns latest one year (GSTR-3B)
- Latest Bank Statements – Last 12 months (Current account)
- Partner/Director -Last 12 months (Saving Account)

#### 4. Existing Loan Details

- Loan sanction letters (if any)
- Loan repayment track record

### 📁 ADDITIONAL DOCUMENTS (as applicable)

- Project Report/CMA data
- Sales Invoices / Purchase Bills
- Top 5 customers/vendors details (Name, Address & Contact details)
- Two Trader reference (Name, Address & Contact)
- Stock statement as on date.

## 5. Property Documents – For secured funding

- Sale Deed/Registry copy – **Scan Copy**
- Property Tax receipts
- Latest Electricity bills
- Approved Map
- NOC from relevant authority

## 6. Property, Legal & Other Documents – (Post sanction in case of secured funding)

- Current and previous original sale deed
- Latest Fard, 15 Years property ownership Chain
- Lien Marking, NEC

## 7. Charges

- Login Fees, Processing Fees & Insurance (As per bank policy)
- Legal & Valuation charges (In secured funding)
- Stamp duty & MODT as per Punjab state laws (In secured funding)
- Lawyer charges, Lien Marking & NEC charges (In secured funding)
- Stamp Papers for agreement
- Consultancy charges for our services

**Notes: Bank/Financier may ask for additional documents. Charges mentioned above may vary basis loan value & additional documents required case to case basis.**

📱 **Connect with Us: Click below links to get in touch**

**Mobile/WhatsApp:** <https://wa.me/917696341399>

**Email:** [info.consultroy@gmail.com](mailto:info.consultroy@gmail.com)

**Website:** <https://consultroy.in/>

**Instagram:** [@consultwithroy](https://www.instagram.com/consultwithroy)

**LinkedIn:** [Roy Consultancy](https://www.linkedin.com/company/consultwithroy)

**Twitter/X:** [@consultwithroy](https://twitter.com/consultwithroy)

**YouTube:** [@consultwithroy](https://www.youtube.com/channel/UC...)