



TWC Indicative document checklist

- Request Letter for application of loan specifying facilities required, proposed tenor and other terms for consideration of loan assessment
- KYC documents of the Borrower, All partners, Directors and Guarantors
 - For entity - MOA/AOA/applicable statutory licences
 - For individual – Valid ID and Address proof
- Completed set of Audited financials including Tax audit, ITR, COI and Independent Auditors Report for last 3 years.
- Form 26AS paid till date for CFY
- GST Returns (both GSTR 1 & 3B) of last FY and CFY (till last month)
- CMA data for current year and next 2 years (in case of Term Loan projection required till the repayment of term loan)
- Company profile, promoter background details, manufacturing process/business model including details like:
 - Product profile
 - Capacity Details & Order Book Details (as applicable)
 - Top 10 Buyers & Suppliers with details of value of transaction in last 1 year, payment terms & length of relationship
- Sanction letter for all loans availed by the borrower in last 1 year including repayment schedule
- Bank Statement for all bank accounts for last 12 months along with stock statements submitted to existing working capital banker for last 12 months
- Party wise Debtors Ageing report for the last audited balance sheet date and YTD latest
- Latest Net worth statement of all Directors/ Guarantors along with ITR, computation of income, Balance sheet & P/L account.
- Latest Audited financials for major group entities
- No Sanction Country Linkages Confirmation & UFCE Declaration as per format on borrowers' letter head.
- Other details required basis the product requirement such as – Order copies for BGs, Invoices for LCs, etc

Disclaimer :

All applications may be subjected to additional documents and are still subject to, and conditional upon the Bank's approval in the Bank's sole discretion.