



**CHECK LIST OF FORMALITIES TO BE COMPLETED BY LOANEES**

- 1) Proof of identity – voter's ID card/passport/driving license/PAN card of proprietor, partner or director (if a company).
- 2) Proof of residency – Recent telephone bills, electricity bill, voter's ID card of proprietor, partner or director (if a company)
- 3) Bio data of proprietor/partners/directors together with statement of assets and liabilities of promoter /partners /directors, as per the approved format.
- 4) Balance sheet with profit and loss account of associated concerns for last three years. Latest Income tax assessment orders of the concern, sister concern, promoter /directors /partners.
- 5) Self attested two photographs of each promoter /partners /directors.
- 6) Memorandum and articles of association and certificate of incorporation in case of Pvt. Ltd. Companies. PAN card of company together with Board of Resolution for raising of the Term Loan & identification of authority who will sign documents, operate accounts, etc. Copy of partnership deed in case of firm together with power of attorney to a partner or employee to transact.
- 7) Copy of provisional registration from Secretariat of Industrial Approvals (SIA), GOI or Directorates of I&C, Govt of J&K.
- 8) Permission from Tourism Department in case of Hotels/Guest House/Amusement Parks/Adventure Tourism.
- 9) Detailed project reports for new units as well for existing units going for expansion/modernization.
- 10) Latest intikhab girdawari, intikhab jamabandi, aks shajra khasra (not more than three months old) in case land is inherited owned indicating the ownership of land (valuation certificate by tehsildar). Allotment letter of land from DIC, SICOP, SIDCO as the case may be. Lease deed of land. Location Map (site plan). Gift deed or agreement to sell in respect of primary/collateral security. Copy of land conversion certificate under Sec 143 in case of private land.
- 11) Plan and estimate in respect of Hotels prepared by an Architect and duly approved by Tourism Department.
- 12) 2 or 3 quotations in respect of each item of machinery & other misc. fixed assets from the reputed suppliers together with the illustrated literature indicating specifications, capacity, guarantee etc. and quotations of tools, spare parts, etc to be furnished.
- 13) In case Plant and Machinery is envisaged to be acquired on turn- key basis, necessary agreement entered to be submitted. And in case Plant and Machinery is to be fabricated locally, details thereof to be given, indicating the advantages.
- 14) Plant layout.
- 15) Sanction letter of power from PDD, PHE Department and NOC from PCB /measures proposed for the treatment of effluents.
- 16) Building plan approval.
- 17) NOC from various financial institutions/banks.
- 18) Firm commitment from the banker that working capital will be provided to the unit/for self financed unit an affidavit may be obtained.
- 19) Asset & liability details together with documentary evidence in respect of guarantors.
- 20) Details of existing land /civil work/Plant and Machinery/Misc Fixed Assets duly supported with Audited Balance Sheet and other related documents. (for expansion or modernization of existing units)
- 21) Details of loans, if any, secured from any financial institution along with the details of assets mortgaged.
- 22) Any other document as may be required/demanded.