

List of required documents (for corporate loans)

Application for a loan with specification of the amount

Legal entities:

OJSC, CJSC: Minutes of meetings of shareholders on obtaining a loan;

LLC: The decision of the founders to obtain a loan;

- Registration certificate of legal entities;
- Company's charter;
- Memorandum of association;
- Minutes of meetings and decisions on the appointment of the Director General;
- A power of attorney or an order authorizing the signing of documents (if a person other than the director general will sign);
- Licenses (if the company's activities are licensed);
- Certificates from the tax and social fund about the absence of debt;
- Copies of founders' passports and their CVs.

Individuals/IE/PE:

- Patent;
- Copy of the passport;
- Copy of spouse's passport;
- Marriage certificate (copy);
- Brief CV of the borrower.

Documents for a business:

1) Actual financial statements/management statements for the last 3 financial years:

- Form №1. Balance sheet;
- Form № 2. Profit and loss statement;
- Form №. 3. Statement of changes in equity;
- Form №. 4. Statement of cash flows;
- Explanatory notes to the financial statements;
- Breakdown of balance sheet items at the latest date for the following items - receivables, prepayment for goods, payables for goods, prepayments from buyers, debts to banks (long-term and short-term);
- Statement of cash flows in standard form in accordance with IFRS as of the latest date ;
- Statement of capital flow in standard form in accordance with IFRS as of the latest date ;
- Uniform Tax Return at the latest date;
- List of servicing banks and statements on settlement accounts of servicing banks for the last 2 years;
- Copies of current loan agreements with repayment schedules;
- List of pledges, assessments ;
- Signed application for check in KICB;
- Brief summary of the company (history, activities, main suppliers, implemented projects, client base, competitors, etc.);
- Business plan (justification of the need for credit funds and expected results from the investment of additional funds).

In the future, requests from a credit analyst to clarify some items in the financial statements are possible.

Documents on collateral:

- Technical passport;
- State act (red book);
- Contract of purchase and sale, donation, court decision, etc. depending on how the object was acquired;

- Commissioning certificate;
- Notarized consent of the spouse on the provision of property as collateral;
- Certificate from the State Registration Service on the absence of an arrest on the object of pledge.

Project documentation (long-term investment loan):

- If equipment is purchased, information on the equipment is required (invoice from the manufacturer, basic technical characteristics, price, etc.);
- If this is a construction project, design drawings, construction estimates, permits, documents for the land plot on which construction is being carried out are required;
- A project financing structure is necessary in any case.

Project documentation (short-term loan for working assets):

- Indicate for what purposes the credit funds will be used (what kind of goods, in what quantity, where it will be purchased, at what price, etc.).