

Dealer and inventory finance document checklist

For authorised dealers, distributors and stockists seeking finance to buy stock from a manufacturer or brand (the anchor). Programmes differ by lender and anchor, so bring what applies to yours.

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01 Business and promoter KYC

- ☐ PAN and Aadhaar of proprietor, partners, directors and guarantors
- ☐ Partnership deed, or MoA, AoA and incorporation certificate
- ☐ GST registration certificate
- ☐ Udyam registration certificate, if an MSME
Micro and small dealers may be eligible for CGTMSE guarantee cover.

02 Relationship with the anchor

- ☐ Dealership or distributorship agreement, or appointment letter, from the anchor
- ☐ Anchor's recommendation letter, with any suggested limit
Some lenders cap the limit at the amount the anchor recommends.
- ☐ Recent purchase invoices from the anchor
- ☐ Month-wise purchases (offtake) from the anchor
Some lenders look for at least 2 years of relationship with the anchor.
- ☐ Tripartite agreement with the lender and anchor
Usually signed at the documentation stage.

03 Financials and tax

- ☐ Audited or CA-certified financial statements
- ☐ Income tax returns of the business and promoters
- ☐ GST returns
Some lenders size the limit from your GST sales data.
- ☐ Recent statements of all bank accounts

04 Stock and receivables

- ☐ Latest stock statement
- ☐ Debtor and creditor ageing statements
- ☐ Addresses of godowns where stock is held
Lenders may inspect the stock.

05 Existing loans and security

- ☐ Sanction letters and statements of existing loans and limits
- ☐ Collateral property documents, if collateral is required
Some schemes need none below a set amount.
- ☐ KYC and net-worth statements of guarantors
- ☐ Post-dated cheques or e-NACH mandate for repayment

GOOD TO KNOW

- Check first that the lender has a tie-up with your anchor; most dealer programmes work only through one.
- Keep stock statements and invoices up to date, since each invoice usually has its own due date.
- Keep self-attested copies ready, and originals for the lender's verification.
- Lenders may ask for more, depending on the anchor's programme and the limit sought.
- Lenders' requirements differ by lender, loan size and your profile; they may ask for more or fewer documents. Use this as a starting point and confirm the final list with the lender.

SOURCES

1. [E-Dealer Finance Scheme](#) — State Bank of India
2. [IOB – Dealer Finance Scheme](#) — Indian Overseas Bank
3. [Documents need to be submitted for MSME Loan](#) — Bank of Maharashtra

Last reviewed 5 October 2026.