

# Working capital document checklist

For MSMEs, traders, manufacturers and contractors applying for a new cash credit, overdraft or bank guarantee limit, or renewing one. Each lender sets its own list, so bring what applies to your business and the facility you need.

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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
- ☐ Udyam registration certificate, if an MSME
- ☐ GST registration certificate
- ☐ Board resolution or partners' authority to borrow

## 02 Financial statements and projections

- ☐ Audited financial statements for the last 3 years
- ☐ Income tax returns of the business and promoters
- ☐ Provisional financials for the current year
- ☐ Projections for the next 2 years, often in CMA format  
CMA data sets out the operating statement, balance sheet analysis and eligible bank finance.
- ☐ CA-certified net-worth statements of promoters and guarantors

## 03 Turnover and banking

- ☐ GST returns for the last 12 months
- ☐ Bank statements of all accounts for the last 12 months
- ☐ Month-wise sales and purchase statement

## 04 Stock and receivables

- ☐ Latest stock statement  
Banks calculate drawing power from it, so keep it current.
- ☐ Debtor ageing statement  
Older receivables are commonly excluded from drawing power.
- ☐ Creditor ageing statement

## 05 Existing limits and security

- ☐ Sanction letters for existing loans and limits
- ☐ Current outstanding and unused limits with each bank
- ☐ Title deeds of property offered as collateral

## 06 For contractors and bank guarantees

- ☐ Order book with contract values and work completed
- ☐ Work orders or letters of award in hand
- ☐ Running bills raised, certified and pending payment
- ☐ Retention money held back by clients
- ☐ Details of each guarantee needed  
Type, amount, period and beneficiary, with the tender or contract terms.

### GOOD TO KNOW

- Submit stock statements on time; drawings against stale statements (typically older than 3 months) can be treated as irregular.
- Make sure turnover in your GST returns, ITRs and bank statements tells the same story.
- Keep self-attested copies ready; KYC and net-worth documents are usually needed for guarantors too.
- Lenders may ask for more, such as export orders, a stock audit or details of group concerns.
- 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. [Documents need to be submitted for MSME Loan](#) — Bank of Maharashtra

2. [Checklist for submitting credit proposals above Rs.2 Cr](#) — Union Bank of India

3. [FAQs on MSME lending \(updated 29 July 2025\)](#) — Reserve Bank of India

Last reviewed 5 October 2026.