

## Where applicant is a Private Limited Company or Sdn Bhd

### **Standard / Common Documents - generally required by the Banks to be submitted in a SME**

The list is not exhaustive. Banks may require applicants to submit additional documents on a case to case

<b>Type of Documents</b>	
<b>Section 1</b>	<b>Company and Related Persons' Background Information</b>
1	Certified true copy of the Certificate of Incorporation
2	Certified true copy of Memorandum & Article of Association
3	Copy of Form 24 (Return on Allotment of Shares) and Form 49 (Return of Particulars of Directors)
4	Photocopy of NRIC of Directors
5	<b>Photocopy of NRIC of the guarantors</b> (third party), where applicable
6	Profile of Company and Key Management and company organization chart (where required)
7	Information on subsidiary / parent company(ies) (where applicable)
<b>Section 2</b>	<b>Financial &amp; Credit Information</b>
1	Personal Information of Relevant Persons* in the Company (i.e. information relating to net worth and financial exposure) and evidence of income e.g. Form J for the past 2 years
2	Audited accounts for the last 3 years (last audited period should not be more than 18 months from application date)
3	Management Accounts (for period between last audited period up to current)
4	Bank statements for the last 6 months (or more than 6 months at the discretion of the bank)
5	A list of facilities and securities arrangement from other financial institutions
<b>Section 3</b>	<b>Supplier / Competitor / Customer Information</b>
1	Current Debtors & Creditors Aging Report (including information relating to credit limit and terms)
2	List of top 10 suppliers / purchasers
3	List of major competitors (where applicable)

\* Refers to Directors / Shareholders / Guarantors (whichever shall be applicable)

## Where applicant is a (an) Sole Proprietorship / Partnership / Individual

### Standard / Common Documents - generally required by the Banks to be submitted in a SME Loan Application

The list is not exhaustive. Banks may require applicants to submit additional documents on a case to case basis.

Type of Documents	
<b>Section 1</b>	<b>Company and Related Persons' Background Information</b>
1	Certified true copy of the Business Registration (Form A - sole proprietorship or Form B - partnership) and Business License (Form D)
2	Copy of Partnership Deed (where available)
3	Photocopy of NRIC of Proprietors (passport if foreigners)
4	Photocopy of NRIC of Partners (passport if foreigners)
5	<b>Photocopy of NRIC of the guarantors (third party), where applicable</b>
6	Profile of Company and Key Management
7	Information on other businesses (if any)
<b>Section 2</b>	<b>Financial &amp; Credit Information</b>
1	Personal Information of Relevant Persons* in the business or otherwise (i.e. information relating to net worth and financial exposure) and evidence of income e.g. Form J for the past 2 years
2	Audited accounts for the last 3 years (last audited period should not be more than 18 months from application date)
3	Management accounts for the last 3 years
4	Bank statements for the last 6 months (or more than 6 months at the discretion of the bank)
5	A list of facilities and securities arrangement from other financial institutions
<b>Section 3</b>	<b>Supplier / Competitor / Customer Information</b>
1	Current Debtors & Creditors Aging Report (including information relating to credit limit and terms)
2	List of top 10 suppliers / purchasers
3	List of major competitors (where applicable)

## Where applicant is a Private Limited Company or Sdn Bhd

### Additional Documents That May Be Required By Banks to Support Application

The list is not exhaustive. Banks may require applicants to submit additional documents on a case to case basis.

<b>Type of Documents</b>	
<b>Section 1</b>	<b>Additional Business and Financial Information</b>
1	Projected Cashflow for the next 3 years
2	Relevant Tax Returns and Tax Receipts of Directors, Guarantors etc
3	Product Brochures (where required)
4	For CGC loans - copy of CGC application form
5	Market / Industry profile (where required)
<b>Section 2</b>	<b>Supporting Information for Guarantees</b>
1	If guaranteed by individual guarantors - supporting documents of the individual guarantor such as photocopy of guarantor's NRIC , photocopy of guarantor's evidence of income (Form J ) for last 2 years, photocopy of the monthly salary slips for last 3 months and statement of accounts with other financial institutions for past 6 months
2	If guaranteed by corporate guarantors - supporting documents of the corporate guarantor such as profile of company, profile of directors, key management personnel and all other relevant persons*, business registration, Form 24 (Return on Allotment of Shares) and Form 49 (Return of Particulars of Directors), audited and / or management accounts for the last 2 years
3	Directors' Resolution for proposed facility or where applicable, Shareholders' Resolution for third party corporate guarantors / third party chargors (may be required only upon loan approval for more complex cases)
<b>Section 3</b>	<b>Supporting Information for Property Financing</b>
1	Copy of Sale and Purchase Agreement (SPA) or Copy of Booking Receipt (if SPA is not available), copy of valuation report, copy of title deed and Power of Attorney (where applicable). A copy of location map and photos of the property may be required (for cases pending formal valuation report)
2	Copy of insurance policy (where required)
3	Copy of latest quit rent and assessment (where required)
4	Tenancy Agreements (where applicable)

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### Additional Documents That May Be Required By Banks to Support Application

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<b>Section 4</b>	<b>Supporting Information for Equipment / Machinery Financing</b>
1	List and description of fixed assets and details on the equipment / machinery to be financed
<b>Section 5</b>	<b>Supporting Information for Refinancing / Redemption</b>
1	To furnish copy of Letter Offer from existing Banker reflecting details such as loan type / amount / securities / pricing / terms&conds etc) and loan statements (if TL) and account statements (if OD)
<b>Section 6</b>	<b>Supporting Information for Project / Construction / Bridging Financing</b>
1	Copy of letter of awards / contract / dealership agreements / invoices / purchase orders
2	Copy of Project Paper, Joint Venture Agreement, Technical Assistance Agreement or Management Agreement (where applicable)
3	Documentary Evidence / Confirmation on Settlement of Debt (for applicants with adverse CCRIS, CTOS & DCHEQ record)
4	For Applications from Developer or Contractor - list of completed, on-going projects and projects tendered
5	Relevant accreditations or certifications eg CIDB,PKK,ISO etc (where applicable)
6	Copy of construction costs/quotations from 2 contractors for comparison
7	For construction/bridging loans- copy of approvals from relevant authorities on building/layout plan, licences etc (where available)
8	For Bridging Loan - Feasibility Report (where applicable), project costing and location map. To provide projected cashflow for duration of the project/contract
<b>Section 7</b>	<b>Supporting Information for Contract Financing</b>
1	A list of on-going projects with details like contract value, percentage of completion, remaining of work to be done (contract sum) etc. To provide projected cashflow for duration of the project/contract

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**Where applicant is a (an) Sole Proprietorship / Partnership / Individual**

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<b>Section 1</b>	<b>Additional Business and Financial Information</b>
1	Relevant Permits / Licenses
2	Projected Cashflow for the next 3 years (where applicable)
3	Product Brochures (where required)
4	For CGC loans - copy of CGC application form
<b>Section 2</b>	<b>Supporting Information for Guarantees</b>
1	If guaranteed by individual guarantors - supporting documents of the individual guarantor such as photocopy of guarantor's NRIC, photocopy of guarantor's evidence of income (Form J ) for last 2 years, photocopy of the monthly salary slips for last 3 months and statement of accounts with other financial institutions for past 6 months
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