


**List of Documents and Information to be Submitted by Potential Borrower
(for loans up to USD 250,000 or equivalent in other currency)**

Edition 1

№	Name	Notes
Documents required for loan application review and decision-making		
1.	Loan application*	
2.	Documents (certificate or other documents) certifying the title to the pledged property (real estate and/or movable property, inventories, etc.)	
3.	Initial report on collateral appraisal (if required)	
List of documents required for loan issuance and execution of agreement upon approval		
1.	Documents required for account opening for non-account holders	
2.	In cases and order specified by charter: decision of authorized body (meeting of shareholders/stockholders/founders and/or board) on applying for loan facilities and pledging assets (collateral, guarantee, etc.)	
3.	Tax clearance certificate	
4.	Bank statements showing account turnover with other banks (for the previous year and current period)	
5.	Agreements on sale/supply, orders, invoices, other documents certifying natural procedure of sales	
6.	Agreements on company's activity: rent, exclusive representation, etc. (if any)	
7.	Financial statements according to the forms approved by the RA Ministry of Finance and Economy for the last reporting period, certified the Tax inspectorate <ul style="list-style-type: none"> • for the most recent reporting year (for those submitting balance sheet and income statement) • for the most recent reporting quarter (for payers of fixed tax and/or simplified tax) 	
8.	Reference on registered shareholders/participants/founders, director and the latest amendments to the charter <ul style="list-style-type: none"> • for LLC: issued by the state registry • for stock companies and legal entities of other legal forms: issued by the state depository, or by the state registry if the information refers to the director and the latest amendments to the charter 	
9.	For pledging <ul style="list-style-type: none"> • in case of real estate: joint reference issued by the relevant branch of the RA State Cadastre • in case of movable property: reference issued by the movable property registration subdivision of the RA State Cadastre 	
10.	Documents (if any) certifying the origin of the collateral and property, as well as other rights thereto <ul style="list-style-type: none"> • in case of real estate: documents certifying the title specified in the ownership certificate • in case of movable property: documents certifying the basis for the title to the movable property • Information on pledgors (if not borrowers at the same time) <ul style="list-style-type: none"> ○ For individuals <ul style="list-style-type: none"> ▪ Copies of passports ▪ If married – marriage certificate and spouse's passport, in case the spouse is deceased – death certificate ▪ If single: <ul style="list-style-type: none"> • Single status certificate issued by the archive or relevant branch of the Registry office, or single status declaration verified by the notary • If divorced – certificate of annulment ○ For legal entities: charter, certificate of registration, copy of director's passport, as well as documents envisaged by points 2 and 8 of this part. 	
11.	Report on collateral appraisal (if required)	

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12.	Certificate/agreement on collateral insurance (upon request)	
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- * If the space in the loan application is insufficient, please, provide required information with separate references.
- ** In case of prime (highly liquid) security, the borrower should submit an application and decision of the authorized body, if required.