



List of required documents for legal entities

Before the performance of financial analysis

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1. Copy of state registration certificate (with inserts) and copy of tax code (TIN) of the borrower, copy of charter (with all the amendments and additions, approved by the company)
2. Copies of documents confirming the right of ownership or lease to the place of business
3. Copies of passports of participants, director of the legal entity (in case of legal entity participants, also copies of state registration certificates, charter and tax code)
4. Reports submitted to the state tax service for the past year
5. Copies of documents confirming the ownership right to the property suggested as a pledge
6. Copies of licenses, certificates and other documents required for performance of activity
7. Internal and published summary reports, current balance sheet, Incomes/Expenses and financial flows of the company in a format/form acceptable by the Bank for the to get an overview of the period to be analyzed
8. Documents on equipment to be acquired if necessary (passport, invoice etc.)

Documents required after the approval of the loan application

1. Reference from State Register or other competent body on changes, participants and executive body of the legal entity
2. Reference from the State Tax Service on debts towards the budget and social security fund (upon the Bank's request)
3. Document confirming the ownership right to the property to be pledged (with property grounds)
4. Copies of passport, PSN, marriage certificate (if any), passport of spouse of the physical entity acting as a pledger
5. Copies of the charter, state registration certificate, tax code of the legal entity acting as a pledger, the decision of the company's competent body on pledging the property (as well as a reference from the State Register or other competent body on participants and executive body of the legal entity)
6. Reference from a competent body on limitations in terms of the property being pledged
7. Statutory decision of the general meeting of the company's competent body on applying to "IDBank" CJSC for a loan and pledging the property
8. Appraisal Act prepared by corresponding companies acceptable for the Bank in terms of the property pledged/to be pledged
9. Documents related to the equipment to be acquired if necessary (passport, invoice etc.)

List of required documents for private entrepreneurs

Before the performance of financial analysis

1. Copies of passport of substituting document, PSN of the private entrepreneur
2. Copy of state registration certificate (with inserts) and copy of tax code (TIN) of the private entrepreneur
3. Copies of licenses, certificates and other documents required for performance of activity
4. Copies of documents confirming the right of ownership or lease to the place of business
5. Reports submitted to the state tax service for the past year
6. Copy of document confirming the ownership right to the property offered as a pledge
7. Internal and published summary reports, current balance sheet, Incomes/Expenses and financial flows of the company in a format/form acceptable by the Bank for the to get an overview of the period to be analyzed
8. Documents on equipment to be acquired if necessary (passport, invoice etc.) Documents required after the approval of the loan application

1. Document confirming the ownership right to the property to be pledged (with property grounds)
2. Copies of passport, PSN, marriage certificate (if any), passport of spouse of the physical entity acting as a pledger
3. Copies of the charter, state registration certificate, tax code of the legal entity acting as a pledger, the decision of the company's competent body on pledging the property (as well as a reference from the State Register or other competent body on participants and executive body of the legal entity)
4. Reference from a competent body on limitations in terms of the property being pledged
5. Reference from the State Tax Service on debts towards the budget and social security fund (upon the Bank's request)
6. Appraisal Act prepared by corresponding companies acceptable for the Bank in terms of the property pledged/to be pledged
7. Documents related to the equipment to be acquired if necessary (passport, invoice etc.)

List of required documents for physical entities

Before the performance of financial analysis

1. Copies of passport of substituting document, PSN of the client submitting the loan application
2. Copies of documents confirming the right of ownership or lease to the place of business
3. Copy of document confirming the ownership right to the property offered as a pledge
4. Internal and published summary reports in a format/form acceptable by the Bank
5. Documents related to the equipment to be acquired if necessary (passport, invoice etc.)

Documents required after the approval of the loan application

1. Document confirming the ownership right to the property to be pledged (with property grounds)

2. Copies of passport, PSN, marriage certificate (if any), passport of spouse of the physical entity acting as a pledger
3. Reference from a competent body on limitations in terms of the property being pledged
4. Appraisal Act prepared by corresponding companies acceptable for the Bank in terms of the property pledged/to be pledged
5. Documents related to the equipment to be acquired if necessary (passport, invoice etc.)

ents which are possible to receive from domains accessible by the Bank are not required for submission