

**CHECK LIST OF FORMALITIES TO BE COMPLIED WITH UNDER SRTO
FINANCING SCHEME**

- 1) a) Proof of identity: Voter ID card/ passport/ Adhar card /Driving License/Ration card;
b) Proof of Address: Recent Electricity bill/Telephone bill/Bank Pass Book/Adhar card;
c) PAN Card; Adhar Card; State Subject certificate;
- 2) Statement of Assets/Liabilities of Borrower (s)/partner(s)/Director(s) by way of affidavit duly notarized;
- 3) Two(2) Self Attested photographs of Borrower (s);
- 4) Partnership deed in case of partnership firm duly registered; MOA & AOA in case of Companies with Resolution passed by Board of the Company to raise loan from JKDFC Ltd;
- 5) Route Permit in case of passenger bus;
- 6) Proforma invoice of the Chassis/Body fabrication from a reputed /authorized dealer/Body fabricator;
- 7) Driving license in case the borrower is a driver or license of the driver who will drive the vehicle;
- 8) Three years Audited Balance Sheet in case of Transport Companies/Oil Retail dealers with positive net worth for at least two years for **loans above Rs 25.00 lakhs**; The balance sheet and profit and loss account of registered sister concern may be taken into consideration in case of new unit.
- 9) Affidavit duly notarized w.r.t. non availment of loan from any bank, with NOC from the bank where loan already drawn(if any);
- 10) Legal documentation, etc post sanction as per standard legal practices.