

List of Required Documents for Granting a Loan *

For Legal Entities

Appendix 5

No.	General Documents	Notes	<input checked="" type="checkbox"/>
1.	Application	In the form provided by the Bank	R
2.	Charter	Copy	AR
3.	State registration certificate	Copy	R
4.	Taxpayer Identification Number (TIN)	Copy	R
5.	IDs of the director, chief accountant (if applicable) and founders (shareholders) stipulated by the Armenian Law (Passport, identification card, etc.)	Copies	R
6.	Financial data in the form required by the loan officer for the last 2 reporting periods.	Copy	R
7.	Statements of accounts with other banks (for the last 12 months)	Original	AR
8.	Current loan, collateral and other contracts	Copy	AR
9.	Contracts and invoices for sale of goods/services	Copy	AR
10.	Contracts and invoices for purchase of fixed assets and raw materials.	Copy	AR
11.	Construction contracts	Copy	AR
12.	Ownership or lease contract for the site of activity	Copy	AR
13.	Business plan or technical economic support document	Original	AR
14.	License (in case of activity requiring licensing)	Copy	R
15.	Other documents (calculations and reports presented to the State Income Committee, last act of tax monitoring, statement on loan accounts, insurance contracts/policies, official audit report, procurements issued by the director, etc.)	Copy	AR
16.	Resolution (excerpt from the resolution) of the authorized body (Board or General Meeting, sole shareholder) about receiving the loan and/or pledging the suggested collateral	Original	R
17.	Statement from the state register about the changes of the members, the director as well as the charter	Original	AR

18.	For Joint Stock companies excerpt from the register about the shareholders of the company issued by the Central Depository of RA.	Original	AR
19.	Statement about the liabilities to the state budget	Original	AR

No.	Collateral documents	Notes	<input checked="" type="checkbox"/>
1.	Ownership certificate of the collateral	Copy	R
2.	ID (passport, identification card, etc) of the owner and/or the guarantor(s) of the collateral stipulated by the Armenian legislation.	Copy	R
3.	ID (passport, identification card, etc) of the collateral's owner(s)' spouse stipulated by the Armenian legislation.	Copy	R
4.	Marriage certificate of the owner(s) of the collateral.	Copy	R
5.	Legal documents of the company owning the collateral and ID of the director.	Copy	R
6.	Statement from the state register/depository about changes in the statute, shareholders and director of the company owning the collateral.	Original	AR
7.	Resolution of the authorized body of the company owning the collateral about making a pledge.	Original	R
8.	Report on the assessment of the collateral	For the beginning it can be a statement	R
9.	Unified certificate from the State committee of the real estate cadaster	Original (to be presented after the credit committee approves the loan)	R
10.	Technical passport/certificate for the registration of the vehicle	Copy	R
11.	State registration certificate for the ownership registration of the vehicle	Copy (to be presented after the credit committee approves the loan)	R
12.	Statement about the limitations on the disposal of the vehicle	Original (to be presented after the credit committee approves the loan)	R
13.	List of pledged fixed assets	Stating the name, quantity, model, production date, country of production, serial number	R
14.	Technical passport(s) of the fixed asset(s)	Copy	R
15.	List of pledged working capital	Stating the name, measurement unit, quantity, price, amount	R
16.	Consent from the collateral's lessees	Original (to be presented after the credit committee approves the loan)	AR

17.	Consent from other banks about consecutive pledging	Original (to be presented after the credit committee approves the loan)	AR
18.	Insurance certificate(s) of the collateral	Copy (to be presented after the credit committee approves the loan)	AR
19.	Other documents (documents certifying the purchase of the collateral, procurements issued by the pledgor, spouse's notary certified consent)	Original/ copy	AR

*In case of prime security the of the documents might not be required by the Bank.

The Bank might require the client to insure the collateral.

The documents requested by the Bank can be required (R) or at request (AR)

Documents listed in point 10 through 15 are required if the collateral is a vehicle or other fixed/working asset.

List of Required Documents for Granting a Loan *

For sole proprietors

Appendix 5/1

No.	General Documents	Notes	<input checked="" type="checkbox"/>
1.	Application	In the form provided by the Bank	R
2.	State registration certificate of the sole proprietor	Copy	R
3.	Taxpayer Identification Number (TIN)	Copy	R
4.	ID of the sole proprietor stipulated by the Armenian Law (Passport, identification card, etc.)	Copy	R
5.	Calculations and reports for the last 2 reporting periods (if applicable) to be presented to the State Income Committee	Copy	AR
6.	Statements of accounts with other banks (for the last 12 months)	Original	AR
7.	Current loan, collateral and other contracts	Copy	AR
8.	Contracts and invoices for sale of goods/services	Copy	AR
9.	Contracts and invoices for purchase of fixed assets and raw materials.	Copy	AR
10.	Construction contracts	Copy	AR
11.	Ownership or lease contract for the site of activity	Copy	AR
12.	Business plan or technical economic support document	Original	AR
13.	License (in case of activity requiring licensing)	Copy	R
14.	Other documents (financial calculations, last act of tax monitoring, statement on loan accounts, insurance contracts/policies, official audit report, procurements, etc.)	Original/copy	AR
15.	Statement about the liabilities to the state budget	Original	AR

No.	Collateral documents	Notes	<input checked="" type="checkbox"/>
1.	Ownership certificate of the collateral	Copy	R
2.	ID (passport, identification card, etc) of the owner and/or the guarantor(s) of the collateral stipulated by the Armenian legislation.	Copy	R

3.	ID (passport, identification card, etc) of the collateral's owner(s)' spouse stipulated by the Armenian legislation.	Copy	R
4.	Marriage certificate of the owner(s) of the collateral.	Copy	R
5.	Legal documents of the company owning the collateral and ID of the director.	Copy	R
6.	Statement from the state register/depository about changes in the statute, shareholders and director of the company owning the collateral.	Original	AR
7.	Resolution of the authorized body of the company owning the collateral about making a pledge.	Original	R
8.	Report on the assessment of the collateral	For the beginning it can be a statement	R
9.	Unified certificate from the State committee of the real estate cadaster	Original (to be presented after the credit committee approves the loan)	R
10.	Technical passport/certificate for the registration of the vehicle	Copy	R
11.	State registration certificate for the ownership registration of the vehicle	Copy (to be presented after the credit committee approves the loan)	R
12.	Statement about the limitations on the disposal of the vehicle	Original (to be presented after the credit committee approves the loan)	R
13.	List of pledged fixed assets	Stating the name, quantity, model, production date, country of production, serial number	R
14.	Technical passport(s) of the fixed asset(s)	Copy	R
15.	List of pledged working capital	Stating the name, measurement unit, quantity, price, amount	R
16.	Consent from the collateral's lessees	Original (to be presented after the credit committee approves the loan)	AR
17.	Consent from other banks about consecutive pledging	Original (to be presented after the credit committee approves the loan)	AR
18.	Insurance certificate(s) of the collateral	Copy (to be presented after the credit committee approves the loan)	AR
19.	Other documents (documents certifying the purchase of the collateral, procurements issued by the pledgor, spouse's notary certified consent)	Original/ copy	AR

*In case of prime security the of the documents might not be required by the Bank.
The Bank might require the client to insure the collateral and/or life against accidents.
The documents requested by the Bank can be required (R) or at request (AR)
Documents listed in point 10 through 15 are required if the collateral is a vehicle or other fixed/working asset.