

List of Required Documents for Granting a Loan*

For Individuals

Appendix 6

No.	General Documents	Notes	<input checked="" type="checkbox"/>
1.	Application	In the form provided by the Bank	R
2.	ID stipulated by the Armenian Law (passport, identification card, etc.)	Copy	R
3.	Passport of the Borrower's spouse	Copy	R
4.	Marriage certificate of the Borrower	Copy	R
5.	Statement from the place of work about salary and position	Original /stamped and signed by the director of the organization/	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.	Lease agreements	Copy	AR
9.	Ownership certificate(s) of other property owned by the Borrower	Copy	AR
10.	Package of documents of the companies related to the Borrower	Copy	AR
11.	Calculations and reports presented to the State Income Committee by the companies related to the Borrower	Copy	AR
12.	Statement from the State Committee of Population	Copy	AR
13.	Other documents (statement on loan accounts, procurements, etc.)	Original / Copy	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)	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)	R
12.	Statement about the limitations on the disposal of the vehicle	Original (to be presented after the Credit Committee))	R
13.	Consent from the collateral's lessees	Original (to be presented after the Credit Committee)	AR
14.	Consent from the other banks about consecutive pledging	Original (to be presented after the Credit Committee)	AR
15.	Insurance certificate(s) of the collateral	Copy (to be presented after the Credit Committee)	AR
16.	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 some 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 12 are required if the collateral is a vehicle or other fixed/working asset.