

List of Documents and Information to be Submitted by Potential Borrower (for renewable energy loans)

Version 5

N	Name	Notes
Documents required for loan application review and decision-making		
List of founding and financial documents of the project		
1.	Loan application*	
2.	Documents required for account opening (for non-account holders)	
3.	Documents (certificate etc.) certifying the title to the pledged property (real estate and/or movable property, inventories, etc.)	
4.	Reference from the relevant State Tax Inspectorate of the RA State Revenue Committee on debts and claims	
5.	Account turnover with other banks (for the previous year and current period) in the form of bank statement	
6.	Copies of outstanding agreements on loans and advances with other banks, information on outstanding loans (if required)	
7.	Initial appraisal report of the collateral (if required)	
8.	<ul style="list-style-type: none"> • Latest financial statements (Balance Sheet, Income Statement, Statement of Cash Flows) • Calculation of profit tax • Other reports submitted to the RA State Revenue Committee 	
9.	Documents certifying investments made under the project	
10.	Other documents as required or appropriate	
List of technical documents of the project		
1.	Plant/System (solar, hydro, wind power) construction license	
2.	Other permits and licenses required under laws and regulations	
3.	Plant/System work plan	
4.	Investment schedule	
5.	Construction license of the company implementing construction of the plant/system	
6.	Contractor's agreement (if any)	
7.	Documents on allocation of land plots	
8.	Supplier agreements (if any)	
9.	Agreements with local authorities	
10.	Other documents as required or appropriate	
Information about other activities of the borrower		
1.	Founding documents of other companies owned by the borrower	
2.	Account turnover with other banks (for the previous year and current period) in the form of bank statement	
3.	Copies of outstanding agreements on loans and advances with other banks, information on outstanding loans (if any)	
4.	Annual sales/services volume per months (for the previous year and current period)	
5.	Company's expense items per months (for the previous year and current period)	
6.	AR and AP aging report	
7.	Agreements on sale/supply, orders, invoices, other documents certifying ongoing sales (if any)	
8.	Projected cash inflows and possible expenses	
9.	Other documents as required or appropriate	
List of documents required for loan issuance and execution of agreement upon positive decision		
1.	As per charter of the legal entity, decision of the authorized body (shareholders'/participants'/founders' meeting and/or board) on applying to the bank for a loan and executing transactions related to suggested security (collateral, guarantee, etc.)	
2.	For pledging:	

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	<ul style="list-style-type: none"> • In case of pledging real estate – joint reference issued by the relevant branch of the RA State Cadastre • In case of pledging movable property – reference issued by the movable property registration department of the RA State Cadastre • In case of pledging shares – share certificate • In case of pledging inventory of a plant – permit issued by the Public Services Regulatory Commission 	
3.	Statement on founders for OJSC and CJSC	
4.	Documents (if any) certifying the origin of the collateral, as well as the title and other rights thereto <ul style="list-style-type: none"> • In case of real estate – documents certifying the title specified in the ownership certificate • Documents certifying the ownership right for movable property • Information on pledgors (if different from the borrower) <ul style="list-style-type: none"> ○ For individuals <ul style="list-style-type: none"> ▪ copies of passports, ▪ marriage certificate and spouse’s passport, if the pledgor is married, or death certificate of the pledgor’s spouse, if the latter is deceased ▪ 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 notary • if divorced – certificate of divorce ○ For legal entities – charter, incorporation certificate, copy of director’s passport, and documents specified in clauses 1 and 2 of this section. 	
5	Collateral appraisal report (if required)	
6	Certificate/agreement on collateral insurance (upon request)	

* If the space in the Loan application is insufficient, please, provide the required information in the form of separate references.