

FINANCING CENTER · COMMON CHECKLIST

Bank Document Checklist (Industrial Project Credit)

The general document checklist commercial banks and DFIs request for an industrial project credit review.

For channel-specific checklists (ECA, DFI, project finance, trade finance, leasing, ESG-linked, and more), see the individual submission-pack PDFs on the Templates hub.

Sponsor & Corporate

- ☐ Certificate of incorporation and articles
Latest certified copy of the sponsor and any project company (SPV).
- ☐ Corporate structure chart with UBO
Ultimate beneficial ownership to natural persons above 10–25% threshold.
- ☐ Board resolution authorising the project
Resolution approving the transaction and equity commitment.
- ☐ KYC & sanctions screening pack
Directors, shareholders, key management: passport, address proof, PEP and sanctions screening.
- ☐ Audited financial statements (3 years)
Signed statements, auditor's report, management letters.
- ☐ Management CVs
Project director, engineering lead, commercial and finance leads.

Project & Technical

- ☐ Feasibility study / basic engineering
FEL-2 minimum for <\$20M CAPEX, FEL-3 preferred for larger projects.
- ☐ Site control evidence
Title deed, long lease, or option with clear tenure through construction and operations.
- ☐ Utilities availability letters
Power, water, gas, telecoms — capacity, connection date, tariff.
- ☐ Executed EPC or supply contract
Or the current RFQ package if procurement is in flight.

☐ Level-3 project schedule

Baseline schedule with critical path, key milestones and float.

Financial Model & Economics

☐ Lender-ready financial model (Excel)

Separated inputs, calculations, outputs; no hard-coded numbers inside formulas.

☐ Sources & uses of funds

Reconciliation of equity, senior debt, ECA cover, grants, mezzanine.

☐ DSCR schedule across tenor

Minimum and average DSCR; sensitivity at -10% revenue, +10% CAPEX, +200bps rate.

☐ Revenue evidence

Off-take agreements, PPA, tolling contract, or defensible market study.

☐ Working capital plan

Peak cash requirement and financing plan for the operating cycle.

ESG, Permits & Legal

☐ Environmental & Social Impact Assessment (ESIA)

Aligned to IFC Performance Standards, Equator Principles, or the lender's own framework.

☐ Environmental & Social Action Plan (ESAP)

Dated corrective actions and monitoring indicators.

☐ Permit register

All required permits with regulator, status, expected date, expiry.

☐ Community consultation record

Stakeholder engagement plan, meeting minutes, grievance mechanism.

☐ Legal opinion on enforceability

Governing law, dispute resolution seat, cross-border enforceability.

Risk, Insurance & Governance

☐ Risk register (top 25)

Likelihood, impact, owner and mitigation for each material risk.

☐ Insurance schedule

CAR/EAR, ALOP, marine cargo, operational property, business interruption, third-party, D&O.;

☐ Performance security scheme

Advance payment guarantee, performance bond (~10%), warranty bond.

☐ Procurement policy & governance

Written policy, evaluation matrix, Q&A; log, integrity declarations.

Educational template only. Not legal, tax or financial advice. Confirm requirements with your lender.