

Documents required to assess the feasibility of project financing:

1. A document confirming the right to the land plot allocated in accordance with the established procedure for the construction of a multi-apartment residential building, or a permit for changing the specialization of buildings and structures, reconstruction, redevelopment, and planning the construction of additional buildings and structures within its territory;
 2. Technical conditions for connection to electricity, gas, thermal energy, water, and sewage systems (Architectural planning assignment). Also, the opinion of the working body of the Architecture and Urban Planning Council on the approval of the design and estimate documentation;
 3. Project and estimate documents (in PDF and Excel formats), as well as the expertise conclusion from a licensed expert organization that has registered the project documents in the expertise information system (<https://new-ekspertiza.mc.uz>) and whose expertise conclusion is available on the <https://open-data.mc.uz/chart> platform;
 4. A copy of the registration of the construction site with the construction supervision inspection confirming the permission to commence construction and installation works;
 5. A copy of the insurance contract for construction risks, concluded for a term corresponding to the loan period, and the insurance policy (which may be in an approved electronic format) must be submitted. Insurance payments may be made annually based on the approved tranches.
 6. A copy of the State Environmental Expertise conclusion;
 7. Construction and installation works schedule and copies of contractor agreements;
 8. Copy of the contract concluded between the technical customer/client and the project initiator;
 9. In some cases, additionally, for residential buildings planned to be constructed in the seismic active zones of the Republic (buildings and structures classified under hazard factor category IV), a scientific conclusion on earthquake resistance from the Academy of Sciences may be requested;
 10. Certificates of completed works (incurred expenses) for the construction site (Form No. 2, Form No. 3), documents confirming the actual volume of completed works (invoice, delivery notes, and others).
- In some cases, in addition to the completed works and allocated credit, funds attracted later by the project initiator may also be involved.
- In such cases, the founders of the enterprise must provide information about the volume of completed and planned works, as well as the sources of financing.
11. Feasibility study. It must include a financial model. Financial model which includes a set of analytical calculations and tables prepared to assess the financial stability of the project, the efficient use of credit funds, as well as the expected income from the sale of apartments (or real estate objects).
 12. Constituent documents and all amendments thereto;

13. financial statements (Balance Sheet, Income statement and others) as of the most recent reporting date (if available, for the last 2 years)
14. Detailed (expanded) information on the accounts held in other banks and their turnovers over the last 24 months;
15. Detailed (expanded) information on loans obtained from other banks, if any;
16. Cadastral documents of the real estate to be pledged and legal documents defining the type of rights thereto (decision, extract, protocol, order, sale and purchase agreement, etc.), as well as the valuation report;
17. other documents required for the Bank's financing decision (information based on the Bank's internal regulations and product requirements, including the Project Initiator's documents on pledging collateral assets, and others).