
 The Bank of Khyber Branch Name _____ CREDIT MEMORANDUM		CREDIT PROPOSAL (FULL FORM) FRESH / RENEWAL / ENHANCEMENT / EOL RESTRUCTURING / RESCHEDULING OTT <input type="checkbox"/> Limit <input type="checkbox"/>	
<i>Proposal Reference</i>		<i>Proposal Date</i>	
<i>Borrower's Name</i>		<i>Account #</i>	

Checklist for Documentation with Proposal

S. #	Description of Documents	Enclosed with the Proposal Yes/No/NA
1.	Credit Request (on Letterhead)	
2.	Loan Application Form (as per printed proforma)	
3.	Borrower's Basic Fact Sheet (B.B.F.S)	
4.	Copy of CNIC (Partners / proprietor / Directors)	
5.	Copy of NTN (Business Concern)	
6.	Manager's Certificate as per circular # BK/HO/CMD/08/Circular/15622 Dated October 27, 2008	
7.	Customer Risk Rating Report (sheet)	
8.	Copy of latest SBP e CIB Report(s).	
9.	Copy of latest Financial Statements (Audited / Un-Audited)	
10.	Copy of Group's Financial statements	
11.	Credit Report in case of local firms companies etc and Copy of D&B Report in case of Foreign Co. (from approved company)	
12.	Copy of latest Call Reports/visit reports and project evaluation report.	
13.	Group Exposure Sheet with BOK, if applicable.	
14.	Copy of company's brochure, if available.	
15.	Security Documents (Title, NEC,etc)	
16.	Pre/Post Mortgage Legal opinion	
17.	Valuation Report	
18.	Latest Search Report	
19.	Un-conditional CAD certificate (w.r.t. our last sanction letter)	
20.	Latest Verified stock Report	
21.	Memorandum & Article of Association	
22.	Certificate of Incorporation	
23.	Certificate of Commencement of Business	
24.	Form – 29 (Latest)	
25.	Partnership Deed with borrowing clause along with Form H	
26.	Resolution for the requested facility	
27.	Latest Form EE (in case of export refinance)	
28.	Extract of Audit Report regarding the client (if any)	
29.	Mark-up statement of client (for all fund based facilities)	
30.	Others (Please Specify)	


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(All amounts in Million)

CUSTOMER REQUEST DATE	_____
REFERRED TO HEAD OFFICE ON	_____

THE CUSTOMER

1.	NAME OF THE CUSTOMER (Borrowing Company)	M/S									
2.	GROUP NAME	M/S.									
3.	SISTER CONCERN	M/S. M/S.									
4.	CORPORATE STATUS. (Tick whichever is applicable)	Sole Proprietorship/ Partnership Private / Public Limited Company									
5.	NATURE OF BUSINESS (Tick whichever is applicable)	Manufacturing / Trading / Services									
6.	RISK RATING <table border="1"> <thead> <tr> <th>Risk-Grade</th> <th>Code</th> <th>Description</th> </tr> </thead> <tbody> <tr> <td>Current</td> <td></td> <td></td> </tr> <tr> <td>Previous</td> <td></td> <td></td> </tr> </tbody> </table>		Risk-Grade	Code	Description	Current			Previous		
Risk-Grade	Code	Description									
Current											
Previous											
7.	SBP SECTOR AS PER SBP CODE _____										
8.	SECTOR AS PER PR	CORPORATE / SME									
9.	DATE OF ESTABLISHMENT.	Date:									

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10. NAMES OF THE PROPRIETOR/ PARTNERS/DIRECTORS			
S.NO	NAME	ADDRESS	PHONE NO

11. SALES TAX (ST) / NTN NUMBER OF BUSINESS CONCERN	
NTN NUMBER	SALES TAX NUMBER

12. <u>BUSINESS CONTACTS</u>	
BUSINESS ADDRESS	PHONE/FAX NOS

POSTAL/REGISTERED ADDRESS (if different from above)	PHONE/FAX NOS

13. <u>CUSTOMER'S BUSINESS EXPERIENCE</u>

<div style="text-align: center;"> The Bank of Khyber Branch Name _____ CREDIT MEMORANDUM </div>	CREDIT PROPOSAL (FULL FORM) FRESH / RENEWAL / ENHANCEMENT / EOL RESTRUCTURING / RESCHEDULING OTT <input type="text"/> Limit <input type="text"/>
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14. **BRIEF HISTORY OF ACCOUNT WITH BOK**

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15. **DETAILS OF EXISTING FACILITY(S) SANCTIONED** AS ON _____

A. (DEMAND FINANCE FACILITY)


LIMIT SANCTIONED 1	PRINCIPAL NOT YET DUE 2	OVERDUE PRINCIPAL 3	OVERDUE MARKUP PLUS OTHER 4	TOTAL OVERDUE AMOUNT 3 + 4	TOTAL O/S LIABILITY 2+3+4
TOTAL					

B. OTHER FUND BASED (RFF/ERF/TOD/FIM ETC)

S.NO	FACILITY	LIMIT	M.UP RATE	DATE OF DISBURSMENT	EXPIRY	PRINCIPAL O/S	MARKUP O/S
TOTAL							

B. (NON-FUND BASED)

S.NO	FACILITY	LIMIT	COMMISSION RATE	EXPIRY	OUTSTANDING		
					LC / ACCEPT	PADs / OAPs	TOTAL
TOTAL							

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16. **SECURITY(S) HELD BY THE BANK AGAINST THE ABOVE FACILITY(S)**


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17. **OVER DUES POSITION**

S. NO.	FACILITY / LIMIT	OVER DUE MARKUP (RFF)	PERIOD	OVER DUE INSTALLMENT AMOUNT IN DFF	PERIOD
TOTAL					

18. **REPAYMENT PERFORMANCE / TRACK RECORD**

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19. **BUSINESS PERFORMANCE WITH BOK**

Business Review, Profitability and Conduct of Account From ----- To----- Rs. "Millions"					
Conduct of Account					
Description	Max.	Min.	Dr. Sum	Cr. Sum	No. of Adjustments*
<i>Current</i>					
<i>SDA / Saving A/Cs</i>					
<i>Running Finance(s)</i>					

* In case of RFF

Review of Business with BOK (Existing Customer)			
Nature of Business	BOK Last Year	BOK- Current Year	Expected - Next Year
<i>Imports (LCs)</i>			
<i>Exports (LCs)</i>			
<i>LGs</i>			
<i>Forex Business</i>			
<i>Remittance</i>			
<i>Total Business</i>			

Profitability			
Earning from Account	Last year	This Year	Next 12 Months
<i>Profit on Funded facilities</i>			
<i>Earnings on Non Funded Facilities</i>			
<i>Others (fees/Charges etc)</i>			
Total			


Earning from Group			
<i>Profit on Fund Based</i>			
<i>Earnings on Non-Funds</i>			
<i>Others (fees/charges etc.)</i>			
Total			

20. **PRESENT REQUEST OF THE CUSTOMER**

Facility Type	Amount Requested	Amount Recommended	Comm. / Markup Rate	Net change (New – Existing)	Expiry
Total					

21. **PURPOSE / JUSTIFICATION OF REQUESTED FACILITY**

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 The Bank of Khyber		CREDIT PROPOSAL (FULL FORM) FRESH / RENEWAL / ENHANCEMENT / EOL RESTRUCTURING / RESCHEDULING OTT <input type="text"/> Limit <input type="text"/>	
Branch Name _____ CREDIT MEMORANDUM			
<i>Proposal Reference</i>		Proposal Date	
<i>Borrower's Name</i>		Account #	

22. **NEW SECURITY(S) OFFERED BY THE CUSTOMER**

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TOTAL EXPOSURE OF THE BANK
AFTER THE NEW SANCTION _____

TOTAL TANGIBLE SECURITY
EXISTING + FRESH _____


DEBT SECURITY COVERAGE (IN TIMES) _____

23. **Group Exposure including the above facilities - (Group Sheet Attached)**

	Total Limits	Total O/S Amount as on.....	Regular/Irregular
<i>Funded</i>			
<i>Non-Funded</i>			
Total			

24. **CERTIFICATIONS**

Whether the Branch Manager has certified the valuation of the security(s) AND attached his certificate	YES / NO
Whether the Branch has certified that they have made a visit to the property(s) offered as security(s)	YES / NO
Has the Customer(s) availed any credit facility from other Bank(s) If yes, give detail as per Annexure 1	YES / NO
Is the Customer BOK's account holder? If yes, at which branch and since when	YES / NO
Branch: _____ Date: _____	
Whether there are any pending audit objections (SBP, Internal, External) against the customer. If yes, Branch comments.	YES / NO
<u>Objections</u>	<u>Branch Comments</u>
Whether latest clear CAD certificate is obtained If no, give reasons:	YES / NO

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25. FINANCIAL

(Audited in case of limited companies or Rs. 10M & above)


Description	Year 1	Year 2	Year 3
Total current assets			
Fixed assets			
Short-term debt			
Current liabilities			
Long Term liabilities			
Subordinated debt			
Net worth (total assets – total liabilities)			
Working capital (current assets less current liabilities)			
Sales			
Gross profit			
Net profit			
Current Ratio			

b) CASH FLOWS (Last 3 years Actual)

Description	Year 1	Year 2	Year 3
Cash flow from operating activity			
Cash flow from investing activity			
Cash flow from financing activity			

Note: In case of project Financing, projected figures to be provided for at least three years.

26. <u>BORROWING CAPACITY</u>	
Fund Based	Rs.
Non Fund Based	Rs.
Total	Rs.


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27. **SWOT ANALYSIS**

Strengths	Weaknesses
Opportunities	Threats
Key Credit Risk	Mitigants

28. **IN CASE OF CONTRACTORS**

Analysis of Customer Technical Capability for execution of Contracts							
Pre-Qualification		Yes <input type="checkbox"/>	No <input type="checkbox"/>	Registration with Engineering Council		Yes <input type="checkbox"/>	No <input type="checkbox"/>
Date of Registration		_____		License Category		_____	
Projects Completed in Last 3 Years							
S.No.	Description	Employer	Amount	Date of commencement	Date of completion		
Projects On Hand							
S.No.	Description	Employer	Amount	Date of commencement	Work Completed	Amount of Bills	
						Realized	O/S

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29. **CIB REPORT OF THE CUSTOMER(S)**

Name of CIB Incharge (Branch)	(Signature)
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30. **PRUDENTIAL REGULATIONS COMPLIANCE (WHICHEVER IS APPLICABLE)**

Compliance with P. R for Corporate and Commercial Banking		
Sr. No.	Regulation	Complies Y/N
1	R-1.1 Per Party Exposure Limit	
	R-1.2 Per Group Exposure limits	
2	R-3 Borrowers Basic Fact Sheet (BBFS)	
3	R-5 Borrowing Capacity	
4	R-5.2 Current Ratio	


Compliance with Prudential Regulation for SME		
Sr. No.	Regulation	Complies Y/N
1	R-1 Sources & capacity of Repayment and Cash Flow Backed	
2	R-3 Limit on Clean facilities	
3	R-6 Per Party Exposure Limit	
4	R-6 Borrowing Capacity	
5	R-8 Borrowers Basic Fact Sheet (BBFS)	
6	R-9 Proper utilization of Loan	

c) **EXCEPTIONS REPORTING**

Exceptions/Relaxation to the Policies and Guidelines/ Prudential Regulations, if any				
S.No.	Regulation No. for which Exemption/relaxation sought	Period		Reason
		From	To	
1				
2				

Credit In-charge

Branch Manager

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18. BRANCH RECOMMENDATIONS

Based on the above presentation, we recommend approval of following facility to M/S

_____.

- a) RFF Rs. _____
 b) DFF Rs. _____
 c) LG / LC Rs. _____
 d) Other:

NAME & DESIGNATION	SIGNATURE	DATE
Credit Officer		
Credit In-charge		
Branch Manager		