The Bank of Khyber  Branch Name  CREDIT MEMORANDUM	CREDIT PROPOSAL (Short FORM)  Change in Security Change in Term & conditions Change in Markup Other Minor Charges NOC
Proposal Reference	Proposal Date
Borrower's Name	Account #

**Checklist for Documentation with Proposal** 

S. #	Checklist for Documentation with Proposal	Enclosed with
<b>9•</b> π	Description of Documents	the Proposal Yes/No/NA
1.	Credit Request (on Letterhead)	
2.	Manager's Certificate as per circular # BK/HO/CMD/08/Circular/15622 Dated October 27, 2008	
3.	Customer Risk Rating Report (sheet)	
4.	Copy of latest SBP e CIB Report(s).	
5.	Copy of latest Call Reports/visit reports and project evaluation report.	
6.	Group Exposure Sheet with BOK, if applicable.	
7.	Security Documents (Title, NEC,etc) (for change in security)	
8.	Pre-Mortgage Legal opinion (for change in security)	
9.	Valuation Report	
10.	Latest Search Report	
11.	Un-conditional CAD certificate (w.r.t. our last sanction letter)	
12.	Latest Verified stock Report	
13.	Resolution for the requested facility	
14.	Extract of Audit Report regarding the client (if any)	
15.	Mark-up statement of client (for all fund based facilities)	
16.	Others (Please Specify)	

	1	
Credit In-charge		Branch Manager

	The Ba	ank of Kh	yber		Chan Chan	DIT PROPOSAL ge in Security ge in Term & cond ge in Markup	
	CREDIT ME	EMORANDU	<b>M</b>			r Minor Charges	
Proposal	Reference				NOC	Proposal Date	
Borrow	ver's Name					Account #	
						(A	ll amounts in Million)
CUST	OMER REQUEST D	OATE					
REFFI	ERED TO HEAD OF	FICE ON					
THE (	CUSTOMER						
1.	NAME OF THE C (Borrowing Comp.		M/S				
2.	GROUP NAME		M/S				
3.	SISTER CONCER	RN	M/S M/S				
4.	CORPORATE ST (Tick whichever is					Partnership ited Company	
5.	NATURE OF BUS (Tick whichever is		Man	ufacturin	g / Tra	ding / Services	
6.	RISK RATING Risk-Grade	Code	Description	, 1			
	Current	Code	Description	1			
	Previous						
7.	SBP SECTOR AS	PER SBP COD	E				
8.	SECTOR AS PER	PR	COF	RPORAT	E/SM	E	
9.	DATE OF ESTAB	BLISHMENT.	Date	):			
			,	2			
Credi	t In-charge		4	<u>-</u>		Branch	n Manager

	ch Name	Khyber ANDUM	Change in Change in	n Security n Term & condition n Markup nor Charges	ns
Proposal Reference				posal Date	
Borrower's Name	?		Ac	count #	
	S OF THE PROPRI ERS/DIRECTORS	ETOR/			
S.NO	NAME		ADDRESS	P	PHONE NO
1. <b>BRIEF</b>	HISTORY OF AC	COUNT WITH BO	<u>)K</u>		
2. <b><u>DETAI</u></b>	LS OF EXISTING	FACILITY(S) SAI	NCTIONED AS ON	N	
A. (DE)	PRINCIPAL	FACILITY) OVERDUE	OVERDUE	TOTAL	
A. (DEN LIMT SANCTIONED	PRINCIPAL NOT YET DUE	FACILITY) OVERDUE PRINCIPAL	OVERDUE MARKUP PLUS OTHER	TOTAL OVERDUE AMOUNT	LIABILITY
A. (DEI	PRINCIPAL	FACILITY) OVERDUE	OVERDUE MARKUP PLUS	TOTAL OVERDUE	
A. (DEN LIMT SANCTIONED	PRINCIPAL NOT YET DUE	FACILITY) OVERDUE PRINCIPAL	OVERDUE MARKUP PLUS OTHER	TOTAL OVERDUE AMOUNT	LIABILITY
A. (DEN LIMT SANCTIONED	PRINCIPAL NOT YET DUE	FACILITY) OVERDUE PRINCIPAL	OVERDUE MARKUP PLUS OTHER	TOTAL OVERDUE AMOUNT	LIABILITY
A. (DEN LIMT SANCTIONED	PRINCIPAL NOT YET DUE	FACILITY) OVERDUE PRINCIPAL	OVERDUE MARKUP PLUS OTHER	TOTAL OVERDUE AMOUNT	LIABILITY
A. <u>(DEN</u> LIMT SANCTIONED	PRINCIPAL NOT YET DUE	FACILITY) OVERDUE PRINCIPAL	OVERDUE MARKUP PLUS OTHER	TOTAL OVERDUE AMOUNT	TOTAL O/S LIABILITY 2+3+4
A. (DET LIMT SANCTIONED 1	PRINCIPAL NOT YET DUE	FACILITY) OVERDUE PRINCIPAL	OVERDUE MARKUP PLUS OTHER	TOTAL OVERDUE AMOUNT	LIABILITY
A. (DEI LIMT SANCTIONED 1	PRINCIPAL NOT YET DUE	FACILITY) OVERDUE PRINCIPAL	OVERDUE MARKUP PLUS OTHER	TOTAL OVERDUE AMOUNT	LIABILITY
A. (DEI LIMT SANCTIONED 1	PRINCIPAL NOT YET DUE	FACILITY) OVERDUE PRINCIPAL	OVERDUE MARKUP PLUS OTHER	TOTAL OVERDUE AMOUNT	LIABILITY

Proposal Reference		Branch N	e Bank ame				Chan Chan Chan	ge in Securit ge in Term & ge in Markup Minor Char	y & cond p		ORM	)
BOTHER FUND BASED (RFF/ERF/TOD/FIM ETC)  S.NO FACILITY LIMIT M.UP RATE DATE OF DISBURSMENT ON OS OS OS  B. (NON-FUND BASED)  S.NO FACILITY LIMIT COMMISSION EXPIRY ACCEPT OAPS TOTAL  TOTAL  13. SECURITY(S) HELD BY THE BANK AGAINST THE ABOVE FACILITY(S)  14. OVER DUES POSITION  S.NO. FACILITY OVER DUE PERIOD OVER DUE INSTALLMENT AMOUNT IN DFF  14. OVER DUES PERIOD OVER DUE INSTALLMENT AMOUNT IN DFF  15. NO. FACILITY OVER DUE PERIOD OVER DUE INSTALLMENT AMOUNT IN DFF	Proposal I	Reference				I						
S.NO FACILITY LIMIT M.UPRATE DATE OF DISBURSMENT O/S MARKUF O/S O/S    DISBURSMENT	Borrowe	er's Name						Account #				
S.NO FACILITY LIMIT M.UPRATE DATE OF DISBURSMENT O/S MARKUF O/S O/S    DISBURSMENT		B. OTHER	FUND BA	SED (RFF	F/ERF/TO	D/FII	M ETC)					
B. (NON-FUND BASED)   S.NO	S.NO					I	DATE OF	EXPIRY				
B. (NON-FUND BASED)  S.NO FACILITY LIMIT COMMISSION RATE EXPIRY ACCEPT OAPS TOTAL  TOTAL  13. SECURITY(S) HELD BY THE BANK AGAINST THE ABOVE FACILITY(S)  14. OVER DUES POSITION  S. NO. FACILITY OVER DUE PERIOD OVER DUE INSTALLMENT AMOUNT IN DFF												
S.NO FACILITY LIMIT COMMISSION RATE EXPIRY OUTSTANDING  LC / PADS / TOTA  ACCEPT OAPS  TOTAL  13. SECURITY(S) HELD BY THE BANK AGAINST THE ABOVE FACILITY(S)  14. OVER DUES POSITION  S. NO. FACILITY / OVER DUE PERIOD OVER DUE INSTALLMENT AMOUNT IN DFF  RATE   EXPIRY   OUTSTANDING  LC / PADS / TOTA  ACCEPT OAPS  TOTAL  15. SECURITY(S) HELD BY THE BANK AGAINST THE ABOVE FACILITY(S)	T	OTAL										
S.NO FACILITY LIMIT COMMISSION RATE EXPIRY OUTSTANDING  LC / PADS / TOTA  ACCEPT OAPS  TOTAL  13. SECURITY(S) HELD BY THE BANK AGAINST THE ABOVE FACILITY(S)  14. OVER DUES POSITION  S. NO. FACILITY / OVER DUE MARKUP (RFF)  NOTE OF THE BANK AGAINST THE ABOVE FACILITY (S)  PERIOD OVER DUE PERIOD OVER DUE INSTALLMENT AMOUNT IN DFF		B. (NON-FU	JND BASE	<b>D</b> )				1				
14. OVER DUES POSITION  S. NO. FACILITY / OVER DUE PERIOD OVER DUE PERIOD INSTALLMENT AMOUNT IN DFF    AMOUNT IN DFF   PERIOD   P	S.NO					ON	EXPIRY			PADs /	DING	TOTA
14. OVER DUES POSITION S. NO. FACILITY / OVER DUE PERIOD OVER DUE PERIOD INSTALLMENT AMOUNT IN DFF    AMOUNT IN DFF   PERIOD   PE												
14. OVER DUES POSITION S. NO. FACILITY / OVER DUE	T	TOTAL										
S. NO. FACILITY / OVER DUE MARKUP (RFF) PERIOD OVER DUE INSTALLMENT AMOUNT IN DFF	13.	SECURITY	(S) HELD	BY THE	BANK AG	SAIN	ST THE ABO	VE FACILI	TY(S	)		_
S. NO. FACILITY / OVER DUE MARKUP (RFF) PERIOD OVER DUE INSTALLMENT AMOUNT IN DFF												
S. NO. FACILITY / OVER DUE MARKUP (RFF) PERIOD OVER DUE INSTALLMENT AMOUNT IN DFF												
S. NO. FACILITY / OVER DUE MARKUP (RFF) PERIOD OVER DUE INSTALLMENT AMOUNT IN DFF												
LIMIT MARKUP (RFF) INSTALLMENT AMOUNT IN DFF												
TOTAL	S. NO.		MA	RKUP	PERIC	)D	INSTA	LLMENT		PE	RIOD	
TOTAL												
		TOTAL										

			CR	EDIT PROPOSAL (	Short FORM)
Th	a Ror	nk of Khyber	Cha	ange in Security	·
	ic Dal	ik di Kliybel		ange in Term & condit	ions
Branch I	Name			ange in Markup	
CREDI	T MEN	MORANDUM		er Minor Charges	
			☐ NO	Proposal Date	
Proposal Reference				1 Toposar Date	
1 0				Account #	
Borrower's Name				11000 0 0 1110 11	
15. <b>REPAYM</b>	ENT PEI	RFORMANCE / TRACK R	ECORD		
16 RUSINESS DE	DEODM	ANCE WITH BOK			
		ty and Conduct of Account	From T	o Rs. "Millions	,,
Dusiliess Keview, F1	omaniii	ty and Conduct of Account	FTOIII 1	KS. WIIIIOIIS	
Conduct of Account					
	Max.	Min.	Dr. Sum	Cr. Sum	No of Adingtments*
Description	Max.	WIIII.	Dr. Sulli	Cr. Suili	No. of Adjustments*
Current A.C.					
SDA / Saving A/Cs					
Running Finance(s)					
* In case of RFF					
	with BOI	K (Existing Customer)			
	with BOI	K (Existing Customer)  BOK Last Y	Year 1	BOK– Current Year	Expected - Next
Nature of Business	with BOI		Year 1	BOK– Current Year	Expected - Next Year
Nature of Business Imports (LCs)	with BOI		Year ]	BOK– Current Year	
Nature of Business  Imports (LCs)  Exports (LCs	with BOI		Year 1	BOK– Current Year	
Nature of Business  Imports (LCs) Exports (LCs LGs	with BOI		Year 1	BOK– Current Year	
Imports (LCs) Exports (LCs LGs Forex Business	with BOI		Year ]	BOK– Current Year	
Imports (LCs) Exports (LCs LGs Forex Business Remittance	with BOI		Zear ]	BOK– Current Year	
Imports (LCs) Exports (LCs LGs Forex Business Remittance	with BOI		Year ]	BOK– Current Year	
Imports (LCs) Exports (LCs LGs Forex Business Remittance Total Business	with BOI		Year 1	BOK– Current Year	
Imports (LCs) Exports (LCs LGs Forex Business Remittance Total Business  Profitability		BOK Last Y			Year
Imports (LCs) Exports (LCs) Exports (LCs) LGs Forex Business Remittance Total Business  Profitability Earning from Accounts	ınt			BOK- Current Year  This Year	
Imports (LCs) Exports (LCs LGs Forex Business Remittance Total Business  Profitability Earning from Accou	ınt ilities	BOK Last Y			Year
Imports (LCs) Exports (LCs) Exports (LCs LGs Forex Business Remittance Total Business  Profitability Earning from Account Funded factors Earnings on Non Funded factors	ı <b>nt</b> ilities nded Faci	BOK Last Y			Year
Imports (LCs) Exports (LCs LGs Forex Business Remittance Total Business  Profitability Earning from Accou	ı <b>nt</b> ilities nded Faci	BOK Last Y			Year
Imports (LCs) Exports (LCs LGs Forex Business Remittance Total Business  Profitability Earning from Accou	ı <b>nt</b> ilities nded Faci	BOK Last Y			Year
Imports (LCs) Exports (LCs) Exports (LCs LGs Forex Business Remittance Total Business  Profitability Earning from Account Front on Funded factor factor factor for the factor fac	int ilities nded Faci	Last y			Year
Imports (LCs) Exports (LCs) Exports (LCs LGs Forex Business Remittance Total Business  Profitability Earning from Account Front on Funded factor of the fact	int ilities nded Faci	BOK Last Y			Year
Imports (LCs) Exports (LCs) Exports (LCs LGs Forex Business Remittance Total Business  Profitability Earning from Account Profit on Funded fact Earnings on Non Funders (fees/Charges) Total	int ilities nded Faci	Last y			Year
Imports (LCs) Exports (LCs) Exports (LCs LGs Forex Business Remittance Total Business  Profitability Earning from Account Profit on Funded fact Earnings on Non Funders (fees/Charges) Total	int ilities nded Faci	Last y			Year
Imports (LCs) Exports (LCs) Exports (LCs LGs Forex Business Remittance Total Business  Profitability Earning from Account Front on Funded factor of the fact	int ilities nded Faci	Last y			Year
Imports (LCs) Exports (LCs) Exports (LCs LGs Forex Business Remittance Total Business  Profitability Earning from Account Front on Funded factor of the fact	int ilities nded Faci	Last y			Year
Imports (LCs) Exports (LCs) Exports (LCs LGs Forex Business Remittance Total Business  Profitability Earning from Account Profit on Funded fact Earnings on Non Funders (fees/Charges) Total	int ilities nded Faci	Last y			Year
Imports (LCs) Exports (LCs) Exports (LCs LGs Forex Business Remittance Total Business  Profitability Earning from Account Front on Funded factor of the fact	int ilities nded Faci	Last y			Year
Imports (LCs) Exports (LCs) Exports (LCs LGs Forex Business Remittance Total Business  Profitability Earning from Account Front on Funded factor of the fact	int ilities nded Faci	Last y			Year
Imports (LCs) Exports (LCs) Exports (LCs LGs Forex Business Remittance Total Business  Profitability Earning from Account Profit on Funded fact Earnings on Non Funders (fees/Charges) Total	int ilities nded Faci	Last y			Year
Imports (LCs) Exports (LCs) Exports (LCs LGs Forex Business Remittance Total Business  Profitability Earning from Account Front on Funded factor fact	int ilities nded Faci	Last y			Year
Nature of Business  Imports (LCs) Exports (LCs LGs Forex Business Remittance Total Business  Profitability Earning from Accounts Profit on Funded factor of Funders (fees/Charges) Total	int ilities nded Faci	Last y			Year
Nature of Business Imports (LCs) Exports (LCs LGs Forex Business Remittance Total Business  Profitability Earning from Accounts Profit on Funded factor fact	int ilities nded Faci	Last y			Year
Nature of Business Imports (LCs) Exports (LCs LGs Forex Business Remittance Total Business  Profitability Earning from Accounts For Funded factor on Funded factor on Funded factor of Funders (fees/Charges) Total	int ilities nded Faci	Last y	ear		Year
Nature of Business Imports (LCs) Exports (LCs LGs Forex Business Remittance Total Business  Profitability Earning from Accounts Profit on Funded factor fact	int ilities nded Faci	Last y	ear	This Year	Year

			SAL (Short FORM)
The B	ank of Khyber	Change in Security Change in Term &	
Branch Name		Change in Markup	
	EMORANDUM	Other Minor Charg	
		NOC Proposal Date	
Proposal Reference		Troposai Date	
		Account #	
Borrower's Name			
18. <b>PURPOSE / JU</b>	STIFICATION OF REQUESTI	ED FACILITY	
	-	_	
19. <b>NET YIELD FF</b>	ROM THE ACCOUNT (IN CAS	SE OF CHANGE IN MAR	KIID)
17. NET TIEED FF	OM THE ACCOUNT (IN CAL	SE OF CHANGE IN MAK	<u>KU1 /</u>
	rv(c) Opponen by wite cure	TOMED (in case of shore-	o in commit-
20. NEW SECURIT	TY(S) OFFERED BY THE CUS	OLUMEK (In case of chang	e in security)
TOTAL EXPOSURE OF			
AFTER THE NEW SANG	LIUN		
TOTAL TANGIBLE SEC	CURITY		
EXISTING + FRESH			In case if Change in
			Security
DEBT SECURITY COVE	ERAGE (IN TIMES)		
21. <b>CERTIFICATION</b>	ONS		)
Whether the Branch Mana	ager has certified the valuation of	the security(s) AND attached	d his YES / NO
certificate			
Whether the Branch has c	ertified that they have made a visi	it to the property(s) offered a	s YES / NO
security(s)	•	I I V V	
Whether there are any per	nding audit objections (SBP, Intern	nal. External) against the	YES / NO
customer.	and agordons (DDI, mich	, Lancinui) uguiist tiic	125/110
If yes, Branch comments.	<b>D</b>		
Objections	Branch Comm	<u>ients</u>	
Whather latest class CAD	contificate is obtained		YES / NO
Whether latest clear CAD If no, give reasons:	certificate is obtained		IES/NU
, 0			
	6		
Credit In-charge	0		ranch Manager

The Bank of Khyber  Branch Name CREDIT MEMORANDUM	CREDIT PROPOS  Change in Security Change in Term & o Change in Markup Other Minor Charge NOC	
Proposal Reference	Proposal Date	
Borrower's Name	Account #	
22. BRANCH RECOMMENDATIONS  Based on the above presentation, we recommend		
NAME & DESIGNATION	SIGNATURE	DATE
Credit Officer		
Credit In-charge		
Branch Manager		
	7	