
 The Bank of Khyber Branch Name _____ CREDIT MEMORANDUM		CREDIT PROPOSAL (Short FORM) <input type="checkbox"/> Change in Security <input type="checkbox"/> Change in Term & conditions <input type="checkbox"/> Change in Markup <input type="checkbox"/> Other Minor Charges <input type="checkbox"/> NOC	
<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.	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)	

Credit In-charge

Branch Manager


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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. **BRIEF HISTORY OF ACCOUNT WITH BOK**


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12. **DETAILS OF EXISTING FACILITY(S) SANCTIONED** AS ON _____
A. (DEMAND FINANCE FACILITY)

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

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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							

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

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14. **OVER DUES POSITION**

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

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15. **REPAYMENT PERFORMANCE / TRACK RECORD**

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16. **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*
Current					
SDA / Saving A/Cs					
Running Finance(s)					

* In case of RFF

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


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

17. **PRESENT REQUEST OF THE CUSTOMER**

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

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19. **NET YIELD FROM THE ACCOUNT (IN CASE OF CHANGE IN MARKUP)**

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20. **NEW SECURITY(S) OFFERED BY THE CUSTOMER (in case of change in security)**

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TOTAL EXPOSURE OF THE BANK
AFTER THE NEW SANCTION

TOTAL TANGIBLE SECURITY
EXISTING + FRESH

DEBT SECURITY COVERAGE (IN TIMES)


_____	} In case if Change in Security

21. **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
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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22. BRANCH RECOMMENDATIONS

Based on the above presentation, we recommend

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

Credit In-charge

Branch Manager