

| **To: Head of SME CRM Unit, Head Office** |
| --- |

| Customer’s Name & ID | **:** | Savita polymers limited | |
| --- | --- | --- | --- |
| Constitution | **:** | Private Limited Co. | |
| Key Person (Designation & Age) | **:** | SAVITA OIL TECHNOLOGIES LIMITED | |
| Nature of Business | **:** | OTHER BUSINESS ACTIVITIES | |
| Account Relationship | **:** | Credit Relationship since: {Date} | Depository Relationship since: {Date} |

| 1. **Subject** | **:** | **Proposal for Approval of:** |
| --- | --- | --- |
|  | **(A)** |  |
|  |  | **A/c:** |

| * Rate of Interest: | * LC/BG commission: | * Margin (Cash/FDR): |
| --- | --- | --- |

# 

# Executive Summary

1. **Credit Facility/Exposure:**

**2.1 Present & Proposed facility under one obligor: (as on ……………….)** Fig in Million BDT

| **Existing Facilities** | | | | | | **Proposed Facilities** | | | | | | **Total**  **Limit** |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Branch Recommendation** | | | **Head Off. Recommendation** | | |
| **Type** | **Limit** | **O/S** | **O’due/ EOL** | **Expiry** | **Pricing** | **Limit** | **Expiry** | **Pricing** | **Limit** | **Expiry** | **Pricing** |
| **A/c: ABC** | | | | | | | | | | | | |
| LC limit |  |  |  |  |  |  |  |  |  |  |  |  |
| Sub LTR limit |  |  |  |  |  |  |  |  |  |  |  |  |
| OD(SME) |  |  |  |  |  |  |  |  |  |  |  |  |
| Rev.STLS |  |  |  |  |  |  |  |  |  |  |  |  |
| **Sub. Total:** |  |  |  |  |  |  |  |  |  |  |  |  |
| **A/c: XYZ** | | | | | | | | | | | | |
| OD(SME) |  |  |  |  |  |  |  |  |  |  |  |  |
| **Sub. Total:** |  |  |  |  |  |  |  |  |  |  |  |  |
| **G. Total:** |  |  |  |  |  |  |  |  |  |  |  |  |

**2.2 Total Facility / Security: [To be furnished concern wise all]** Fig in Million BDT

| **Facilities** | | | | | | **Security** | | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | **Exist.** | **O/s.** | **O’due** | **Proposed** | **Total** |  | **Existing** | **Proposed** | **Total** |
| Funded (A) |  |  |  |  |  | Land & Building |  | 0 |  |
| Non-Funded (B) |  |  |  |  |  | Cash/ Q. Cash |  | 0 |  |
| Sub Limit (C) |  |  |  |  |  | **Total** |  | **760.08** |  |
| **Total: (A+B-C)** |  |  |  |  | **253.36** | **Coverage** |  | **3** |  |
|  | | | | | | **Other Assets/Comforts:**  A) Margin (LC/BG) :  B) Plant & Machinery : 0  C) Stock (as of …..) : 0  D) Receivables (as of …) : 253.36 | | | |

**2.3 Details of Other Banks/NBFIs Liabilities with Client and Allied Concerns (As on -----------)**  Fig in Million BDT

| Concern | Bank/FI | Facility | Limit | O/S | Pricing | Expiry | Purpose | Security | Status |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Savita polymers limited** | SIB | Loan against goods and receivables | 0.71 | 0.71 |  | 31/12/2025 |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
| Total |  |  |  |  |  |  |  |  |  |

{Note: Sanction Advice, Loan Statements and latest liability position from respective Banks/FIs to be enclosed, if any;}

| **2.4 Summary of CIB :** | | |
| --- | --- | --- |
| **Date:** | **Obtained in the name of-** | **Status** |
| {Sole Banking or Note} |  |  |

| **Name of The Concern/Individual** | **Total O/S** | | | | | **SMA** | | **SS** | | **DF** | | **BL** | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Funded | | | Non-Funded | Total O/S [F+NF] | No. of A/C | Amt | No. of A/C | Amt | No. of A/C | Amt | No. of A/C | Amt |
|  | Term Loan | Working Capital | Total |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **Total** |  |  |  |  |  |  |  |  |  |  |  |  |  |

**{Notes** on SMA/SS/DF/BL/BLW/Stay-order liabilities with enclosure of clearance certificate (if any)**}**

**2.5. Group Sales Turnover [2020]:**

|  |  | **Sales (in Mln BDT)** |
| --- | --- | --- |
| Concerns with Dhaka Bank Ltd. | Savita polymers limited | 433.15 |
| All concerns of the Group |  | - |

**2.6 Brief of Security and Terms:**

| 1. 1st charge/Hypothecation of Stock |  |  |
| --- | --- | --- |
| 1. Assignment of Bills |  |  |
| 1. PG of the Proprietor/Directors/Spouse/Mortgagors | SAVITA OIL TECHNOLOGIES LIMITED |  |
| 1. Other Terms: Tagging, Counter Guarantee |  |  |

1. **Brief of Collateral:** Fig. in Million BDT

| **SN** | **Description** |  |  | **Amount** |
| --- | --- | --- | --- | --- |
| i. | Cash Collateral (PV): |  | No |  |
| ii. | Landed Property (DV): ……..decimal residential vacant land at Dist -…………, PS & SRO- , Mouza-  Ownership: | Land : | Building : | 0 |

# 3. Particulars of the Client:

**3.1 Borrower’s Introduction:**

| Name of the Concern | : | Savita polymers limited |
| --- | --- | --- |
| Address of Business | : | | Office | : | 66/67 Nariman Bhavannariman Point, Mumbai, Maharashtra,400021, India, | [Rented/Owned] | | --- | --- | --- | --- | | Factory | : |  | [Rented/Owned] | | Godown | : |  | [Rented/Owned] | |
| Commencement of business | : | 10/03/1992 |
| Business Experience of the client | : | 31 |
| Brief Description of Business | : | OTHER BUSINESS ACTIVITIES |
| Sources of raw materials/suppliers | : | List of suppliers :   | SL No | Name of supplier | Address | Payable | Year of Relationship | % of credit purchase | | --- | --- | --- | --- | --- | --- | | 01 | Mr. J |  |  | More than 5 years |  | | 02 |  |  |  |  |  | | 03 |  |  |  |  |  | |
| Major buyers/market | : | List of buyers:   | SL No | Name of buyers | Address | Receivable | Average Receivable Aging (Days) | Year of Relationship | % of credit sale | | --- | --- | --- | --- | --- | --- | --- | |  | Mr . l |  |  | Between 60 and 90 days | More than 5 years |  | |  |  |  |  |  |  |  | |  |  |  |  |  |  |  | |
| List of Machinery and Production process | : | List of Machinery:   | SN | Name of Machine | Origin | Quantity | Unit Price  (BDT Mln) | Total Price  (BDT Mln) | | --- | --- | --- | --- | --- | --- | | 01 |  |  |  |  |  | | Total | |  |  |  | 0 |   Production process: |
| Storage Capacity: | : | | SL No | Particulars  [Go-down/ Showroom] | Location | Description of construction (1stclass/tin shade/Semi pacca, etc. | Size (in sq. feet) | Amount of stock | Possession/ Ownership [Owned/Rented] | | --- | --- | --- | --- | --- | --- | --- | |  | Show Room – 1 |  |  |  |  |  | |  | Godown – 1 |  |  |  | 0 |  | |  | Factory |  |  |  |  |  |   In case of manufacturing concern inventory should be categorized as Raw-Materials, Work-In-Process and Finished Goods |
| Production capacity/Capacity utilization | : |  |
| Capital/Investment/Means of Finance | : |  |
| Other basic information of Business/Project | : |  |
| Name of the sister/allied concern | : | VISAGE HOLDINGS AND FINANCE PRIVATE LIMITED |
| Net Worth of the client/owners | : | 44.88 10 |
| For WO client | : | Work order past performance (Last 05 years): Tk.xxx million (xxx nos. of work)  Running work order Value: Tk.xxx million (xx nos.) (Tk.xx financed by DBL, xx nos. of Work)  Pipeline Work order value: Tk.xxx million (xx nos.) |
| Present Bankers | : | Dhaka Bank |
| Deposit with Branch | : |  |
| **Customer Category Checklist** | : | | Sector | Fixed Asset incl. establishment cost (excl. land & building) | No. of Manpower | Turnover | Customer Category | Maximum Loan Limit | | --- | --- | --- | --- | --- | --- | | Trading/Business | 94.38 | Between 50 and 150 | 433.15 |  |  |   **Note:** As per BB SMESPD Circular no. 02 dated September 05, 2019 |

**3.2 Particulars of Owners:**

| **Name of Director/ Proprietor** | **Age** | **Education** | **Designation** | **% of share** | **Nationality** | **Director of**  **Bank, NBFI** | **Net worth**  (in Million BDT) |
| --- | --- | --- | --- | --- | --- | --- | --- |
| SAVITA OIL TECHNOLOGIES LIMITED |  | Post-Graduate |  | 67% to 100% | Resident citizen |  | 10 |
|  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |

# 4. Business & account Performance:

**4.1. Business Performance:** (BDT in million)

| Year | Sales | Import | Export | Net Profit | Account Turnover  with DBL/Other Banks | | Highest  balance  [OD/CD] | Lowest  Balance  [OD/CD] | OD/CC  Limit | Bank Reflection (%) | Deposit with DBL  (As of ….) |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| [Dr. Sum] | [Cr. Sum] |
| 2020 | 375 |  |  | 4.4 |  |  |  |  |  |  | FDR/DDS/  DPS/FI |
| 2021 | 412.5 |  |  | 5.37 |  |  |  |  |  |  |
| 2022 | 433.15 |  |  | 5.77 |  |  |  |  |  |  |
| 2023 | 476.47 |  |  | 6.46 |  |  |  |  |  |  |

**4.2 Limit Utilization** (revolving limits only):(BDT in million)

| **Year** | **Particulars** | **:** | **Rev. LC** | **Rev. LTR** | **Rev. STL** | **Rev. BG** | **OD/CC** |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  | Limit |  |  |  |  |  |  |
| Volume of utilization  (times) |  |  |  |  |  |  |
| Average delay in days for adjustment /quarterly interest servicing |  |  |  |  |  |  |
|  | Limit |  |  |  |  |  |  |
| Volume of utilization  (times) |  |  |  |  |  |  |
| Average delay in days for adjustment /quarterly interest servicing |  |  |  |  |  |  |

**5. Brief Credit History with DBL:** (BDT in million)

| Name of Account | First Sanction Date | Facility Type | Facility Amount | Last Sanction Date | Facility Type | Facility Amount |
| --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  |

1. **Justification/Estimation of requirement:**
2. For allowing Fresh/renewal
3. For allowing enhancement
4. For NOC/Security release
5. **Other Compliance:**

| **Issues** | **:** | **Remarks** |
| --- | --- | --- |
| **ICRR/CRG** | : | | Client | Prepared on | Financial as on | Score | Result | | --- | --- | --- | --- | --- | | Savita polymers limited | 11/05/2023 |  |  |  |   Remarks: |
| **Credit Rating** | : | | Client | Rating Agency | Long Term | Short Term | Outlook | Validity | | --- | --- | --- | --- | --- | --- | |  | Artha Credit |  | =SUM(C22+C36+C54) |  | 1 year | |
| KYC due diligence | : | Completed 🗹 Not Completed ◻ Partially Completed ◻  {if Not/partially completed, provide details of Pending KYC formalities/docs with mitigation time line} |
| Audit Objection | : | Yes ◻ No 🗹 {if yes, provide details of Audit objection with mitigation time line} |
| Documentation | : | Completed 🗹 Not Completed ◻ Partially Completed ◻ [**Details in Page#**  ] |
| Factory/Site/Godown Visit Report by Branch Officials | : | | Date | Visited by | Status (Remarks of the Branch) | | --- | --- | --- | |  |  |  | |
| Property visit report by Branch Officials | : | | Date | Visited by | Status (Remarks) | | --- | --- | --- | |  |  |  | |
| Stock Report | : |  |
| Receivables | : |  |
| Environmental and Social due diligence | : |  |

**Details of the Proposal**

1. **Background of the Client and Detail of Business of the Client:**
2. **Brief Profile of the Owners/Directors:**
3. **Succession line :**

| Name of Successor | Relationship | Age (Years) | Present Occupation |
| --- | --- | --- | --- |
|  |  |  |  |
|  |  |  |  |

1. **Guarantor’s Information:**

| Sl No | Name | Age(Years)  [DOB] | Relationship | Occupation | Address | Contact No. | Passport/ National ID No | Net worth | CIB |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | SAVITA OIL TECHNOLOGIES LIMITED |  | Business Owner | Business | 66/67 Nariman Bhavannariman Point, Mumbai, Maharashtra,400021, India, | 1234567890 | 13 | 10 |  |
|  |  |  |  |  |  |  |  |  |  |

1. **Sister Concerns:** Fig. in Million BDT

| Name of the Concern | Nature of Business | Year of Establishment | Sales | Net Profit |
| --- | --- | --- | --- | --- |
| VISAGE HOLDINGS AND FINANCE PRIVATE LIMITED |  |  | …….. (yyyy) |  |
|  |  |  |  |  |
|  |  |  |  |  |

1. **Details Business Performance with DBL:**

**Account Turnover:** (BDT in million)

| **Type of account** | **Year** | **Dr. Sum** | **Cr. Sum** | **Dr. entry** | **Cr. entry** | **Highest Balance** | **Lowest Balance** |
| --- | --- | --- | --- | --- | --- | --- | --- |
| OD/CC |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| CD |  |  |  |  |  |  | |
|  |  |  |  |  |

**a) Import Performance:** Fig in million BDT

**Import (sight)**

| Year | L/C Opened | | L/C Outstanding | | PAD Outstanding | | Documents Retired | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| No. | Amount | No. | Amount | No. | Amount | No. | Amount |
|  |  |  |  |  |  |  |  |  |
| Total |  |  |  |  |  |  |  |  |

**Import (DP/UPAS)**

| Year | L/C Opened | | L/C Outstanding | | Accepted Liability Outstanding | | Documents Retired | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| No. | Amount | No. | Amount | No. | Amount | No. | Amount |
|  |  |  |  |  |  |  |  |  |
| Total |  |  |  |  |  |  |  |  |

1. **Bank Guarantee Performance:** (BDT in million)

| Year | BG Issued | | BG Returned | | BG Outstanding | |
| --- | --- | --- | --- | --- | --- | --- |
| No. | Amount | No. | No. | No. | Amount |
|  |  |  |  |  |  |  |
| Total |  |  |  |  |  |  |

**b.i.) Details of Expired Bank Guarantee:** (BDT in million)

| BG Reference No. | Issue date | Amount | Margin | Expiry | Beneficiary | Remarks |
| --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  |
| Total |  |  |  |  |  |  |

{Note: Reason for o’due and Specific Road map for adjustment)

1. **LTR Performance:** (BDT in million)

| Year | LTR Allowed | | LTR Adjusted | | LTR Outstanding | |
| --- | --- | --- | --- | --- | --- | --- |
| No. | Amount | No. | Amount | No. | Amount |
|  |  |  |  |  |  |  |
| Total |  |  |  |  |  |  |

**c.i.) Details of Expired LTR:**

| Contract Ref.  No | Disburse  Date | Contract  Amount | Int. Rate  % | Present  Outstanding | Maturity  Date | Overdue  Amount | Overdue  Ageing (in days) | Status |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  |  |  |

{Note: Reason for o’due and Specific Road map for adjustment)

1. **STL/Time Loan Performance:** (BDT in million)

| Year | STL Allowed | | STL Adjusted | | STL Outstanding | |
| --- | --- | --- | --- | --- | --- | --- |
| No. | Amount | No. | Amount | No. | Amount |
|  |  |  |  |  |  |  |
| Total |  |  |  |  |  |  |

**d.i.) Details of Overdue/Expired STL/Time loan:**

| Contract Ref.  No | Disburse  Date | Contract  Amount | Int. Rate  % | Present  Outstanding | Maturity  Date | Overdue  Amount | DPD/Overdue  Ageing (in days) | Status |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  |  |  |

{Note: Reason for o’due and Specific Road map for adjustment)

**[Note: Details of Forced loan liability, if any, to be furnished as per expired STL/LTR format]**

1. **IDBP/FDBP Performance:** (BDT in million)

| Year | Bill Purchased/Negotiated/  Discounted | | Proceeds Realized | | Proceeds under Realization | |
| --- | --- | --- | --- | --- | --- | --- |
| No. | Amount | No. | Amount | No. | Amount |
|  |  |  |  |  |  |  |
| Total |  |  |  |  |  |  |

{Note: Reason for o’due and Specific Road map for adjustment)

1. **Overdraft (Pay Order) Performance:** (BDT in million)

| Year | PO Issued | | PO Returned | | PO Outstanding | |
| --- | --- | --- | --- | --- | --- | --- |
| No. | Amount | No. | Amount | No. | Amount |
|  |  |  |  |  |  |  |
| Total |  |  |  |  |  |  |

**f.i.) Outstanding OD (Pay Order) Status:** (BDT in million)

| PO No | Issuance  Date | Amount | Int. Rate  % | Present  Outstanding | Maturity  Date | Overdue  Amount | Overdue  Ageing (in days) | Beneficiary | Status |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  |  |  |  |

{Note: Reason for o’due and Specific Road map for adjustment)

1. **Performance of existing Term Loan/Lease/HBL: (as of ……)**  (BDT in million)

| Contract No. | Purpose of TL | Disbursed Amount | Disburse Date | O/s. | Expiry Date | Installment Size  [EMI/EQI] | Installment due | | Installment paid | | Overdue Installment | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| No. | Amount | No. | Amount | No. | Amt |
|  |  |  |  |  |  |  |  |  |  |  |  |  |

Note: Reason for o’due and Specific Road map for adjustment (if any).

1. **Performance with Other Bank:** (**as per respective tables furnished above**)
2. **Project Cost & Means of finance: (Applicable for Manufacturing Concerns/Project Finance only)**

Fig in Million BDT

| | **Sl.** | **Particulars** | **Debt** | **Equity** | **Total Cost** | **Cost incurred**  **(as on ..)** | **Cost to be**  **incurred** | | --- | --- | --- | --- | --- | --- | --- | | 1. | Land & Land development |  |  |  |  |  | | 2. | Building & Civil Construction  (xxx sft. at Tk.xxx/Sft.) |  |  |  |  |  | | 3. | Imported machinery |  |  |  |  |  | | 4. | Local Machinery & Equipment’s |  |  |  |  |  | | 5. | C&F, Carriage, Duty, Insurance,  Commission, etc. on Machinery |  |  |  |  |  | | 6. | Erection & Installation |  |  |  |  |  | | 7. | Transport |  |  |  |  |  | | 8. | Other Assets |  |  |  |  |  | | 9. | Preliminary & Pre-operating Expenses |  |  |  |  |  | | 10. | Provisions for contingency |  |  |  |  |  | |  | **Total** |  |  |  |  |  | |  | **Percentage (%)** |  |  |  |  |  | |  |  |  |  |  |  |  | | 11. | IDCP (Interest during construction period) |  |  |  |  |  | |  | **G. Total** (Including IDCP) |  |  |  |  |  | |  | **Percentage (%)** [Considering IDCP Debt] |  |  |  |  |  |  | **Particulars** | | **Initial Amount** | **BMRE Amount** | **Total** | | --- | --- | --- | --- | --- | | Total Project Cost | |  |  |  | | Debt (with DBL) | Term Loan |  |  |  | | IDCP |  |  |  | | Total |  |  |  | | Total Equity | |  |  |  | | Debt Equity Ratio | |  |  |  |   **Note:** Name of the project financing Bank, if financed by other bank. |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |

***Financial Features of the Project (in case of new project):***

| Total Project Cost |  |
| --- | --- |
| Net Present Value (NPV) |  |
| Project Life: |  |
| IRR % |  |
| Pay-Back period |  |
| Break Even capacity of operation % |  |

1. **Project particulars: (Applicable for Manufacturing Concerns/Project Finance only)**

| Name of the project | : |  |
| --- | --- | --- |
| Product | : |  |
| Brand | : |  |
| Project location | : |  |
| Land area | : |  |
| Description of the building(Factory/Office/Godown) | : | <Floor wise measurement, total cost, total areas in sft. and cost per sft.> |
| Owner of the land & building | : |  |
| Machinery | : | <origin, brand, value etc.> |
| Utilities and other infrastructure facility | : |  |
| ETP | : |  |
| Export market/Buyer | : |  |
| No. of employee | : |  |
| Date of commercial production | : |  |
| Details of raw materials & sources | : |  |
| Details of finished goods | : |  |
| Daily production (in hrs.) | : |  |
| Yearly production (in days) | : |  |
| Production capacity (at 100%) | : |  |
| Daily actual production | : |  |
| Selling price per unit | : |  |
| Cost per unit | : |  |
| Firefighting arrangement | : |  |

1. **Work Order Position [Financed by DBL]:**

**Existing Work Order: A/C:………………**

1. (BDT in million)

| SN | Name of the WO  Issuing Authority | Source of  Fund | Description of  Work | Work Order  Value | Work Validity | Deduction | | | | | Net WO Value |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| VAT | AIT | Security | APG | Total |
|  |  |  |  |  | Initial:  Extended: |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |

***Continued to next Table***

(BDT in million)

| SN | A/C No. | Bills Received | Bills Receivables  (b) | OD Allowed | OD Adjusted | Client’s Liability  (a) | Exposure (%) [a/b] | OD(WO) A/C Expiry | Mode of Payment | Completion of Work  (%) | Status of work | Visit conducted on |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |

**New Work Order: A/C:………………**

Fig in Million BDT

| Name of the WO  Issuing Authority | Reference | Source of fund | Description of Work | Work Order Value | Amount of APG required | Expiry | Deductions | | | | | Net WO Value |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Vat | AIT | Security | APG | Total |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |

| Proposed facility | Coverage  (%) | Mode of Payment | Remarks |
| --- | --- | --- | --- |
|
|  |  |  |  |

**19.1. Ongoing/Running Work Order Position [Financed by Other Bank/ Own Source]:**

(BDT in million)

| SN | Work Awarding Authority | Details of Work | Contract Value | % of Completion | Present Status | Financed by |
| --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  |
|  | Total |  |  |  |  |  |

**19.2. Past Work Order Performance:** (BDT in million)

| SN | Work Awarding Authority | Details of Work | Completion Year | Contract Value |
| --- | --- | --- | --- | --- |
|  |  |  |  |  |
|  |  |  | Total (Year wise) |  |
|  |  |  | G.Total: |  |
|  |  |  | Total (yyyy) |  |
|  | Total (yyyy – yyyy) | |  |  |

**19.3. Work Orders in Pipeline:** (BDT in million)

| SN | Work Awarding Authority | Details of Work | Contract Value | Status |
| --- | --- | --- | --- | --- |
|  |  |  |  |  |
|  | **Total** |  |  |  |

1. **Chronological Facility History:** (BDT in million)

| SL No. | Facility Type | Review Type | Amount | HO Sanction Reference & Date | Status |
| --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |

1. **Income Generated and Projected Income:** (BDT in million)

| Actual/  projected | Year | Interest  Income | Spread  (Intt. Rate – COD) | Net Interest  Income | Fees &  Commission | Exchange  Gain | Others | Gross  Income | **Net**  **Income** | **Yield** |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| *1* | *2* | *3* | *4* | *5* | *6* | *7=(1+4+5+6)* | *8=(3+4+5+6)* | *9= {Gross income x Interest rate}/ Interest income* |
| Actual | Year- 1 |  |  |  |  |  |  |  |  |  |
| Actual | Year-2 |  |  |  |  |  |  |  |  |  |
| Actual | Year-3 |  |  |  |  |  |  |  |  |  |
| Projected | Year-4 |  |  |  |  |  |  |  |  |  |

1. **Key Risk Issues and Mitigation:**

| **Category** | **Risks** | **Mitigates** |
| --- | --- | --- |
| Industry Risk |  |  |
| Financial Risk |  |  |
| Management Risks |  |  |
| Relationship Risks |  |  |
| Security Risks |  |  |

1. **Key Financial Indicator:** (BDT in million)

| **Fin. Indices** | **2019**  Audited/Management prepared) | **2020**  Audited/Management prepared) | **2021**  Audited/Management prepared) | **2022**  Audited/Management prepared) |
| --- | --- | --- | --- | --- |
| Sales | 375.00 | 412.50 | 433.15 | 476.47 |
| Sales Growth (%) | N/A | 0.10 | 0.05 | 0.10 |
| Gross Profit | 7.50 | 8.25 | 8.80 | 9.68 |
| Net Profit | 4.40 | 5.37 | 5.77 | 6.46 |
| Gross Profit Margin (%) | 0.02 | 0.02 | 0.02 | 0.02 |
| Net Profit Margin (%) | 0.01 | 0.01 | 0.01 | 0.01 |
| Current Ratio (X) | 2.82 | 1.51 | 1.51 | 1.65 |
| Leverage (Debt/Equity) (X) | 0.13 | 0.30 | 0.31 | 0.30 |
| Total Asset | 53.50 | 55.80 | 58.75 | 60.64 |
| Total Liability | 6.03 | 12.82 | 13.87 | 13.87 |
| Net worth (Business) | 47.47 | 42.98 | 44.88 | 46.77 |
| Debt Service Coverage Ratio (X) | 0.85 | 0.47 | 0.46 | 0.51 |

**Month wise sales:**

| **Month** | **Jan** | **Feb** | **March** | **April** | **May** | **June** | **July** | **August** | **Sept** | **Oct** | **Nov** | **Dec** | **Total** |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Year-01 | 18.75 | 26.25 | 30 | 22.5 | 26.25 | 30 | 33.75 | 37.5 | 41.25 | 37.5 | 41.25 | 30 | 375 |
| Year-02 | 20.63 | 28.88 | 33 | 24.75 | 28.88 | 33 | 37.13 | 41.25 | 45.38 | 41.25 | 45.38 | 33 | 412.5 |
| Year-03 (YTD) | 21.66 | 30.32 | 34.65 | 25.99 | 30.32 | 34.65 | 38.98 | 43.32 | 47.65 | 43.32 | 45.38 | 34.65 | 433.15 |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |

1. **Assessment of Required working capital:**

**Note: Working Capital requirement calculation might vary as per nature of the particular business.**

| Value of Working Capital Gap |  |
| --- | --- |

**Term Loan Repayment Capacity:**

| **Year** | **Year-1** | **Year-2** | **Year-3** |
| --- | --- | --- | --- |
| Projected Sales (A) |  |  |  |
| Cost of goods sold (B) |  |  |  |
| Gross Profit C=(A–B) |  |  |  |
| Selling, administrative & general expenses (D) |  |  |  |
| Operating Profit E=(C–D) |  |  |  |
| Bank interest for working capital (F) |  |  |  |
| Fund available for repayment of Term Loan Installment G=(E–F) |  |  |  |
| Installment for existing Term Loan (H) |  |  |  |
| Proposed Installment of Term Loan (I) |  |  |  |
| Total Term Loan Installment J=(H+I) |  |  |  |
| Family Expenses (K) |  |  |  |
| Residual after payment of installments (G-(J+K)): |  |  |  |
| **DBR** |  |  |  |
| Fixed Int+Inst/EBIT-Family Exp |

1. **Documentation Status (Please mark** ✔ **in the field)**

| Sl. | Particulars | Obtained/  Completed | Not Obtained /  Not Completed | Findings |
| --- | --- | --- | --- | --- |
|  | Overall Documentation |  |  |  |
|  | Legal Opinion from the lawyer regarding acceptability of the collateral |  |  | Dt. Dd/mm/yyyy;  Name of the lawyer  Opinion: |
|  | Letter of Satisfaction from the legal advisor |  |  | Dt. Dd/mm/yyyy;  Name of the lawyer  Opinion: |
|  | Search report from the sub registry office and other relevant offices on authenticity of property documents from Lawyer |  |  | Dt. Dd/mm/yyyy;  Name of the lawyer  Opinion: |
|  | Search report from the sub registry office and other relevant offices on authenticity of property documents from  **Branch Officials** (**As per LAD Cir-05 dated 05.09.2016 and LAD Circular-02 dated 26.01.2020)** |  |  | Dt. Dd/mm/yyyy;  Opinion: |
|  | Up to date Schedule X and Form XII |  |  |  |
|  | Share Pledge formalities (including setting Trigger value and Selling formalities) |  |  | {Provide Details, if required} |
|  | Land development rent Paid Receipt |  |  | Obtained upto {…} |
|  | Search report from RJSC regarding Creation of charge |  |  | Dt. dd/mm/yyyy;  Name of the lawyer  Opinion:  {Details furnished below} |

***Details of the RJSC Search report as follows:***

| Account | Types of Charge | Initial Charge value & Date | Modified Value and date | Remarks |
| --- | --- | --- | --- | --- |
|  |  |  |  |  |

1. **Insurance Details:**

(BDT in million)

| Sl. | Name of the client | Insured Item | Covering Risks of  (fire, RSD etc.) | Date of issuance | Facility type | Facility amount | Sum insured | Validity | Name of the insurance company | Whether cover note has been issued (Yes/No) | Whether premium has been paid (in cash/ by Pay Order) |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  |  |  |  |  |  |

1. **Branch Observations/key issues, Rationale and Recommendation of the Proposal by the Branch:**
2. **Details facility/Debt Structure:**

**Line-i:**

| Name of the Client | : |  |
| --- | --- | --- |
| Nature of Facility | : |  |
| Review type | : |  |
| Extent of Facility | : |  |
| Purpose | : |  |
| Rate of Interest(Flexible/variable) | : |  |
| Penal Int. Rate | : |  |
| Margin | : |  |
| Mode of Repayment | : |  |
| Review date | : |  |
| Condition | : |  |

1. **Security Arrangements:**

**Existing:**

**a. Primary:**

**b. Collateral:** Registered Mortgaged with registered IGPA of ……….decimals land as follows:

| **SL** | **Description**  **(Area & schedule of the property)** | **Owner** | **Surveyor valuation\***  (as on ………) | | | | | | **Branch valuation**  (as on ………) | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **MV** | | | **DV** | | | **MV** | | | **DV** | | |
| **Land** | **Bldg.** | | **Land** | **Bldg.** | | **Land** | **Bldg.** | | **Land** | **Bldg.** | |
| i. |  |  |  | |  |  | |  |  | |  |  | |  |
| ii. |  |  |  | |  |  | |  |  | |  |  | |  |
| **Total** |  | |  | | |  | | |  | | |  | | |
| **\* Surveyor company & Date:** “……………………………”. | | | | | | | | | | | | | | |

[Note: Immediate surveyor’s valuation and date to be mentioned, if revised/new valuation shows significant difference]

**Others:**

1. **Other Terms & Conditions (if any):**

**Recommended and placed before the SME CRM Unit, Head Office for kind Approval**

|  |  |  |
| --- | --- | --- |
| **Credit Officer** | **Credit In-Charge** | **Manager Operations** |

|  |  |  |
| --- | --- | --- |
| **Branch Manager** |  |  |