

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

| Customer’s Name & ID | **:** | Maa Enterprise |
| --- | --- | --- |
| Constitution | **:** | Proprietorship |
| Key Person (Designation & Age) | **:** | SUFIA ISLAM |
| Nature of Business | **:** | Retail and Wholesaler of Potato, Ginger, Onion, Garlic, Red Chilies,Turmeric, Coriander(Dhonia) etc.  |
| 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 |  | 4 |  |
| Non-Funded (B) |  |  |  |  |  | Cash/ Q. Cash |  | 0.01 |  |
| Sub Limit (C) |  |  |  |  |  | **Total** |  | **10.07** |  |
| **Total: (A+B-C)** |  |  |  |  |  **1.2** | **Coverage**  |  | **8.39** |  |
|  | **Other Assets/Comforts:**A) Margin (LC/BG) :B) Plant & Machinery : 0.01C) Stock (as of …..) : 2.4D) Receivables (as of …) : 0.05 |

**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 |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
| 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. | Maa Enterprise | 10.59 |
| 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
 | SUFIA ISLAM | MD. RAFIQUL ISLAM |
| 1. Other Terms: Tagging, Counter Guarantee
 |  |  |

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

| **SN** | **Description** |  |  | **Amount** |
| --- | --- | --- | --- | --- |
| i. | Cash Collateral (PV): |  | Yes | 0.01 |
| ii. | Landed Property (DV): ……..decimal residential vacant land at Dist -…………, PS & SRO- , Mouza- Ownership:  | Land : PARK BAZAR, COLLEGE PARA, TANGAIL SADAR, TANGAIL AS EQUITABLE MORTGAGE.  | Building : PARK BAZAR, COLLEGE PARA, TANGAIL SADAR, TANGAIL.  | 4 |

# 3. Particulars of the Client:

**3.1 Borrower’s Introduction:**

| Name of the Concern | : | Maa Enterprise |
| --- | --- | --- |
| Address of Business | : |

| Office | : | COLLEGEPARA, TANGAIL SADAR, TANGAIL. | [Rented/Owned] |
| --- | --- | --- | --- |
| Factory | : |  | [Rented/Owned] |
| Godown | : | Park Bazar, College Road, Tangail Sadar, Tangail | [Rented/Owned] |

 |
| Commencement of business | : | 01/01/2020 |
| Business Experience of the client | : | 4 |
| Brief Description of Business | : | Retail and Wholesaler of Potato, Ginger, Onion, Garlic, Red Chilies,Turmeric, Coriander(Dhonia) etc.  |
| Sources of raw materials/suppliers | : | List of suppliers :

| SL No | Name of supplier | Address | Payable  | Year of Relationship | % of credit purchase |
| --- | --- | --- | --- | --- | --- |
| 01 | BISMILLAH TRADERS |  |  | Between 3 to 4 years |  |
| 02 | TAKRIM TRADERS |  |  | Between 3 to 4 years |  |
| 03 |  |  |  |  |  |

 |
| Major buyers/market | : | List of buyers:

| SL No | Name of buyers  | Address | Receivable  | Average Receivable Aging (Days) | Year of Relationship | % of credit sale |
| --- | --- | --- | --- | --- | --- | --- |
|  | SAHED STORE |  |  | Between 7 and 30 days | Between 3 to 4 years |  |
|  | S R S STORE |  |  | Between 7 and 30 days | Between 3 to 4 years |  |
|  | TULI STORE |  |  | Between 7 and 30 days | Between 3 to 4 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 |  |  |  | 0.01 |

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 | Park Bazar, College Road, Tangail Sadar, Tangail |  |  | 2.4 |  |
|  | 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 | : |  |
| Net Worth of the client/owners | : | 1.38 14.3 |
| 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 PLC |
| 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 | 0.06 | Below 25 | 10.59 | Micro |  |

**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) |
| --- | --- | --- | --- | --- | --- | --- | --- |
| SUFIA ISLAM  |  | INTER |  |  67% to 100% | Resident citizen |  | 14.3  |
|  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |

# 4. Business & account Performance:

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

| Year | Sales | Import | Export | Net Profit | Account Turnoverwith DBL/Other Banks  | Highest balance[OD/CD] | Lowest Balance[OD/CD] | OD/CCLimit | Bank Reflection (%) | Deposit with DBL(As of ….) |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| [Dr. Sum] | [Cr. Sum] |
| 2021 | 0 |  |  | 0 |  |  |  |  |  |  | FDR/DDS/DPS/FI |
| 2022 | 9.13 |  |  | 0.69 |  |  |  |  |  |  |
| 2023 | 10.59 |  |  | 0.74 |  |  |  |  |  |  |
| 2024 | 14.1 |  |  | 1 |  |  |  |  |  |  |

**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 |
| --- | --- | --- | --- | --- |
| Maa Enterprise | 29/07/2024 |  |  |  |

Remarks:  |
| **Credit Rating** | : |

| Client | Rating Agency | Long Term | Short Term | Outlook | Validity |
| --- | --- | --- | --- | --- | --- |
|  | Artha Credit |  | 246 |  | 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 |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | SUFIA ISLAM |  | Business Owner | Business | SAKRAIL, TANGAIL SADAR, TANGAIL | 1865479219 | 8708705796 | 14.3 |  |
|  |  |  |  |  |  |  |  |  |  |

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

| Name of the Concern | Nature of Business | Year of Establishment | Sales | Net Profit |
| --- | --- | --- | --- | --- |
|  |  |  | …….. (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 | DisburseDate | ContractAmount | Int. Rate% | Present Outstanding | MaturityDate | OverdueAmount | OverdueAgeing (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 | DisburseDate | ContractAmount | Int. Rate% | Present Outstanding | MaturityDate | OverdueAmount | DPD/OverdueAgeing (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 | MaturityDate | OverdueAmount | OverdueAgeing (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 | InterestIncome | Spread(Intt. Rate – COD) | Net InterestIncome | Fees &Commission | ExchangeGain | Others | GrossIncome | **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 | 0.00 | 9.13 | 10.59 | 14.10 |
| Sales Growth (%) | N/A | N/A | 0.16 | 0.33 |
| Gross Profit  | 0.00 | 0.90 | 1.07 | 1.37 |
| Net Profit  | 0.00 | 0.69 | 0.74 | 1.00 |
| Gross Profit Margin (%) | N/A | 0.10 | 0.10 | 0.10 |
| Net Profit Margin (%) | N/A | 0.08 | 0.07 | 0.07 |
| Current Ratio (X) | N/A | 18.40 | 22.40 | 2.56 |
| Leverage (Debt/Equity) (X) | N/A | 0.04 | 0.04 | 0.49 |
| Total Asset | 0.00 | 1.17 | 1.43 | 3.04 |
| Total Liability | 0.00 | 0.05 | 0.05 | 1.00 |
| Net worth (Business) | 0.00 | 1.12 | 1.38 | 2.04 |
| Debt Service Coverage Ratio (X) | N/A | 11.54 | 10.29 | 1.00 |

**Month wise sales:**

| **Month** | **Jan** | **Feb** | **March** | **April** | **May** | **June** | **July** | **August** | **Sept** | **Oct** | **Nov** | **Dec** | **Total** |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Year-01 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Year-02 | 0.76 | 0.76 | 0.76 | 0.76 | 0.76 | 0.76 | 0.76 | 0.76 | 0.76 | 0.76 | 0.76 | 0.76 | 9.13 |
| Year-03 (YTD) | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.76 | 0.88 | 10.59 |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |

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 | 1197789.04 |
| --- | --- |

 **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**  |  |  |