**Annexure # 1**

**Guarantee Applicationfor Term Loan under Tk. 25,000 Crore Refinance Scheme**

A loan/investment facility has been approved subject to the issuance of a credit guarantee under the participation agreement between Bangladesh Krishi Bankand the Credit Guarantee Department (CGD) of Bangladesh Bank, subject to the Terms and Conditions outlined in the Agreement dated 29/08/2022

**Section-1: General Information**

|  |  |  |
| --- | --- | --- |
| 1. | Loan identification number |  |
| 2. | Branch Name and Code: |  |
| 3 | Name of the Enterprise(Borrower):  |
| 4. | Business Address & Contact Number :  |
| 5. | Trade License Number of the Enterprise -  |
| 6. | Tax Identification Number (TIN) of theEnterprise  |
| 7. | Business Identification Number (BIN) of the Enterprise (if available) :  |
| 8. | Name of the Owner(s):  |
| 9. | Owners’TIN |
| 10. | Owners’NID :  |
| 11. | Gender of Owner : Male Female |
| 12. | Residence Address & Contact Number of Owner(s) : Mahmudabad, saha para, barabkunda, Mob- 001755859233 |
| 13. | Category ofthe Enterprise: Cottage 🞎Micro | Small |
| 14. | Nature ofthe Business: 🞎Manufacturing 🞎Service | 🞎Trading |
| 15. | Establishment Date oftheEnterprise : 16. Years in Operation : Years |
| 17. | Ownership Type : | SoleProprietorship | * Partnership
 | * Limited LiabilityCompany
 |
| 18. | Borrower Type : | First TimeBorrower | * Repeat Borrower
 |  |
| 19. | Purpose of the Loan : | WorkingCapital | * BusinessExpansion
 | Others |
| 20. | No. of Existing Employees of the Enterprise : |  |  |  |
|  | a. Total  |  | b. Male :  | c. Female :  |  |
| 21. | a. Total Liability : |  |  b. Total Assets :  |  |  |
|  | c. Owners’ Equity : |  |  d. Outside liabilities : |  |  |
|  | e. Annual Sales: |  |  f. Annual Income :  |  |  |
| 22. | a. Amount of the Loan : LAC | b. Expected Guarantee Amount(70%): |  Lac |
| 23. | Interest Rate :  |  |  |  |  |  |
| 24. | Final Repayment Date :  |  |  |  |
| 25. | Personal Guarantee ofthe Owner(s): Yes | * No
 |
| 26. | Third-Party Guarantee: Yes | No |
| 27. | Other collateral (if any): | - |  |  |  |
| 28. | Forced Sale Value of other collateral : - |  |  |  |

(Annexure # 1 Continued)

**Section-2: Undertaking**

We, on behalf of the *Bangladesh Krishi Bank* hereby, confirm that this application falls within the terms and conditions of the participation agreement. Proper due diligence and documentation have been made by following our CMSME Credit Policy as well as annexure:2 of the Manual of CGS. We will pay the guarantee fees against this application's registration as per the provision of CGD circular no.02/22, dated 10/08/2022 and its’ subsequent amendments.

We also understand that in the event of any claim under the participation agreement, failure to provide documents and/or certifications as per the Manual of CGS relevant circulars of Bangladesh Bank, the claim against the guarantee may be rejected.

|  |  |
| --- | --- |
| (Signature of Focal Point officer)(*for further correspondence*) | (Signature of Authorized Signatory) |
| Name and Designation | Name and Designation |
| Contact Number and Email | Contact Number and Email |

Annexure# 2

|  |  |  |
| --- | --- | --- |
| Name of the Enterprise/Borrower  | : |  |
| Customer ID | : |  |
| Branch Name | : |  |
| PFI Name | : |  |
|  |  |  |
| **Due Diligence Checklist:** The following are the requirements for due diligence of a credit guarantee facilitated loan/investment and documents attesting to the same need to be on file and shall be made available to the CGD upon request: |
| 1.      Loan Application according to the Manual of Credit Guarantee Scheme |  |
| 2.      Application submitted solely for Term Loan under Tk. 25,000 Crore Refinance Scheme |  |
| 3.      The document that certifies the enterprise falls under CMSMECategory |  |
| 4.      On-site visit report |  |
| 5.      Financial statements (Balance Sheet/Income Statement, Cash Flow Statement) or any written statement(s) based on production/sales/turnover of the previous year (one/more) of CMSME |  |
| 6.      Credit analysis report including- |  |
| a)      Overall credit rating,  |  |
| b)      Discussion on industry/competitive environment,  |  |
| c)      Projected income or cash flow statement, |  |
| d)      Assessment of management capacity/competency,  |  |
| e)      Evaluation of previous business performance, |  |
| f)       Supplier checks as to borrower’s adherence to payment arrangements,  |  |
| g)      Comments on capital adequacy and composition of balance sheet including changes in inventory, account receivable and accounts payable,  |  |
| h)      Trends in sales, operating income, and net income  |  |
| i)        Summary and recommendation/approval by authorized bank officers including all exposure to proposed borrower and group, if any |  |
| 7.      The borrower is regular on all credit facilities from Bank/FI |  |
| 8.      Satisfactory CIB report of the Borrower |  |
| 9.      Proposed facilities are not a rescheduling of existing facilities |  |
| 10.  Verification that borrower’s premises or address are in place, and machinery (if any) are working in orderly |  |
| 11.  The borrower is not subject to any court proceedings, and is not the subject of any legal actions either in process or pending and |  |
| 12.  The borrower’s fixed assets are free from any liens or encumbrances. |  |
| (Annexure # 2 Continued) |
| (From previous page) |
| **Documentary Checklist:** In addition to the requirements for due diligence stated above for each loan, the PFI needs to certify the following documents available in the concerned file, which may be verified by the CGD: |
| 1.      Loan Application Form |  |
| 2.      Trade License |  |
| 3.      Partnership Deed (For Partnership business only) |  |
| 4.      Board Resolution (For Partnership business /Limited Company only) |  |
| 5.      Certificate of Incorporation (For Limited Company only) |  |
| 6.      Memorandum & Articles of Association (For Limited Company only) |  |
| 7.      Form XII/Schedule X (if applicable) (For Limited Company only) |  |
| 8.      T & T phone number of the residence/office |  |
| 9.      Latest 12 months Business Account Statement |  |
| 10.  Photograph of Proprietor/Key Partner/Managing Director |  |
| 11.  TIN Certificate/Tax Return Receipt |  |
| 12.  Utility Bill of business address |  |
| 13.  Attested photocopy of Possession/Rental Deed/consecutive three months’ rent paid receipt |  |
| 14.  Photocopy of Nationality Certificate/Passport/Certificate of SSC/Voter ID Card/ID Card of the loan/investment applicant |  |
| 15.  Environment Policy Compliance |  |
| 16.  CIB report |  |
| 17.  Acknowledgment of the borrower for guarantee application  |  |
| 18.  Personal guarantee form (Joint/Several Guarantee)  |  |
| 19.  A declaration of the CMSME owner(s), partner(s) and shareholder(s) on their non- involvement of ineligible business activities and non-duplication of loan/investment under Credit Guarantee facilities  |  |
| 20.  Other (specify):  |  |
| If yes:  |  |

Attachment: Sanction Letter