**GENERAL APPLICATION FORM FOR CREDIT FACILITIES**

1. Name of the enterprise :
2. Regd. Office address :
3. Address of factory/ shop :
4. Contact information :telephone/mobile:………………………………….

email:

1. Constitution : Proprietary/Partnership firm/Pvt. Ltd./

ltd.Company

1. Certificate of registration : Pin:
2. Date of incorporation :
3. Name of proprietor/partners/directors and their brief details:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| NAME | AGE | ACADEMIC QUALIFICATION | RESIDENTIAL ADDRESS | TELEPHONE NO (RESIDENCE) | EXPERIENCE IN THE LINE OF ACTIVITY |
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1. Activity : Existing :

Proposed (#) :

# if a different activity other than existing activity is proposed.

1. Names of associate concerns and nature of association:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name of associate concern | Addresses of associate concerns | Presently banking with | Nature of association | Extent of interest as a prop. / partner / director or just investor in associate concern |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |

1. Relationship of Proprietor/Partner/Director with officials of the Bank/Director of the Bank :
2. Credit Facilities (Existing) :

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Type of facilities | Limit (Kes Mn) | Outstanding as on….. | Presently banking with | Security Lodged | Rate of Interest | Repayment terms |
| Overdraft |  |  |  |  |  |  |
| Term loan |  |  |  |  |  |  |
| Demand loan |  |  |  |  |  |  |
| LC/BG |  |  |  |  |  |  |
| Any other (please specify) |  |  |  |  |  |  |

If banking with our Bank, customer account No.\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**It is certified that our unit has not availed any loan from any other Bank / Financial Institution in the past and I am not indebted to any other Bank / Financial Institution other than those mentioned in 12 above.**

1. Credit facilities (proposed):

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Type of facilities | Limit (Kes Mn) | Purpose for which required | Security offered | |
|  | Primary Security (Details with approx. value to be mentioned) | Whether Collateral Security offered (Please mention yes or no) (If yes, then provide details in column 14) |
| Overdraft |  |  |  |  |
| Term loan |  |  |  |  |
| Demand loan |  |  |  |  |
| LC/BG |  |  |  |  |
| Any other (please specify) |  |  |  |  |

In case of term loan requirements, the details of capital expenditure (such as purchase of machinery/equipment, construction of building/shed may be given as under:

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Type of Capital Exp. | Purpose | Process of procurement | Name of supplier  /Contractor | Total cost | Contribution being made by the promoters (Kes Mn) | Loan Required (Kes Mn) |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |

NB: In case of imported of machine/equipment - the breakup of basic cost, freight, insurance and customs duty may be given

1. Details of Guarantors:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| NAME | AGE | RELATION WITH BORROWER | RESIDENTIAL ADDRESS | TELEPHONE NO (RESIDENCE) | NET WORTH |
|  |  |  |  |  |  |
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1. Details of Collateral Security offered, if any, including 3rd party guarantee:
2. Past Performance/Future Estimates (Actual performance for two previous years, estimates for current year and projections for next year to be provided for working capital facilities. However for term loan facilities projections to be provided till the proposed year of repayment of loan):

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Particulars | PAST YEAR - II (Actual) | PAST YEAR - I (Actual) | PRESENT YEAR (Estimates) | NEXT YEAR (Projections) |
| Net Sales |  |  |  |  |
| Net Profit |  |  |  |  |
| Capital (Net worth in case of companies) |  |  |  |  |

1. Status regarding Statutory approvals/licenses (copy of approvals to be enclosed):

|  |  |  |
| --- | --- | --- |
| Statutory Obligation | Whether Complied with (Write Yes / No). If Not applicable then write N.A. | Remarks (Any details in connection with the relevant approval/license to be given) |
| Certification of Registration |  |  |
| PIN |  |  |
| VAT registration |  |  |
| County Licenses |  |  |
| Latest annual return filed |  |  |
| Any other licenses/permits |  |  |
| Any other statutory approvals |  |  |

1. Photo & signatures

|  |  |  |
| --- | --- | --- |
| SPACE FOR PHOTO | SPACE FOR PHOTO | SPACE FOR PHOTO |
| SIGNATURES OF PROPRIETOR / PARTNER / DIRECTOR WHOSE PHOTO IS AFFIXED ABOVE | | |
|  |  |  |
| Only one photo of proprietor / each Partner / Each working Director is required to be affixed. Each photo will be certified /attested by the Branch Team with name and signatures on the photograph with Branch stamp. The concerned staff will put his name below the signatures. | | |

1. I/We certify that all information furnished by me /us is true; that I/We have no borrowing arrangements for the unit except as indicated in the application; that there is no overdue/statutory dues against me / us / promoters except as indicated in the application; that no legal action has been / is being taken against me / us / promoters; that I/We shall furnish all other information that may be required by you in connection with my/our application that this may also be exchanged by you with any agency you may deemed fit and you, your representatives, representatives of the Central Bank of Kenya or any other agency as authorized by you, may, at any time, inspect/verify my/our assets, books of account etc. in our factory/business premises as given above.

Date :

Place :

CHECK LIST (TO BE GIVEN TO THE NEW CUSTOMERS BY BRANCH) OF DATA TO BE KEPT READY BY THE CUSTOMER

1. Proof of identity – National ID Card / Passport / PIN.
2. Proof of residence – Recent Electricity bill, Property rent & rates receipt / passport / Water Bill, partner or Director (if a company).
3. Proof of business address
4. Last three years audited balance sheets of the units along with copy of filed annual return /VAT returns etc. However, for cases below fund based limits of Kes 10 Mn if audited balance sheets are not available, then management accounts are also acceptable. For cases of Kes 10 Mn and above, the audited balance sheets are necessary.
5. Memorandum and articles of association of the Company/Partnership Deed of partners etc.
6. Assets and liabilities statement of promoters and guarantors along with latest income tax returns.
7. Rent Agreement (if business premises on rent).
8. Projected profit & loss accounts, balance sheets for the next two years in case of working capital limits and for the period of the loan in case of term loan. (along with detailed strategy to achieve the projected figures)
9. In case of takeover of advances, copy of letter of offer(s) for facilities being availed from existing bankers/Financial Institutions along with detailed terms and conditions and statement of loan/overdraft accounts from the account opening date.
10. Profile of the unit (includes names of promoters, other directors in the company, the activity being undertaken, addresses of all offices and plants, shareholding pattern etc.)
11. Last three years balance sheets of the Associate/Group Companies (If any).
12. Project report (for the proposed project if term funding is required) containing details of the project, machinery/equipment to be acquired, from whom to be acquired, price, names of suppliers, financial details like capacity of machines, capacity utilisation assumed, production, sales, projected profit & loss account and balance sheets for the next 7 to 8 years till the proposed loan is to be paid, the details of labour, staff to be hired, basis of assumption of such financial details etc.
13. Review of account containing month-wise sales (quantity and value both), production (quantity and value), imported raw-material (quantity and value), local raw material (quantity and value), value of stocks in process, finished goods (quantity and value), debtors, creditors, bank's outstanding for working capital limits, term loan limits, bills discounted.
14. Photocopies of lease deeds/title deeds of all the properties being offered as primary and collateral securities.
15. Position of accounts from the existing bankers and confirmation about the asset being Standard with them (In case of takeover).
16. Manufacturing process if applicable, major profile of executives in the company, any tie ups, details about raw material used and their suppliers, details about the buyers, details about major competitors and the company's strength and weaknesses as compared to their competitors etc.
17. Existing Bank account statement for -6- months
18. Works completed by the company and works on hand at present. Works on pipeline.

(The checklist is only indicative and not exhaustive and depending upon the local requirements at different places addition could be made as per necessity)