

LOAN APPLICATION FORM (SME)

Manager
The Bank of Khyber
_____ Branch

For Office Use Only			
Application No.			
Date of receipt			
Branch Code			

Dear Sir,
We hereby apply to avail fresh finance facilities / or continue existing credit facilities at your Branch. Our particulars are provided below and in the BBFS attached.

1 – BUSINESS PROFILE INFORMATION

Kindly Place (√) in the box that applies to you. The other boxes may be left blank.

1.1 Firm's / Company's Name _____

1.2 Office / Regd. Office Address: _____

Owned Goodwill Rented

1.3 Telephone No. _____, Fax No. _____, E-mail. _____

1.4 Member of Chamber of Ind. Yes No Number _____ if applicable)

1.5 SME Association Yes No Name _____

1.6 Any other Membership _____

1.7 Legal Status: Sole Proprietorship Partnership Private Limited. Company Public Limited Company

1.8 Sponsors Details

Name	Father's name	NIC	Address	Telephone

1.9 Total number of employees running the business: Please put "X" under those which do not apply to you

Family Member / directors / partners	Regular Employees	Contract Employees	Daily Wage Workers (if any)	Total

2 – BUSINESS DETAILS

2.1 Type of Business

- a - Manufacturing: Contract Manufacturing / Out Sourcing In-house
- b - Trading: Retail Wholesale Import / Export
- c - Services:

2.2 Date of Establishment of Present Business: _____

2.3 Detail of Present Business: (Please describe briefly)

2.4 Sales Turnover (Projections in case of new business)

(Rs in Millions)

	Year 1	Year 2	Year 3
Export/local			
Net Profit after tax			

2.5 Main Buyers / Customers of the Product(s):

S. No.	Description of Items	Customer(s)	Since When (Years)	Terms of Sale (Cash / Credit)
1				
2				
3				

3 – DETAILS OF LOAN REQUESTED FOR
3.1 Financing requirement To Be Met Through BOK: (for those who are already borrowing from BOK)

S.No.	Nature of facility Applied for	Renewal / Fresh / Enhancement	Limit Amount	Purpose	Loan Period
1					
2					
3					

*(Working Capital / Purchase of Machinery / Fixed Investment / Import / Export / Guarantee)

3.2 Financing Requirement To Be Met Through BOK: (for those who are not borrowing from BOK)

1	Nature of the Finance	Bank	Limit Amount	Loan Period
2	For day-to-day working capital			
3	For financing export			
4	For import			
5	For fixed investment/others			

3.3 Security Offered: I/We offer following securities.

	Description	Already charged / Mortgaged / Rented
Immovable property		
Hypothecation / Pledge		
Personal Guarantee		
Other		

3.4 Repayment frequency:

Interval	<input type="checkbox"/> Monthly	<input type="checkbox"/> Quarterly	<input type="checkbox"/> Half yearly / yearly
Source	<input type="checkbox"/> Assignment of Receivable	<input type="checkbox"/> Export Proceeds	<input type="checkbox"/> From Operation / Sale Proceed
Cash flow timing	<input type="checkbox"/> Seasonal	<input type="checkbox"/> Throughout the year	

4 – DOCUMENTS ATTACHED WITH THE FORM

<input type="checkbox"/> Copy of CNIC of the partner / directors	<input type="checkbox"/> Partnership deed (for Partnership)
<input type="checkbox"/> Bank statement	<input type="checkbox"/> Memorandum & Article of Association (for limited companies)
<input type="checkbox"/> Copy of NTN certificate	<input type="checkbox"/> Certificate of incorporation (for limited companies)
<input type="checkbox"/> Copy of latest financial statements	<input type="checkbox"/> Form-29, 21 & Form-A (for limited companies)
<input type="checkbox"/> Copy of latest Return filed with income tax authorities	<input type="checkbox"/> Any other

5 – AUTHORIZATION / DECLARATION

We, _____ hereby confirm as following:

- 5.1 We hereby apply for financing under the mark-up mode & hereby undertake to furnish all required documentation & cheques as per details provided by BOK.
- 5.2 That we shall provide all such further information and documents as may be requested by BOK, prior to extending the Finance Facility to us or at any other time thereafter.
- 5.3 That all information provided by us in the Application Form is true and correct to the best of our knowledge and we have not withheld any material fact. We hereby indemnify BOK and hold BOK harmless against any damages that may be suffered as a result of BOK's reliance on the information provided herein and against any claims or damages present or future sustained by BOK, under this scheme.
- 5.4 That the discretion of extend the Finance Facility to us and the amount of the Finance Facility to be extended to us shall lie solely with BOK and we shall abide by BOK's decision in this respect.
- 5.5 That BOK has right to reject any financing application without assigning any reason & to cancel any portion of the Finance Facility extended to me and to seek immediate repayment of all amounts outstanding and payable by us in respect of the Finance Facility.
- 5.6 We undertake to pay all charges & understand that external agency charges & all other charges are non-refundable for services rendered even if our application is rejected.
- 5.7 We hereby give irrevocable standing instruction to BOK to debit our account from time to time for monthly repayment of the amount financed by BOK and to pay off charges related to payment of Mark-up insurance premium, excise or any other charges which may be applicable.
- 5.8 In case of any intentional change in business setup in terms of change in Directors/partners and change in the scope of business prior written permission from BOK would be obtained.
- 5.9 He also authorized BOK or its duly approved agents to contact our place of residence, work and / or reference to verify any of the information provided by us in the application.
- 5.10 He hereby authorize the bank and their parties, including our bankers to exchange any of our information or making enquires for the purpose of consideration our application and for the conduct of any other account. We confirm that in the event our signature herein below differs materially from the signature(s) on our national identity card, BOK is authorized and instructed to rely on the documents which we are to execute for this loan / other communications signed or required to be signed by us in the manner specified herein below.
- 5.11 That we have read and understood the Loan Application Form and whatever has been stated hereinabove and I give our consent to abide by all the Rules & Regulations as stated herein as well as all other applicable Rules & Regulations.

Date: _____

Signature of Director / Partner

6 – PARTNER’S / DIRECTOR’S PROFILE INFORMATION

(Attach separate printed portion for every additional partner / guarantor / director who stands sponsor or guarantor)

6.1 Name: _____, S/o or W/o: _____

Nationality	<input type="checkbox"/> Pakistani	<input type="checkbox"/> Foreign	<input type="checkbox"/> Pakistani Resident	<input type="checkbox"/> Non Resident
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6.2 Present Residential Address: _____

6.3 Current Residential Address: _____

6.4 Residential Phone No. _____, Mobile No. _____

6.5 Education:

Professional Technical Master Bachelor Inter Metric Below Metric Illiterate

6.6 Skills / Technical Craftsmanship: _____

6.7 Acquired from: From Family From Own Experience Professional Institute _____

6.8 Experience (Past & Present):

Years		Nature of Business / Occupation / Name of Organization	Nature of Engagement (as owner / employee)	Position Held
Form	To			

6.9 Name of Person(s) next to you who look after / would look after the Business

S.No.	Name	Relationship	Experience in Related field

Note: My Personal Assets / Business assets are mentioned in the declaration attached with this form.

Date: _____

Signature of Director / Partner

LOAN APPLICATION FORM (SME) FOR MANUFACTURING SECTOR ONLY (Annexure)

1. Information About In House Manufacturing:

	Factory # 1	Factory # 2	Factory # 3
Location			
Owned / Leased / Rented premises			
Area of Plot			
Building covered area			
Operating / Closed			
Product(s) Manufactured / Processed therein			
Installed capacity in terms of output (in units)			
Capacity achieved (%)			
Nos. of Shifts			
Installed Manufacturing capacity after addition of new machinery			
Value of land			
Value of building			
Value of plant and Machinery			

2. Information about Contract Manufacturing (Out Source Manufacturing):

S. No.	Name of Contractor(s)	Product(s) / Material Manufactured by Them
1		
2		
3		

3. Information About main Raw Material Used:

S. No.	Material Procured Locally Available Seasonally	Material Procured Locally Available Throughout the Year	Material Imported
1			
2			
3			

4. Main Suppliers of Above Raw Material / Trading Items:

S. No.	Name	Since When	Amount Rs. (p.m)	Credit Cycle
1				
2				
3				

5. Information About Sale of Your Product: (During Last Year)

	Total Amount (in Rs)
Local Sale	
Export Sale	
Market price per unit	

6. ASSET CONVERSION CYCLE: (only in manufacturing concerns)

	Existing Value (in Rs.)	Proposed Value (in Rs.)
Sales		
Annual raw material consumed		
Other inputs:		
Wages		
Manufacturing Overheads		
Depreciation		
Total Cost of Manufacturing		
Inventories held		
Cost of goods sold		
Gross Profit		
Operating Expense		
Operating profit		

7. Additional information for loans for Fixed Investment:

<input type="checkbox"/> Plant & Machinery	<input type="checkbox"/> Equipment	<input type="checkbox"/> Parts & Accessories
<input type="checkbox"/> Brand New <input type="checkbox"/> Second Hand	<input type="checkbox"/> Brand New <input type="checkbox"/> Second Hand	<input type="checkbox"/> Brand New <input type="checkbox"/> Second Hand
<input type="checkbox"/> Locally Manufactured <input type="checkbox"/> Import	<input type="checkbox"/> Locally Manufactured <input type="checkbox"/> Import	<input type="checkbox"/> Locally Manufactured <input type="checkbox"/> Import
<input type="checkbox"/> Procured Locally <input type="checkbox"/> To be Imported	<input type="checkbox"/> Procured Locally <input type="checkbox"/> To be Imported	<input type="checkbox"/> Procured Locally <input type="checkbox"/> To be Imported
Estimated Cost = _____	Estimated Cost = _____	Estimated Cost = _____

(PL attach list of Plant & Machinery, Equipment, Accessories / parts to be procured, with brief specifications)

8. Reasons for fixed investments: Kindly please “√” in the box that applies to you. Other boxes to be left blank.

<input type="checkbox"/> To increase the production capacity	<input type="checkbox"/> To improve the quality of output / products
<input type="checkbox"/> To make the unit more cost efficient	<input type="checkbox"/> To respond to the vendee’s requirement it
<input type="checkbox"/> To switch off from the outsourced manufacturing	<input type="checkbox"/> Any other _____

9. Particulars in case of Imported Machinery:

Country of Origin	Supplier name & address