Credit Application Booklet

(For borrowing under JICA-sponsored Food Value Chain Improvement Project)

Applicant Name :

Date of Submission:

Application No. :



**Bangladesh Infrastructure Finance Fund Limited**

Borak Unique Heights, Level-3, 117 Kazi Nazrul Islam Avenue, Dhaka-1217

|  |
| --- |
| A. Applicant Details |
| **Project Name** |  |
| Business Industry |  |
| Registered Office | Address |  |
| Website |  |
| E-mail |  |
| Mobile |  |
| Factory | Mouza |  |
| Union Parishad |  |
| Police Station |  |
| Upazilla |  |
| District |  |
| Year of Incorporation |  |
| Authorized Capital |  |
| Paid up Capital |  |
| Project Summary |  |
| Outline of Capital Investment |  |
| Raw Materials to be used with source |  |
| Products to be produced |  |
| Contact Person | Name |  |
| Address |  |
| Designation |  |
| E-mail |  |
| Mobile no. |  |

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| B. Directors’ Details |
| **B1. Shareholding Structure & Equity Participation** |
| Sl. | Name | Position | Shareholding | Equity Participation |
| Shares | % | Amount(BDT) | % |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| Total |  |  | 100% |  | 100% |

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| **B2. Director’s Information** |
| Sl. | 1 | 2 | 3 | 4 |
| Name |  |  |  |  |
| Father’s Name |  |  |  |  |
| Mother’s Name |  |  |  |  |
| Spouse’s Name |  |  |  |  |
| Date of Birth |  |  |  |  |
| Academic Background |  |  |  |  |
| Business Experience |  |  |  |  |
| Related Business Experience |  |  |  |  |
| NID |  |  |  |  |
| Passport No. |  |  |  |  |
| TIN |  |  |  |  |
| Address |  |  |  |  |
| E-Mail |  |  |  |  |
| Mobile |  |  |  |  |
| Signature |  |  |  |  |

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| **B3. Directors’ Net Wealth (As per latest IT-10B)**  |
| **Sl.** | **Name**  | **Year** | **Total** **Asset** | **Total Liabilities** | **Net Wealth****(TA-TL)** | **Previous Year’s Net Wealth**  |
|  |  |  |  |  |  |  |
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| C. Environmental Compliance Details |
| **C1. Environmental Impact Category** | Choose an item.  |
| **C2. Safeguards or Compliance Status**  |
| Is there any IEE/EIA/ESIA/ESMS/EMP or other documents for the project? | Choose an item. |
| If yes, please provide the documents with the loan application  |   |
| Is there any Safeguard Clearance Certificates including but not limited to Site Clearance Certificate, Environmental Clearance Certificate, Fire License Certificate |  |
| **C4. Effluent Treatment Plant (ETP)**  |
| Is there any ETP involved in the process? | Choose an item. |
| If yes, specify the type of ETP: | Choose an item. |

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| D. Social Compliance Details |
| **D1. Project Land** |
| Sl. | Deed & Date | Khatian Type & No. | Dag Type & No. | LandType | Land Area (decimals) | Mouza Location | Procurement Status |
|  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |
| Total |  |
| **D2. Security Land** |
| Sl. | Deed & Date | Khatian No. | Dag No. | Land Type | Land Area (decimals) | Mouza Location | Procurement Status |
|  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |
| Total  |  |  |
| **D3. Social Resettlement Plan/ Grievance Redress Plan** |
| Is there any social resettlement or grievance redress plan for the Project Land or Security Land? | Choose an item. |
| If yes, then please provide a brief description of its key points here: |  |
| **D4. Organizational Policy** |
| Is there any organizational policy?  | Choose an item. |
| If yes, then please provide a brief outline of its key policies:  |  |

*Note: Land Type can be of 5 categories – Agriculture, Forest, Waste, Barren or Others.*

*Note: Organizational policy consists of HR Policy, Grievance Settlement Mechanism, Sexual Harassment Prevention Policy etc.*

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| E. Financing Details |
| **E1. Project Cost** |
| **Components** | **Amount (BDT)** | **Equity** | **Debt** | **%** |
| Land & Land Development |  |  |  |  |
| Factory Building & Civil Works |  |  |  |  |
| Imported Machinery & Equipment |  |  |  |  |
| Local Machinery & Equipment |  |  |  |  |
| Erection & Installation Charges |  |  |  |  |
| Office Equipment, Vehicle & Others |  |  |  |  |
| Pre-operating Expenses |  |  |  |  |
| **Total Fixed Cost** |  |  |  |  |
| IDCP |  |  |  |  |
| **Total**  |  |  |  | 100.00% |
| **E2. Outstanding Loan** |
| Is there any outstanding loan in name of the project? | Choose an item. |
| If yes, then elaborate here: |
| Sl. | Lender | Loan Type | Tenor | Grace Period | Amount | OutstandingAmount | Loan Status |
|  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |
| **E3. Loan sought from BIFFL** |
| Loan Type | Currency | Tenor  | Grace Period  | Amount |
|  |  |  |  |  |
| **E4. Loan sought from other Banks or Financial Institutes** |
| Loan Type | Currency | Tenor  | Grace Period  | Amount |
|  |  |  |  |  |
|  |  |  |  |  |
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| F. Technical Details |
| **F1. Project Technology** |  |
| **F2. Previous record of access to any Food Processing related fund:** | Yes/ NoIf any, then please specify: |
| **F3. Is it a new project?** |

|  |  |  |
| --- | --- | --- |
| aa | New site | Brand new facility |
| aa | Existing siteExisting site | Replacement of existing facility |
| Aa | Expansion with new facility |

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| **F4. Production Capacity** |
| a. Per Day |  |
| b. Per Year (1 year = 330 Operation Day) |  |
| c. Capacity Utilization (1st Year) |  |
| **F5. Raw Material Information** |
| Raw Material | Specifications | Daily Demand | Yearly Demand | Sources |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
| **F6. Utility Information** |
| Utility | Specifications | Daily Demand | Yearly Demand | Sources |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
| **F7. Machine details** |
| SL. No. | Name of the Equipment | Intended Use |
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| G. Operational Details |
| **G1. Top Management** |
| **Sl.**  | **Name** | **Designation** | **Employment Date**  | **Academic****Background** | **Service****Background** |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
| **G2. Marketing Plan** |
| Is there any marketing plan for the products? | Choose an item. |
| If yes, then please provide a brief description of its key points here: |  |

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| H. Collaterals |
| **Security Type** | **Sl.** | **Description** | **Value (BDT)** |
| Land |  |  |  |
|  |  |  |
| Hypothecation |  |  |  |
|  |  |  |
| Personal Guarantee |  |  |  |
|  |  |  |
| Corporate Guarantee |  |  |  |
|  |  |  |
| Others |  |  |  |
|  |  |  |

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| I. Undertakings and Representations  |

The Project/ Project Company agrees to give the following undertakings and make the following representations:

1. That the Directors/Sponsors of the Project Company will fulfill all the legal requirements defined under the Bangladesh Companies Act. of 1994;
2. That there are no legal proceedings pending against the Owners, Officers or Directors of The Project Company that are material to the development or financing of the Project at the time of this application;
3. If there any legal proceedings pending against the Owners, Officers or Directors of The Project Company that are material to the development or financing of the Project at the time of this application, has already been declared;
4. That Directors/ Sponsors of the Project Company are not in default of any agreements of a financing institution that are material to the development or financing of the Project at the time of this application;
5. That no other material conditions adverse to the Project exist at the time of this application.

|  |  |  |
| --- | --- | --- |
| **Name of Authorized Representatives** | **Signature** | **Date** |
|  |  |  |
|  |  |  |

Credit Application Letter

**Ref. No.: Date:**

**Chief Executive Officer**

Bangladesh Infrastructure Finance Fund Limited

Borak Unique Heights, Level-3,117 Kazi Nazrul Islam Avenue,

Dhaka-1217.

**Subject: Application for Credit Line amounting BDT \_\_\_\_\_\_\_\_\_\_ for the Project of \_\_\_\_\_\_\_\_\_\_ at the Location \_\_\_\_\_\_\_\_\_\_.**

**Dear Sir,**

I/We express our interest to avail the credit line of BDT **\_\_\_\_\_\_\_\_\_\_** from BIFFL under Food Value Chain Improvement Project to finance the implementation of our Project **\_\_\_\_\_\_\_\_\_\_** within the policy purview of your concern and under the mutually acceptable terms, conditions and collateral support.

I/We are sending herewith the duly filled in Credit Application Form, along with other relevant documents as per instructions for your evaluation and consideration.

Please feel free to contact **\_\_\_\_\_\_\_\_\_\_** for any further query/ documents.

Thank you.

Sincerely yours,

**(Signature)**

Name:

Designation:

Date:

Letter of CIB Undertaking

(Submit individually for Each Director)

**Chief Executive Officer**

Bangladesh Infrastructure Finance Fund Limited (BIFFL)

Borak Unique Heights, Level-3,117 Kazi Nazrul Islam Avenue,

Dhaka-1217

Subject: **Information for CIB.**

Dear Sir,

I am applying for sanctioning/rescheduling/renewal of a loan in my own name/aforementioned company name. My personal Information are as follows:

Applicant’s Name :

Owner/Partner/Director/Guarantor of:

Father’s Name :

Mother’s Name :

Spouse’s Name :

Gender : Male/Female

Date of Birth :

District of Birth :

Country of Birth :

**Permanent Address**

District :

Street name and number :

Postal Code :

Country :

**Present Address**

District :

Street name and number :

Postal Code :

Country :

National ID No. :

**ID Information**

ID Type : Passport/Driving License/Birth Registration

ID Number :

ID Issue Date :

ID Issue Country :

Sector Type : Public/Private

TIN No/ETIN No :

Contact No :

The list of companies under the ownership of mine along with their Bank Liabilities is given in the following table:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Sl. | Name of Company | Permanent address | Business address | Loan liability |
| Yes | No |
| Name of Bank/FI | Branch  |
| 1. |  |  |  |  |  |  |
| 2. |  |  |  |  |  |  |
| 3. |  |  |  |  |  |  |

Apart from stated above, if any liability in my own name or my company’s name is found, I will be bound to obey any decision made by the authority concerned relating to sanctioning/rescheduling/renewal of loan applied for and I will be punishable by law for providing this false or fabricated information.

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Seal & Signature of Bank/FI Official Customer Signature

Who certified the Borrower Name:

 Name of Borrowing Organization:

Letter of CIB Undertaking

(Submit individually for Company)

**Chief Executive Officer**

Bangladesh Infrastructure Finance Fund Limited (BIFFL)

Borak Unique Heights, Level-3,117 Kazi Nazrul Islam Avenue,

Dhaka-1217

Subject: **Information for CIB.**

Dear Sir,

I am applying for sanctioning/rescheduling/renewal of a loan in my own name/aforementioned company name. My personal Information are as follows:

Applicant’s Name :

Legal Form : Private Limited

Sector Type :

Registration No :

Registration Date :

TIN No/ETIN No :

Contact No :

**Business Address**

District :

Street name and number :

Postal Code :

Country :

**Factory Address**

District :

Street name and number :

Postal Code :

Country :

Apart from stated above, if any liability in my own name or my company’s name is found, I will be bound to obey any decision made by the authority concerned relating to sanctioning/rescheduling/renewal of loan applied for and I will be punishable by law for providing this false or fabricated information.

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Seal & Signature of Bank/FI Official Customer Signature

Who certified the Borrower Name:

 Designation:

 Name of Borrowing Organization:

**Document Checklist**

**For JICA Funded Food Value Chain Improvement Projects (FVCIP)**

\*\*The client must submit all the documents given in the list below in their latest form and substance with attestation/certification from the concerned authorities (where applicable)

1. Loan Application
2. Project Profile with financial details
3. Applicable Licenses & Approvals:
	1. Site Clearance from Department of Environment
	2. Import Registration Certificate (IRC)
	3. Export Registration Certificate (ERC)
	4. Registration of Foreign Investment/Joint Venture (BIDA)
	5. Registration of Local Investment Projects (BIDA)
	6. Electricity Load Sanction from BPDB/ REB etc.
	7. Gas Supply Sanction from Titas Gas
	8. Water Supply Sanction from WASA etc.
	9. Fire Service Certificate from Fire Service & Civil Defense Department
	10. Factory Design Certificate from Factory Audit Department
4. Company:
	1. Certificate of Incorporation
	2. Memorandum and Articles of Association
	3. Form XII (Present Director’s List)
	4. Schedule X (Annual Summary of Share Capital)
	5. Trade License
	6. Local Business Association Membership (if any)
	7. TIN Certificate
	8. VAT Certificate
	9. Bank Statement (last 6 months)
	10. Loan Sanction Letter(s) from existing banks and NBFIs (if any)
	11. Audited Financial Report of last 3 years (for existing companies)
	12. CIB Undertaking
5. Directors:
	1. Passport-size Photo (1 copy for each)
	2. National ID
	3. Copy of Passport
	4. TIN Certificate
	5. Tax Return/ Net Worth Statement (IT-10B)
	6. CIB Undertaking
6. Sister Concerns (if any):
	1. Certificate of Incorporation
	2. Memorandum and Articles of Association
	3. Form XII (Present Director’s List)
	4. Schedule X (Annual Summary of Share Capital)
	5. Trade License
	6. Audited Financial Report of last 3 years
	7. Annual Report of last 3 years
	8. CIB Undertaking
	9. Credit Rating Report
7. Technical:
	1. Plant Layout
	2. Pro-forma Invoices
	3. Machinery Brochure(s)/Catalogue(s)
	4. Factory design and drawing.
	5. Building design and drawing (AutoCAD copies of Architectural & Structural drawings)
	6. A detailed breakdown of probable project cost
	7. Bill of Quantity (BOQ) showing a detailed breakdown of probable Civil construction cost
8. Project Land:
	1. Digital Survey
	2. Original Title Deed(s) (or certified copy of original title deed with SRO token if original title deed(s) are submitted with the Sub-registrar)
	3. All previous Deed(s), such as Bia-Deed
	4. Updated Non-Encumbrance Certificate (NEC) of total land submitted for mortgage
	5. Registered Lease Agreement with Landowner (if any)
	6. Up-to-date Ground Rent Payment Receipt
	7. Mutation Khatian with DCR in the name of owner of the property/ mortgagor
	8. Certified copy of C.S., S.A., R.S. & B.S. Khatian, Mohanagar Jarip Purcha, Math Purcha (where applicable)
	9. Photocopy of Mouza Map
	10. Any other document required to establish a clean chain of title

Eligible Investment List of Food Value Chain Improvement Project (FVCIP)









