

BANGLADESH SHILPA BANK
HEAD OFFICE, DHAKA

LOAN APPLICATION FORM FOR SETTING UP OF A
NEW INDUSTRIAL UNIT
SECTION-A

Project, Promoters, Corporate Set-up and Management:

1. Proposed Project :

- i) Name of the Project :
- ii) Location the Project :
(Please mention the exact location of the project site)
- iii) Line(s) of Production :
- iv) Amount of loan applied of : a) L/C : TK..... lac.
b) IDCP : TK. lac.
Total : **TK..... lac.**

2. Promoters:

a) Particulars of the Promoters:

SI. No	Name and Father's & Spouse's name	Present Address	Permanent Address	Name of Bankers

- b) Particulars of the persons closely related with the promoters (i.e. father, mother, spouse, son (s) daughter(s), brother(s) & sister(s))

Name & relationship with the promoters	Address(es)	Name & address of their existing trading/business concerns	Position of loan liability if any, of the said trading/business/ industrial concerns with any DFI/Bank

- c) Please give particulars of assets and liabilities of the promoters/Directors as per the

d) Please sent a letter (s) addressed to your banker(s) as per the attached FORM-II and enclose thereof with this application.

3. CORPORATE SET-UP (CONSTITUTION):

i) Please specify if your concern is/would be a Private Limited Company, Public Limited Company or co-operative society or partnership firm.

ii) If Limited liability company (Please tick):

a) Private : Yes No

b) Public : Yes No

c) Already incorporated or not : Yes No

d) If already incorporated Date Place

e) Directors:

Name (s) and Father's Name	Address(es)	Share holding

f) A Copy of the Memorandum and Articles of Association : Yes No

g) A copy of the Certificate of incorporation: Yes No

iii) Co-Operative society:

a) Name of the President : Address :

b) Name of the secretary : Address :

c) A copy of the constitution of the society :

By-laws and Certificate of Restoration :

iv) Partnership firm :

a) Name of the Partners	Address	Extent of interest

b) Copy of registered partnership deed duly certified by the Managing Partner as up-to-date may please be enclosed.

v) Names, Addresses, qualification and past experience of promoters :

Please furnish bio-data describing briefly the qualifications as well as the business and industrial experience of the promoters specifying their name(s) as per the attached Form-III.

4. **Management :**

Please mention the following particulars of the promoters (s) who will manage the affairs and operations of the project :

Name(s)	Position in the Company / Society	
	Held	To be held

5. Have the proposed Directors any interest in trading and/or industrial enterprises? If so, please specify the extent of interest and address(es) of the enterprise(s) and enclose the audited balance sheet(s) & profit & loss accounts/statement of affairs of such enterprise(s) for the last three years on the basis statement of which their performance can be adjusted.

6.(a) Did you apply to any other financing institution and/or the Ministry/Agency for financial assistance or permission to set up this project or any other project. If so, please state the status thereof.

(b) Please furnish three declarations as shown in Form-IV duly filled in and signed by each Director/sponsor.

SECTION-B

Particulars of Project

7. **Proposed Products :**

(Tk. in'000')

<u>Sl.No.</u>	<u>I t e m of products</u>	Annual rated Capacity (Kg.)	Value (Value of sales)

(in case any feasibility study for the project has already been made, a copy thereof may please be enclosed with this application)

8. **Foreign Collaboration, if any :**

Please mention the detailed arrangements, if any, for the foreign collaboration with any foreign company government approval thereof, etc. indicating the type of collaboration (technical, marketing, financial, etc) and extent of their participation and submitting inter-law the following:

- (a) Background and reputation of the collaboration;
- (b) Area and field of their business activities; and
- (c) Their lattes audited balance sheets and profit & loss accounts.

9. **Project Land :**

(i) Please specify if the following will be available at the project site (Please tick):

(a) Water	<input type="checkbox"/> Yes	<input type="checkbox"/> No
(b) Power	<input type="checkbox"/> Yes	<input type="checkbox"/> No
(c) Gas	<input type="checkbox"/> Yes	<input type="checkbox"/> No

(d) Communication facilities Yes No

Whether free-hold Yes No

or
Lease hold Yes No

ii) If lease-hold, please furnish a copy of the lease deed (if already executed)

iii) Area :

iv) Price of Land : as on

.....

v) Development of Land : cost incurred : Tk. up to

.....

Cost to be incurred Tk

.....

10. Building & Civil Works :

Please show the estimated area and cost of buildings, (existing and additional separately) for factory, godowns and other buildings, if any, required for the project as per the following proforma, together with the cost of internal roads, boundary walls, tanks, drainage system, jetty, etc:

11. Plant and Machinery :

Please give a complete list of machinery and cost of the machinery (imported and local separately) together with the competitive price quotations, indicating, among other things, sizes of the machinery, and the illustrated literature, brochures, etc. from at least two suppliers of machinery.

12. Erection and Installation :

Please state the arrangement(s) already made/to be made for erection and installation of machinery.

13. Utilities :

Please furnish information about the following requirements of your project :

- (a) Power : i) Connected load required and source of supply.
 : ii) Letter of consent, if already obtained from appropriate authority, may please be enclosed with this application.

14. Raw Materials :

Please indicate the annual requirement of raw materials at 100% capacity utilization (on the basis of 2(two) shift of 8 hours each per day) as per the following proforma :

(a) Imported :

Name of Items	Specifications	Qty. at 100% capacity	Total C&F Price	Landed cost at factory site

(b) Local :

Name of Items	Specifications	Qty. at 100% capacity	Total Price	Landed cost at factory site

15. Personnel :

Please furnish information about the personnel requirement of your project as per the following proforma:

(a) Managerial & Technical Staff :

Name of Post	No.(s)	Salary/month	Other fringe-benefits, if any per month	Total/Annual

(b) Administrative & Sales :

Name of Post	No.(s)	Salary/month	Other fringe-benefits, if any per month	Total/Annual

(c) Labour :

Skilled

Un-skilled

- (d) Please mention the names of Directors/Officers who will be responsible for supervising the administrative and technical aspects, both at the implementation and production stages, mentioning the qualifications and experience of each of them.

C. Cost of the Project and Means of Finance :

16. Please give the details of the project cost as per the following proforma :

		Taka in 000)		
		<u>Local</u>	<u>Foreign</u>	<u>Total</u>
(a)	Land	_____	_____	_____
(b)	Land development	_____	_____	_____
(c)	Building	_____	_____	_____
(d)	Other civil works	_____	_____	_____
(e)	Imported machinery and equipments	_____	_____	_____
(f)	Local machinery and equipments	_____	_____	_____
(g)	Customs duty insurance, etc.	_____	_____	_____
(h)	Internal freight	_____	_____	_____
(i)	Erection & installation	_____	_____	_____
(j)	Furniture & fixtures	_____	_____	_____
(k)	Vehicles	_____	_____	_____
(l)	Preliminary & startup expenses (such as: legal, commission, consultant, etc.)	_____	_____	_____
(m)	Contingencies	_____	_____	_____
Total:		_____	_____	_____
Net working capital		_____	_____	_____
Total cost of the project		_____	_____	_____

17. MEANS OF FINANCE :

(A) Please state as to how the cost of project is proposed to be met as per the following proforma :

		(Taka in 000)		
		<u>Local</u>	<u>Foreign</u>	<u>Total</u>
a)	Equity capital:			
	i) Sponsor's contribution	_____	_____	_____
	ii) Public issue (in the case of the public Limited Company)	_____	_____	_____
	iii) Others	_____	_____	_____
b)	Loan from BSB	_____	_____	_____
c)	Others (specify)	_____	_____	_____
Total:		_____	_____	_____

(B) Please indicate the names(s) of commercial Bank(s) who would extend you short-term Loan for working capital purpose against hypothecation/pledge of stocks. Preliminary arrangement made if any, in this regard may please be mentioned.

18. Please give your own estimates of profitability of your project, indicating underlying assumptions of profitability estimates as per following table:

Capacity utilization	Year 1	Year 2	Year 3
A. Sales/Revenue :			
B. Cost of goods sold :			
i) Raw materials and spares			
ii) Power, fuel & water			
iii) Direct labour			
iv) Rent, tax & insurance			
v) Rent & maintenance			
vi) Depreciation			
Total :			
C. Gross profit (A-B) :			
D. General administrative & overhead expenses			
i) Salaries & remuneration of Directors (Administrative & sales personnel)			
ii) Stationery & printing			
iii) Postage, telephone, telegram, electricity, telex			
iv) Traveling & conveyance			
v) Selling expenses, including advertisement and sales promotion			
vi) Depreciation of office assets			
vii) Amortization of preliminary expenses			
viii) Amortization of interest during construction			
ix) Misc, expenses			
Total :			
E. Financial expenses (interest on loan)			
F. Total general administrative and financial overhead (D+E)			
G. Net operating profit before tax			

D. Marketing and Selling Arrangement :

19. Please indicate as to who are the major producer and consumers of the proposed products(s) and the proposed selling arrangements (through agents, whole-sellers or retailers) for your product(s):

20. Please specify the proposed selling price of the proposed product(s) and state the prevailing price (so of similar local product(s) in the market and mention the C&F and the landing cost of similar imported product(s) if any.
21. If the product(s) (part or all) is/are proposed to be exported, please indicate the quantity and countries to which the product(s) will be exported and state the FOB price of each of the product(s).

E. GENERAL:

22. If the project presents particular aspects which are not covered by this questionnaire or are covered inadequately, such aspects which have a material bearing on the feasibility of the project may please be indicated.

CERTIFICATE

I/we hereby certify the correctness of the figures/data/information and documents furnished herein/herewith. I/We also undertake to furnish further particulars as may be required by the bank.

Signature(s) of the applicant(s)

Place :

Date :

BANGLADESH SHILPA BANK
Declaration of assets and liabilities of
Promoters/Directors

(For each persons, a separate sheet is to be filled in and signed)

Name :

Present Address :

Permanent Address :

Father's Name :

Mother's name :

Properties & Assets:

(i) **Immovable Properties (Urban properties only):**

(a) **Land:**

Location	Particulars (Plot No, Kh. No, Mouza No, Area) of land	Present Market Value (Taka in 000)	Encumbrances (Mortgage, hypothecation, lien etc.) if any

(b) **Building:**

Location	Particulars (Plot No., Kh. No, Mouza No, Covered area etc.)	Type & year of construction	Market Value (Taka in 000)	Encumbrances, if any

(c) **Factory, if any:**

Location	Type of assets (in the form of factory land, building, machinery & others)	Present market value (Tk. in 000.)	Encumbrances, if any

(2) **Investment/interest:**

i) **Within the country:**

a) **Share participation in the following business/industrial concerns:**

Name & address of firm/ concern(s)	Nature of business	Associated with the firm/ concern(s) as owner/ director/ shareholder	Extent of interest (%)	Value (Taka in 000)	Encumbrances if any

b) **National savings certificate and other securities held for Taka. (at purchase price) :**

ii) Outside the country:

a) Share participation in the following business/industrial concerns:

Name & address of firm/ concern(s)	Nature of business	Associated with the firm/ concern(s) as owner/ director/ shareholder	Extent of interest (%)	Value (Taka in 000)	Encumbrances if any

b) Securities held for equivalent Taka :

(3) Cash & bank balance (Taka in 000):

a) Inside the country :

b) Outside the country :

(4) Other assets(please specify) :

Total assets (1+2+3+4): Tk. _____

A. Liabilities:

i) Borrowing :

a) From local agencies/institutions :

Name of the business/industrial concern(s)	Name of the loan-giving agencies-BSB /BSRS /ICB/ other commercial Banks	Amount of loan sanctioned with date (Tk. in 000)	Over dues if any (Tk. in 000)	Principal not due (Tk. in 000)	Total liabilities (Tk. in 000)	Sponsors own Share (Tk. in 000)	Nature of security given

b) From international loan giving agencies & other agencies outside the country :

Name of the business/industrial concern(s)	Name of the loan-giving agencies-BSB /BSRS /ICB/ other commercial Banks	Amount of loan sanctioned with date (Tk. in 000)	Over dues if any (Tk. in 000)	Principal not due (Tk. in 000)	Total liabilities (tk. in 000)	Sponsors own Share (Tk. in 000)	Nature of security given

ii) Other liability (Please specify) Tk. _____

Total liability : Tk. _____

C. Guarantees issued, if any, in individual capacity:

Certified that the above-mentioned particulars are true to the best of my knowledge.

To be signed by the Director / Promoter /

Place : _____

Date : _____

FORM OF A LETTER TO BE ADDRESSED TO THE BANKER(S)
OF THE APPLICANT

(This letter should, in the case of the applicant or any other concern, be written on the printed letterhead and signed by a person or persons authorized to operate the account with the Banker(s) & sent to the Bank(s) endorsing a copy thereof to the Bangladesh Shilpa Bank)

Date:

The Manager

.....
.....
.....
.....

Subject: A/c:

Dear Sir,

I hereby authorize you to discuss with the Bangladesh Shilpa Bank to which we are making an application for financial assistance, our affairs or any matter relating thereto, and to disclose such information to them as the Bangladesh Shilpa Bank may ask for or as you may consider fit to disclose to them.

Yours Faithfully,

Copy to :

BANGLADESH SHILPA BANKBIO-DATA OF PROMOTERS/DIRECTORS

(For each Person, a separate sheet is to be filled in and signed)

1. Name :
2. Father's Name :
3. Mother's Name :
4. Address:
 - Present :
 - Permanent :
5. Nationality :
6. Place of birth :
7. Home district :
8. Date of birth : _____ Age ____ Yrs, as on _____
9. Education qualifications :
10. Technical or any other qualification: -
11. Professional qualification(s) if any : -
12. Traveled abroad (if any with purpose, names of the countries and duration of stay in each country with dates) :

**Two copies**

13. Past business and industrial experience :
 - (a) Please state the nature of business managed indicating to total amount of capital employed in the business, average annual turn over and the number of various categories of personnel employed.
 - (b) If any industrial undertaking has been managed, please give the details of the organizational structure of the unit indicating your responsibilities.
 - (c) Any other relevant information.

DECLARATION

I do hereby declare that:

- (i) I am a bonafide national of Bangladesh:
- (ii) I am not a minor:
- (iii) Neither myself nor my spouse is serving with any Government/semi-Government/autonomous body:
- (iv) I am not associated with any projects financed by or under appraisal/ implementation either with the BSB/BSRS/Nationalized Commercial Banks other than those declared in Form-I:
- (v) That the particulars furnished above are true to the best of my knowledge:

Place :
Date :

Signature of Promoter / Director

AFFIDAVIT-A

I/we hereby declare that I have no liabilities with any/following Banks/ Financial institutions, etc. in my name or in the name of any company/concern in which we hold interest :-

Name & address of borrowers	Name & address of Bank/Financial Institutions	Nature & amount of borrowings	Particulars of security f
-----------------------------	---	-------------------------------	---------------------------

Place :.

Date :

Signature of Director / Sponsor

AFFIDAVIT-B

I do hereby declare that the following assets are owned by me and free from any encumbrance (mortgage, hypothecation, lien, etc.):-

Place :.

Date :

Signature of Director / Sponsor

AFFIDAVIT-C

I/We do hereby declare that My/Our TIN No. (s) is/are as under:-

- (a)
- (b)
- (c)

Place :.

Date :

Signature of Director / Sponsor