



Disbursement Processing Kit

- DBBL SMART TERM LOAN**
- DBBL SMART CASH CREDIT**

Name of Business : _____

Customer's Name : _____ Customer's IC : _____

Customer's A/C No. : _____

Loan Account Number : _____

SME Centre/Branch : _____

BB Sector Code : _____ BB Security Code : _____

BB Economic Purpose Code : _____



Dutch-Bangla Bank Limited
YOUR TRUSTED PARTNER



A. BORROWER / CLIENT ELIGIBILITY FORM

		Y/N
Nationality	Bangladeshi	
Experience	At Least 2 Years	
Age	21-65 Years	
For Renewal	UP-to 70 Years	
For Small Enterprise please check as follows		
Type of Business	Trading/Service/Manufacturing	
No of Employees (if Trading)	Not more than 25 Persons	
Fixed Assets excluding land and building	(Taka 0.5 Lac- Taka 50 Lacs)	
No of Employees (if Service)	Not more than 25 Persons	
Fixed Assets excluding land and building	(Taka 0.5 Lac- Taka 50 Lacs)	
No of Employees (if Manufacturing)	Not more than 50 Persons	
Fixed Assets excluding land and building	(Taka 0.5 Lac- Taka 1.50 Crores)	
For Medium Enterprise please check as follows		
Type of Business	Trading/Service/Manufacturing	
No of Employees (if Trading)	Not more than 50 Persons	
Fixed Assets excluding land and building	(Taka 50 Lacs - Taka 10 Crores)	
No of Employees (if Service)	Not more than 50 Persons	
Fixed Assets excluding land and building	(Taka 50 Lacs - Taka 10 Crores)	
No of Employees (if Manufacturing)	Not more than 150 Persons	
Fixed Assets excluding land and building	(Taka 1.50 Crores - Taka 20 Crores)	

Comments

--

Signature of Branch Credit Officer

Name :

Designation :

Date :

DBBL SMART Cash Credit/Term Loan Application Form

To _____ Date: _____
 Manager
Dutch-Bangla Bank Limited
 _____ Branch

I/We _____ hereby apply for Operating/Term loan of Tk. (in numbers) _____ (in words) _____ for the purpose of _____ for _____ months term and certify that all information given below are currently valid and authentic.

A. BUSINESS INFORMATION

Name of the Business _____
 Proprietorship Partnership Pvt. Ltd. Co.
 Year of Establishment _____
 Business Address _____
 _____ Tel No. : _____
 Factory Address (If any) _____
 _____ Tel No. : _____
 Premises Status Rented Owned Family Owned Others (Specify) _____
 Business TIN _____ VAT Reg. No. _____

B. EXECUTIVE SUMMARY

Type of Business : Trading Manufacturing Service Others (Specify) _____
 Total No. of Employees/Workforce _____ Permanent _____ Temporary _____
 Fixed Assets excluding land and building in Taka (in numbers) _____ (in words) _____

Description of the business, what it does

Name of Product/ Service _____

C. OWNER STRUCTURE

(Please attach separate sheet if required)

Name of the Owners/Directors/Proprietor	Percentage of Share

D. BANK ACCOUNT DETAILS with other banks including DBBL:No Yes If yes please provide details below

No.	Bank	Branch	Account No.	Account Type	Total sales deposit	Monthly avg. Bal.

E. Company's Existing Credit Facilities With DBBL & Other Financial Institutions:No Yes If yes please provide details below

(Amount in Tk.)

No.	Bank/Fin. Institution	Type of Facility/Scheme	Loan Amount	Outstanding	Monthly Installment	Expiry

F. Individual / Partner / Director's Existing Credit Facilities With DBBL & Other Financial Institutions:No Yes If yes please provide details below

(Amount in Tk.)

No.	Borrower	Bank/Fin. Institution	Type of Facility	Loan Amount	Outstanding	Monthly Installment	Expiry

G. CLIENT NEEDS / FACILITY DETAILS (PROPOSED)

How much would you like to borrow?	
Type of Loan	Operating <input type="checkbox"/> Term <input type="checkbox"/>
Purpose	
Repayment starting date	(DD) (MM) (YY)
Term (When do you expect to repay it)	
How much you can pay every month?	

H. MANAGEMENT /TEAM PROFILES

Name of Top Management	Qualification	Job Description	Compensation

I. OPERATIONS

Name of Supplier(s)	Name of Purchaser(s)	Industry Association Membership (if any)

J. INVENTORY CONTROL

SL	Product Type	Total Yearly Production in Units	Time Frame for Production	Units in Stock	Unit Selling Price	Total Amount (in Tk.)

K. MACHINERIES (only applicable for manufacturing concern)

SL	Type of Machineries	Units in Stock	Per Unit Market Price	Total (in Tk.)

L. USAGE OF MACHINERIES (only applicable for manufacturing concern)

SL.	Type of Machineries	Rated Capacity (Per month)	Capacity Utilization (Per month)	Production (Per month)

M. FINANCIAL SUMMARY (P & L Account)

	Current Year	Previous Year
Sales / Turnover		
Purchase		
Net Profit after Tax		
Trade Debtors		
Trade Creditors		
Closing Stock		

N. ASSETS VALUE OWNED BY COMPANY (Please provide details)

Name of Assets	Purchase Price	Present value
Land		
Machineries		
Furniture		
Computer		
Other Assets		
Total		

O. Vehicles Owned by Company/Proprietor

Type of the vehicle(s)	Registration No.	Chassis No.	Engine No.	Market Value

P. OTHER CASHABLE SECURITIES OWNED BY COMPANY/PROPRIETOR

Type of Securities	Issuing Bank	Instrument No.	Date of Issue	Beneficiary	Face Value

Q. OTHER DECLARATION

	Yes	No
1. Any submission of Bank Loan Application within the latest of 12 months	<input type="checkbox"/>	<input type="checkbox"/>

if yes, which bank _____ if rejected, what's reasons _____

2. Any legal action against Company, Owner, Partner or Director before or current	<input type="checkbox"/>	<input type="checkbox"/>
3. Payment default in 2 months in last 12 months	<input type="checkbox"/>	<input type="checkbox"/>

if yes, what was the reason _____

4. Payment default in 3 months in last 12 months	<input type="checkbox"/>	<input type="checkbox"/>
--	--------------------------	--------------------------

if yes, what was the reason _____

R. OWNER'S/APPLICANT'S/DIRECTOR'S DETAILS

Name of Owner /Director/Proprietor	Date of Birth dd / mm / yy	Education	Father's Name	Mother's Name	Tel Number.

S. OWNER'S/APPLICANT'S/DIRECTOR'S RESIDENTIAL DETAILS

Name of Owner /Director/Proprietor	Present Residential Address & Status (rented/owned)	Permanent Address & Status (rented/owned)	Tel Number

T. REFERENCES DETAILS (At least two)

Name of Referee	Company Name and Address	Residential Address	Tel Number

U. DETAILS OF OTHER SISTER CONCERN

Name of Business & Address	Nature of Business	Share holding	Annual Sales	Net Worth	Tel. Number

V. TYPE OF SECURITY TO BE OFFERED

If security in the form Property

Type of Securities	Schedule of the Property	Owner of the Property	Market Value

If security in the form of Fixed Deposit

Type of Securities	Issuing Bank	Instrument No.	Date of Issue	Beneficiary	Face Value

DECLARATION & SIGNATURE

I/we have applied for the facilities under SME of the Bank and have fully understood the application form. I/we hereby warrant that all the information furnished by me/us in this application is true, complete and accurate in all respects and that I/we have not willfully withheld any material facts and the Bank may rely on such information. If at anytime it proves to the Bank that information provided by me/us in this application is/are untrue, false, incomplete or inaccurate, the Bank may demand immediate repayment of the loan and I/we shall be under obligation to make such repayment. In addition to the above, the Bank may take any civil or criminal legal action against me/us. I/we acknowledge that the SME Loan requested by me/us in this application will be made available at the discretion of the Bank.

In case of installment loan, I/we understand that the quantum of the monthly installments may be refixed at the Bank's sole discretion. I/We understand and agree that I/we and my/our successors, jointly and severally, will always remain liable to repay the outstanding and interest and charge arising out of the facility that the Bank may grant to me/us considering this application. I/we understand and acknowledge that Bank is not bound to grant facilities upon submission of this application form. It is sole discretion of the Bank whether it will allow or grant facilities to me/us on the basis of this application form and the Bank reserves the right not to disclose the reason for declining the application.

The undersigned certifies that, to the best of his or her knowledge and belief, all information contained in this loan application and in the accompanying statements and documents is true, complete, and correct. The undersigned agrees to notify the Bank immediately of any material changes in this information. It is further agreed that, whether or not the loan herein applied for is approved, the undersigned will pay or reimburse the Bank for the costs, if any, of surveys, title or mortgage examinations, appraisals, etc., performed by non-Bank personnel with the consent of the applicant. The undersigned authorizes the Bank to contact any other Bank and trade creditors in Bangladesh or abroad if it deems necessary without notice.

(Authorized Signature & Company/Enterprise Seal)

(Authorized Signature & Company/Enterprise Seal)

THE CREDIT AND AMOUNT DECISION, UPON RECEIPT OF FULL DOCUMENTATION

A. KYC (Know Your Client)

Known by the introducer Under Sales Effort Walk in Customer

Please give in details

B. CIB Status

Sent to Head office Yes When _____

Received Yes Status _____

C. Needs Assessment / Rationale for Financing

D. Business Summary and History

(Some recommended factors are industry overview, consumer trends, any seasonal factors, position in the industry, key success factors, competition, use of technology etc.)

E. Other Information (if any)

(Such as Amount, Duration, Grace Period, Interest Rate, Periodicity (monthly, quarterly), Disbursement mode, Guarantees, Security/Collateral, Other Conditions (if any))

F. Recommendation by Branch Manager (with signature & seal)

G. Following documents to be attached by the branch

	Please check mark
Site Visit Report	
Stock Report	
Branch Valuation Report	
Others	

**Company Financial
Income Statement**

Income Statement		Figure in Million Tk.		
Item No.	Items	As of.....	As of.....	As of.....
	Sales			
	(Less) Sales Returns			
	(Less) VAT			
A	Net Sales			
	Cost of Goods Sold			
	Raw & Packaging Materials (Manufacturing)			
	Goods Purchased (Trading)			
	Rent (Factory)			
	Wages & Others Benefits			
	Freight			
	Cost of Utilities (Factory)			
	Repair & Maintenance (Factory machineries & other fixed assets)			
	Depreciation (Factory machinery & other fixed assets)			
	Other Production/ Operating Expenses			
	Other Expenditures			
B	Total Cost of Goods Sold			
C	Gross/Operation Profit (A - B)			
D	General & Administrative Expenses			
1	Depreciation			
2	Other Administrative Expenses			
3	Provisions and Amortizations			
4	Sales/Office Staff's Salary			
5	Marketing/Advertising Expenses			
6	Financial Expenses (Interest+ Commissions)			
7	Interest on Bank Loan			
8	Insurance Expenses			
9	Loan Processing Fee + Other Legal Cost			
10	Other Expenses			
E	Total Administrative Expense (D 1 to 10)			
F	Net Operating Profit (C - E)			
	(Less) Taxes			
G	Net Profit (Loss) After Taxes			
	Withdrawals/Dividends			
H	Retained Earnings (to B/S)			

Balance Sheet

Balance Sheet		Figure in Million Tk.		
Sl Nos.	Assets	As of.....	As of.....	As of.....
1	Total Current Assets (f + K)			
a)	Cash in Hand			
b)	Cash at Bank			
c)	Accounts Receivables			
d)	Prepaid Expenses			
e)	Other Current Assets			
f)	Sub - Total (a to e)			
	Inventories:			
g)	Stock of Raw & Packing Materials			
h)	Work - In - Process			
i	Stock of Finished Goods			
j)	Goods in Transit			
k)	Sub - Total(g to J)			
2	Total Fixed Assets (I to n)			
l)	Land and Building			
m)	Plant and Machinery			
n)	Other Assets			
	Total Assets(1 + 2)			
1	Current Liabilities(i to vii)			
i)	Short Term Bank Loan			
ii)	Loans From Other Source			
iii)	Advance From Buyers			
iv)	Payable to Suppliers			
v)	Accrued Liabilities(Salary, Wages)			
vi)	Bills Payable(Utilities, Supplies)			
vii)	Other Currnt Liabilities			
2	Long- Term Liability(viii to ix)			
viii)	Loan From Other Banks/Sources			
ix)	Other Long Term Loans			
3	Total Liabilities(1+ 2)			
4	Equity(x to xiii)			
x)	Paid up Capital/Investment			
xi)	Directors Loan			
xii)	Reserve and Surplus/ Profit Retained			
xiii)	Others			
5	Total Liabilities & Equity(4 +5)			

Documentation Check List (Bank Use only)

SME Client Name:

A/C No.

Date: ____ (dd) / ____ (mm) / ____ (yy)

Source: Sales Branch _____

Documents	Document Obtained		Remarks
	Yes	No	
Application Form duly completed and Signed			
Copy of Trade License of Applicant			
Company Seal Provided			
Bank Statement for last 12 months			
Copy of TIN certificate of Applicant			
Income Tax Return for Proprietor			
Income Tax Return for Company			
Copy of audited financial statement for the last 3 (three) years			
Copy of Utility Bills			
Copy of Rental Agreement			
Copy of Lease Agreement / Possession			
Copy of Dealership Agreement			
Copy of Valid Passport/ Voter ID/ Driving License/Other Identity			
Copy of Registered Partnership Deed duly certified			
Copy of Memorandum & Articles of Association			
Certificate of Incorporation of Company duly certified by RJSC attested by the MD			
Updated list of Directors in form XII			
Copy of Board Resolution of the company for availing credit facilities from DBBL			
Copy of Board Resolution for execution of documents			
Photograph of Applicant(s)/Director(s)/Partner(s)			
Copy of CIB Report of the Applicant(s)			
Copy of CIB Report of the Guarantor(s)			
Copy of TIN Certificate of the Guarantor(s)			
Photograph of the Guarantor(s)			
Bank Statement of the Guarantor(s)			
Net Worth Statement of the Guarantor(s)			
Sanction Letter of Existing Loan			
Loan account statement of other banks			
Stock Report/ Break up of Inventory/Receivables			
Completed Work-orders/ Work-orders in hand			
Others (if required please list below)			

Signature of Branch Credit Officer

Name :

Designation :

Date :