

BANGLADESH DEVELOPMENT BANK LTD.HEAD OFFICE: DHAKA.Loan Application Form For Setting up of a
New Industrial Unit.**SECTION-A****PROJECT, PROMOTERS, CORPORATE SET-UP AND MANAGEMENT****01. PROPOSED PROJECT:**

- (i) Name of the project :
- (ii) Location of the project :
(Please mention the exact location of the project)
- (iii) Line(s) of Production :
- (iv) Amount of Loan applied for :
(a) F.C :
(b) L.C :
(including IDCP)

02. PROMOTER(S) & OR APPLICANTS:

(a) Particulars of the promoters:

Name and Father's & Spouse's name	Address(es)	Name(s) & addresses of Banker(s)

(b) Particulars of the persons closely related with the sponsors (i.e.) father, mother, Spouse, son(s), daughter(s), Brother(s), & Sister(s):

Name and Father's & Spouse name	Addresses	Name and address of existing business	Name(s) & addresses of Banker(s)

(c) Please give particulars of assets and liabilities of the promoters /Directors as per the attached FORM-1.

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

03. 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 fathers name(s)	Address	Shareholding	
		Existing	Proposed

(f) A copy of the Memorandum and Articles of Association: Enclosed Yes No

(g) A copy of the certificate of incorporation: Enclosed Yes No

(iii) Co-operative Society :

(a) Name and addressee of the President:

(b) Name and address of the Secretary :

(c) A copy of the constitution of the Society: Enclosed Yes No

By-laws and Certificate of Registration :

(iv) Partnership Firm :

(a) Name of Partners Address Extent of interest

(b) A copy of registered partnership deed duly certified by the Managing partner as up-to-date may please be enclosed.

(v) Name, address, qualification and past experience of promoters:

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

04. Management:

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

SL. No	Name of the sponsors	Permanent address	Present address	Status	% Of share

05. Has the proposed Director any interest in trading and/or any industrial enterprises? If so, please specify the extent of interest and addresses of the enterprises and enclose the audited balance sheet (s) and profit and loss accounts/statement of affairs of such enterprise for last three years on the basis statement of which their performance can be judged.

06.

- (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

07. Proposed products:

(a)

(b)

(c)

Product	Quantity	Annual rated capacity	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)

08. Foreign collaboration, if any :

Please mention the detailed arrangement, 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 latest audited balance sheet and profit & loss account.

09. 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 | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Whether free hold
or
Lease-hold | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
- (ii) If lease-hold, please furnish a copy of their lease deed(if already executed):
- (iii) Area:
- (iv) Price of land:
- Paid : Taka _____ as on _____
- To be paid : Taka _____
- (v) Development of Land:
- Cost incurred : Taka _____ upto _____
- Cost to be incurred : Taka _____

10. BUILDING AND 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.

Type of building/civil works	Specification of construction	Area in sft	Rate/sft	Estimated cost

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 thing, 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 sources of supply.
(ii) Letter of consent if already obtained from appropriate authority, may please be enclosed with this application.
- (b) Fuel :
- (c) Lubricating oil :

14. RAW MATERIAL :

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

(a) Imported:

Name of items	Specification	Qty. at 100% capacity	Total C& F price	Landed cost at factory-site

(b) Local:

Name of items	Specification	Qty. at 100% capacity	Total price	Landed cost at factory-site

15. PERSONEL

Please furnish information about the personal requirement of your project as per the following proforma.

(a) MANAGERIAL & TECHINICAL STAFF:

Name of post	No(s)	Salary/month	Other fringe benefit	Total /annual

(b) ADMINISTRATIVE & SALES

Name of post	No(s)	Salary/month	Other fringe benefit	Total /annual

(c) LABOUR:

Skilled :

Un-skilled :

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

Appointment of the Technical and Administrative personnel will be made as per advice of the Bank and as per actual need of the project.

SECTION –C

COST OF THE PROJECT AND MEANS OF FINANCE

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

SL	Details	Local	Foreign	Total
(a)	Land	-	-	-
(b)	Land development	-	-	-
(c)	Building	-	-	-
(d)	Other civil works	-	-	-
(e)	Imported machinery and equipment	-	-	-
(f)	Local machinery and equipments	-	-	-
(g)	Customs duty, insurance etc	-	-	-
(h)	Internal freight	-	-	-
(i)	Erection & Installation	-	-	-
(j)	Furniture & Fixture	-	-	-
(k)	Vehicles	-	-	-
(l)	Preliminary & Start-up expenses	-	-	-
(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 Performa:-

(Tk.000)

	<u>Local</u>	<u>Foreign</u>	<u>Total</u>
(a) Equity capital			
(i) Sponsors contribution	-	-	-
(ii) Public issue (For public Ltd. Co.)	-	-	-
(ii) Other	-	-	-
(b) Loan from BDBL:			
(c) Others (specify)	-	-	-
Total	-	-	-

- (B) Please indicate the name(s) of commercial Bank(s) who would extent 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 estimate s of profitability of your project, indicating underlying assumptions of profitability estimates as per following table:

	<u>Year-1</u>	<u>Year-2</u>	<u>Year-3</u>
(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 person)			
(ii) Stationary & printing	-	-	-
(iii) Postage, telephone, telegram,	-	-	-

electricity, telex etc.			
(iv) Traveling & Conveyance	-	-	-
(v) Selling expenses including advertisement and promotion	-	-	-
(vi) Depreciation of office assets	-	-	-
(vii) Amortisation of preliminary expenses	-	-	-
(viii) Amortisation of interest during construction	-	-	-
(ix) Miscellaneous expenses	-	-	-
Total	-	-	-
(E) Financial expenses (interest on loan)	-	-	-
(F) Total general administrative and financial expenses	-	-	-
(G) Net operating profit before tax (C-F):	-	-	-

SECTION-D

MARKETING AND SELLING ARRANGEMENT

- 19.** Please indicate as to who are the major producer and consumers of the proposed products and the proposed selling arrangement (through agents, wholesaler or retailers) for your products.
- 20.** Please specify the proposed selling price of the products and state the prevailing price of the similar local products in the market and mention the C & F and the landed cost of similar imported products if any.
- 21.** If the products (part or all) is/are proposed to be exported, please indicate the quantity and countries to which the products will be exported and state the FOB price of each of the product(s).

SECTION-E

GENERAL

- 22.** If the project's present particular/aspect which are not covered by the questioner or are covered inadequately, such aspect 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.

Place: _____ Dated: _____, 201...	SIGNATURE OF THE APPLICANTS WITH OFFICAL SEAL:
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BANGLADESH DEVELOPMENT BANK LTD.

Declaration of liabilities of Promoters/ Directors:

(For each person's separate sheet to be filed in and signed)

Name :
Address :
Father's/Husband's name :

A. PROPERTIES & ASSETS:

(1). Immovable Properties (Urban properties only)

a). Land:

Location	Particulars	Present market value (Tk. In 000)	Encumbrances (mortgage, hypothecation lien etc.)if any

b).Building:

Location	Particulars	Type & year of construction	Market value (Tk.in 000)

C). Factory (if any):

Location	Type of assets (in the form of factory land building machinery and others)	Present market value (Tk. in 000)	Encumbrance. If any.

(2) Investment/ Interest:

i) within the country:

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

Name(s) & address of firm/concern(s)	Nature of business	Associated with firm/concern(s)as owner/Director/Sharehol der	Extent of interest (%)	Value (Tk. in 000.)	Encumbranc e. If any

b). National savings certificate and other securities held for
Tk (At purchase price)

Continuation (Form-I)

ii. Out side the country:

a). Share/participation in the following business/Industrial concerns:

Name(s) & address of firm/concern(s)	Nature of business	Associated firm/concern(s) as owner/Director/Shareholder	with	Extent of interest (%)	Value (Tk. in 000.)	Encumbrance. 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) : _____

B. LIABILITIES:

(1). Borrowing

(a) From local agencies / instruction:

Name of the business/ industries concern	Name of the long giving agencies BDBL/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 won share (Tk. in 000)	Nature of securities given

b). Form international loan giving agencies & other agencies out side the country:

Name of the business/ industries concern	Name of the long giving agencies BDBL/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 won share (Tk. in 000)	Nature of securities given

(2). others liabilities (please specify) : Taka _____

Total liability (1+2) : Taka _____

C. GUARANTIES ISSUED, if any in individual capacity:

I certified that the above mentioned particulars are true to the best of my knowledge.

Place: _____ Dated: _____, 201...	SIGNATURE OF THE DIRECTORS /PROMOTORS
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Date:

The Manager,

**Subject: Authorization of furnishing information about the
Accounts maintain with your Bank.**

Dear Sir,

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

Yours faithfully,

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Name :

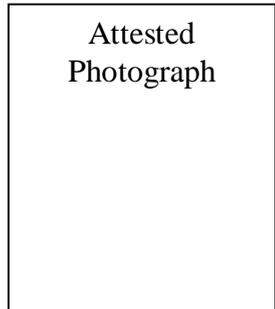
A/C No.:

BANGLADESH DEVELOPMENT BANK LTD.

BIO-DATA OF PROMOTERS/DIRECTORS

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

- | | | | | | |
|--|---|------------------|------------------|--|--|
| 1. Name | : | | | | |
| 2. Fathers/husband's name | : | | | | |
| 3. Address | : | | | | |
| (a). Present | : | | | | |
| (b). Permanent | : | | | | |
| 4. Nationality | : | | | | |
| 5. Home district: | | | | | |
| 6. Date of birth | : | Age : | Place of birth : | | |
| 7. Educational qualifications | : | | | | |
| 8. Technical or any other qualifications | : | (Please specify) | | | |
| 9. Professional qualification(s) | : | (if any) | | | |
| 10. Traveled abroad | : | | | | |
- (if any, with purpose, names of countries and duration of stay in each country with dates).
11. Past business and Industrial experience :
- (a) Please state the nature of the business manage indicating to total amount of capital employed of the business , average turnover and the number of various categories of personal employed.
- (b) If any industrial undertaken 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 bonafied national of Bangladesh:
- (ii) I am neither myself nor my spouse is serving with any government/autonomous body:
- (iii) I am not associated with any project financed by or under appraisal/implementation either with the BDBL/Nationalized commercial Bank other then those declared in **Form –I**.
- (iv) That the particulars furnished above are true to the best of my knowledge.

Place: Dhaka.

Date:

(_____)
Signature of
Promoters/Directors

AFFIDAVIT-A

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

Name & address of borrowers	Name & address of Bank/Financial Institutions	Nature & amount of borrowings	Particulars of security for borrowings
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Place: Dhaka
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: Dhaka
Date:

Signature of
Director/sponsor

AFFIDAVIT-C

I/We do hereby declare that my TIN. No. is as under:-

- a)
- b)
- c)

Place: Dhaka
Date:

Signature of
Director/sponsor