

## Credit Appraisal Form

- Branch: .....
1. Name & Address of the Client: .....
2. a. Contact Person & Tel. No.: .....
- b. Contact Person & Tel. No. ....
3. Email: .....
4. Web Site: .....
5. Nature of Client's Business: .....
6. Status: (Company/Partnership Firm/Proprietorship Firm/Others): .....
7. Expected Volume of Business (per month): .....
8. No. of days credit sought for (days): .....
9. Whether Client is through Travel Agent Yes/NO If Yes % of the commission: .....
10. Whether the Transactions is on the card rate Yes/NO If No, % of the discount: .....
11. Whether the client office visited by Company's Staff Yes/NO If Yes, Name of the Company's Staff: .....
12. Whether the client is credit worthy: .....
- (Please comment on the financial position with the client)

13. List of Documents collected (Tick the appropriate boxes):-

In Case of Company	In Case of Partnership Firm	In Case of Proprietorship Firm
<input type="checkbox"/> Certified True Copy of MAA	<input type="checkbox"/> Partnership Deed	<input type="checkbox"/> Copy of Shop and Establishment Reg.
<input type="checkbox"/> Certified True Copy of COI	<input type="checkbox"/> Latest Balance Sheet	<input type="checkbox"/> Copy of Latest Income Tax Return
<input type="checkbox"/> Certified True Copy of COCB	<input type="checkbox"/> List of Authorised Persons along with their signatures and ID Proofs (POA)	<input type="checkbox"/> List of Authorised Persons along with their signatures and ID Proofs (POA)
<input type="checkbox"/> Latest Balance Sheet	<input type="checkbox"/> Copy of PAN Card	<input type="checkbox"/> Copy PAN Card
<input type="checkbox"/> List of Authorised Persons along with their signatures and ID Proofs (POA) signed by the managing director of the company	<input type="checkbox"/> Web Site Details	<input type="checkbox"/> Web Site Details
<input type="checkbox"/> Copy of PAN Card	<input type="checkbox"/> List of Partners with addresses	<input type="checkbox"/> Brochure etc. for information of client
<input type="checkbox"/> Web Site Details	<input type="checkbox"/> Brochure etc. for information of client	
<input type="checkbox"/> List of Directors with addresses		
<input type="checkbox"/> Brochure etc. for information of client		

**MAA:** Memorandum and Articles of Association    **COI:** Certificate of Incorporation    **COCB:** Certificate of Commencement of Business for Public Ltd. Company)

**Full Signature of the Branch Manager/ Incharge with date**

**Full Name:** .....

**Recommendation of Area Manager/Regional Head:** .....

**Accepted the below mentioned terms of Credit as approved by Credit Committee**

**For** ..... **(Name of Client)**

**Signature:** ..... (With rubber Stamp)

**Name:** .....

**Designation:** .....

**Date:** .....

**Approval:-**

(a) Credit allowed for (days): .....

(b) Credit allowed for (Amount both in Rs. and US\$): .....

(c) Credit Not Allowed. Reasons for disallowance: .....

Signature:

Name:

Date:

Signature:

Name:

Date:

Signature

Name:

Date:

**Limits:** Upto US\$ 50000 per client can be sanctioned by Credit Committee any amount above that can only be sanctioned by Managing Director (on the basis of recommendation of Credit Committee)