

Basic Information Sheet to be filled by
the Applicant/ Credit Customer.

BASIC INFORMATION SHEET (BIS)

(In case of Customers holding regular credit line with HBL who have already submitted Basic Information Sheet earlier, information regarding only those points where changes have taken place may be filled-in and remaining points may be marked as “No change”. However, information against point no. 1 to 10 is mandatory for all Customers).

1. Name of the Institution :
 2. Account No. :
 3. Type of Institution :
 4. Nature of Business :
 5. Year of Establishment :
 6. Capital :
Authorized : Registered :
Issued : Paid Up :
 7. Address (Head Office) :
 8. Address (Branch/Factory) :
 9. Chief Executive :
 10. Contact Person :
- Telephone: _____ Fax: _____
Mobile: _____ E-mail : _____

11. Board of Directors :

Name	Address	Phone No.

12. Major Institution in the Same Group

(Please add separate sheet if the space is not adequate)

(Amount in Rs.
'000)

Institution	Legal Status	Year of Establishment	Nature of Business	Last FY Turnover	Major Activities

Signature/s

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Promoters / Major Shareholders :

<i>S. No.</i>	<i>Name, Citizenship No., Date and Place of Issue</i>	<i>Address</i>	<i>Father's Name</i>	<i>Grandfather's Name</i>
1				
2				
3				
4				
5				

13. Profile of Promoters (*Add separate sheet if space is inadequate*)

<i>S. No.</i>	<i>Name</i>	<i>Academic Qualification</i>	<i>Experience</i>
1			
2			
3			
4			
5			

14. Fixed and Financial Assets held by promoters (*Add separate sheet if space is inadequate*)

<i>S. No.</i>	<i>Name of Promoters</i>	<i>Details of Property (Land/ Building /FDR/ NSB/ Share/ Debentures, etc.)</i>	<i>Actual/ Estimated value</i>	<i>Remarks</i>
1				
2				
3				
4				
5				

15. Company/Institution Profile:

a) Whether manufacturing, trading, wholesale, retail, service or trading?

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b) Approximate cash turnover (Daily/Weekly/Monthly/Yearly)

c) Organization Structure running the company/ institution

d) Management Detail:

i) First Line (Decision maker)

ii) Second Line (Support level)

iii) Total Manpower

Administrative Staff		Labour Staff	
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e) Marketing Activities

i) Products (*Product mix, variety, target market, use, etc.*)

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ii) Pricing Policy (*Penetration, Skimming, Regulated, etc.*)

iii) Promotion Strategy (*Discounts, incentives, advertisements, etc.*)

iv) Placement (*Distribution channels, areas covered, medium used, etc.*)

f) Production Activities
(*Machinery, raw materials, capacity, utilization, product mix, processes, etc.*)

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16. (i) Present Bank/ existing facilities enjoyed from HBL/ Other Banks /Financial Institutions by the institution. (*Add separate sheet if space is inadequate*)

<i>Name of Bank / Financial Institutions</i>	<i>Nature of Facilities</i>	<i>Limits (in Rs.)</i>	<i>Present Outstanding (in Rs.)</i>	<i>Securities Details/Value</i>

(ii) Present Bank/ existing facilities enjoyed from HBL/ Other Banks and Financial Institutions by the sister concern/s. *(Add separate sheet if space is inadequate)*

<i>Name of Sister Concern/s</i>	<i>Name of Bank / FI</i>	<i>Nature of Facility/ies</i>	<i>Limits (in Rs.)</i>	<i>Present Outstanding (in Rs.)</i>	<i>Securities Details/Value</i>

17. Facilities requested from Himalayan Bank Limited

Total Funded Facilities	Total Non Funded Facilities	Other Banking Facilities	Remarks

18. Purpose/ Reason for seeking such facility/facilities from HBL:

Signature

Company Seal

19. Details of Securities Offered and documents attached:

19.1 Land and/or Building:

Owner	Relationship to the company/proprietors	Location / Kitta No. / Land Area/ Building Built up Area	Estimated Market Value

Source Property (Mode of Property Ownership Transfer:

Type	Date of transfer
[] Rajinama	
[] Halai Dekhiko Bakaspatra	
[] Family Separation	

19.2 Details of other securities proposed:

S. No.	Details of securities	Ownership	Market Value	Remarks
1				
2				
3				
4				

19.3 Documents attached (Photocopy): (Please mark cross 'X' that are not attached))

- a. Property Title Deed (Lalpurja)
- b. Blue print of cadastral map (Napi Naksha)
- c. Recent land tax payment receipt from Malpot office (Tiro Tireko Rashid)
- d. Wealth tax payment receipt
- e. Copy of property ownership transfer deed
- f. Certificate from Local Government Agency certifying four boundaries of the proposed property along with kitta no. (Char-Killa Pramanit)
- g. Citizenship certificate of the Property owner
- h. Approved drawings of building along with the approval certificate (Naksha & Pass Certificate)
- i. "No Objection Letter" (NOC) in case of collateral owned by third party (Manjurinama)
- j. Relationship certificate of legal heirs issued by local authority
- k. NOC from legal heirs of owner/s of the property/ies for mortgage of the property/ies in the name of Bank

Signature

Company Seal

22 Financial Statements/Balance Sheets

Attached [] (Please enclose last three years audited / Provisional/ Projected Balance sheet / financial statements)

Not attached [] (Please fill the attached financial chart for reference)

- 23 Other Documents attached: (Please mark cross 'X' that are not attached)
1. Article & Memorandum of Association / Partnership Deed
 2. Institution Registration Certificate
 3. Tax Clearance Certificate / PAN Card / VAT registration certificate
 4. Joint venture Agreement (wherever applicable)
 5. Detailed Feasibility Report of the project (in case of project financing)
 6. Resolution of Partners / Board of Directors for availing:
 - (i) Banking facilities including credit facilities
 - (ii) Authorization for signing security document
 - (iii) Authorization to mortgage proposed collateral
 - (iv) Mortgage company's/Institution assets
 - (v) Provide undertaking
 - (vi) Provide Corporate Guarantee
 7. Copy of citizenship certificate of major shareholders.

I / We declare that all the particulars and information given above are true, correct and complete and that they shall form the basis for any decision making in regard to any credit / facility.

I /We shall be ready to provide any other information / document as required by the Bank for further process.

Signature / (s) : _____

Name : _____

Designation : _____

Date : _____

Seal of the Company

FINANCIAL STATEMENT

Balance Sheet

For the F.Y _____

(In '000s)

LIABILITIES	Last year	This year	ASSETS	Last year	This year
Capital (Invested & Paid up)			Land & building		
Accumulated Profits			Furniture & Fixture		
Borrowing from members of firm			Machinery, Equipment & Vehicle		
Borrowing from Companies in the group			Total Fixed & Non Current Assets		
Loan (Shareholders)			Stocks		
Long Term Credits			Bills Receivable		
Adv. Pmt./deposits by the customer			Sundry Debtors		
Bills Payable			Other Investment		
Sundry creditors			Cash on hand & bank		
Bank Loan & overdraft			Deposits/Staff adv.		
			L/C, GT Cash Margin		
			Misc. assets/advance		
TOTAL LIABILITIES			TOTAL ASSETS		

Income Statement

For the F.Y _____

(In '000s)

EXPENSES	Last Year	This Year	INCOME	Last Year	This Year
Opening Stocks			Sales		
Purchase of the year			Closing Stocks		
Overhead Expense					
Profit (Loss) for the year					
TOTAL			TOTAL		

Signature/s

Company Seal

Cash Flow Statement

For the F.Y _____

(In '000s)

<i>S. No.</i>	Particulars	<i>Last year</i>	<i>This year</i>
A	<u>Cash flow from Operational Activities</u> Net Profit/ (Loss) Before Income Tax <u>ADD:</u> Depreciation Amortization Interest Expenses Provisioning Loss from sale of Fixed Assets Other Non Cash Expenses <u>Subtract:</u> Profit from sale of Fixed Assets Cash flow prior to change in Working Capital Change in Current Assets: Decrease/ (Increase) Change in Current Liabilities : Increase / (Decrease) Cash flow from operation Interest Payment Tax Payment / Reversal of Tax payment Net Cash flow from Operational Activities		
B	<u>Cash flow from Investment Activities</u> Receipt of Interest and Dividend Fixed Assets/ Investment Sale/ (Purchase) Change in Loans & Advance :Decrease / (Increase) Change in Pre-operating Expenses : Decrease /(Increase) Securities Sale /(Purchase) Net Cash flow from Investment Activities		
C	<u>Cash flow from Financial Activities</u> Issuance of Shares except Bonus share Payment of Long Term Debt Distribution of Dividend Other Net Cash flow from Financial Activities Net Change in Cash : Increase/ (Decrease) { A +B + C } Cash and Bank Balance at the start of Year Cash and Bank Balance at the end of Year		

Signature

Company Seal