

L
Credit Risk Application Form



CREDIT APPLICATION



Customer Name & Location:	CA Number:	Date:	<input type="checkbox"/> Customer of Branch
Address:	Originating Branch / Unit & Branch Code:	Annual Review Date:	
	Risk Rating :	Classification: New <input type="checkbox"/>	
Group Name:	Industry : NIL	Industry Code:	
Legal Status: INDIVIDUAL	Industry Segment: NIL		
CIF #			

GROUP EXPOSURE (Rs.)					1 Year	2 Years	3 Years	TOTAL		
Total Funded Exposure					-	-	-	-		
Total Non Funded Exposure					-	-	-	-		
Total Funded & Non Funded Exposure					-	-	-	-		
#	Facility	Limit (E)	O/S	Limit (P)	Inc/ Dec	<i>Facility & Security Description</i>				
1	GF					Gold Finance Facility Type	Term Loan A <input type="checkbox"/>	Term Loan B <input type="checkbox"/>	Running Finance <input type="checkbox"/>	Balance Transfer Facility <input type="checkbox"/>
						Pricing (PKR) (50,000 –299,999)	1 Y KIBOR + 12%	22% Fixed	3M KIBOR + 12%	For TL A & B (1 Year KIBOR + 3%)
						Pricing (PKR) (300,000 –25 Million)	1 Y KIBOR + 9%	20% Fixed	3M KIBOR + 9%	For RF (3 Months KIBOR + 5%)
						In case of Staff, pricing	3M KIBOR + 5%	Not applicable for JSBL Staff	3M KIBOR + 5%	Not applicable for JSBL Staff
						Purpose	To meet working capital requirement; investment purposes			
						Installment	Equal Monthly Installments	Quarterly Mark-up only	Quarterly Mark-up only	Equal Monthly Installment for TL-A Quarterly Mark-up only for TL-B & RF
						Margin	30%			25%

																			20% where financing > 5M		
																			Security	Principle & markup to be covered by lien over Gold of market value Rs. _____ held with JSBL	
																			Arrangement of Fees:	As per SOC	50% waiver which are mentioned in SOC
																			Valuation Charges:	At Actual	

TOTAL																				
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SUBMITTED BY:

Relationship Manager

APPROVED BY:

Branch Manager
Deputy General Manager
General Manager

Approval is subject to the following conditions:

1. Issuance of valuation certificate by Bank's approved valuator, issuance of DAC by CAD & completion of all formalities of the GoldFinance policy.
2. Drawing power maximum 70% of the Gold content as per Bank's policy.
3. Customer shall receive prompt payment bonus of 200 bps and shall be charged as per the above pricing, if mark up is paid within 15 days.

Process of Approval of Gold Finance Credit Application:

1. Gold Finance RM to fill the CA form for the customer. The CA form will consist of how much loan the customer needs, his intention for loan and his tenure for repayment
2. Gold RM and his immediate supervisors will sign-off the application form
3. The business team will approve the application and after sign-off, it will be transferred to the Credit Risk team.
4. If the Credit is for a large sum or if the applicant seems likely to default, then it will be sent to (CCO) chief credit officer
5. After CCO and credit risk approval, the case will be intimated to CAD for disbursement of Loan.