

I. Guideline for Credit Appraisal/Analysis

This guideline will assist the Branch Manager/Credit Analyst to summarize the basic information required for credit appraisal and to standardize the credit appraisal reports of the Bank. It also enables the Credit Analysts/Branch Managers to focus his/her comments on the basic credit risk areas. It will not be necessary for the Credit Analyst to complete detailed comments under each heading for all credit applications', however; it serves as a checklist that should be covered by him/ her. A new customer loan request, especially for medium-and long-term loan, will require detailed comments under each heading.

1. Basic Information On Customer(s)

- Customer's name:
- Customer's Credit Risk Grade:
- Tax Identification Number:
- Full Address:
- Business Type:
- Economic sector:
- Type of the Financial Statement Presented:
- Date of Establishment of the Business:
- Date of Establishment of Relationship with the Bank:

2. Customer's Request

- Amount Requested
- Type of Loan
- The Duration of the Loan
- The Repayment Term (monthly, quarterly, semi-annually, annually or at maturity)
- The Credit Analyst(s) or Loan Officer must assess that the amount and the period requested by the applicant is adequate and matches with the purpose and the repayment capacity of the business.

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