

The General Manager

Date: -----

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Ref number. -----

Addis Ababa

Subject: Document Request for Your Loan Request.

Following your loan request under letter Ref. No. ----- dated ----- , your esteemed company requested the bank -----.

Our timely kind response to your credit request is highly dependent on the fulfilment of documents and information at your end. Thus, we kindly request you to provide us the documents and/or information as listed on the attached list prepared for same, within **15 days**.

If the required documents are not delivered within 15 days the loan request will be requested afresh.

With Regards,

RM-----

Manager \_Corporate Customers Relationship

## Document Check List

SN	Description Missed Documents	Detail Requirements To be Noted on The Documents	Submitted Dated
<b>Business/Financial documents</b>			
1	Financial Statement	<ul style="list-style-type: none"> <li>✓ Recent three years audited financial statements,</li> <li>✓ Interim Financial Statement till November 31, 2020</li> <li>✓ Justification if there is a Consecutive loss, Decline Sales Trend, Qualified opinion</li> <li>✓ Stock list by type, volume and age (including dead stock),</li> <li>✓ Export advice for sales reported as Sales from Export</li> </ul>	
2	Senior Management Profile	<ul style="list-style-type: none"> <li>✓ The Company Operational Post (i.e. GM, HR Head, Finance Head, Admin Head.etc)</li> <li>✓ Academic Profile Credentials certificates</li> <li>✓ Job Experience must be specified</li> <li>✓ Organizational Chart</li> </ul>	
4	Pro-forma Invoices for the to be purchased machinery and vehicles	<ul style="list-style-type: none"> <li>✓ Recent not more than two months or it has to be within Validity period</li> <li>✓ Unit price and total price has to be mentioned</li> </ul>	
5	List of sister/ affiliated companies and their Financial statement if any	<ul style="list-style-type: none"> <li>✓ Audited Financial Statement</li> <li>✓ TIN of Sister Companies</li> </ul>	
<b>Collateral Documents</b>			
1	Machineries-Existing	<ul style="list-style-type: none"> <li>✓ Commercial invoice and custom declaration for machineries</li> <li>✓ Conformation letter from ERCA Specifying Duty Amount for each Machineries if they are imported duty free</li> <li>✓ Pro-forma invoice of the machines to be purchased.</li> </ul>	
2	Vehicles- Existing	<ul style="list-style-type: none"> <li>✓ Title deed/Libre</li> <li>✓ Commercial invoice for existing and pro-forma invoice for to be purchased.</li> <li>✓ Conformation letter from ERCA Specifying Duty Amount for each vehicles if imported duty free.</li> </ul>	
3	Building	<ul style="list-style-type: none"> <li>✓ Bill of quantity, approved plan</li> <li>✓ Land Holding Certificate,</li> <li>✓ Current Land and Property Tax Payment Receipt,</li> <li>✓ Land Lease agreement and Land Lease Certificate for leased land</li> <li>✓ Sight plan and other approved plans of the building from Authorized Municipality or other government organ;</li> </ul>	

Legal Documents			
1	Credit application form (CAF) as per the format prepared by the bank.	Signature of the GM Authorized to request loan and stamp of the company on each page.	
2	Renewed Trade license,	<ul style="list-style-type: none"> <li>✓ Renewed as per the schedule of trade office</li> <li>✓ Visible stamp of the approving government organ</li> <li>✓ specific activities of the business has to mentioned</li> </ul>	
3	Commercial registration certificate	<ul style="list-style-type: none"> <li>✓ General type need to mentioned clearly</li> <li>✓ Loan request should tie with the business license</li> <li>✓ Visible stamp of the approving government organ</li> </ul>	
4	VAT Registration certificate	✓ The company name in VAT Certificate shall be the same with TIN Certificate	
4	TIN	<ul style="list-style-type: none"> <li>✓ Applicant</li> <li>✓ Major shareholders (&gt;10%)</li> </ul>	
5	Tax Clearance Certificate,	✓ Applicant	
6	Registered Memorandum & Article of Association	✓ Latest and also Registered by Concerned Organ	
7	Registered Minutes of meeting, if any	<ul style="list-style-type: none"> <li>✓ For change for Company Name</li> <li>✓ Change of Registered Capital</li> <li>✓ Change of The GM or Deputy in some case</li> <li>✓ Change of Role of The GM, etc</li> </ul>	
8	Proof of Identity (ID, Passport, etc.) of the applicant GM  Geological survey confirmation letter Environmental impact assessment. Coal availability study	<ul style="list-style-type: none"> <li>✓ Renewed passport or kebele ID of the GM or designated Person as per AOM</li> <li>✓ From the concerned organ</li> <li>✓ From the concerned organ</li> <li>✓ From the concerned organ</li> </ul>	
SN		Points to be Corrected	Submitted Dated
1.	Application Letter	<ul style="list-style-type: none"> <li>✓ Duration of the term Loan shall be indicated</li> <li>✓ Term of repayment / monthly, quarterly / shall be indicated</li> </ul>	

While you are fulfilling the above documents, the bank will review the presented feasibility study and we will forward the comments for correction.

I/ we the undersigned would like to confirm you that the above listed documents/information shall be submitted within a maximum of 15 days. Documents Exist but Need Correction. I/we have given our consent for the bank to charge loan processing and credit information fee from our acct number ----- maintained at CBE ----- Branch.

Applicant's Name \_\_\_\_\_ Signature \_\_\_\_\_ Date \_\_\_\_\_