 CONVERSE BANK	"Converse Bank" CJSC procedure of Small and Medium Entrepreneurship Lending	PR 75 - 25		
	Annex 3b Application-form of providing Small and Medium loan types	Date 09.10.2009	Edition 1	1

Source of information about Converse Bank

(Name of newspaper, journal/Radio advertisement/ TV advertisement/ Customer of Converse Bank/ other sources...)

APPLICATION For Small and Medium Loans

Please view the issue on providing loan to me:

Amount. _____ AMD / USD / EURO

Term. _____ Month

Loan purpose. _____

Stages of project realization.

Stage	Amount of investments	Terms of project realization		Financing source *
		Beginning	End	
1.				
2.				
3.				
4.				
5.				


* Note. Mention financing sources of each (loan/own funds)

Suggested guarantee/security

1. _____
2. _____
3. _____
4. _____
5. _____

Data on Applicant

- **Name of Company.** _____
- **Activity type.** _____
- **Work experience** (in given sphere). _____
- **Number of employees.** _____
- **Legal address.** _____
- **Factual address.** _____
- **Current account** . _____ **bank** _____
_____ **Bank** _____
- **Credit history of past three years** (including private borrowings).

 CONVERSE BANK	"Converse Bank" CJSC procedure of Small and Medium Entrepreneurship Lending	PR 75 - 25		
	Annex 3b Application-form of providing Small and Medium loan types	Date 09.10.2009	Edition 1	2

Bank/ Company/Individual	Amount and currency of the loan	Annual interest rate	Date of loan issuance	Repayment date	
				By the agreement	Factual

▪ **Activity place.**

Office/warehouse/trade and production territories	Address	Ownership/leasing	Telephone

▪ **Cars.**

Model	year		Price of acquiring	Run, Thousand km	Ownership/ Leasing
	production	acquire			


Information on managers and institutions

Manager 1

Name Surname Father's name _____
 % of ownership in company(if such exists) _____
 Registration address. _____
 Factual place of residence _____
 Telephone numbers. home _____ mobile _____ work _____
 Previous workplace. _____
 Education. _____

Manager 2

Name Surname Father's name _____
 % of ownership in company(if such exists) _____ % of ownership in _____
 Registration address. _____
 Factual place of residence _____
 Telephone numbers. home _____ Telephone numbers. Mobile _____ work. _____
 Previous workplace. _____
 Education _____

 CONVERSE BANK	"Converse Bank" CJSC procedure of Small and Medium Entrepreneurship Lending	PR 75 - 25		
	Annex 3b Application-form of providing Small and Medium loan types	Date 09.10.2009	Edition 1	3

Chief Accountant

Name Surname Father's name _____

Telephone numbers home _____ mobile _____ work _____

Owners (besides managers, mention name, surname, father's name, passport, place of residence/name of company, TIN, registration address)

Ownership size (%)

1. _____
2. _____
3. _____
4. _____

Related companies (mention names)

Name of company where share or management participation exist	Name of company with which joint financial activity is conducted

Current activity

▪ **Structure of income**


Types of products/ services	Income share(%)

▪ **Suppliers** (mention main suppliers)

Name of supplier	Type of supplied product, good/ service	Payment conditions (prepayments/factual/ delay/realization)	Cooperation terms

▪ **Buyers** (mention main buyers, name of acquired products the, cooperation volume)

Name of buyer	Type of acquired product, good/ service	Payment conditions (prepayments/factual/ delay/realization)	Cooperation terms

 CONVERSE BANK	"Converse Bank" CJSC procedure of Small and Medium Entrepreneurship Lending	PR 75 - 25		
	Annex 3b Application-form of providing Small and Medium loan types	Date 09.10.2009	Edition 1	4

- **Rivals** (Mention main rivals, what is the difference between the products of your rivals and yours, how the prices of their products vary from the prices of your products)

1. _____
2. _____
3. _____

For Applicant

Converse Bank guarantees that the information provided by the Customer will be kept strongly confidential and will be used only on purpose of making decision on providing the loan. With signature on the current application the Applicants process that the provided information is correct and complete. Any mistake as well as any missing made by the Customer or hiding any facts may delay the decision or cause denial of providing the loan or future incorrect execution of documents. The Applicant also should be aware that any information or document directly related to the given application may significantly fasten the process of adopting resolution of the loan issuance.

With his/her signature the Applicant proves that has got acquainted with consistence of the current application and fully understands and accepts the latter.

The bank possesses the right of making inquiries about the applicant among his known and unknown persons that can assist to the decision of providing or rejecting the loan provision. If the applicant has any reasons to keep secret this application from any person then he must mention the name of that very person (name of enterprise) and the reason _____

I hereby give my consent for "Converse Bank" CJSC to send an inquiry to "ACRA Credit Reporting" Ltd that runs the ACRA System, and request "ACRA Credit Reporting" Ltd to provide to "Converse Bank" CJSC the required information on my current and past financial liabilities, obtained from all possible sources and stored in the AKRA System, which information will be used by "Converse Bank" CJSC during the process of granting me a loan (borrowing).

I realize that depending upon its content the provided information (for the reliability of which is responsible the entity that provided the subject information to ACRA System) may influence the process of making relevant decision by the Bank.

Herby the legal entity /hereinafter the Company/, represented by _____ of the Company gives

Position. Name, Surname

its consent for "Converse Bank" CJSC to send an inquiry to "ACRA Credit Reporting" Ltd and request the latter to provide to "Converse Bank" CJSC the required information on current and past financial liabilities of the Company, as well as other data, which will be used by "Converse Bank" CJSC during the process of making decisions on conducting loan (borrowing) agreements with the Company.

The Company gives its consent for "ACRA Credit Reporting" Ltd in case of conducting loan (borrowing and etc.) agreement during the whole operation period of that loan (borrowing and etc.) agreement to provide information about as well as data of the Company's future financial liabilities to "Converse Bank" CJSC without initially informing the Company.

The Company realises that the provided information and data depending on their content may impact on the relevant resolution made by "Converse Bank" CJSC

The current consent has been read by the Company _____

Position. Name, Surname

and proves that it is completely understandable and acceptable for the Company.

Name of applied legal entity _____

State registration certificate number _____

Name, surname of a person acting on behalf of the Company _____

Signature


 (Day of presenting Application)

 (Signature of Director)
 Stamp

Loan specialist

 (Name, Surname.)

 (Signature)

 CONVERSE BANK	"Converse Bank" CJSC procedure of Small and Medium Entrepreneurship Lending	PR 75 - 25		
	Annex 3b Application-form of providing Small and Medium loan types	Date 09.10.2009	Edition 1	5


List of necessary documents for Small and Medium loans

For sole entrepreneurs

1	Founding documents
	Copy of state registry certificate
	TIN (Tax identification number)
	Copy of passport of sole entrepreneur
2	Financial documents
	Copy of ownership or lease certificate of business place (lease certificate can be without notary validation)
	Licenses, patents (in case of existence)
3	Loan security
	Copies of passports of guarantors
	Documents proving ownership or income of the borrower and guarantors (in case of existence)
	Documents proving ownership of the pledge
	Joint certificate given by the territorial subdivisions of state cadastre on property to be pledged (on arrest)
	Reference from ATI on putting arrest over the vehicle to be pledged,
	Appraisal or reappraisal report on the pledge by the loan specialist or appraisal company
4	Internal (banking) documents
	Application
	Conclusion by the Legal Department
	Conclusion by Security Unit
	Allowances of the borrower and guarantors for inquiries to ACRA credit agency/RA CB credit registry
	Credit conclusion (resume) and minutes of credit committee
	Data received from ACRA credit registry/ RA CB credit registry
	Inquiry to the base of the Bank's unconscientious customers
	References from the State Revenue Committee on debts (in case of small and medium loans)

For legal entities

1	Founding documents
	Copy of charter
	Copy of certificate of State Registry
	TIN (Tax identification number)
	Statement of minutes of General meeting or a sole shareholder on receiving financing and the subject to be pledged
	Copies of passports of founders and the director
	Reference from state registry on structure of founders and the director
2	Financial documents
	Copy of ownership or lease certificate of business place (lease certificate can be without notary validation)
	Licenses and patents (in case of existence)
	Financial statements (Form 1,2)
3	Loan security
	Loan security
	Copies of passports of guarantors
	Documents proving ownership of the pledge
	Joint certificate given by the territorial subdivisions of state cadastre on property to be pledged (on arrest)
	Reference from ATI on putting arrest over the vehicle to be pledged,
	Appraisal or reappraisal report on the pledge by the loan specialist or appraisal company
4	Internal (banking) documents
	Application
	Conclusion by the Legal Department
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	Allowances of the borrower and guarantors for inquiries to ACRA credit agency/RA CB credit registry
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 CONVERSE BANK	"Converse Bank" CJSC procedure of Small and Medium Entrepreneurship Lending	PR 75 - 25		
	Annex 3b Application-form of providing Small and Medium loan types	Date 09.10.2009	Edition 1	6

References from the State Revenue Committee on debts (in case of small and medium loans)
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