

**APPRAISAL NOTE FORMAT FOR BANK GUARANTEE FULLY SECURED
BY FIXED DEPOSITS/CASH MARGIN (for Exposure upto Rs 20 million)**

Name of the Borrower	:	
Registered Address	:	
Constitution	:	
Number of years the Borrower is in existence	:	
Current Account No.	:	
Customer id	:	
Account Opening Date	:	

BRIEF BACKGROUND

Names of the Promoters/Directors of Borrower	:	
Industry segment	:	
Nature of Business	:	

FACILITY DETAILS

	Nature of Limit (OD/CC/LC/BG/Buyers Credit/EPC/PCFC)	CCY	Existing Amount	Limit	Proposed Amount	Limit
Parental Limit		INR				
Fund Based Limits*		INR/FCY				
Non Fund Based Limits*		INR/FCY				
Total Limit						

**Provide separately for each type of limit*

PROPOSAL

Security Details

FDR No.	:	If FD is made
Relationship of the FD Holder to the borrowing entity*	:	
Total Amount of FDR	:	
Tenor	:	
From (DD/MM/YY)	:	
To (DD/MM/YY)	:	
Rate of Interest payable on FD	:	
Branch ID in which FD is held	:	
Is FD under auto renewal (Y/N)	:	
Is IT certificate under S281 (1)(ii) taken (Y/N)	:	

1. Deposit kept with bank	:	
2. Margin to be maintained as per product norm	:	
3. Eligible amount (1-2)	:	

Brief description of the transaction

Purpose of the Bank Guarantee	:	Towards bid bond/ security deposit/ earnest money deposit, performance guarantees/ advance payment and retention money purposes; Customs/ central excise, sales tax/ electricity/ insurance purposes. (or) _____
Beneficiary in case of BG facility.	:	
Tenure of the BG (including claim period)	:	
Amount of BG	:	
Limit Expiry date	:	
Commission	:	___% p.a. payable upfront

DOCUMENTATION

I confirm that the documentation specified in the Legal site – DMS for the facility will be executed by the client before disbursement or issuance.

Declaration:

None of the borrower or their partners/directors are in the RBI's / RBI's Caution list/ ECGC /ICICI Bank list of defaulter's. The borrower or their partners /directors etc. are not facing any litigations which have been initiated by other lenders. CIBIL and CPCS checks have been conducted on the borrower and the borrower is not a wilful defaulter or appears in the RBI caution list.

I confirm that I have conducted the due diligence on the customer is in line with the KYC guidelines and I have also obtained all documents mentioned in prevailing KYC guidelines. The validity periods of all facilities are co-terminus with the FD maturity date.

RECOMMENDATION:

The approving authority is requested to sanction the above facility.

Authority:

We have gone through the credit related authorization as currently in force and having done so, confirm the approval of above proposal falls within the authority of _____ & _____ (jointly)

Prepared By:

Employee id :
Name :
(RM/TDO)

