



## Annex II

### Format for Credit Information Exchange

#### Part – I Bio Data of the Company

I.	Borrowing party's name and address	
II.	Constitution	
III.	Names of Directors / Partners	
IV.	Business activity	
	* Main	
	* Allied	
V.	Names of other financing AIFIs	
VI.	Net worth of Directors / Partners	
VII.	Group affiliation, if any	
VIII.	Date on associate concerns, if AIFI with the same AIFI	
IX.	Changes in shareholding and management from the previous report, if any	

#### Part - II Major credit quality indicators

I.	IRAC Classification	
II.	Internal Credit rating with narration	
III.	External Credit rating, if any	
IV.	Latest available Annual Report of the borrower	As on -----



**Part – III**  
**Exposure Details other than Derivatives**

**(Rs. in crore)**

I.	Type of credit facilities, e.g. working capital loan / demand loan / term loan / short term loan / foreign currency loan, corporate loan / line of credit / Channel financing, contingent facilities like LC, BG & DPG (I & F) etc. Also, state L/C bills discounting / project wise finance availed).
II.	Purpose of loan
III.	Date of loan facilities (including temporary facilities)
IV.	Amount sanctioned (facility wise)
V.	Balance outstanding (facility wise)
VI.	Repayment terms
VII.	Security offered * Primary * Collateral * Personal / Corporate Guarantees * Extent of control over cash flow
VIII.	Defaults in term commitments / lease rentals / others
IX.	Any other special information like court cases, statutory dues, major defaults, adverse internal / external audit observations



## Part - IV

### Exposure Details – Derivatives Transactions

(Rs. in crore)

Sr. No.	Nature of the derivatives Transactions	Notional Amount of contracts	Weighted average maturity of contracts	Amount of positive MTM for the AIFI (Not due for settlement)	Amount of contracts classified as NPA	Notional Amount of outstanding contracts which have been restructured	Major reasons for restructuring ( in brief)
A.	<b>Plain Vanilla Contracts</b>						
1.	<b>Forex Forward contracts</b>						
2.	<b>Interest rate Swaps</b>						
3.	<b>Foreign Currency Options</b>						
4.	<b>Any other contracts (Please specify)</b>						
B.	<b>Complex derivatives including various types of option combinations designed as cost reduction/zero cost structures</b>						
1.	<b>Contracts involving <u>only</u> interest rate derivatives.</b>						



2.	<b>Other contracts including those involving foreign currency derivatives</b>						
3.	<b>Any other contracts (Please specify)</b>						

### Part – V

#### **Un-hedged foreign currency exposures of the borrower with currency-wise details**

**(Rs. in crore)**

<b>I</b>	<b>Short term exposures (less than one year)</b>	
(a)	Long positions	
(b)	Short positions	
(c)	Net short- term exposure (a-b)	
<b>II</b>	<b>Long term exposures ( one year and beyond)</b>	
(a)	Long positions	
(b)	Short positions	
(c)	Net long-term exposure (a-b)	
<b>III</b>	<b>Overall Net Position (I –II) for each currency ( Please give Overall Net Position in this format for each currency)</b>	
<b>IV</b>	<b>Overall Net Position across all currencies</b>	



**Part – VI**  
**Experience with the borrower**

I.	Conduct of funded facilities (based on cash management / tendency to overdraw)	
II.	Conduct of contingent facilities (based on payment history)	
III.	Compliance with financial covenants	
IV.	Company's internal systems & procedures	
V.	Quality of management	
VI.	Overall Assessment	
(The above to be rated as good, satisfactory or below par only)		
(*) Broad guidelines for incorporating comments under this head is furnished in the next page		

**Broad Guidelines for Incorporating Comments under Part - VI  
(Experience) of the Credit Information Report**

		Good	Satisfactory	Below Par
I.	<b>Conduct of funded facilities</b>			
	* Over-drawings (No. of times)	Upto 4 times	5 to 6 times	Above 6 times
	* Average period of adjustment	Within 1 month	Within 2 months	Beyond 2 months
	* Extent of overdrawings (% of limit)	Upto 10%	10 to 20%	Above 20%
II.	<b>Conduct of contingent facilities (Other than Derivatives)</b>			
	* No. of Defaults	Upto 2 times	3 to 4 times	Above 4 times
	* Average period of adjustment	Within week	1 Within 2 weeks	Beyond 2 weeks
III	<b>Conduct of Derivatives Transactions</b>			
	* No. of contracts where the positive MTM value due to the AIFI remained overdue for more than 30 days	<25% of total number of contracts	25-50% of total number of contracts	> 50% of total number of contracts



	<p>* No. of contracts where the positive MTM value due to the AIFI remained overdue for more than 90 days and the account had to be classified as NPA (but later on regularized and is not NPA as on the date of exchange of information)</p> <p>Note: All cases where any of the contracts has been classified as NPA and continues to be NPA as on the date of the exchange of information should be shown as Below Par)</p>	<1% of total number of contracts	1-5% of total number of contracts	> 5% of total number of contracts
	* No. of contracts restructured during the relevant period	<25% of total number of contracts	25-50% of total number of contracts	> 50% of total number of contracts
<b>IV.</b>	<b>Compliance with financial covenants</b>			
	* Stock statement / Financial data	Timely	Delay upto 15 days	Delay over 15 days
	* Creation of charge	Prompt	Delay upto 2 months	Delay over 2 months
<b>V.</b>	<b>Company's internal systems and procedures</b>			
	* Inventory Management	Adequate systems are in place	Adequate systems are in place but not adhered	Adequate systems are not in place
	* Receivables Management	- do -	- do -	- do -
	* Resource Allocation	- do -	- do -	- do -
	* Control over Information	- do -	- do -	- do -
<b>VI.</b>	<b>Quality of management</b>			
	* Integrity	Reliable	Nothing adverse	Cannot be categorized in previous columns



*	Expertise Competence / Commitments	Professional & visionary	Have necessary experience	-do-
*	Tract Record	Timely	Executions /	-do-