

**Annex II**

**Revised Format under Multiple Banking Arrangement**  
**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 <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%; text-align: right;">*</td> <td>Primary</td> </tr> <tr> <td style="text-align: right;">*</td> <td>Collateral</td> </tr> <tr> <td style="text-align: right;">*</td> <td>Personal / Corporate Guarantees</td> </tr> <tr> <td style="text-align: right;">*</td> <td>Extent of control over cash flow</td> </tr> </table> | * | Primary | * | Collateral | * | Personal / Corporate Guarantees | * | Extent of control over cash flow |
| *     | 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 total overdue for more than 30 days | <25% of total  | 25-50% of total number of contracts | > 50% of total number of contracts |

|            |   | number of contracts               |   |                                    |
|------------|---|-----------------------------------|---|------------------------------------|
|            | * 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)<br><br>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) | <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-                                      |