



**ProCredit Bank**

Serbia

## ZAHTEV ZA KREDIT

### LOAN APPLICATION FORM

Ekspozitura / Branch

Datum / Date

Number of Client (as assigned by IT System) \_\_\_\_\_

Number of Credit (as assigned by IT System) \_\_\_\_\_

#### Informacije o klijentu / Information form(IF):

##### Lični podaci / Personal data

Ime klijenta / Customer Name \_\_\_\_\_

Matični broj / PID No. \_\_\_\_\_

Tel. / Mob. \_\_\_\_\_

Adresa / Address \_\_\_\_\_

Stan, kuća / House condition: Vlastita / Own  Iznajmljena / Rented  Ostalo / Others \_\_\_\_\_

Bračno stanje / Marital status: S / S  O(U) / M  R / D  Ostali članovi / Other \_\_\_\_\_

Kako ste čuli za ProCredit Bank / Sours of Information about ProCredit Bank \_\_\_\_\_

##### Poslovni podaci / Business data

Ime preduzeća / Name of Enterprise \_\_\_\_\_

Adresa / Address \_\_\_\_\_

Naselje / Zone \_\_\_\_\_

Opština / Municipal \_\_\_\_\_

Tel. / Fax \_\_\_\_\_

Statistički br. / Statistic No. \_\_\_\_\_

Delatnost / Type of economic Activity \_\_\_\_\_

Sector: T  P  U/s

Koliko dugo radite / Operating period \_\_\_\_\_

Broj zaposlenih / No. of Employees \_\_\_\_\_

Radni dani / Working days \_\_\_\_\_

Radno vreme / Working hours \_\_\_\_\_

##### Traženi kredit / Requested Credit

Iznos / Amount (EUR) \_\_\_\_\_

Rok / Maturity \_\_\_\_\_

Rata / Installment \_\_\_\_\_

Svrha / Purpose \_\_\_\_\_

##### Preliminarna sugestija i komentar / Preliminary decision and Comments

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_ For Comments and Notes

##### Osnovni finansijski podaci / General financial Data

Dnevna (sedmična) prodaja / Daily (Weekly) Sales \_\_\_\_\_

Ukupna mesečna prodaja / Total monthly Sales \_\_\_\_\_

Troškovi prodaje / Cost of Sales \_\_\_\_\_

( \_\_\_\_\_ %) \_\_\_\_\_

Marža / Gross Margin \_\_\_\_\_

( \_\_\_\_\_ %) \_\_\_\_\_

Operativni troškovi / Operating Costs \_\_\_\_\_

Neto dobit / Net Profit \_\_\_\_\_

Ostali prihodi / Other Incomes \_\_\_\_\_

Ukupni prihodi / Surplus \_\_\_\_\_

Gotovina / Cash		Kratkoročne obaveze / ST - Liabilities	
Potraživanja / Accounts Receivable		Dugoročne obaveze / LT - Liabilities	
Zalihe / Inventories		Ostale obaveze / Other Liabilities	
Osnovna sredstva / FA		Ukupne obaveze / Total Liabilities	
Ukupna aktiva / TA		Kapital / Equity	

Calculated by LO

\_\_\_\_\_  
\_\_\_\_\_ For Comments and Notes



**Poslovne informacije i reference / Business Information & References**

Najznačajniji dobavljači / Main Suppliers \_\_\_\_\_

Najznačajniji kupci / Main Clients \_\_\_\_\_

U šta ste investirali Vaš profit? / Allocation of retained earnings? (EUR) \_\_\_\_\_

Kreditno iskustvo / Client's credit experience: Da / Yes  Ne / No

Banka / Bank	Svrha / Purpose	Iznos / Amount	Datum isplate / Disbursement Date	Rok / Maturity	Rata / Installment	Ostatak / Outst. Amount

**Ostale informacije i reference / Other Information & References**

1) Prethodni zahtevi u ProCredit Bank /

Previous application in ProCredit Bank Da / Yes  Kada / When \_\_\_\_\_ Ne / No

2) Da li je neko od Vaše rodbine korisnik kredita ProCredit Bank ili je u fazi dobijanja /

Did a relative of You receive a loan from ProCredit Bank? Da / Yes  Ime / Name \_\_\_\_\_ Ne / No

3) Da li ste nekome žirant u ProCredit Bank /

Are You a guarantor for some ProCredit Bank's client Da / Yes  Ime / Name \_\_\_\_\_ Ne / No

4) Personalne reference /

Personal References \_\_\_\_\_

5) U slučaju nepredviđenih problema na koji način biste vratili kredit? /

In the case if something goes wrong how will you repay the loan? \_\_\_\_\_

**Garancije / Collaterals**

Žiranti / Guarantors  \_\_\_\_\_

Hipoteka / Mortgage  \_\_\_\_\_

Zalog / Pledges  \_\_\_\_\_

**Izjava / Statement**

Ovde i na dalje potvrđujem da su sve informacije koje sam pružio/la u formularu istinite. U slučaju potrebe dodatnih informacija i/ili dokumentacije u vezi sa mojim zahtevom preduzeću sve potrebne korake u cilju dostavljanja tih informacija i/ili dokumentacije ProCredit Bank.

Obavešten sam da ce me kreditni službenik posetiti na radnom mestu i kod kuće radi prikupljanja dodatnih informacija, te u vezi toga nemam primedbi, takođe obezbediću ProCredit Bank kreditnom službeniku svu potrebnu podršku i dokumentaciju u cilju utvrđivanja činjenica.

\_\_\_\_\_  
Potpis klijenta / Client's Signature

**Komentar kreditnog službenika / Comments by Loan Officer**

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_  
Aplikaciju popunio /  
Application filled by

\_\_\_\_\_  
Aplikaciju prosledio /  
Application assigned by (CGL/BM)

\_\_\_\_\_  
Odgovoran kreditni službenik /  
Responsible Loan Officer

**Odbijanje / Rejection**

\_\_\_\_\_  
Šifra odbijanja /  
Rejection Code

\_\_\_\_\_  
Datum odbijanja /  
Date of Rejection

\_\_\_\_\_  
Odgovoran kreditni službenik /  
Responsible Loan Officer

\_\_\_\_\_  
CGL / BM