



آمریت عمومی نظارت بانکی

د بانکی خاړنی لوی آمریت

د افغانستان بانک

شماره: RSR.....

تاریخ:

۲۸۲۸

۱۸۷۶

۱۸۸۸

۱۴۰۵/۰۶/۲۹

به تمام بانک‌ها و نمایندگی بانک‌های خارجی

موضوع: تعدیل گزارش تعهدات اعتباری (CCR) و ترتیب فورمه جدید برای تضمینات قروض

ماهیت: متحدالمال

با تقدیم احترامات فایقه،

به تعقیب متحدالمال شماره 3764/3932 مؤرخ 1396/06/06 د افغانستان بانک نگاشته می‌شود:

حسب لزوم دید این اداره، نوعیت گزارش تعهد اعتباری (Credit Commitment Report) تعدیل گردیده که فارمت جدید همراه با رهنمود آن در پیوست متحدالمال هذا غرض آگاهی بیشتر به شما ارسال است. علاوه بر آن، غرض آگاهی و نظارت دقیق از پروسه ارائه قروض، منبعت تمام بانک‌ها و نمایندگی بانک‌های خارجی مکلف به ارائه گزارش ربعوار پیرامون تضمینات قروض مطالبه شده پس از دریافت این متحدالمال در فارمت جدید می‌باشند.

بدیهوسيله به شما هدایت داده میشود تا برای بار نخست گزارش‌های تضمینات قروض خویش را طبق فارمت‌های ضمیمه شده با سایر گزارش‌های مالی به این اداره ارسال داشته و در مراحل بعدی طبق رهنمود مربوطه گزارش خواهند داد.

د افغانستان بانک با اعتنای از فرصت مؤفقیتهای مزید شما را خواهان است.

با احترام



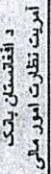
اجمل احمدی

سرپرست ریاست کل د افغانستان بانک

ضمایم:

به تعداد (4) ورق جدول و رهنمود ارائه گزارش ربعوار تضمینات

به تعداد (4) ورق جدول و رهنمود ارائه گزارش ماهوار تعهد



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मोक्ष

تاریخ/مذمت تعیین شده

نامہ فہرست

اعتبر و تعهدات قروض

نامہ پتہ

1000

[illegible]

اسم و شغلہ شخص مسئول

22

As Of
Bank Name: XXX
File Name: CCR

Remarks																	
Beneficiary																	
LC/BG Number																	
RC (%)																	
Sector																	
Past Due Days																	
Classification																	
Type Of Collateral																	
Outstanding (AFN)																	
Outstanding In Currency																	
Principle Amount																	
Currency																	
Maturity Date	Extension																
	Initial																
Recent Renewal/Extension																	
Initial Issuance Date																	
Interest Rate/Fee Commissions																	
Type of Facility																	
TIN																	
License Details	Expiry Date																
	License No																
Vice President	F/Name																
	Name																
President	F/Name																
	Name																
Customer ID																	
Borrower																	
No		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16

Da Afghanistan Bank
Instructions for Financial Reports: Credit and Commitment Report
Frequency: Monthly

General Instructions

This sheet shall be filled on monthly basis and fill the columns as per below instructions.

- 1 **Borrower:** For natural persons as a borrower, the name should be reported as per their NID and passport details. While In case of legal person, the name should be reported as per their business license.
- 2 **Customer ID:** Report the customer ID as it is specified for each customer by bank.
- 3 **President:** For a borrower which is legal entity, report the required information of president based on below instructions. While in case of individual borrower the president details may remain blank.
- 3a **Name:** Report the name of president in accordance to his/her: national identity card, passport, and diploma.
- 3b **F/Name:** Report the father name of the president in accordance to his: national identity card, passport, and diploma.
- 4 **Vice President:** For a borrower which is legal entity, report the required information of vice president based on below instructions. While in case of individual borrower the vice president details may remain blank.
- 4a **Name:** Report the name of vice president in accordance to his/her: national identity card, passport, and diploma.
- 4b **F/Name:** Report the father name of the vice president in accordance to his national identity card, passport, and diploma.
- 5 **License Details:** Report details of borrower's license as below instruction if the borrower is entity.
- 5a **License No:** Report company's license number and issuing authority in accordance to their updated license.
- 5b **Expiry Date:** Report company's license expiry date in accordance to updated license.
- 6 **TIN:** Report borrower's TIN in accordance to the license document.

Da Afghanistan Bank
Instructions for Financial Reports: Credit and Commitment Report
Frequency: Monthly

- 7 **Type of Facility:** Specify the types of facilities for loans, BGs, or LCs, further information may be filled in the Remarks column.
- 8 **Interest Rate/Fee Commission:** Report the interest rate or fee/ commission in accordance to the facility contracts.
- 9 **Initial Issuance Date:** Specify the date when the loan was disbursed at initial time.
- 10 **Recent Renewal/Extension:** Specify the date that the loan has been renewed or extended recently in accordance to BOS/BOM resolution.
- 11 **Maturity Date:** Report the facility's maturity date as below instruction:
- 11a **Maturity Date (Initial):** Report the initial maturity date of the facility which was availed for the first time.
- 11b **Maturity Date (Extension):** Report the maturity date of the recent extension/renewal.
- 12 **Currency:** Report types of the currency in accordance to the facility's contract.
- 13 **Principle Amount:** Report the principle amount of the facility in accordance to the initial currency which is disbursed in (original currency).
- 14 **Outstanding in Currency:** Report the outstanding amount of the facility in accordance to the initial disbursed currency (original currency).
- 15 **Outstanding (AFN):** Report the equivalent AFN amount of the facility after conversion of the original currency.
- 16 **Type of Collateral:** Report each type of the collateral by its category as such: residential, commercial, agricultural, industrial, cash margin, hypothecation of stock, third party guarantee, personal guarantee, corporate guarantee and so on. In addition, further information may be filled in remark column.
- 17 **Classification:** Report updated loan classification which that have been classified by the bank on monthly basis as per asset classification and

Da Afghanistan Bank
Instructions for Financial Reports: Credit and Commitment Report
Frequency: Monthly

provisioning regulation.

- 18 **Past Due Days**: Report number of past due days in accordance to the facility's contract or recent amendments in the contract and system due days calculations.
- 19
- 20 **Sector**: Report the sector of each facility individually.
- 21 **RC (%)**: Report loan to regulatory capital ratio based on outstanding amount equivalent to AFN.
- 22 **LC/BG Number**: Report letter of credit or bank guarantee number that is specified by bank. This information is required when type of facility is LC or BG.
- 23 **Beneficiary**: Report name of the entity or organization that the LC/BG benefit will go through it. Further, this information is required when type of facility is BG/LC.
- 24 **Remarks**: Report important information related to the facility which is not mentioned in previous columns.

As Of

Bank Name: xxxxx

File Name: Collaterals

Remarks				
valuation Details	LTV(%), Based on	#DIV/0!	#DIV/0!	#DIV/0!
	Current Market			
	Force Sale Value			
	Initial Market			
	Date			
	Valuation			
Attorney Letter (If Any)	Date			
	Delegated to			
	Delegated by			
Bai Jaizi/ Tazmin Khat	LTV% (Based on	#DIV/0!	#DIV/0!	#DIV/0!
	Date			
	Number			
	Value (Equivalent			
	Acknowledged By			
	Bank's			
Surrounding/ Neighboring	South			
	North			
	West			
	East			
Address				
Measurements	Plot Area (SQM)			
	Land (SQM)			
Title Deed/ Qabala Details	Owner's NID			
	Date			
	Number			
	F/ Name			
	Name			
Type of Collateral				
Outstanding (AFN)				
Details of Borrower	Stock Address			
	Stock Value (AFN)			
	Address			
	Name			
No		1	2	3

Da Afghanistan Bank
Instructions for Financial Reports: Collaterals` Sheet
Frequency: Quarterly

General Instructions:

This sheet shall be filled on quarterly basis and fill the columns as per the below instructions.

- 1 **Details of Borrower:** Report the details of borrower as below instruction:
 - 1a **Name:** Report name of the borrower in accordance to his/her: business`s license or article of association.
 - 1b **Address:** Report address of borrower in accordance to the updated business license or any document to show his/her recent location.
 - 1c **Stock Value (AFN):** Report the value of borrower`s in accordance to the quarterly stock reports. Moreover, value of stock should be presented by AFN.
 - 1d **Stock Address:** Report the borrower`s stock addresses for all the locations which his/her stocks located.
- 2 **Outstanding (AFN):** Report the AFN loan outstanding amount and for further information please follow the CCR instructions.
- 3 **Type of Collateral:** Report the types of collaterals in accordance to CCR instructions.
- 4 **Title Deed / Qabala Details:** Report the details of the title deeds as follow:
 - 4a **Name:** Report the name of collateral`s owner based on collateral`s title deed which is available under Qabala details.
 - 4b **F/Name:** Report the Father name of the owner based on collateral`s title deed which is available under provided Qabala.
 - 4c **Number:** Report the serial number of the title deed based on collateral`s document (Qabala).
 - 4d **Date:** Report the title deed`s final date based on collateral`s document (Qabala).

Da Afghanistan Bank
Instructions for Financial Reports: Collaterals` Sheet
Frequency: Quarterly

- 4e **Owner`s NID:** Report collateral`s owner NID based on collateral`s title deed.
- 5 **Measurements:** For real estate collaterals, report the measurements of the land and building in square meter as below:
- 5a **Land (SQM):** Report the land area measurement as it is mentioned in title deed and valuation reports.
- 5b **Plot (SQM):** Report plot area measurement from valuation report if the collateral is included a building.
- 6 **Address:** Report the address of collateral as per following instructions: Street, District, City and Province.
- 7 **Surrounding/Neighboring:** Report surrounding of collateral based in accordance to collateral`s title deed and valuation report.
- 8 **Bai Jaizi/Tazminkhat:** For real estate collateral report the Bai Jaizi/Tazminkhat details as follow:
- 8a **Bank`s Representative:** Report the name of the bank`s representative in accordance to the Bai Jaizi/Tazminkhat.
- 8b **Acknowledged by:** Report the name of the person who has acknowledged the transformation of collateral`s ownership temporary through Bai Jaizi/Tazminkhat in favor of the bank based on Bai Jaizi/Tazminkhat.
- 8c **Value (Equivalent AFN):** Report the equivalent AFN value of Bai Jaizi/Tazminkhat which is provided in the Bai Jaizi/Tazmin Khat.
- 8d **Number:** Report the serial number of Bai Jaizi/Tazminkhat which is on the top of those documents.
- 8e **Date:** Report the date of Bai Jaizi/Tazminkhat which is on the top of those documents.
- 8f **LTV %(Based on BJ):** This column is formulized and will be calculated automatically if the required columns have been filled appropriately. Or calculate the LTV ratio in accordance to the outstanding amount and Bai

Da Afghanistan Bank
Instructions for Financial Reports: Collaterals' Sheet
Frequency: Quarterly

Jaizi value.

- 9 **Attorney Letter (If Any):** The details of attorney letter shall be provided for those collaterals which are having this document.
- 9a **Delegated By:** Report the name of the person who has selected someone else as his/her agent or the owner name.
- 9b **Delegated To:** In case the collateral's owner is not processing the Bai Jaizi/selling by himself/herself and selects someone else as representative, in this column report the name of mentioned agent according attorney letter.
- 9c **Date:** Report the date of the attorney letter as per its document.
- 10 **Valuation Details:** Report the collateral's valuation details as follow if the collateral has been valued:
- 10a **Valuation Company:** Report the name of the company who has valued the collateral and company's name has to be based on its updated license.
- 10b **Date:** Report the date on which the valuation report has been finalized by valuation firm and it should be in accordance to the valuation report.
- 10c **Initial Market Value (AFN):** Report the equivalent AFN market value of the collateral as per valuation.
- 10d **Force Sale Value (AFN):** Report the equivalent AFN of force sale value of the collateral as per valuation report.
- 10e **Current Market Value (AFN):** Report the equivalent AFN amount of current market value of collateral that has been estimated by valuation firm.
- 10f **LTV (%), Based on FSV:** If the required data has been filled appropriately in related columns, this ratio will be calculated automatically. Or calculate the LTV based on outstanding amount and market value of the collateral.
- 11 **Remarks:** Report the important information if deemed necessary.