**Non-profit organization "Fund for Development of Economics and Direct Investments of the Chukotka Autonomous Region"**

|  |
| --- |
| **APPROVED**  By Council of the Fund  Minutes of the meeting No. 3  of February 20, 2017    Changed: by the decision of the Council of the Fund, Minutes No. 5 of March 27, 2017 |

**The procedure for selecting credit and other financial institutions,**

**as well as the requirements for them and the terms of the Fund's interaction with them when providing guarantees**

**(edition of 27.03.2017).**

Anadyr

2017

1. GENERAL PROVISIONS

1.1. This "Procedure for the selection of credit and other financial institutions, as well as the requirements for them and the terms of the Fund's interaction with them when providing guarantees" determines the procedure for selecting credit and other financial institutions, as well as the requirements for them and the terms of the Fund's interaction with them when providing guarantees - Order).

The procedure is formed in accordance with the Civil Code of the Russian Federation, Federal Law No. 209-FZ of July 24, 2007 "On the Development of Small and Medium-Sized Enterprises in the Russian Federation", Order No. 763 of the Ministry of Economic Development of the Russian Federation of November 28, 2016 "On Approving Fund Requirements Lending assistance (guarantee funds, guarantee funds) and their activities ".

1.2 The following terms are used in this Procedure:

Financing agreement - loan agreement, loan or leasing agreement concluded between a borrower and a financial institution;

The Borrower is an SME entity or an infrastructure organization supporting SME entities that have concluded or intend to conclude a loan agreement with a financial institution, an agreement on the provision of a bank guarantee, a leasing agreement under the guarantee of the Fund;

Information message - information posted on the official website of the Fund on the start of the selection of financial organizations for the conclusion of an Agreement on cooperation with the Fund;

Selection of financial organizations - an open, permanent selection of financial organizations for the right to conclude an agreement on cooperation with the Fund;

The Selection Commission is a collegial advisory body formed for the purpose of objective and full compliance with all procedures in accordance with the requirements established by this Procedure;

The organizer of the selection is the Fund;

The official website of the Fund is the official website of the Fund in the information and telecommunication network "Internet" www.fond87.ru;

Applicant is a financial organization that has submitted an application in accordance with this Procedure about intention to participate in the selection;

The organizations of the infrastructure for supporting SME entities are commercial and non-profit organizations whose activities are aimed at providing conditions for the creation and development of small and medium-sized businesses and providing them with support;

Guarantee – a written obligation of the Fund, providing execution of obligations under the credit agreement, the contract on providing a Bank guarantee, the contract of leasing for SMEs or organizations of infrastructure of support of SMEs at the expense of the guarantee Fund furnished a guarantee agreement;

The Program Fund activities Fund for providing guarantees to subjects of small and medium enterprises and/or organizations of infrastructure of support of subjects of SMEs to financial organizations;

The Board of the Fund is the supreme collegiate governing body of the Fund;

Cooperation agreement - an agreement signed between the Fund and the Financial Organization on the provision of guarantees by the Fund for the obligations of small and medium-sized businesses and (or) organizations of the infrastructure for supporting small and medium-sized businesses to the Financial Institution;

The subject of SMEs are legal entities, peasant (farm) households and individual entrepreneurs, referred to small and medium-sized businesses in accordance with the conditions established by Federal Law No. 209-FZ of July 24, 2007 "On the Development of Small and Medium-Sized Enterprises in the Russian Federation";

The participant of the selection is the financial organization admitted to participation in the selection;

A financial institution is a credit organization, a leasing company or a microfinance organization participating in the selection;

Fund - Non-profit organization "Fund for the Development of Economics and Direct Investments of the Chukotka Autonomous Region".

Other concepts and terms used in this Procedure are applied in the values ​​determined by federal legislation and regulatory legal acts of the Chukotka Autonomous Region.

1.3. This procedure applies to the activities of the Fund as a regional guarantee organization.

2. ORDER OF SELECTION OF CREDIT AND OTHER FINANCIAL ORGANIZATIONS

2.1. The Fund conducts the selection of financial institutions for the purpose of providing guarantees on the basis of contractual obligations of SMEs and / or organizations of the support infrastructure. The selection of financial organizations is open, permanent and is performed in accordance with the procedure and in accordance with the requirements established by this Procedure.

2.2. Financial organizations that provide lending and / or bank guarantee services and / or leasing services to SMEs and / or SME support infrastructure organizations registered and operating in the Chukotka Autonomous Region and meeting the criteria specified in the section 3 of the present order.

2.3. The selected financial organizations are entitled to conclude an agreement with the Fund on cooperation on the provision of guarantees on loan agreements, contracts for the provision of bank guarantees and leasing agreements.

2.4. In order to conduct the selection of financial organizations, the Fund places an information message (Appendix 1 to the Procedure) on the official website on the Internet - www.fond87.ru on the start of the selection of financial organizations with a mandatory indication of the need for financial organizations wishing to participate in the selection, Established by this Procedure.

The Fund has the right to make a decision on the termination or suspension of the selection of financial organizations by placing an appropriate message on the official website of the Fund within three (3) business days from the date of adoption of this decision.

2.5. The decision of the Fund to post an information message on the beginning, suspension or termination of the selection of financial organizations is made by the Director of the Fund by issuing an appropriate order.

2.6. From the date of publication on the official website of the Fund of the announcement of the start of the selection and this Procedure, any financial organization has the right to send to the Fund a request for clarification of the procedure for selection and provisions of this Procedure.

The Fund shall, within 3 (three) business days from the date of receipt of the above request, send explanations to the financial organization in writing to the provisions of this Procedure.

2.7. In case of amending this Procedure, approval of it in a new edition, the Fund shall post on the official website of the Fund the amended version of this Procedure within 5 (Five) working days from the date of its amendment.

2.8. Financial organizations are obliged to independently monitor the appearance on the official website of the Fund of information on changes in this Procedure.

2.9. From the day following the day of posting on the official website of the Fund an information message on the start of the selection process, financial organizations that meet the conditions of clause 2.2 of this procedure and the criteria for selecting financial organizations established by section 3 of this Procedure are entitled to participate in the selection of financial organizations for the purpose of concluding Fund Cooperation Agreement.

2.10. During the selection process, neither of the participants can create pre-conditions for participation in the selection, including access to the confidential information of the selection organizer.

2.11. The participation of a financial institution in the selection means the fact that the financial organization fully agrees with the selection conditions established by this Procedure.

2.12. Each participant of the selection independently provides all expenses for preparation and submission of applications for participation in the selection. The organizer of the selection does not reimburse the participants the expenses related to participation in the selection.

2.13. To participate in the selection, the financial organization sends to the Fund an Application drawn up in accordance with the form of Appendix 2 (hereinafter referred to as the Application) to this Procedure, accompanied by the documents specified in Appendix 3 to this Procedure (hereinafter referred to as documents).

2.14. Acceptance of applications for participation in the selection of financial organizations begins on the day following the day of posting on the official website an information message on the start of the selection process.

2.15. The application and documents are submitted by personal appeal to the Fund, or through the organization of postal communication. Submission of Applications in the form of electronic documents is not allowed. A financial institution when sending an order by mail carries the risk that its application will be delivered late.

2.16. In the event that documents are submitted to the Fund by the applicant's trustee, the representative must submit a duly executed power of attorney to act on behalf of the financial institution.

2.17. Each application is registered by the Fund. Registration includes the posting of the number and the date of receipt of the documentation in the register of incoming correspondence of the Fund.

2.18. An application submitted without the necessary documents, or filed by a person not authorized by the applicant for such actions, is not accepted. A note on refusal to accept an application shall be made by the person who receives the documents on the inventory of the documents submitted by the applicant with indication of its reason.

2.19. The Fund takes measures to ensure the safety of applications submitted by financial organizations with the documents attached to them, as well as confidentiality of information on legal entities that have submitted applications.

2.20. The original documents must be signed by an authorized person of the financial institution and sealed with an imprint of the seal, and copies of the documents must be certified by the signature of the authorized person with a verifying inscription containing the words "True", "Copy is true", etc., the post of the person who verified the copy of the document , the decryption of the signature and the date of certification. All documents in the application must be numbered, stitched, sealed and certified by the signature of the authorized person of the applicant. When preparing an application and documents that are part of the application, it is not allowed to use facsimile signatures.

2.21. All documents in the Application should be clearly printed. Cleansings and corrections are not allowed, except for corrections, sealed and certified by the signature of the authorized person.

2.22. All documents submitted by the applicant are listed in the inventory, compiled separately, and provided in two copies. One copy is returned to the applicant with a note on receipt of documents by the Fund.

2.23. The documents presented in the application for participation in the selection are not returned to the financial organization.

2.24. The Fund ensures reception, registration and verification of the correctness of registration of applications for participation in the selection and other documents submitted by applicants. The applicants are notified of the revealed violations in writing within 3 (Three) working days from the receipt of documents. To make corrections to incorrectly executed documents, applicants are entitled only up to the date of the meeting of the Selection Commission.

2.25. Within 10 (Ten) working days from the date of receipt of the application for participation in the selection and the full package of documents to the Fund from the financial organization, the Selection Commission makes a decision on concluding or refusing to enter into a Cooperation Agreement.

2.26. Within 5 (Five) working days after the Selection Commission has made a decision to conclude or refuse to enter into a Cooperation Agreement with a financial institution, the Fund shall notify the financial institution in writing of the decision taken and forward the draft Cooperation Agreement to the signing.

2.27. The financial organization that has passed the selection must sign the Cooperation Agreement with the Fund within 15 (fifteen) business days from the moment of its receipt and return the second copy to the Fund.

2.28. Within 20 working days after the meeting of the Selection Commission, the organizer has the right to refuse to conclude the Agreement in case of establishing the fact:

1) evasion of the financial organization that has been selected from the conclusion of the Agreement with the organizer;

2) the liquidation of the applicant or the bankruptcy proceedings against the applicant;

3) suspension of activities in the manner prescribed by the Code of the Russian Federation on Administrative Offenses.

2.29. If the financial organization that has been selected is deemed to have evaded the Agreement, the Fund is entitled to apply to the court for a claim for compulsion to conclude an agreement, as well as for compensation for damages caused by evasion of the Agreement.

2.30. Commission for selection independently determines the rules of its work, taking into account the requirements of this Procedure.

2.31. The selection commission is formed in the number of five persons in the following composition:

1) the chairman of the Selection Commission - a representative of the Fund Board or founders of the Fund;

2) members of the Selection Commission in the number of four persons - representatives of the Fund Council and founders of the Fund;

3) Secretary of the Selection Commission - Director of the Fund (with a consultative vote).

2.32. The membership of the Selection Commission is approved by the Council of the Fund.

2.33. The selection commission considers the applications for participation in the selection and determines the compliance of the applicants of financial organizations with the requirements of this Procedure, and also draws up and signs appropriate protocols.

If the application of the participant satisfies all the requirements established by this Procedure, the financial organization shall be recognized as having passed the selection.

2.34. Meetings of the Selection Commission are eligible if at least two thirds of the list of the Selection Commission participate in them. Replacement of approved members of the Selection Commission is not allowed.

2.35. The decisions of the Selection Commission are taken by a simple majority of votes of the members present at the meeting. In the event of a tie, the vote of the chairman of the Selection Commission is decisive.

2.36. The decision of the Selection Commission is formalized by a protocol signed by all members of the Selection Commission present at the meeting.

The protocol specifies:

- the names of financial organizations that submitted documents for participation in the selection;

- names of financial organizations that have been selected;

- names of financial organizations that have not been selected, indicating the items of this Procedure to which the applicant does not comply.

2.37. Participants of the selection and their representatives can not attend the meeting of the Selection Commission.

2.38. The grounds for refusal to enter into a Cooperation Agreement with a financial institution are:

2.38.1. Discrepancy of the financial organization with the conditions and selection criteria established by clause 2.2 and section 3 of this Procedure;

2.38.2. Non-compliance by the financial organization with the requirements for the content of documents and / or failure to provide (incomplete submission) of documents, as well as non-compliance by the financial organization with the requirements for execution of documents established by this Procedure.

2.39. Based on the results of the selection of financial organizations, the Fund concludes Cooperation Agreements with financial institutions that have been selected for each type of secured obligation (loan agreement, bank guarantee agreement or leasing agreement).

2.40. The limit of guarantees for financial organizations is established by the Fund Council in accordance with the internal regulatory documents of the Fund.

3. REQUIREMENTS TO CREDIT AND OTHER FINANCIAL ORGANIZATIONS

3.1. Criteria for the selection of credit institutions for the purpose of concluding a Cooperation Agreement:

1) a license of the Central Bank of the Russian Federation to conduct banking operations;

2) the presence of a positive audit opinion on the performance of the credit organization for the last three reporting years, as well as a positive audit report on the statements prepared in accordance with International Financial Reporting Standards (IFRS) for the last three reporting years for a credit institution or a banking group, with The entry of a credit institution into a banking group;

3) the absence of sanctions applied by the Central Bank of the Russian Federation in respect of a credit institution in the form of a ban on the commission of certain banking operations and the opening of branches, in the form of suspension of the license for certain banking operations, and the absence of unfulfilled orders of the Central Bank of the Russian Federation with expired terms for judicial Appeal or after the entry into force of a judicial act in which the legality of the order of the Central Bank of the Russian Federation;

4) compliance with mandatory ratios established in accordance with Article 62 of the Bank of Russia Law, on the first day of the last two completed quarters and on the first day of the month from the date of submission of documents for participation in the selection;

5) experience in lending to SMEs for at least six (6) months, including:

a) the formed portfolio of loans granted to SMEs as of the date the credit organization submitted an application for participation in the selection;

b) specialized technologies (programs) for working with SMEs;

c) internal regulatory documents, including the approved strategy or a separate section in the strategy governing the procedure for working with SMEs.

3.2. Criteria for selecting leasing companies for the purpose of concluding a Cooperation Agreement:

1) referring a leasing company to a legal entity - a resident of the Russian Federation, registered in accordance with the legislation of the Russian Federation;

2) absence of negative information regarding the business reputation of the leasing company;

3) absence of facts of involvement of the leasing company in administrative responsibility for the previous year;

4) the existence of a formed portfolio of financial leasing contracts concluded with SMEs, support infrastructure organizations as of the date of application by the leasing company for participation in the selection, as well as specialized technologies (programs) for working with SME entities;

5) the existence of a positive value of equity and net assets for the last reporting year;

6) the availability of the charter capital of the leasing company for the last reporting year and for the last reporting quarter is at least 15 million rubles;

7) absence of unregulated overdue debts to the budget, off-budget funds and other state bodies;

8) the absence for the last fiscal year and for the last quarterly date of losses that result in a decrease in the value of net assets by more than 25% compared to the highest level achieved during the last 12 (twelve) months;

9) absence of overdue payments over 30 (thirty) days in servicing the loan portfolio for the last 180 (one hundred and eighty) calendar days (positive credit history);

10) the absence of insolvency (bankruptcy) procedures applicable to the leasing company, including supervision, financial recovery, external management, bankruptcy proceedings or sanctions in the form of cancellation or suspension of the license (in the event that the activity is subject to licensing).

3.3. Criteria for the selection of microfinance organizations for the purpose of concluding a Cooperation Agreement:

1) referring business financing to microfinance organizations in accordance with the criteria established by the Instruction of the Central Bank of the Russian Federation of February 20, 2016 No. 3964-U "On Microfinance Organizations of Entrepreneurial Financing" (registered in Ministry of Justice of Russia on May 24, 2016, registration No. 42239);

2) the presence of a positive audit opinion on the results of work for the last fiscal year;

3) the existence of the level of overdue debt of the microfinance portfolio of the microfinance organization is not higher than the level of overdue debt on the portfolio of microloans granted to legal entities and individual entrepreneurs according to the Central Bank of the Russian Federation published on the official website www.cbr.ru on the Internet in accordance with paragraph 18 of Article 4 of the Law on the Bank of Russia;

4) absence of negative information regarding the business reputation of the microfinance organization;

5) absence of facts of bringing to administrative responsibility for the previous year;

6) failure to apply insolvency (bankruptcy) procedures in respect of the microfinance organization, including supervision, financial recovery, external management, bankruptcy proceedings.

3.4. Other organizations that finance SMEs and support infrastructure organizations are selected in accordance with the rules established by the highest or other authorized body of the Fund.

3.5. The Guarantees of the Fund can not be provided in favor of a financial institution, if such a financial institution and the Fund are one legal entity.

4. CONDITIONS OF INTERACTION OF THE FUND WITH CREDIT AND OTHER FINANCIAL ORGANIZATIONS WHEN PROVIDING GUARANTEES

4.1. Based on the results of the selection of financial organizations, a separate Cooperation Agreement is concluded between the Fund and the financial institution for each type of secured obligation.

4.2. The Fund enters into a Cooperation Agreement with a financial institution that contains the following key provisions:

1) an indication of the type of obligations (loan agreement, loan agreement, financial lease (lease) agreement, bank guarantee agreement), the execution of which is provided by the Fund in the process of cooperation with the financial institution;

2) subsidiary responsibility of the Fund;

3) the obligation and procedure for monitoring the financial condition of SMEs and (or) organizations of the infrastructure for supporting SMEs by the financial institution during the term of the contract secured by the Fund's guarantee and the procedure for transmitting information based on monitoring results to the Fund;

4) the procedure for the mutual exchange of information and reporting documents in the framework of the implementation of the concluded agreement.

4.3. The recommended form of the Cooperation Agreement is posted on the official website of the Fund.

4.4. Information exchange between a financial institution - a partner and the Fund is carried out in the order and on the terms of the concluded Cooperation Agreement.

4.5. The Fund quarterly monitors the activities of financial organizations for compliance with the criteria established by Section 3 of this Procedure for each of such organizations (credit organizations, leasing companies, microfinance organizations, other organizations). Based on the monitoring results, the Director of the Fund decides whether to continue or suspend cooperation.

4.6. In the event of suspension of the Cooperation Agreement between the Fund and the financial institution, the Fund shall notify the Ministry of Economic Development of Russia and JSC SME Corporation within 5 (five) business days from the date of such decision.

4.7. In order to monitor the activities of the partner financial institution, the Fund has the right to request documents from the financial institution in accordance with clause 4.5.

*Appendix No. 1 to the Procedure for selecting credit*

*and other financial organizations,*

*as well as the requirements for them and*

*the terms of the Fund's interaction with them*

*when providing guarantees,*

*February 20, 2017 Protocol of the Fund Board No. 3,*

*as amended on March 27, 2017, Protocol No. 5*

**Announcement**

The non-profit organization "Fund for the Development of Economics and Direct Investments of the Chukotka Autonomous Region" (hereinafter referred to as the Fund, the Organizer) notifies the beginning of the selection process among credit / financial organizations for the right to conclude an agreement on cooperation on providing guarantees on loan agreements / bank guarantee agreements / contracts Leasing.

**The organizer of the selection** is the Non-Profit Organization "Fund for the Development of Economics and Direct Investments of the Chukotka Autonomous Region".

**The main selection criterion**: compliance with the requirements specified in the "Procedure for selecting credit and other financial institutions, as well as the requirements for them and the conditions for the Fund's interaction with them when providing guarantees", approved on February 20, 2017. Protocol of the Council of the Fund No. 3, as amended on 27.03.2017. (Minutes of Council No. 5).

Only financial organizations / credit organizations / leasing companies that have submitted the required package of documents in full are allowed to be selected. The submitted documents are not returned to the applicants.

**Place and time of submission of applications:**

689000, Chukotka autonomous Region, Anadyr, Otke 2, 2 floor, cab. 42, tel. (42722) 6-93-29.

Acceptance of applications starts at 09:00 "\_\_" \_\_\_\_\_ 20\_\_ , and is held on working days from 09:00 untill 6:00 pm, lunch break from 12:30 until 14:30.

**Place, terms of consideration of applications and summarizing the selection:** Within 10 (Ten) working days from the date of receipt of the application for participation in the selection and the full package of documents to the Fund from the financial organization, a meeting of the Selection Committee is held, where a decision is made to conclude or refuse to conclude an Agreement on cooperation with a financial institution. Place of the meeting of the Selection Committee 689000, Chukotka Autonomous Region, Anadyr, Otke 2.

Cooperation agreements between the Fund and the financial organization that has been selected shall be concluded no later than 20 working days from the day of the meeting of the Selection Commission.

Representative of the Organizer for the application on selection matters: Director of the Fund Plotnikova Olga Sergeevna tel. (42722) 6-93-29, +7 924-666-0112.

*Appendix No.2 to the Procedure for selecting credit*

*and other financial organizations,*

*as well as the requirements for them and*

*the terms of the Fund's interaction with them*

*when providing guarantees,*

*February 20, 2017 Protocol of the Fund Board No. 3,*

*as amended on March 27, 2017, Protocol No. 5*

**To Director of the Non-Profit Organization**

**"Fund for Development of Economics and**

**Direct Investments**

**of the Chukotka Autonomous Region"**

**Plotnikova O.S.**

**APPLICATION FOR PARTICIPATION IN SELECTION**

**on the right to conclude an agreement on cooperation on the provision of guarantees on loan agreements / contracts for the provision of bank guarantees / leasing agreements**

Having studied the documentation for the right to conclude a cooperation agreement with the Non-Profit Organization "Fund for the Development of Economics and Direct Investments of the Chukotka Autonomous Region" (hereinafter - the Fund), as well as the internal regulatory documents of the Fund and legislation applicable to this selection \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

(Applicant's name)

In the person of \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_,

(Name of the post, name, surname of the Head or authorized person (for legal entities)

acting on the basis \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

(The name of the constituent document or the power of attorney)

(Hereinafter - the Applicant) shall notify consent to participate in the selection.

The Applicant agrees to the present application:

* for the conclusion of a cooperation agreement on the provision of guarantees on loan agreements / contracts for the provision of a bank guarantee / leasing agreements with the Fund;
* for the Fund to verify compliance of the Applicant with the requirements established by the internal regulatory documents of the Fund, as well as the documents and information provided therein;
* for the transfer of this application and the documents attached thereto for consideration by the Selection Commission;
* with the terms and conditions of the internal normative documents of the Fund for the provision of guarantees, the recommended form of the guarantee agreement and cooperation agreement, as well as other documents in force in the Fund, including those published on the Fund's official website (www.fond87.ru) at the time of filing the Application , as well as for the conclusion of surety contracts, which provide for the subsidiary liability of the Fund as a guarantor.

With this application, \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

(Full name of the Applicant)

confirms his or her compliance with the following requirements (indicate indicators for each eligibility criterion):

|  |  |  |
| --- | --- | --- |
| ***For credit institutions (banks)*** | |  |
| **№ п/п** | **Criterion** | **Conformity\Non-conformity** |
| 1 | The license of the Central Bank of the Russian Federation to conduct banking operations |  |
| 2 | The presence of a positive audit opinion on the performance of the credit organization for the last three reporting years |  |
| 3 | The presence of a positive audit report on financial statements prepared in accordance with International Financial Reporting Standards (IFRS) for the last three reporting years for a credit institution or a banking group when a credit institution enters a banking group |  |
| 4 | The absence of sanctions applied by the Central Bank of the Russian Federation in respect of a credit institution in the form of a ban on the commission of certain banking operations and the opening of branches, in the form of suspension of the license for certain banking operations |  |
| 5 | Absence of unfulfilled orders of the Central Bank of the Russian Federation with expired terms for judicial review or after the entry into force of a judicial act in which the legality of the order of the Central Bank of the Russian Federation |  |
| 6 | Compliance with the mandatory ratios established in accordance with Article 62 of the Law on the Bank of Russia on the first day of the last two completed quarters and on the first day of the month from the date of submission of documents for participation in the selection |  |
| 7 | Experience in crediting SMEs for at least 6 (six) months |  |
| 8 | Presence of a formed portfolio of loans and (or) bank guarantees granted to SMEs as of the date the credit organization submitted an application for participation in the selection process |  |
| 9 | Availability of specialized technologies (programs) for working with SMEs |  |
| 10 | Availability of internal regulatory documentation, including the approved strategy or a separate section in the strategy governing the procedure for working with SMEs |  |

|  |  |  |
| --- | --- | --- |
| ***For leasing companies*** | |  |
| **№ п/п** | **Criterion** | **Conformity\Non-conformity** |
| 1 | The assignment of a leasing company to a legal entity - a resident of the Russian Federation, registered in accordance with the legislation of the Russian Federation |  |
| 2 | Absence of negative information regarding the business reputation of the leasing company |  |
| 3 | Absence of facts of involvement of the leasing company in administrative responsibility for the previous year |  |
| 4 | Presence of a formed portfolio of financial lease (leasing) agreements concluded with SME entities, support infrastructure organizations as of the date of application by the leasing company for participation in the selection |  |
| 5 | Availability of specialized technologies (programs) for working with SMEs |  |
| 6 | Presence of a positive value of equity and net assets for the last reporting year |  |
| 7 | The amount of the charter capital of the leasing company for the last reporting year and for the last reporting quarter is not less than 15 million rubles |  |
| 8 | The absence of unregulated overdue debts to the budget, extra-budgetary funds and other state bodies |  |
| 9 | Absence of losses for the last reporting year and for the last quarterly period, resulting in a decrease in the value of net assets by more than 25% compared to the highest level achieved during the last 12 (twelve) months |  |
| 10 | Absence of overdue payments over 30 (thirty) days in servicing the loan portfolio for the last 180 (one hundred and eighty) calendar days (positive credit history) |  |
| 11 | Absence of insolvency (bankruptcy) procedures applicable to the leasing company, including supervision, financial recovery, external management, bankruptcy proceedings or sanctions in the form of cancellation or suspension of the license (in the event that the activity is subject to licensing) |  |

|  |  |  |
| --- | --- | --- |
| ***For microfinance organizations*** | |  |
| **№ п/п** | **Criterion** | **Conformity\Non-conformity** |
| 1 | Assignment of business financing to microfinance organizations in accordance with the criteria established by the Instruction of the Central Bank of the Russian Federation of February 20, 2016 No. 3964-U "On Microfinance Organizations of Entrepreneurial Financing" |  |
| 2 | The presence of a positive audit opinion on the results of work for the last reporting year |  |
| 3 | The existence of the level of overdue debt of the microfinance portfolio of the microfinance organization is not higher than the level of overdue debt on the portfolio of microloans granted to legal entities and individual entrepreneurs according to the Central Bank of the Russian Federation published on the official website www.cbr.ru on the Internet in accordance with paragraph 18 of the article 4 of the Law on the Bank of Russia |  |
| 4 | Absence of negative information regarding the business reputation of a microfinance organization |  |
| 5 | Absence of facts of administrative liability for the previous year |  |
| 6 | Non-application of insolvency (bankruptcy) procedures in relation to the microfinance organization, including supervision, financial recovery, external management, bankruptcy proceedings |  |

The applicant guarantees the reliability of the information presented in the application for participation in the selection.

To promptly notify the Applicant of an organizational nature, contact \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.

(Contact information of the responsible person of the Applicant)

Requisites of the Applicant::

Full Name \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ ,

Location \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_,

Phone / Fax \_\_\_\_\_\_\_\_\_\_\_\_\_ , e-mail: \_\_\_\_\_\_\_\_\_\_\_\_\_\_,

Bank details: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ ,

INN/KPP \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ ,

OGRN \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ ,

Official site: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ ,

Selection participant (Applicant) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ (Full Name)

(Position) (signature)

МP

This application has attachments on \_\_\_\_\_\_\_\_ sheets.

(Application documents are indicated in a separate inventory).

*Приложение №3 к Порядку отбора кредитных*

*и иных финансовых организаций, а также*

*требования к ним и условия взаимодействия Фонда*

*с ними при предоставлении поручительств,*

*утв. «20» февраля 2017г. Протоколом Совета Фонда №3,*

*в редакции от «27» марта 2017г., протокол Совета №5*

**Перечень прилагаемых к заявке документов**

|  |  |
| --- | --- |
| ***Для кредитных организаций (банков)*** | |
| **№ п/п** | **Документ** |
| 1 | Копия устава |
| 2 | Копия свидетельства о государственной регистрации |
| 3 | Копия свидетельства о постановке на учет в налоговом органе |
| 4 | Копии лицензий на осуществление банковских операций |
| 5 | Копии документов, подтверждающих полномочия руководителя банка |
| 6 | Документ, подтверждающий полномочия представителя банка, подающего заявку (подлинник либо нотариально удостоверенная копия) |
| 7 | Копии положительных аудиторских заключений по итогам работы кредитной организации за три последних отчетных года |
| 8 | Копии положительных аудиторских заключений по отчетности, составленной в соответствии с международными стандартами финансовой отчетности (МСФО), за три последних отчетных года по кредитной организации или банковской группе, при вхождении кредитной организации в банковскую группу |
| 9 | Информация об отсутствии факта примененных Центральным Банком Российской Федерации в отношении кредитной организации санкций в форме запрета на совершение отдельных банковских операций и открытие филиалов, в виде приостановления действия лицензии на осуществление отдельных банковских операций |
| 10 | Информация об отсутствии факта неисполненных предписаний Центрального Банка Российской Федерации с истекшими сроками на судебное обжалование или после вступления в силу судебного акта, в котором установлена законность предписания Центрального Банка Российской Федерации |
| 11 | Расчет обязательных нормативов, установленных в соответствии со статьей 62 Закона о Банке России, на первое число двух последних завершенных кварталов и на первое число месяца с даты подачи документов для участия в отборе, с указанием факта их выполнения |
| 12 | Копия баланса, отчета о прибылях и убытках и расчета собственных средств (капитала) на последнюю отчетную дату |
| 13 | Информация об объемах кредитов, выданных субъектам малого и среднего предпринимательства и предоставленных им банковских гарантий на территории Чукотского автономного округа за последние 6 месяцев помесячно |
| 14 | Информация о размере портфеля кредитов (остатке ссудной задолженности) и (или) банковских гарантий, предоставленных субъектам МСП на территории Чукотского автономного округа на дату подачи кредитной организацией заявки для участия в отборе |
| 15 | Информация об отношении размера просроченной кредитной задолженности субъектов малого и среднего предпринимательства к общему объему кредитной задолженности субъектов малого и среднего предпринимательства на территории Чукотского автономного округа в разбивке за последние 3 (три) отчетных квартала, предшествующих дате проведения отбора |
| 16 | Перечень специализированных технологий (программ) работы с субъектами МСП и их основные условия |
| 17 | Копии внутренней нормативной документации, в том числе утвержденной стратегии или отдельного раздела в стратегии, регламентирующих порядок работы с субъектами МСП (например, копия методики оценки финансового состояния Заемщика, в том числе методики экспресс-анализа кредитных заявок/заявок на предоставление банковской гарантии) |
| 18 | Копии методик работы с субъектами МСП, не обеспечившими своевременное и полное исполнение обязательств, в том числе обеспеченных поручительством Фонда |
| 19 | Информация об установленном сроке рассмотрения кредитных заявок и/или заявок на предоставление банковской гарантии |
| 20 | Информация о количестве структурных подразделений (филиалов, дополнительных, операционных офисов и т.п.) банка, осуществляющих деятельность по кредитованию субъектов малого и среднего предпринимательства, предоставлению банковских гарантий субъектам малого и среднего предпринимательства на территории Чукотского автономного округа |
| 21 | Информация о влиянии предоставленного поручительства Фонда на размер процентной ставки кредита для субъектов малого и среднего предпринимательства |

|  |  |
| --- | --- |
| ***Для лизинговых компаний*** | |
| **№ п/п** | **Документ** |
| 1 | Копия устава |
| 2 | Копия свидетельства о государственной регистрации |
| 3 | Копия свидетельства о постановке на учет в налоговом органе |
| 4 | Копии документов, подтверждающих полномочия руководителя |
| 5 | Документ, подтверждающий полномочия представителя Заявителя, подающего заявку (подлинник либо нотариально удостоверенная копия) |
| 6 | Подтверждение отнесения лизинговой компании к юридическому лицу - резиденту Российской Федерации |
| 7 | Подтверждение отсутствия фактов привлечения лизинговой компании к административной ответственности за предшествующий год |
| 8 | Информация о наличии сформированного портфеля договоров финансовой аренды (лизинга), заключенных с субъектами МСП, организациями инфраструктуры поддержки на дату подачи лизинговой компанией заявления для участия в отборе (количество договоров и остаток задолженности) |
| 9 | Перечень специализированных технологий (программ) работы с субъектами МСП и их основные условия |
| 10 | Информация о размере собственного капитала и чистых активов за последний отчетный год |
| 11 | Информация о величине уставного капитала лизинговой компании за последний отчетный год и за последний отчетный квартал (не менее 15 млн. рублей) |
| 12 | Подтверждение отсутствия нереструктурированной просроченной задолженности перед бюджетом, внебюджетными фондами и другими государственными органами |
| 13 | Подтверждение отсутствия за последний отчетный год и на последнюю квартальную дату убытков, влекущих снижение стоимости чистых активов более чем на 25% по сравнению с максимально достигнутым уровнем в течение последних 12 (двенадцати) месяцев |
| 14 | Подтверждение отсутствия просроченных платежей свыше 30 (тридцати) дней по обслуживанию кредитного портфеля за последние 180 (сто восемьдесят) календарных дней (положительная кредитная история) |
| 15 | Подтверждение отсутствия применяемых в отношении лизинговой компании процедур несостоятельности (банкротства), в том числе наблюдение, финансовое оздоровление, внешнее управление, конкурсное производство либо санкции в виде аннулирования или приостановления действия лицензии (в случае, если деятельность подлежит лицензированию) |
| 16 | Копия баланса, отчета о прибылях и убытках (бухгалтерской финансовой отчетности) на последнюю отчетную дату |

|  |  |
| --- | --- |
| ***Для микрофинансовых организаций*** | |
| **№ п/п** | **Документ** |
| 1 | Копия устава |
| 2 | Копия свидетельства о государственной регистрации |
| 3 | Копия свидетельства о постановке на учет в налоговом органе |
| 4 | Копия свидетельства о внесении сведений о юридическом лице в государственный реестр микрофинансовых организаций |
| 5 | Копии документов, подтверждающих полномочия руководителя |
| 6 | Документ, подтверждающий полномочия представителя Заявителя, подающего заявку (подлинник либо нотариально удостоверенная копия) |
| 7 | Копия положительного аудиторского заключения по итогам работы за последний отчетный год |
| 8 | Информация об остатке ссудной задолженности и просроченной задолженности по портфелю микрозаймов микрофинансовой организации |
| 9 | Подтверждение фактов отсутствия привлечения к административной ответственности за предшествующий год |
| 10 | Подтверждение фактов неприменения в отношении микрофинансовой организации процедур несостоятельности (банкротства), в том числе наблюдение, финансовое оздоровление, внешнее управление, конкурсное производство |
| 11 | Копия баланса, отчета о прибылях и убытках (бухгалтерской финансовой отчетности) на последнюю отчетную дату |

Документы заверяются в соответствие с п. 2.20 настоящего Порядка.