

Car Loan Application Form

Applicant's Name : _____

Joint Applicant's Name : _____

Customer ID : _____

Link Account No. : _____

Loan Account No. : _____

Branch : _____

SOL ID : _____

PSO Name : _____

PSO ID & PIN : _____

MPSO Name : _____

MPSO ID & PIN : _____

Cost Center : _____

Sourced By : _____

: Branch Premium Banking
 Retail Sales SME Unit Office

Proposition

Segment

Sub-Segment

Terms & Conditions

1. The facility shall be made available for the customer from the date of Bank's approval of this application until such time is stipulated in any letter and this facility shall be continuing on until the adjustment of the dues of the Bank with interest and other charges.
2. The Bank reserves the right to withdraw the credit facility and demand repayment if there is any default in repayment of the loan.
3. The Bank shall not be obliged to make the credit facility available until it has received formal written acknowledgement from you accepting the credit facility on the basis of outline and subject to the terms and conditions specified in the Banking Arrangement (BA) letter.
4. The acceptance of the terms and conditions of the banking arrangement letter by the customer constitutes a legal and binding obligation and is enforceable in accordance with the terms of the Banking Arrangement letter.
5. By use of the credit facility provided by the bank, the customer accepts the conditions enumerated in the Banking Arrangement letter and authorizes the bank to appoint agents to collect funds payable to the bank, as the Bank may consider necessary. In the due discharge of their duty, information regarding borrower's credit facility will be supplied to the agent. All charges payable to such agents, to collect amounts owed to the bank, are liable to be at borrower's cost and risk, in addition to all other costs, charges and expenses incurred by the bank to recover outstanding dues/money.
6. The bank is authorised to open and maintain account(s) for the purpose of administering and recording payments by the customer in respect of the facility.
7. The loan shall be utilized for the specified purpose for which it has been sanctioned. Payment shall be made directly by the bank to the vendor or to the customer, as determined by the Bank, depending upon the purpose of the loan.
8. All payments in respect of the facility shall be made by the customer on or before the due dates and the customer hereby irrevocably authorizes the Bank to debit any of the customer's account(s) with the Bank with all amounts. Owing in respect of the facility including interest and charges and expenses (together the indebtedness) at such time as the same shall become or be due and, payable and transfer such sum to the loan account for adjustment but in any case the customer shall always remain liable and agree(s) to make payment in full of all such sums to the Bank.
9. The customer unconditionally undertakes to repay the loan as per terms and conditions of the Banking Arrangement Letter.
10. The customer undertakes to deposit his/her salary/wages/honorarium payable by his/her employer to the designated account maintained with the Bank.
11. The Bank is authorized to enforce all or any of the securities executed as well as kept by the customer in favour of the Bank and recover the loan amount with interest and other charges accrued in the loan account.
12. The customer irrevocably authorizes the Bank to enforce the securities act's absolute discretion in the event the loan account becomes irregular and shall apply any proceeds recovered towards adjustment of outstanding loan liabilities along with all applicable at actual fees.
13. Where the facility is made available for purchase of consumer item(s) including Vehicle Loan customer unconditionally and irrevocably undertakes to deliver possession of the consumer items including the Vehicle Loan purchased by the loan amount without any question whatever to the bank as and when demanded by the bank. The customer further authorizes the bank irrevocably to sell the hypothecated items and apply the proceeds towards adjustment of the dues. For any unadjusted sum, the customer undertakes to repay the same with interest and other charges.
14. In the event of normal death of the customer, the Bank shall be entitled to the End of Service Benefits from the Employer and to adjust the dues, first bet will be made to the heirs/nominees.
15. The Bank holds the right to refuse or approve a loan proposal without assigning/disclosing any reasons to the applicant.
16. After settlement of the facility, the borrower will collect all loan documentations from the domicile branch.
17. After refusal of loan proposal, it will be the responsibility of the applicant to collect proposed loan documents from the concerned dealing person who processed the loan application within 7 (seven) days from the date of loan refused.
18. A premium will be charged if the applicant wants to avail the facility under "Loan Protection Policy". The amount of premium as decided by the bank will be added to the loan installment. The Bank reserves the right to change the rate of premium as and when necessary. In the event of death of the borower, the amount realised by the Bank from the insurance company will be utilized for adjustment of the balance amount of the loan. In case of any deficit, the outstanding loan amount will be adjusted as decided by the Bank.
19. The Bank's statements and records shall be binding on the customer and constitute conclusive evidence of debt for all purposes.
20. If at any time, any provision hereof becomes illegal, invalid or unenforceable in any respect, neither the legality, validity or enforceability of the remaining provisions shall be affected or impaired.
21. The Bank reserves the right to alter these terms and conditions at any time on notification to the customer.
22. Any notice made by the Bank in respect of the facility shall be in writing and made to the address given by the Customer to the Bank and shall be deemed to have been received by the customer within 3 (three) business days from the date of posting.
23. If the declaration below is signed by more than one person as customer, the liability of each such person there under and these terms and conditions shall be joint and similar.
24. These terms and conditions shall be construed with the laws of Bangladesh and the customer and the Bank, hereby, irrevocably submits to the nonexclusive of the courts of Bangladesh.

Acceptance

I/We have carefully read and understood the above terms and conditions and agree with them:

Applicant's Signature

Joint Applicant's Signature (if any)

Bank Official (Person who booked the Loan)	
Name:	
Designation:	
Contact Number:	
Signature: Date:	
Unit Name:	

Applicant's
Photo with name and
signature duly
attested by RM

Joint Applicant's
Photo with name and
signature duly
attested by RM &
Applicant

CAR LOAN **APPLICATION FORM**

(Please fill the form in CAPITAL letter)

Requested Loan Amount: BDT	Term: Years
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Personal Information																	
Particulars	Applicant		Joint Applicant														
First Name																	
Middle Name																	
Last Name																	
নাম (বাংলায়)																	
Date of Birth	D	D	M	M	Y	Y	Y	Y	Y	D	D	M	M	Y	Y	Y	Y
Sex	<input type="checkbox"/> Male <input type="checkbox"/> Female		<input type="checkbox"/> Male <input type="checkbox"/> Female														
Father's Name																	
Mother's Name																	
National ID No.																	
Passport No.																	
E-TIN No.																	
Mobile No.																	
Phone No.																	
E-mail																	
Marital Status	<input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Other		<input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Other														
Spouse's Name																	
Spouse's Profession																	
Spouse's Office Address (if any)																	
Nationality (By Birth)																	
Educational Qualification																	
Relationship with Applicant	N/A																
Family Members (Except Spouse)	Name	Relationship	Name	Relationship													

Applicant's Signature

Joint Applicant's Signature (if any)

Particulars	Applicant	Joint Applicant
Present Address (Residence)		
Upazila		
Thana		
District		
Division		
Post Code		
Country		
Is the Residence	<input type="checkbox"/> Own <input type="checkbox"/> Rented <input type="checkbox"/> Company Provided	<input type="checkbox"/> Own <input type="checkbox"/> Rented <input type="checkbox"/> Company Provided
Permanent Address		
Village		
Upazila		
Thana		
District		
Division		
Post Code		
Country		

Employment Details		
Profession	<input type="checkbox"/> Salaried <input type="checkbox"/> Professional <input type="checkbox"/> Business <input type="checkbox"/> Landlord <input type="checkbox"/> House Wife <input type="checkbox"/> Other.....	<input type="checkbox"/> Salaried <input type="checkbox"/> Professional <input type="checkbox"/> Business <input type="checkbox"/> Landlord <input type="checkbox"/> House Wife <input type="checkbox"/> Other.....

1. For Salaried person

Name of the Organization		
Office Address		
Designation		
Department		
Division		
Office Phone Number		
Joining Date		
Employment Status	<input type="checkbox"/> Permanent <input type="checkbox"/> Contractual <input type="checkbox"/> Part Time	<input type="checkbox"/> Permanent <input type="checkbox"/> Contractual <input type="checkbox"/> Part Time
Total Service Length		
Salary Date		
Salary Payment Mode	<input type="checkbox"/> Cash <input type="checkbox"/> Bank <input type="checkbox"/> Bank & Cash <input type="checkbox"/> Cheque	<input type="checkbox"/> Cash <input type="checkbox"/> Bank <input type="checkbox"/> Bank & Cash <input type="checkbox"/> Cheque
Immediate Previous Organization		

Applicant's Signature

Joint Applicant's Signature (if any)

2. Businessman/Self employed

Particulars	Applicant	Joint Applicant
Name of the Organization		
Office Address		
Designation		
Ownership Status	<input type="checkbox"/> Proprietor <input type="checkbox"/> Partnership <input type="checkbox"/> Limited Company	<input type="checkbox"/> Proprietor <input type="checkbox"/> Partnership <input type="checkbox"/> Limited Company
Share Holding Position		
Business Starting Date		
No. of years in Same Business		
Number of Employee		
Office Premise Status	<input type="checkbox"/> Own <input type="checkbox"/> Rented	<input type="checkbox"/> Own <input type="checkbox"/> Rented
Industry Type		
Main Product(s)/ Service		
Main Banker(s)		
Phone No.		

Preferred Communication Address	<input type="checkbox"/> Office <input type="checkbox"/> Residence <input type="checkbox"/> Permanent Address <input type="checkbox"/> E-mail
Emergency Contact Number	

Monthly Income

Gross Salary		
Net Salary		
Business Income		
Remittance		
Existing Rental Income (Total)		
1. Address		
2. Address		
3. Address		
Expected Rental Income		
Interest Income		
Other Income		
1.		
2.		
Total		

Monthly Expenditure

House Rent		
Utilities & Other Living Expense		
BRAC Bank's Loan EMI		
Other Bank's Loan EMI		
Credit Card Payment (5% of Limit)		
Total		

Applicant's Signature

Joint Applicant's Signature (if any)

Requested Loan Details			
Applied Loan Amount		Term	
Preferred EMI Amount		Preferred EMI Date	
Beneficiary of Pay Order			

Financing Plan			
Car Price		Equity Paid	
Registration Cost		Remaining Equity to be Paid	
Total		Required Loan Amount	

Car Quotation			
Car Vendor			
Address			
Phone Number			

Car Details					
Car Condition	<input type="checkbox"/> Brand New	<input type="checkbox"/> Reconditioned	<input type="checkbox"/> Registered		
Brand		Model		CC	
Manufacturing Year		Country of Origin		Color	
Chasis Number		Engine Number		Registration Number	

Detail of Personal Asset (Present Net Worth)	Applicant (BDT)	Joint Applicant (BDT)
Cash In Hand & Bank		
FDR & Sanchaypatra		
Shares/Investment in other company		
Other Assets		
Immovable Property (detail)		
1.		
2.		
3.		
Car/Vehicles		
Household Appliances & Jewelry		
Total		
Net Worth (Personal Asset - Personal Liabilities)		

Applicant's Signature

Joint Applicant's Signature (if any)

Personal Liabilities									
Bank	A/C Name	Type of Loan	Sanctioned Amount	Sanction Date	Installement Amount	Term	No. of EMI Paid	Outstanding Amount	Security
Total									

Business Liabilities									
Bank	A/C Name	Type of Loan	Sanctioned Amount	Sanction Date	Installement Amount	Term	No. of EMI Paid	Outstanding Amount	Security
Total									

Credit Card Information			
Bank	Card No.	Credit Limit	Outstanding Amount
Total			

Bank Account Details					
Bank	A/C Name	Account Type	Account Number	Monthly Average Credit Turnover	Monthly Average Balance

Applicant's Signature

Joint Applicant's Signature (if any)

Reference Details - 1

Name:

Relationship with borrower:

Mother's name:

Father's name:

Spouse's name:

Present address:

Permanent address:

Occupation:

Organization name & address:

Contact Details Tel: Res: Office: Mobile:

Reference Details - 2

Name:

Relationship with borrower:

Mother's name:

Father's name:

Spouse's name:

Present address:

Permanent address:

Occupation:

Organization name & address:

Contact Details Tel: Res: Office: Mobile:

Debit Authority

In consideration of granting me a Car Loan, I hereby authorise the Bank to debit

BDT from my/our Account

for consecutive months on the day of each month commencing from the month of

Declaration & Signature

I/We have applied for a Car Loan and have read and fully understood the Application Form. I/We, hereby declare that all the information furnished by me/us in this Application Form is true, complete and accurate in all aspects and that I/we have not willfully withheld any material facts and the Bank may rely on this information. If at, any time, it is proven to the Bank that any of the information provided by me/us in this application is/are untrue, false, incomplete or inaccurate, the Bank may demand immediate repayment of the loan and I/we shall be under obligation to make such repayment. In addition to the above, the Bank may take appropriate legal action against me/us at my risk & responsibility. I/We acknowledge that the Car Loan requested by me/us in this application will be made available at the discretion of the Bank.

I/We understand and agree that I/we and my/our successors, jointly and severally, will always remain liable to repay the outstanding loan/facility including all interest and charges arising out of the facility that the Bank may grant to me/us considering this application. I/We understand and acknowledge that the Bank is not bound to grant facilities upon submission of this application form. It is the sole discretion of the Bank whether it will allow or grant facilities to me/us on the basis of this Application Form.

Applicant's Signature

Joint Applicant's Signature (if any)

PERSONAL GUARANTEE

**The Manager
BRAC Bank Limited**

.....
.....
.....

Passport size photo
of guarantor & sign
duly attested by
applicant

Dear Sir/Madam,

This guarantee is executed on the day of , in consideration of BRAC Bank (hereinafter referred to as the Bank) agreeing to extend a Car Loan of Tk.....(Taka.....only) to Mr./Mrs..... of (hereinafter referred to as the Borrower), I, do hereby irrevocably undertake and agree to the following:

1. To pay the sum not exceeding BDT (Taka) only on your first demand along with all interest and charges accrued on the said amount.
2. To pay the claimed amount without any reference to the borrower.
3. To pay the claimed amount within 7 (seven) days of receipt of notice of invocation of the guarantee by the Bank.
4. The statement by the Bank that the amount due under this guarantee shall be conclusive and without any question.
5. In the event of my failure to pay the claimed amount within the stipulated date, I shall be liable to paycompensation at a rate decided by the Bank from time to time on the claimed amount until payment is actuallymade.
6. That my liability under this agreement shall be that of a principal debtor.
7. That this guarantee shall be a continuous security until the amount due from the borrower and under this guaranteeis fully paid.
8. That my liability under the guarantee shall not be affected nor shall this guarantee be discharged by reason ofthe Bank granting any time or indulgence or concession to the Borrower or due to any change in the terms andconditions of the Banking Arrangement Letter.
9. That this guarantee constitutes valid and legally binding obligations on me which is enforceable in accordancewith its terms and conditions.
10. That this guarantee shall be binding upon me, my heirs and successors in the title and shall ensure for thebenefit of the Bank and its successors in title and its assignees and transferee.
11. That this guarantee shall be binding on me and my successors-in-interest and shall remain valid notwithstandingany change in the document of incorporation of the Bank or amalgamation, merger or acquisition of the bank withany other body corporate.

In witness whereof the guarantor has caused this guarantee to be duly executed on the date mentioned herein above.

(Signature of Guarantor)

Signed in the presence of
(Signatures & Names of the witnesses):

Witness 1

Witness 2

GUARANTOR DETAILS

Name: Date of Birth.....

Relationship with borrower:

Mother's Name:

Father's Name:

Spouse's Name:

Present Address:

.....

Permanent Address:

.....

Occupation:

Organization Name:

Work Address:

.....

Contact Details: Tel: Res: Office: Mobile:

NID: ETIN:

E-mail:

- i) Have you ever applied for a credit facility earlier in your name or spouse with BRAC Bank Limited? If yes, please give details:
- ii) Do you maintain any account facility with BRAC Bank Limited? If yes, what is the account number?
.....

Guarantor's Net worth Statement

Liabilities	Tk.	Assets	Tk.
Existing Loan Outstanding with BRAC Bank		Cash in hand & Bank	
Loan O/S with other Bank (including House Building Loan)		Investment:	
		Sanchay Patra and others	
Payable (others)		Share/Investments in other Companies (as Proprietor, Partner, Director etc.)	
Total Liabilities		Land & Building:	
		Within Municipal Area	
		Outside Municipal Area	
		Other:	
		Car	
		Household Appliances	
		Jewelry etc.	
		Total Asset	
Net Worth (Total Assets - Total Liabilities): Tk.			

Witness 1.

Signature of Guarantor

Witness 2.

DEMAND PROMISSORY NOTE

Date: 20.....

Place:

No.

BDT

On demand I/we,

son/daughter of

of do hereby irrevocably

and unconditionally promise to pay jointly and severally to or to the order of BRAC Bank Limited, the sum of taka

BDT (.....) received

with interest thereon from this date @ % per annum.

All payments under this note shall be made free and clear of and without any deductions and withholdings of any kinds whatsoever.

Applicant's Signature

Joint Applicant's Signature (if any)

LETTER OF CONTINUATION

To
BRAC Bank Limited

Date.....

Dear Sir/Madam,

I/We, son/daughter/wife
of having the permanent address
at and
..... son/daughter/wife
of having permanent address at

Enclose a Demand Promissory Note dated for Bangladeshi Taka
..... (.) only,

signed by me/us and endorsed over to pay by me/us and which is given to you as security for the repayment of the loan facility which is at present outstanding in my/our name(s) and the said Promissory Note is to be a security to you for the repayment of the ultimate balance or sum remaining unpaid on the loan facility and I/We am/are to remain liable on the Promissory Note, notwithstanding the fact that by payments made into the account of me/us from time to time the loan facility may from time to time be reduced or extinguished or even that the balance of the said account may be at credit.

It is understood that you are at liberty to take such steps as you consider expedient in order to enforce payment of the Promissory Note at any time after your notice demanding payment has been posted and default made in payment for 3 (three) days after posting such notice, and that this guarantee shall apply to any other Promissory Note that may be given in renewal or substitution of the original.

I also acknowledge that the limitation of the demand promissory note shall be suspended until I default in repayment of the loan facility and the limitation shall start from the date of default.

Sincerely,

Applicant's Signature

Joint Applicant's Signature (if any)

LETTER OF HYPOTHECATION

To
The Manager
BRAC Bank Limited

..... Branch

Date.....

Dear Sir/Madam,

This Instrument is executed on this the day ofin consideration of BRAC Bank Limited (hereinafter referred to as the Bank) agreeing to extend a loan of Tk(Taka) to me on the terms set forth in the Banking Arrangement letter datedof do hereby hypothecate to the bank by way of first charge with full title guarantee the item described in the schedule below and stored/installed at as a continuing security for the repayment of the loan including interests, fees and other charges in terms of the Banking Arrangement Letter and all legal and other costs, charges and expenses incidental to this and security and this security is and shall remain as security for the liability and this security shall be kept in deposit in the Bank the same shall be enforceable by the Bank.

After the Bank shall have demanded the payment of all or part of the liability, the Bank may without notice to or authority from me or any other person sell, assign or otherwise dispose of the hypothecated goods/property and/or transfer or negotiate the document of title relating to the hypothecated goods/property/vehicle at such times, in such manner and generally on such terms and conditions and for such consideration as the Bank in its absolute discretion thinks fit without being under any responsibility to me for the price obtained thereby. The Bank may apply the proceeds of any such disposal in or towards the discharge of such of the liability in such order as the Bank may from time to conclusively determine. If such proceeds are insufficient for such purpose, I hereby undertake immediately to make good such deficiency.

I shall, if and whenever required by the Bank execute, sign and deliver the document to title and shall do all such other acts and things as may be necessary or expedient for effecting, or in connection with any sale or disposition of hypothecated goods/property which the Bank may make in respect of the hypothecated goods/property. The Bank and its agents and nominees are hereby severally irrevocably authorized to execute and sign any such document as my agent and to do any such act or thing on my behalf.

This letter of hypothecation shall be binding on heirs and successors.

SCHEDULE (Description of the item)

IN WITNESS Whereof I execute this letter of hypothecation on the date mentioned above.

Applicant's Signature

Name:

Address:

Witness 1:

Signature:

Name:

Address:

Joint Applicant's Signature (if any)

Name:

Address:

Witness 2:

Signature:

Name:

Address:

IRREVOCABLE LETTER OF AUTHORITY

To
BRAC Bank Limited
(Hereinafter referred to as the 'Bank')

Dear Sir/Madam,

In consideration of the Bank granting me/us a credit facility of a total amount of Tk.
(Taka) only (the 'Facility') vide a dated,
issued by the Bank and accepted by me/us for the purpose of,
I do hereby deliver to the Bank the following undated cheques/securities:

Account No.	Cheque No.	Amount

In case of my failure to repay 3 (three) consecutive installments, I, unconditionally and irrevocably, authorize the Bank without any further intimation to me, to put such dates on the said documents for the due execution/encashment of such cheques.

I/We understand that the cheques will automatically be deemed to be null and void once the loan is fully liquidated.

The Letter of Authority shall be irrevocable until I/we adjust our liabilities under the Facility with the Bank in full to the satisfaction of the Bank and until the Bank expressly releases us from my/our obligation.

IN WITNESS WHEREOF, WE EXECUTE THIS LETTER OF AUTHORITY ON THE DAY OF, 20.....

Signed in the presence of (signatures and names of the witnesses):

Applicant's Signature

Joint Applicant's Signature (if any)

Witnesses:

1. Name: Signature:

2. Name: Signature:

AUTHORIZATION TO TAKE POSSESSION OF VEHICLE

Date: 20

**The Manager
BRAC Bank Limited**

.....
.....
.....

Dear Sir/Madam,

I/We, hereby unconditionally and irrevocably authorize the BRAC Bank Limited or its nominated or authorized or empowered any Person or Agent or Agency to take possession of the vehicle purchased under the credit/loan facility provided by the Bank, without any question whatsoever as and when demanded by the Bank.

Details of Vehicle:

Brand	Year of Manufacturing	Date of Registration & Number	Chassis No.	Engine No.

Sincerely,

Applicant's Signature

Joint Applicant's Signature (if any)

Witnesses:

1. Name: Signature:

2. Name: Signature:

LETTER OF LIEN AND SET-OFF OVER DEPOSIT ACCOUNTS/MARGIN DEPOSITS

To
The Manager
BRAC Bank Limited
..... Branch

Date:
Place:

Dear Sir/ Madam,

1. In consideration of your granting or continuing banking facilities or other accommodation in any amount as long as the Bank may think fit to me/us/M/s., I/we hereby declare and acknowledge that the deposits maintained including interest accrued in the Fixed Deposit/Short Term Deposit/other deposit account no. with you. BRAC Bank Limited, Bangladesh in my/our name (s) be held by you under lien as security for repayment of any advances you may make from time to time with interest and charges thereon from time to time agreed upon.
2. I/We, hereby, declare and acknowledge that the deposits maintained in the aforesaid Fixed deposit/Short Term deposit/other deposit account including interest accrued thereon in my/our name(s) will be a continuing security, notwithstanding the fact that by payments made into the account of the loan from time to time, the loan may from time to time be reduced or extinguished or event that the balance of the said account may be at credit.
3. I/We, hereby, agree that the bank may at any time or times hereinafter without notice to me/us set off transfer of apply all or any of the money from time to time standing to the credit of my/our aforesaid account in or towards the discharge and satisfaction of all sums of money which now are or at any time or times hereinafter may become due or owing to the Bank by me/us either along or jointly with any other person or persons, company or companies on any account or in respect or any liability whatsoever whether actual or contingent and whether in the character of principal debtor or guarantor or surety or otherwise.
4. I/We, hereby, also agree that until the contingent liabilities shall have been fully discharged and satisfied, the Bank may retain such moneys as the Bank in its absolute discretion may consider necessary to meet such liabilities on maturity.
5. I/We, further hereby, declare and acknowledge that I/we shall have no claim whatsoever to the amounts in the Fixed Deposit/Short Term Deposit/other deposit account including interest accrued thereon held by you under lien and no drawings would be permitted either from principal amount or from the accrued interest until I/we have received from you notice in writing to the effect that you no longer require the Fixed Deposit/Short Term Deposits/other deposit as security for the purpose herein specified.
6. I/We, further hereby, declare that this undertaking and authorization shall be binding in the manner aforesaid on my/our heirs, successors and assigns.

Sincerely,

Applicant's Signature

Joint Applicant's Signature (if any)

Witnesses:

1. Name: Signature:

2. Name: Signature:

MEMORANDUM OF DEPOSIT OF SECURITIES

To
The Manager
BRAC Bank Limited
..... Branch

Date:

Place:

WHEREAS, I/we residing at.....
..... in consideration of your providing me/us/
..... (Third Party) facility
of Tk. (Taka)

have agreed to create charge on:

- WAGE EARNERS DEVELOPMENT BOND ANY OTHER SECURITIES
 ICB UNIT CERTIFICATE MONTHLY/3MONTHLY/6 MONTHLY INTEREST PAYABLE SANCHAYA PATRA
 FIXED DEPOSIT WITH BRAC BANK/BANK

described in the Schedule below.

NOW under this instrument I/we of
..... do hereby confirm, acknowledge and
record that I/we have already deposited with you irrevocable letter of authority relating to the security described in the
schedule below for the purpose of securing the repayment to you on demand of all outstanding dues including all charges and
interest against **facility of Tk.** (Taka)
.....) only given to me/us/

..... (Third Party) by you either solely ad/or jointly with
any other person(s) liable to the BANK whether on account of said loan or any other liabilities including promissory notes,
cheques, and other negotiable instruments, or in any manner whatsoever including the interests and charges accruing of or in
connection with the said liability and any other loan(s) as may be given in future.

I/We, hereby irrevocably authorize and empower you at your absolute discretion to sell the security at my/our risk and on
my/our account and out of the proceeds of such sale, charges and expenses incidental to the sale, to adjust the outstanding
dues in my/our account and any other outstanding accounts along with interests thereon. In the event of any shortfall in the
said account, I/we shall also remain personally responsible to repay the shortfall amount to you within the specified period.

SCHEDULE

Type of Security	Date of Purchase	Reg No.	Number	Face Value

IN WITNESS WHEREOF I/WE SIGNED THIS INSTRUMENT ON THE DATE MENTIONED ABOVE.

Applicant's Signature

Joint Applicant's Signature (if any)

Witness:

1.

2.

IRREVOCABLE LETTER OF AUTHORITY

To
The Manager
BRAC Bank Limited
..... Branch

Date:

Dear Sir/Madam,

In consideration of your extending the loan facility to me/us/..... (third party),
I/we have created charge on my/our/(third party's):

- WAGE EARNERS DEVELOPMENT BOND
- ANY OTHER SECURITIES
- ICB UNIT CERTIFICATE
- MONTHLY/3 MONTHLY/6 MONTHLY INTEREST PAYABLE SANCHAYA PATRA
- FIXED DEPOSIT WITH BRAC BANK/BANK

In compliance with the security requirement, I/we have also executed certain charge documents including a letter of authority to encash the security without any date.

You are hereby, authorized to fill the date as when required by you for presentation before any authority/bank.

This letter of authority is irrevocable.

Thank you,

Applicant's Signature

Joint Applicant's Signature (if any)

AUTHORIZATION FOR ENCAshMENT OF SECURITIES

To
The Manager
BRAC Bank Limited
..... Branch

Dear Sir/Madam,

You are hereby, authorized to encash the following WEDB/ANY OTHER SECURITIES/ICB UNIT/MONTHLY INT. SP/3 MONTHLY INT.SP/ 6 MONTHLY INT.SP/Fixed Deposit duly discharged by me/us and held by you as security towards liquidating the outstanding amount of the loan/overdraft.

Detail of Security:

Sincerely,

Applicant's Signature

Joint Applicant's Signature (if any)

DISCLAIMER

I, Mr/Ms/Mrs..... son/wife of BRAC Bank Account

No, hereby declare that I shall be bound to pay service charge(s) associated with my account including any government duty as per bank policy. I am also aware of the fact that my EMI amount as stated in BA letter of may vary over the tenure of the loan. After the realization of EMI, excess amount, if any, will be available in my mentioned account. I fully understand this issue and do not have any objection whatsoever regarding this subject matter.

Further, I declare and affirm that in case of change of EMI amount due to increase in rate of Interest, I shall be bound to replace the previously deposited EMI cheques or give new cheques for the additional amount.

If I provide Non-MICR post dated cheques, I have no objection to pay unconditionally any penal charge on my installment amount accrued due to delay of clearing of my provided post dated cheques of branches situated outside Bangladesh Automated Clearing House area. I also declare that after the introduction of MICR cheque from the respective bank, I shall be responsible and liable to replace my Non-MICR Cheques with MICR cheques as soon as possible. In case of failure, the bank shall preserve the right to call back the entire loan at any time.

Sincerely,

Applicant's Signature

Joint Applicant's Signature (if any)

SIGNATURE DECLARATION FORM

Date:

Branch Manager

Account Number :

BRAC Bank Limited

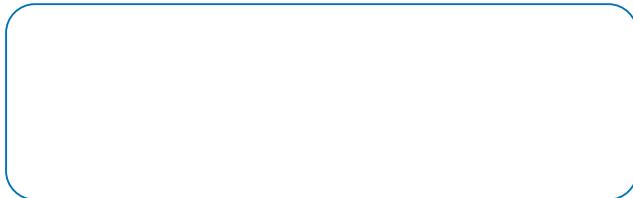
Branch:

Account Title:

My/Our signature/s in the **National Identity Card/Passport** is/are:

A/C Holder#1 Signature

A/C Holder#2 Signature



However, I/we would like to use a different signature for operating my/our above mentioned account as follows:

A/C Holder#1 Signature

A/C Holder#2 Signature

**For Bank Use Only**

Signature verified by:

Name & Designation with seal:

Approved By: PIN:

Type of Financing:
Number of Installments:
Periodicity of Payment:
Amount of Loan applied for.....
Sector Type: Private/Public
Sector Code (6-digit):
Branch Name:

CIB Subject Code:.....

FI Subject Code: (Customer ID)
(If Borrower is other than New)
Date:
Ref No:

UNDERTAKING

(Attachment-Ka)

To
The Manager

Subject: Submission of ownership information of borrowing individual/institution

Dear Sir/Madam,

I,
proprietor/partner/shareholder/member of Trustee Body/Director/Managing Director/Chairman of.....

applying for sanctioning/renewal/rescheduling of a loan in my own name/ aforementioned company's name.

Father's Name.....,

Mother's Name.....,

Husband's Name (if applicable).....

Permanent Address.....,

Business/Present Address.....

National ID Number:....., Other ID documents (Passport/Driving license/Nationality Certificate):

ID Number..... ID Issue Date ID Issue Country, Date of

Birth:....., District of Birth:....., Country of Birth:....., TIN:

Gender: Male/Female, Telephone Number:.....are given for your kind consideration. The list of companies under the ownership of mine along with their bank liability status is given in the following table:

Sl. No	Name of the Company	Main Address	Additional Address	Whether the company is availing any loan or not	
				Yes	
				Name of the bank/FI	Name of the branch

Apart from the information stated above, if any liability in my own name or my company's name is found, I will be bound to obey any decision made by the authority concerned relating to sanctioning/renewal/rescheduling of the loan applied for and I will be punishable by law for providing this false or fabricated information.

Seal and Signature of the bank official who certified the borrower

Customer's Signature:

Name:

Name of the Borrowing Organization:

*If necessary, extra paper could be used for list of companies.

Subject Data Form I

Individual's (Borrower/Co-Borrower/Guarantor) Information

Month ending on.....

Name of the Bank/FI:

Record Type: P

FI Code:

Branch Code:

FI Subject Code:

CIB Subject Code (If Known):

Subject's Title:

Subject Name:

Father's Title:

Father's Name:

Mother's Title:

Mother's Name:

Husband's Title:

Husbands Name:

Sector Type:

Sector Code:

Gender: (Male/Female)

Date of Birth: (DDMMYYYY)

District of Birth:

Country of Birth:

National ID Number: National ID Number (Available/Not Available):

If available input "I"

If not available input "O"

Taxpayer Identification Number (TIN):

Permanent Address: Street (No & Name)/Village: PS/Upazilla:

Postal Code: District: Country:

Current Address: Street (No & Name)/Village: PS/Upazilla:

Postal Code: District: Country:

Other ID documents (Passport/Driving/Nationality certificate):

ID Type: ID No.: ID issue date: ID issuing country:

Telephone Number:

Date:

Seal and signature of the
authorized officer

Seal and signature of the
manager

*Additional form is needed in case of more than one individual

**Abbreviated name is not allowed in case of an individual

Type of Financing:
Number of Installments:
Periodicity of Payment:
Amount of Loan applied for.....
Sector Type: Private/Public
Sector Code (6-digit):
Branch Name:

CIB Subject Code:.....

FI Subject Code: (Customer ID)
(If Borrower is other than New)
Date:
Ref No:

UNDERTAKING

(Attachment-Ka)

To
The Manager

Subject: Submission of ownership information of borrowing individual/institution

Dear Sir/Madam,

I,
proprietor/partner/shareholder/member of Trustee Body/Director/Managing Director/Chairman of.....

applying for sanctioning/renewal/rescheduling of a loan in my own name/ aforementioned company's name.

Father's Name.....,

Mother's Name.....,

Husband's Name (if applicable).....

Permanent Address.....,

Business/Present Address.....

National ID Number:....., Other ID documents (Passport/Driving license/Nationality Certificate):

ID Number..... ID Issue Date ID Issue Country, Date of

Birth:....., District of Birth:....., Country of Birth:....., TIN:

Gender: Male/Female, Telephone Number:.....are given for your kind consideration. The list of companies under the ownership of mine along with their bank liability status is given in the following table:

Sl. No	Name of the Company	Main Address	Additional Address	Whether the company is availing any loan or not	
				Yes	
				Name of the bank/FI	Name of the branch

Apart from the information stated above, if any liability in my own name or my company's name is found, I will be bound to obey any decision made by the authority concerned relating to sanctioning/renewal/rescheduling of the loan applied for and I will be punishable by law for providing this false or fabricated information.

Seal and Signature of the bank official who certified the borrower	Customer's Signature: Name: Name of the Borrowing Organization:
--	---

*If necessary, extra paper could be used for list of companies.

Subject Data Form I

Individual's (Borrower/Co-Borrower/Guarantor) Information

Month ending on.....

Name of the Bank/FI:

Record Type: P

FI Code:

Branch Code:

FI Subject Code:

CIB Subject Code (If Known):

Subject's Title:

Subject Name:

Father's Title:

Father's Name:

Mother's Title:

Mother's Name:

Husband's Title:

Husbands Name:

Sector Type:

Sector Code:

Gender: (Male/Female)

Date of Birth: (DDMMYYYY)

District of Birth:

Country of Birth:

National ID Number: National ID Number (Available/Not Available):

If available input "I"

If not available input "O"

Taxpayer Identification Number (TIN):

Permanent Address: Street (No & Name)/Village: PS/Upazilla:

Postal Code: District: Country:

Current Address: Street (No & Name)/Village: PS/Upazilla:

Postal Code: District: Country:

Other ID documents (Passport/Driving/Nationality certificate):

ID Type: ID No.: ID issue date: ID issuing country:

Telephone Number:

Date:

Seal and signature of the
authorized officer

Seal and signature of the
manager

*Additional form is needed in case of more than one individual

**Abbreviated name is not allowed in case of an individual

.....
.....
.....
.....

Ref: HO/RetailAOD/Sanction/ID-

Date:

Transaction A/C

Loan A/C

Subject: Sanction of a Car Loan facility of BDT..... (Taka.....) only.

Dear Sir/Madam,

We are pleased to advise that the following facility has been granted to you on the basis of your application dated under the following loan details and terms & conditions:

Sanction Limit	Interest Rate*	Tenor (Months)	EMI Amount (BDT)	Purpose
BDT	% p.a.			

*This rate of interest is not fixed, it is variable. It can be change if the current market conditions change significantly.

Preferred Repayment Date (Please put √ mark)	Expiry Date	Processing Fee	Stamp Charges	Early Settlement Fee	Penal Charges	CIB & Other Charges
1 st / 8 th / 16 th / 20 th / 25 th / **		+ VAT		As per Bank's policy	%	

**If EMI date falls on holiday, it will be realized on preceding working day of EMI date.

Details of Security and Documents:

Security A: The concerned vehicle will have to be registered in the name of you with hypothecation to BRAC Bank Limited along with notarized General Power of Attorney in favor BRAC Bank to sell the hypothecated vehicle.

Security B: Undated Cheque Demand Promissory Note Letter of Continuation Irrevocable Letter of Authority for Cheque Letter of Lien and Set-off Deposit Accounts/Margin Deposits Letter of Hypothecation Personal Guarantee of -

Other Security:

Others Terms & Conditions:

This loan cannot be settled/early settled/partially settled until the outstanding of the personal loan is settled (if any).

The above loan is granted in accordance with the terms & conditions contained in the loan application and the other security or related papers/forms and in this banking arrangement letter signed and accepted by you.

Where the facility is made available for purchase of consumer items including vehicle, the customer is unconditionally and irrevocably undertakes to deliver possession of consumer items including vehicle purchased by the loan amount without any question whatsoever to the bank as and when demanded by the bank. The customer further authorize the bank irrevocably to sell the hypothecated item and apply the proceeds towards adjustment of dues. For any unadjusted sum, the customer undertakes to repay the same with interest and other charges.

Any legal fees and other costs incurred by the bank in connection with this loan and/or the recovery of this loan will be due to your account. The bank has the right to employ or engage loan recovery agents to recover the loan outstanding amount from you should you fall to prepay 3 (three) installments and the loan is still not liquidated by the guarantor or your employer as per terms and conditions of this loan. Excise Duty is applicable each year on loan account balance as per Government policy. You have to obtain comprehensive insurance coverage for full value of the car and renew insurance policy in each year at your own cost.

We look forward to being of continuous service to you.

Sincerely,

Authorized Signature & Designation

Acceptance: I/We expressly agree to the above terms and conditions.

Applicant's Signature

Date:

Joint Applicant's Signature (if any)

Date:

ଚାକ୍ରିପ୍ତ - ସାଂକ କପି

ଶ୍ମାରକ ନଂ: HO/Retail AOD/Sanction/ID-

ତାରିଖ:

ଲେନଦେନେର ଅୟାକାଉଁଟ:

ଲୋନ ଅୟାକାଉଁଟ:

ବିଷୟ: ଅନୁମୋଦନକୃତ କାର ଲୋନ (ଗାଡ଼ି କ୍ରୟେର ଧାର) ଏର ପରିମାଣ ଟିକା (..... ଟିକା ମାତ୍ର)

ପ୍ରିୟ ଥାହ୍,

ଆପନାକେ ଅତ୍ୟନ୍ତ ଆବେଦନ ସଙ୍ଗେ ଜାନାନୋ ଯାଚେ ଯେ, ଆପନାର ଇଂ ତାରିଖେ ଆବେଦନେର ପରିପ୍ରେକ୍ଷିତ ଆପନାର ପ୍ରତି ନିମ୍ନଲିଖିତ ଧାର ସୁବିଧା ମଞ୍ଚୁର କରା ହୋଇଛି:

ଧାରେ ପରିମାଣ	ସୁଦେର ହାର*	ଧାରେ ମେଯାଦ (ମାସ)	ଇଏମାଇ ବା ମାସିକ କିନ୍ତି	ଧାର ନେଯାର ଉଦ୍ଦେଶ୍ୟ
ଟିକା				

*ଆପନାର ଧାରେ ସୁଦେର ହାର ପରିବର୍ତ୍ତନଶିଳ । ଏଠି ବାଜାରେ ଅବସ୍ଥାର ସଙ୍ଗେ ସମ୍ଭବ ବେଳେ ପରିବର୍ତ୍ତି ହେବାର ପାଇଁ ।

ପରିଶୋଧେର ତାରିଖ**	ମେଯାଦେତିରେ ତାରିଖ	ପ୍ରସେଂ ଫି	ସଟ୍ୟାମ୍ପ ଚାର୍ଜ	ମେଯାଦେତିରେ ପୂର୍ବେ ସମସ୍ତ ଫି	ଦତ୍ତ ଫି	ସିଆଇବି ଏବଂ ଅନ୍ୟାନ୍ୟ ଚାର୍ଜ
				ବ୍ୟାଂକେର ନୀତି ଅନୁଯାୟୀ	%	

**ଯଦି ମାସିକ କିନ୍ତି ପରିଶୋଧେର ଦିନ ସରକାରି ଚାକ୍ରି ହେବାର ପାଇଁ ମାସିକ କିନ୍ତି ପରିଶୋଧେର ଆପେର କାର୍ଯ୍ୟବିଷେତ ତା ସମସ୍ତ କରା ହେବେ ।

ଜାମାନତେର ଦଲିଲାଦିର ଶର୍ତ୍ତ ଏବଂ ବିଜ୍ଞାରିତ ବିବରଣ:

ଜାମାନତ (କ): ସଂଶୋଧିତ ଗାଡ଼ିଟି ଆପନାର ନାମେ ନିବାକ୍ଷିତ ହେବେ ଏବଂ ବ୍ୟାକ ବ୍ୟାଂକେର କାହେ ହାଇପୋଥିକେଶନ କରା ଥାକିବେ । ଓହ ଗାଡ଼ିଟି ବିକ୍ରିର କ୍ଷମତା ବ୍ୟାଂକେ ଏକଟି ମୋଟାରାଇଜ୍‌ଡ ସାଧାରଣ ଆମମୋଡ଼ାରନାମାର ମାଧ୍ୟମେ ଦିତେ ହେବେ ।

ଜାମାନତ (ଖ): ତାରିଖ ବିହିନ ଚେକ ଡିମାଡ ପ୍ରମିସାରି ନୋଟ ଲେଟୋର ଅବ କଟିନ୍‌ୟୋଳେ ଇରିଭୋକେଭଲ ଲେଟୋର ଅବ ଅଥରିଟି ଫର ଚେକ ଲେଟୋର ଅବ ଲିଯେନ ଅୟାନ୍ ସେଟ ଅବ ଓଡ଼ାର ଡିପୋଜିଟ ଅୟାକୁନ୍ଟସ / ମାରଜିନ ଡିପୋଜିଟ, ଲେଟୋର ଅବ ହାଇପୋଥିକେଶନ ପାରସୋନାଲ ଗ୍ୟାରାନ୍ଟି ।

ଅନ୍ୟାନ୍ୟ ଶର୍ତ୍ତାବଳୀ:

ପାରସୋନାଲ ଲୋନ ବା ବ୍ୟାକିଗତ ଧାର (ଯଦି ଥାକେ) ପରିଶୋଧ ନା ହୋଇ ପର୍ଯ୍ୟନ୍ତ ଏହି ଧାର ସମସ୍ତ ବା ନିଷ୍ପତ୍ତି କରା ଥାବେ ।

ଆପନାର ଧାର ଆବେଦନ, ଅନ୍ୟାନ୍ୟ ନିରାପଦା ଜାମାନତେର କାଗଜପତ୍ରର ଅନୁଯାୟୀ ଦଲିଲାଦି ଓ ଫରମ ଏବଂ ଏହି ପତ୍ରେ ବନିତ ଶର୍ତ୍ତାବଳୀ, ଯା ଆପନି ସମ୍ଭବ ହେବେ ଆକ୍ଷମ୍ଭକ କରେଛେ, ତାର ସାପେକ୍ଷ ଆପନାର ବରାବରେ ଉନ୍ନିଷ୍ଠିତ ଧାର / ଧାର ସିମ୍ବ ଅନୁମୋଦନ କରା ହେଲା । ଏହିଥାରେ ମୁଖ୍ୟର ବିପରୀତେ କେବୋ ଗାଡ଼ିର ସ୍ଵତ୍ତ୍ଵ ବିନା ଶର୍ତ୍ତାବଳୀକୁ ଏବଂ ଅପତ୍ୟାହାରଯୋଗ୍ୟ ସାପେକ୍ଷ ବ୍ୟାଂକ ଚାଓୟା ମାତ୍ର କେବତ ଦିତେ ବାଧ୍ୟ ଥାକିବେ । ଆପନି ବ୍ୟାଂକେ ଆରା କ୍ଷମତା ଦିଚେନ ଯେ, ବ୍ୟାଂକ ଯେ କୋନ ସମୟ ଉତ୍ତର ଗାଡ଼ି ବିକିନ୍ କରେ ଧାର ସମସ୍ତ କରତେ ବାଧ୍ୟ ଥାକିବେ ।

ଏହି ଧାର ଏବଂ ଧାର ଆଦାୟେ ଜଡ଼ିତ ଯେ କୋନୋ ଆଇନି କି ଏବଂ ଖରଚ ଯା ବ୍ୟାଂକ ବହନ କରିବେ ତା ଆପନାର ଅୟାକୁନ୍ଟସ ଥିଲେ କେଟେ ମେଯା ହେବେ । ଏହି ଧାରେ ଶର୍ତ୍ତ ଅନୁଯାୟୀ ଆପନି ଯଦି ପରପର ତିନବାର ମାସିକ କିନ୍ତି ପରିଶୋଧେ ବାର୍ଷିକ ହେବେ ବା ଆମିନଦାତାର ଥିଲେ ଧାର ସମସ୍ତ କରତେ ନା ପାରେନ ଦେଖିବେ ବ୍ୟାଂକ ରିକାର୍ଡର ଏଜେଟର ମାଧ୍ୟମେ ଟିକା ଆଦାୟ କରତେ ପାରିବେ । ଏହି ପ୍ରତାବର ଗ୍ରହଣ କରାର ମାଧ୍ୟମେ ଆପନି ଏବଂ ଆପନାର ଓସାରିଶରା ଏକଟି ଚୁକ୍ତିତେ ଆବର୍ଜନ ହେଲନ ଏବଂ ବ୍ୟାଂକ ଯେ କୋନୋ ଶର୍ତ୍ତ ବଦଳାତେ ପାରିବେ ଏବଂ ତା ମାନତେ ଆପନି ବାଧ୍ୟ ଥାକିବେ । ସରକାରି ନିୟମ ଅନୁଯାୟୀ ପ୍ରତି ବଚର ଆପନାର ଅୟାକୁନ୍ଟସ ଥିଲେ ଆବଗାରୀ ଶୁନ୍କ (ଏକ୍ସାଇଜ ଡିଟିଟି) କେଟେ ମେଯା ହେବେ । ଆପନାର ନିଜ ଖରଚ ଗାଡ଼ିଟିର କଷିଷ୍ଣହେନସିଟ ବିମା କରାତେ ହେବେ ଏବଂ ଧାର ମଧ୍ୟେ ପ୍ରତିବଚର ବିମା ନବାୟନ କରାତେ ହେବେ ।

ଆମରା ସବସମୟ ଆପନାକେ ଆନ୍ତରିକ ସେବା ପ୍ରଦାନ କରତେ ଚାହିଁ ।

ଆପନାର ବିଶ୍ୱାସ

ଅନୁମୋଦିତ ସ୍ବାକ୍ଷର

ଅନୁମୋଦିତ ସ୍ବାକ୍ଷର

ମଞ୍ଜୁରିପତ୍ରେ ଯାବତୀଯ ଶର୍ତ୍ତ ପଡ଼େ ଓ ବୁଝେ ଆମି / ଆମରା ଏହି ମଞ୍ଜୁରିପତ୍ର ଗ୍ରହଣ କରିଲାମ ।

ମୂଳ ଆବେଦନକାରୀର ସ୍ବାକ୍ଷର

ତାରିଖ:

ସହ-ଆବେଦନକାରୀର ସ୍ବାକ୍ଷର (ଯଦି ଥାକେ)

ତାରିଖ:

.....
.....
.....
.....

Ref: HO/RetailAOD/Sanction/ID-

Date:

Transaction A/C

Loan A/C

Subject: Sanction of a Car Loan facility of BDT..... (Taka.....) only.

Dear Sir/Madam,

We are pleased to advise that the following facility has been granted to you on the basis of your application dated under the following loan details and terms & conditions:

Sanction Limit	Interest Rate*	Tenor (Months)	EMI Amount (BDT)	Purpose
BDT	% p.a.			

*This rate of interest is not fixed, it is variable. It can be change if the current market conditions change significantly.

Preferred Repayment Date (Please put √ mark)	Expiry Date	Processing Fee	Stamp Charges	Early Settlement Fee	Penal Charges	CIB & Other Charges
1 st / 8 th / 16 th / 20 th / 25 th / **		+ VAT		As per Bank's policy	%	

**If EMI date falls on holiday, it will be realized on preceding working day of EMI date.

Details of Security and Documents:

Security A: The concerned vehicle will have to be registered in the name of you with hypothecation to BRAC Bank Limited along with notarized General Power of Attorney in favor BRAC Bank to sell the hypothecated vehicle.

Security B: Undated Cheque Demand Promissory Note Letter of Continuation Irrevocable Letter of Authority for Cheque Letter of Lien and Set-off Deposit Accounts/Margin Deposits Letter of Hypothecation Personal Guarantee of -

Other Security:

Others Terms & Conditions:

This loan cannot be settled/early settled/partially settled until the outstanding of the personal loan is settled (if any).

The above loan is granted in accordance with the terms & conditions contained in the loan application and the other security or related papers/forms and in this banking arrangement letter signed and accepted by you.

Where the facility is made available for purchase of consumer items including vehicle, the customer is unconditionally and irrevocably undertakes to deliver possession of consumer items including vehicle purchased by the loan amount without any question whatsoever to the bank as and when demanded by the bank. The customer further authorize the bank irrevocably to sell the hypothecated item and apply the proceeds towards adjustment of dues. For any unadjusted sum, the customer undertakes to repay the same with interest and other charges.

Any legal fees and other costs incurred by the bank in connection with this loan and/or the recovery of this loan will be due to your account. The bank has the right to employ or engage loan recovery agents to recover the loan outstanding amount from you should you fall to prepay 3 (three) installments and the loan is still not liquidated by the guarantor or your employer as per terms and conditions of this loan. Excise Duty is applicable each year on loan account balance as per Government policy. You have to obtain comprehensive insurance coverage for full value of the car and renew insurance policy in each year at your own cost.

We look forward to being of continuous service to you.

Sincerely,

Authorized Signature & Designation

Acceptance: I/We expressly agree to the above terms and conditions.

Applicant's Signature

Date:

Joint Applicant's Signature (if any)

Date:

ଚୁକ୍ତିପତ୍ର - ଗାହକ କପି

ଶ୍ମାରକ ନଂ: HO/Retail AOD/Sanction/ID-

ତାରିଖ:

ଲେନଦେନେର ଅୟକାଉସ୍ଟ:

ଲୋନ ଅୟକାଉସ୍ଟ:

ବିଷୟ: ଅନୁମୋଦନକୃତ କାର ଲୋନ (ଗାଡ଼ି କ୍ରୟେର ଧାର) ଏର ପରିମାଣ ଟିକା (..... ଟିକା ମାତ୍ର)

ପ୍ରିୟ ଗାହକ,

ଆପନାକେ ଅତ୍ୟନ୍ତ ଆବେଦନ ସଙ୍ଗେ ଜାନାନୋ ଯାଚେ ଯେ, ଆପନାର ଇଂ ତାରିଖେ ଆବେଦନେର ପରିପ୍ରେକ୍ଷିତ ଆପନାର ପ୍ରତି ନିମ୍ନଲିଖିତ ଧାର ସୁବିଧା ମଞ୍ଚୁର କରା ହୋଇଛି:

ଧାରେ ପରିମାଣ	ସୁଦେର ହାର*	ଧାରେ ମେଯାଦ (ମାସ)	ଇଏମାଇ ବା ମାସିକ କିନ୍ତି	ଧାର ନେଯାର ଉଦ୍ଦେଶ୍ୟ
ଟିକା				

*ଆପନାର ଧାରେ ସୁଦେର ହାର ପରିବର୍ତ୍ତନଶିଳ । ଏଠି ବାଜାରେ ଅବସ୍ଥାର ସଙ୍ଗେ ସମ୍ଭବ ବେଳେ ପରିବର୍ତ୍ତି ହେବାର ପାଇଁ ପରିବାରିତ ହେବାର ପାଇଁ ।

ପରିଶୋଧେର ତାରିଖ**	ମେଯାଦେତିରେ ତାରିଖ	ପ୍ରସେଂ ଫି	ସଟ୍ୟାମ୍ପ ଚାର୍ଜ	ମେଯାଦେତିରେ ପୂର୍ବେ ସମସ୍ତ ଫି	ଦନ୍ତ ଫି	ସିଆଇବି ଏବଂ ଅନ୍ୟନ୍ୟ ଚାର୍ଜ
				ବ୍ୟାଂକେର ନୀତି ଅନୁଯାୟୀ	%	

**ଯଦି ମାସିକ କିନ୍ତି ପରିଶୋଧେର ଦିନ ସରକାରି ଛୁଟି ହେ ତାହାରେ ମାସିକ କିନ୍ତି ପରିଶୋଧେର ଆପେର କାର୍ଯ୍ୟବିଷେତେ ତା ସମସ୍ତ କରା ହେବେ ।

ଜାମାନତେର ଦଲିଲାଦିର ଶର୍ତ୍ତ ଏବଂ ବିଜ୍ଞାରିତ ବିବରଣ:

ଜାମାନତ (କ): ସଂଶ୍ଲିଷ୍ଟ ଗାଡ଼ିଟି ଆପନାର ନାମେ ନିବାକ୍ଷିତ ହେ ଏବଂ ବ୍ୟାକ ବ୍ୟାଂକେର କାହେ ହାଇପୋଥିକେଶନ କରା ଥାକିବେ । ଓହ ଗାଡ଼ିଟି ବିକ୍ରିର କ୍ଷମତା ବ୍ୟାଂକେ ଏକଟି ମୋଟାରାଇଜ୍‌ଡ ସାଧାରଣ ଆମମୋଡ଼ାରନାମାର ମାଧ୍ୟମେ ଦିତେ ହେବେ ।

ଜାମାନତ (ଖ): ତାରିଖ ବିହିନ ଚେକ ଡିମାଡ ପ୍ରମିସାରି ନୋଟ ଲେଟୋର ଅବ କଟିନ୍‌ୟେଲ ଇରିଭୋକେଲ ଲେଟୋର ଅବ ଅଥରିଟି ଫର ଚେକ ଲେଟୋର ଅବ ଲିଯେନ ଅୟାନ୍ ସେଟ ଅବ ଓଡ଼ାର ଡିପୋଜିଟ ଅୟକାଉସ୍ଟସ / ମାରଜିନ ଡିପୋଜିଟ, ଲେଟୋର ଅବ ହାଇପୋଥିକେଶନ ପାରସୋନାଲ ଗ୍ୟାରାନ୍ଟି ।

ଅନ୍ୟନ୍ୟ ଶର୍ତ୍ତାବଳୀ:

ପାରସୋନାଲ ଲୋନ ବା ବ୍ୟାକିଗତ ଧାର (ଯଦି ଥାକେ) ପରିଶୋଧ ନା ହୋଇ ପର୍ଯ୍ୟନ୍ତ ଏହି ଧାର ସମସ୍ତ ବା ନିଷ୍ପତ୍ତି କରା ଥାବେ ନା ।

ଆପନାର ଧାର ଆବେଦନ, ଅନ୍ୟନ୍ୟ ନିରାପତ୍ତା ଜାମାନତେର କାଗଜପତ୍ରର ଅନୁଯାୟୀ ଦଲିଲାଦି ଓ ଫରମ୍ ଏବଂ ଏହି ପତ୍ରେ ବନିତ ଶର୍ତ୍ତାବଳୀ, ଯା ଆପନି ସମ୍ଭବ ହେଁ ଆକ୍ଷର କରେଛେ, ତାର ସାପେକ୍ଷ ଆପନାର ବରାବରେ ଉନ୍ନିଷ୍ଠିତ ଧାର / ଧାର ସିମ୍ବ ଅନୁମୋଦନ କରା ହେଲା । ଏହିଥାରେ ମୁଖ୍ୟର ବିପରୀତେ କେଳା ଗାଡ଼ିର ସ୍ଵତ୍ତ୍ଵ ବିନା ଶର୍ତ୍ୟାବଳୀକୁ ଏବଂ ଅପତ୍ୟାହାରଯୋଗ୍ୟ ସାପେକ୍ଷ ବ୍ୟାଂକ ଚାଓୟା ମାତ୍ର କେବଳ ନିତେ ବାଧ୍ୟ ଥାକିବେ । ଆପନି ବ୍ୟାଂକେ ଆରା କ୍ଷମତା ଦିଚେନ ଯେ, ବ୍ୟାଂକ ଯେ କୋନ ସମୟ ଉତ୍ତର ଗାଡ଼ି ବିକିନ୍ କରେ ଧାର ସମସ୍ତ କରତେ ବାଧ୍ୟ ଥାକିବେ ।

ଏହି ଧାର ଏବଂ ଧାର ଆଦାୟେ ଜଡ଼ିତ ଯେ କୋନୋ ଆଇନି କି ଏବଂ ଖରଚ ଯା ବ୍ୟାଂକ ବହନ କରିବେ ତା ଆପନାର ଅୟକାଉସ୍ଟ ଥିଲେ କେଟେ ମେଯା ହେବେ । ଏହି ଧାରେ ଶର୍ତ୍ତ ଅନୁଯାୟୀ ଆପନି ଯଦି ପରପର ତିନବାର ମାସିକ କିନ୍ତି ପରିଶୋଧେ ବାର୍ଷିକ ହାର ବା ଜାମିନଦାତାର ଥିଲେ ଧାର ସମସ୍ତ କରତେ ନା ପାରେନ ସେକ୍ଷେତ୍ରେ ବ୍ୟାଂକ ରିକାର୍ଡର ଏଜେଲ୍ଟର ମାଧ୍ୟମେ ଟିକା ଆଦାୟ କରତେ ପାରିବେ । ଏହି ପ୍ରତାବର ଗ୍ରହଣ କରାର ମାଧ୍ୟମେ ଆପନି ଏବଂ ଆପନାର ଓସାରିଶରା ଏକଟି ଚୁକ୍ତିତେ ଆବର୍ଜନ ହେଲନ ଏବଂ ବ୍ୟାଂକ ଯେ କୋନୋ ଶର୍ତ୍ତ ବଦଳାତେ ପାରିବେ ଏବଂ ତା ଜାମାନତେ ଆପନି ବାଧ୍ୟ ଥାକିବେ । ସରକାରି ନିୟମ ଅନୁଯାୟୀ ପ୍ରତି ବଚର ଆପନାର ଅୟକାଉସ୍ଟ ଥିଲେ ଆବଗାରୀ ଶୁଣ୍ଡ (ଏକ୍ସାଇଜ ଡିଟିଟି) କେଟେ ମେଯା ହେବେ । ଆପନାର ନିଜ ଖରଚ ଗାଡ଼ିଟିର କମ୍ପ୍ୟୁଟରେ ବିମା କରାତେ ହେବେ ଏବଂ ଧାର ମେଯାଦର ମଧ୍ୟେ ପ୍ରତିବର୍ତ୍ତନ ବିମା ନବାୟନ କରାତେ ହେବେ ।

ଆମରା ସବସମୟ ଆପନାକେ ଆନ୍ତରିକ ସେବା ପ୍ରଦାନ କରତେ ଚାହିଁ ।

ଆପନାର ବିଶ୍ୱାସ

ଅନୁମୋଦିତ ସ୍ବାକ୍ଷର

ଅନୁମୋଦିତ ସ୍ବାକ୍ଷର

ମଞ୍ଜୁରିପତ୍ରେ ଯାବତୀୟ ଶର୍ତ୍ତ ପଡ଼େ ଓ ବୁଝେ ଆମି / ଆମରା ଏହି ମଞ୍ଜୁରିପତ୍ର ଗ୍ରହଣ କରଲାମ ।

ମୂଳ ଆବେଦନକାରୀର ସ୍ବାକ୍ଷର

ତାରିଖ:

ସହ-ଆବେଦନକାରୀର ସ୍ବାକ୍ଷର (ଯଦି ଥାକେ)

ତାରିଖ:

EXTENDED GENERAL CONDITION OF BANKING ARRANGEMENT LETTER

Private & Confidential

After full and final settlement of this loan, Bank shall cancel or destroy the Post Dated Cheques (PDC)/Undated Cheques (UDC) that you have given to the bank for the loan. You hereby, give consent to the bank for cancellation or destruction of the said cheques.

Authorized Signatory

Authorized Signatory

ACCEPTANCE

I/we expressly agree to the above terms & conditions.

Applicant's Signature

Joint Applicant's Signature (if any)

Standard Document Checklist

I/we have read and understood that the listed documents as follows and stated in the other side of this page may be required for credit assessment, legal vetting vehicle and securitization before disbursement against my/our applied Car Loan and I/we unconditionally agree to provide the same whenever required. I/we are hereby ensuring that all the provided documents have been photocopied from the original documents. If found tampered with or modified, I/we will be solely/jointly liable. I/We have also understood that any document out of these lists may be required according to Bank policy and we will be bound to abide by that policy.

Applicant's Signature

Joint Applicant's Signature (if any)

Pre-Sanction Documents:

For all professions		Document obtained?
SL#	Basic Documents	
1	NID/Passport of applicant & joint applicants	
2	ETIN/TIN Certificate/Tax Pay Slip	
3	Passport size photograph of loan applicants	
4	Original Personal Bank Statement(s)	
5	Copy of latest paid utility bill (electricity/water/gas) not older than three months	
6	Car Quotation	
7	Money receipt/evidence of equity payment	
Basic Documents (if applicable)		
1	NID & Photo of Personal Guarantor (If any)	
2	Sanction letter/offer letter of latest liability(s)	
3	Liability statement(s)	

Additional Documents:

Salaried	
1	Original Salary Certificate
2	Salary Slip/Pay Slip (if any)
3	Visiting card/Office ID copy of both loan applicant and guarantor (if applicable)
4	Self declaration of personal income (if any)
5	CV

Self Employed Professional	
1	Certificate of professional degree
2	Certificate of membership of respective professional association
3	Declaration on own pad along with seal
4	Salary Certificate/Salary Slip
5	CV

Businessman	
1	Trade License for the last 3 years
2	Bank Statement(s) of last 1 years
3	Latest tax certificate of the company
4	For Private Limited Company- MoA, Certificate of incorporation and Latest Schedule X & XII
5	For Partnership Business- Registered Partnership Deed
6	Financial Statement
7	Latest offer letter of liabilities

Landlord	
1	Photocopy of Registered Ownership Deed
2	Copy of Rental Deed or Rental Receipt
3	Copy of latest paid utility bill (electricity/water/gas) not older than three months

*Above documents list may vary subject to requirement.

OFFICE USE ONLY

Loan Amount in BDT		Rate of Interest		Spread:
Processing Fee		Term		
Client Segment	<input type="checkbox"/> Self Employed Professional <input type="checkbox"/> Self Employed Non Professional <input type="checkbox"/> Salaried - ABC			
Car Vendor Category	<input type="checkbox"/> Platinum <input type="checkbox"/> Gold <input type="checkbox"/> Silver <input type="checkbox"/> Bronze <input type="checkbox"/> Non Category <input type="checkbox"/> Individual			
Remarks:				
Signature:				
PSO Name:	MPSO Name:			
ID & PIN:	ID & PIN:			

Exceptions/Deferral(s)

Unit Head/BM

HoRS

HoRLP

HoRB

CREDIT APPROVAL ONLY

New Loan Top up/Enhancement

Existing Facility		Outstanding Amount	
Proposed Amount		Interest Rate	Spread:
Loan Term		Fee (s)	
LTV		DBR	

Recommended by

Full Name:

Signature:

Comments

Approved/Declined by

Full Name:

Signature:

Comments (if any)

ASSETS OPERATIONS ONLY

Loan Account No.

--	--	--	--	--	--	--	--	--	--	--	--

Date:

--	--	--	--	--	--	--	--	--	--	--	--

- Term Credit Account information capture and inorder
- Security items inorder
- All documents are Inorder and signature verified
- Others (please specify)

Input by

Authorised by

Queries (if any)

CHAPTER 10: SBS-2 & SBS-3 REPORTING FORM

(To be filled in English by the bank officials)

A. আমানতকারীর তথ্য (Depositor's Information) :- (For SBS-2 Reporting)

হিসাব নাম্বার (Account No.) :

ব্যক্তির ক্ষেত্রে (For individual):

১। আমানতকারীর নাম (Depositor's Name) :

(In Block Letter)

২। পেশা (Profession) :

৩। হিসাবের ধরন (Type of Account) :

Sector code :	<input type="text"/>				
(See page 79-100 of Guidelines for SBS-1,2 & 3 Returns)					
Type of Deposit code :	<input type="text"/>				
(See page 101 of Guidelines for SBS-1,2 & 3 Returns)					

প্রতিষ্ঠানের ক্ষেত্রে (For Institution/Office/Company/Firm etc.):

১। প্রতিষ্ঠানের নাম (Name of the Institution) :

(In Block Letter)

২। প্রতিষ্ঠানের ধরন (Type of Institution) :

৩। হিসাবের ধরন (Type of Account) :

Sector code :	<input type="text"/>				
(See page 79-100 of Guidelines for SBS-1,2 & 3 Returns)					
Type of Deposit code :	<input type="text"/>				
(See page 101 of Guidelines for SBS-1,2 & 3 Returns)					

B. ঋণ গ্রহনকারীর তথ্য (Borrower's Information) :-

(For SBS-3 Reporting)

হিসাব নাম্বার (Account No.) :

ব্যক্তির ক্ষেত্রে (For Individual):

১। ঋণগ্রহণকারীর নাম (Borrower's Name) :

(In Block Letter)

২। পেশা (Profession) :

৩। ঋণ গ্রহনের উদ্দেশ্য
(Purpose of loans/advances) :

৪। জামানত (Security) :

৫। ঋণের ধরন (Category of Loan) :

৬। এসএমই কি না (SME) : হ্যাঁ/না।

Sector code :	<input type="text"/>				
(See page 79-100 of Guidelines for SBS-1,2 & 3 Returns)					
Economic Purpose code :	<input type="text"/>				
(See page 106-109 of Guidelines for SBS-1,2 & 3 Returns)					
Security code :	<input type="text"/>				
(See page 110 of Guidelines for SBS-1,2 & 3 Returns)					
Product code :	<input type="text"/>				
(See page 116 of Guidelines for SBS-1,2 & 3 Returns)					
SME code :	<input type="text"/>				
(See page 113 of Guidelines for SBS-1,2 & 3 Returns)					

প্রতিষ্ঠানের ক্ষেত্রে (For Institution/Office/Company/Firm etc.):

১। ঋণগ্রহণকারী প্রতিষ্ঠানের নাম (Name of the Borrowing Institution) :

(In Block Letter)

২। প্রতিষ্ঠানের ধরন (Type of Institution) :

৩। ঋণ গ্রহনের উদ্দেশ্য
(Purpose of loans/advances) :

৪। জামানত (Security) :

৫। ঋণের ধরন (Category of Loan) :

৬। এসএমই কি না (SME) : হ্যাঁ/না।

Sector code :	<input type="text"/>				
(See page 79-100 of Guidelines for SBS-1,2 & 3 Returns)					
Economic Purpose code :	<input type="text"/>				
(See page 106-109 of Guidelines for SBS-1,2 & 3 Returns)					
Security code :	<input type="text"/>				
(See page 110 of Guidelines for SBS-1,2 & 3 Returns)					
Product code :	<input type="text"/>				
(See page 116 of Guidelines for SBS-1,2 & 3 Returns)					
SME code :	<input type="text"/>				
(See page 113 of Guidelines for SBS-1,2 & 3 Returns)					

Prepared by

Verified by

Approved by

Note:

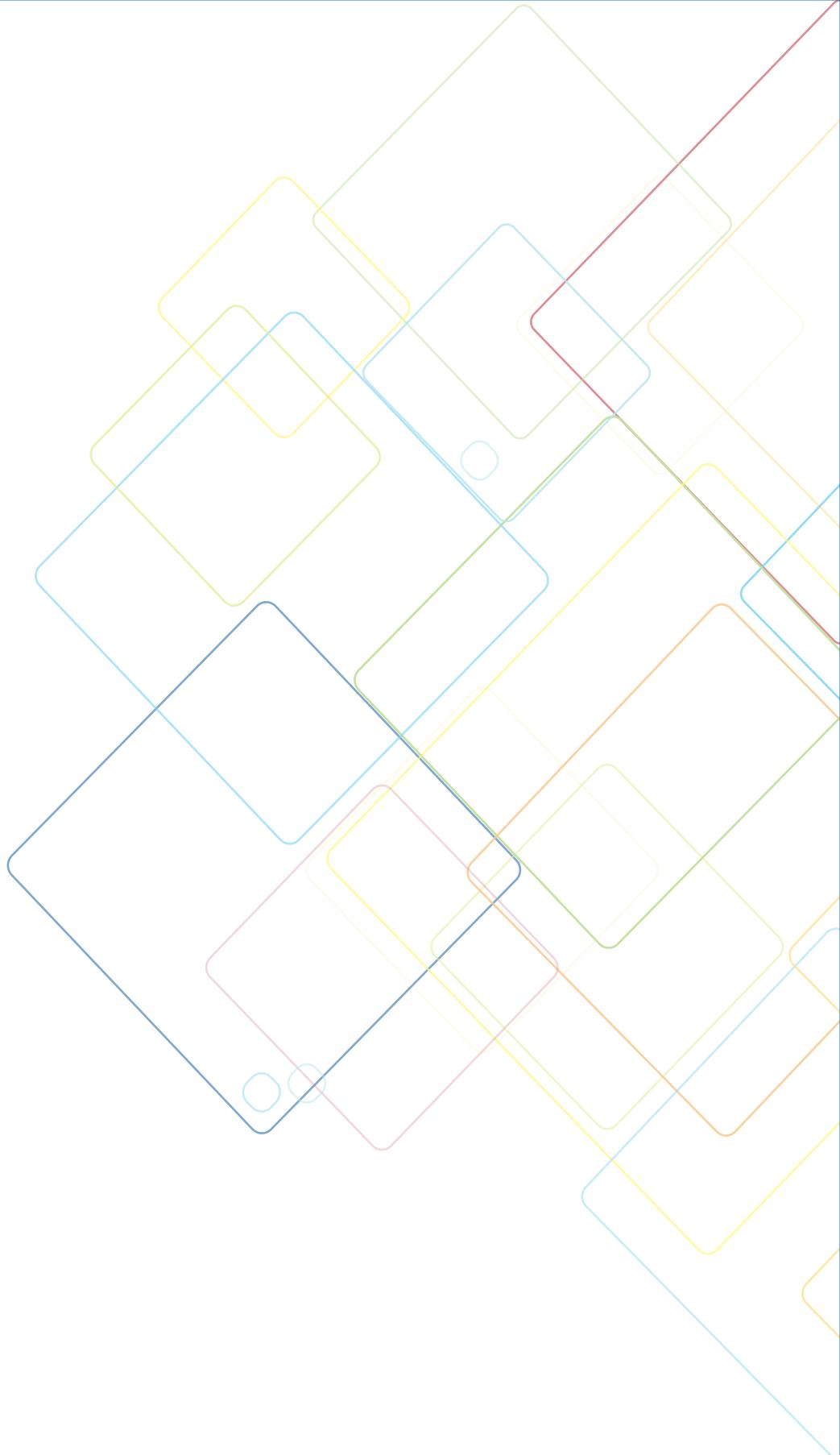
Form টি Account opening form এর সঙ্গে সংরক্ষণীয়।

ঋণগ্রহণকারীর তথ্যসমূহ Loan Sanction হওয়ার পর প্রতিটি ঋণগ্রহণকারী ব্যক্তি/প্রতিষ্ঠানের Loan File এর সঙ্গে সংরক্ষণীয়।

Joint Account এর ক্ষেত্রে 1st applicant কে বিবেচনা করতে হবে।

একাধিক Security দ্বারা Loan গ্রহণ করলে Reporting এর সময় এদের মধ্যে effective Security বিবেচনা করে তার Security code বসাতে হবে।

SBS-2/SBS-3 Reporting এর সময় এই ফরমের code গুলো অবশ্যই সংযোগিত করতে হবে।



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