

Car Loan
Application Form
Branch Premium Banking
Retail Sales SME Unit Office
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 :

Proposition Segment Sub-Segment1. The facility shall be made available for the customer from the date of Bank's approval of 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

3. The Bank shall not be obliged to make the credit facility available until it has received formal written acknowledgement from 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 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 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 cover 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 customer 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 to the Bank, the customer shall 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 to secure 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 any time.

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 conditions 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 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 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

by the bank will be added to the loan installment. The Bank reserves the right to change the rate of premium as and when needed. In the event of death of the borrower, 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 whom the facility is granted 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 the terms and conditions shall be joint and similar.

24. These terms and conditions shall be constructed 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)

Terms & Conditions

Bank Official (Person who booked the Loan)

Name:

Designation:

Contact Number:

Signature: Date:

Unit Name:

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APPLICATION FORM

Applicant's

Photo with name and

signature duly

attested by RM

Joint Applicant's

Photo with name and

signature duly

attested by RM &

Applicant

Requested Loan Amount: BDT Term: Years

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First Name

Middle Name

Last Name

bvg (evsjvq)

Date of Birth D D M M Y Y Y Y D D M M Y Y Y Y

Sex

☐ Male ☐ Female ☐ Male ☐ Female

Father's Name

Mother's Name

National ID No.

Passport No.

E-TIN No.

Mobile No.

Phone No.

E-mail

Marital Status

☐ Married ☐ Single ☐ Other ☐ Married ☐ Single ☐ 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)
 ApplicantParticulars Joint Applicant
 Personal Information
 Name Relationship Name Relationship
 (Please fill the form in CAPITAL letter)
 Applicant's Signature Joint Applicant's Signature (if any)Present Address
 (Residence)
 Upazila
 Thana
 District
 Division
 Post Code
 Country
 Is the Residence
☐ Own ☐ Rented ☐ Company Provided ☐ Own ☐ Rented ☐ Company Provided
 Permanent
 Address
 Village
 Upazila
 Thana
 District
 Division
 Post Code
 Country
 ApplicantParticulars Joint Applicant
 Profession
☐ Salaried ☐ Professional ☐ Business
☐ Landlord ☐ House Wife
☐ Other.....
☐ Landlord ☐ House Wife
☐ Other.....
☐ Salaried ☐ Professional ☐ Business
 Employment Details
 Name of the Organization
 Office Address
 Designation
 Department
 Division
 Office Phone Number
 Joining Date
 Employment Status ☐ Permanent ☐ Contractual ☐ Part Time ☐ Permanent ☐ Contractual ☐ Part Time
 Total Service Length
 Salary Date
 Salary Payment Mode ☐ Cash ☐ Bank ☐ Bank & Cash ☐ Cheque ☐ Cash ☐ Bank ☐ Bank & Cash ☐ Cheque
 Immediate Previous Organization
 1. For Salaried person
 3 of 35Applicant's Signature Joint Applicant's Signature (if any)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 Income
 House Rent
 Utilities & Other Living Expense
 BRAC Bank's Loan EMI
 Other Bank's Loan EMI
 Credit Card Payment
 (5% of Limit)
 Total
 Monthly Expenditure
 2. Businessman/Self employed
☐ Own ☐ Rented ☐ Own ☐ Rented
 Name of the Organization
 Office Address
 Designation
 Ownership Status ☐ Proprietor ☐ Partnership ☐ Limited Company ☐ Proprietor ☐ Partnership ☐ Limited Company
 Share Holding Position
 Business Starting Date
 No. of years in Same Business
 Number of Employee
 Office Premise Status
 Industry Type
 Main Product(s)/ Service
 Main Banker(s)
 Phone No.
 Preferred Communication Address
 Emergency Contact Number
☐ Office ☐ Residence ☐ Permanent Address ☐ E-mail
 ApplicantParticulars Joint Applicant
 4 of 35Applicant's Signature Joint Applicant's Signature (if any)Applied Loan Amount
 Preferred EMI Amount
 Beneficiary of Pay Order
 Term
 Preferred EMI Date
 Requested Loan Details
 5 of 35
 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)
 Car Price
 Registration Cost
 Total
 Equity Paid

Remaining Equity to be Paid

Required Loan Amount

Financing Plan

Car Vendor

Address

Phone Number

Car Quotation

Car Condition

Brand

Manufacturing Year

Chasis Number

Model

Country of Origin

Engine Number

CC

Color

Registration Number

■ Brand New ■ Reconditioned ■ Registered

Car Details

Applicant's Signature Joint Applicant's Signature (if any)Personal Liabilities

Bank

Total

A/C Name Type of

Loan

Sanctioned

Amount

Installement

Amount

No. of

EMI Paid

Outstanding

Amount SecurityTermSanction

Date

Business Liabilities

Bank

Total

A/C Name Type of

Loan

Sanctioned

Amount

Installement

Amount

No. of

EMI Paid

Outstanding

Amount SecurityTermSanction

Date

Bank Account Details

Bank A/C Name Account Number Monthly Average

Credit Turnover

Monthly Average

BalanceAccount Type

Credit Card Information

Total

Card No.Bank Credit Limit Outstanding Amount

6 of 35Applicant's Signature Joint Applicant's Signature (if any)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:
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 - 1
Reference Details - 2

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

7 of 35Applicant's Signature Joint Applicant's Signature (if any)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.

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Applicant's Signature Joint Applicant's Signature (if any)PERSONAL GUARANTEE

The Manager

BRAC Bank Limited

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

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 pay compensation at a rate decided by the Bank from time to time on the claimed amount until payment is actually made.

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 guarantee is fully paid.

8. That my liability under the guarantee shall not be affected nor shall this guarantee be discharged by reason of the Bank granting any time or indulgence or concession to the Borrower or due to any change in the terms and conditions of the Banking Arrangement Letter.

9. That this guarantee constitutes valid and legally binding obligations on me which is enforceable in accordance with its terms and conditions.

10. That this guarantee shall be binding upon me, my heirs and successors in the title and shall ensure for the benefit 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 notwithstanding any change in the document of incorporation of the Bank or amalgamation, merger or acquisition of the bank with any 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.

Passport size photo

of guarantor & sign

duly attested by

applicant

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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?

.....

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.
Guarantor's Net worth Statement

Signature of Guarantor
Witness 1.
Witness 2.10 of 35 Date:20.....
Place:

No.
BDT
On demand I/we,
son/daughter of do hereby irrevocably
of and unconditionally promise to pay jointly and severally to or to the order of BRAC Bank Limited, the sum of taka
BDT (.....) receive
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.

DEMAND PROMISSORY NOTE

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Applicant's Signature Joint Applicant's Signature (if any)To
BRAC Bank Limited
Date.....

Dear Sir/Madam,
I/We, having the p
of
at
of having permanent address at

Enclose a Demand Promissory Note dated for Bangla
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,

LETTER OF CONTINUATION

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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 of
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 dated of 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 time 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

Joint Applicant's Signature (if any)

Name: Name:

Address: Address:

Witness 1: Witness 2:

Signature: Signature:

Name: Name:

Address: Address:

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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 date

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

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

Witnesses:

1. Name: Signature:

2. Name: Signature:

Applicant's Signature Joint Applicant's Signature (if any)Applicant's Signature Joint Applicant's Signature (if any)

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:

Sincerely,

Witnesses:

1. Name: Signature:

2. Name: Signature:

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Brand Chassis No. Engine No.Year of
Manufacturing

Date of Registration &

NumberApplicant's Signature Joint Applicant's Signature (if any)

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To

The Manager

BRAC Bank Limited

Date:

..... Branch 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 de
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, E
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, not withstanding 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,

Witnesses:

1. Name: Signature:

2. Name: Signature:

LETTER OF LIEN AND SET-OFF OVER DEPOSIT ACCOUNTS/MARGIN DEPOSITSApplicant's Signature Joint Applicant's S
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To

The Manager

BRAC Bank Limited Date:

..... Branch Place:

WHEREAS, I/we residing at.....

..... in consideration of your

..... (Third Party)

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 do hereby confirm, acknow

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

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

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

Witness:

1. 2.

MEMORANDUM OF DEPOSIT OF SECURITIES

Type of Security Date of Purchase Reg No. Number Face ValueApplicant's Signature Joint Applica

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To

The Manager

BRAC Bank Limited Date:

..... Branch

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,

IRREVOCABLE LETTER OF AUTHORITYApplicant's Signature Joint Applicant's Signature (if any)

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

To

The Manager

BRAC Bank Limited

Date:

..... 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,

AUTHORIZATION FOR ENCASHMENT OF SECURITIESApplicant's Signature Joint Applicant's Signature (if any)

DISCLAIMER

I, Mr/Ms/Mrs.....

No, hereby declare that I shall be bound to pay service charge(s) 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,

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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:

SIGNATURE DECLARATION FORMUNDERTAKING

(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

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:

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.

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:

SI.

No Yes No

Whether the company is availing
any loan or not

Additional AddressName of the Company Main Address

Name of the

bank/FI

Name of the

branch

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

Customer's Signature:

Name:

Name of the Borrowing Organization:

Seal and Signature of the bank official who certified
the borrower

22 of 35Subject 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):
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:

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

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

Date:

Seal and signature of the
manager

Seal and signature of the
authorized officer

If available input "I"

If not available input "O"

23 of 35UNDERTAKING
(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

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:

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.

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:

SI.

No Yes No

Whether the company is availing
any loan or not

Additional AddressName of the Company Main Address

Name of the

bank/FI

Name of the

branch

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

Customer's Signature:

Name:

Name of the Borrowing Organization:

Seal and Signature of the bank official who certified
the borrower

24 of 35Subject 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):

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:

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

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

Date:

Seal and signature of the
manager

Seal and signature of the
authorized officer

If available input "I"

If not available input "O"

25 of 35.....

.....

.....

.....

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

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:

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 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 to sell the hypothecated item and apply the proceeds towards adjustment of dues. For any unadjusted sum, the customer shall be liable to pay 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 you. You shall engage loan recovery agents to recover the loan outstanding amount from you should you fail to prepay 3 (three) installments as per your employer as per terms and conditions of this loan. Excise Duty is applicable each year on loan account balance as per Government of Bangladesh 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 Joint Applicant's Signature (if any)

Date: Date:

Banking Arrangement Letter

Bank Copy

26 of 35

Sanction Limit

BDT

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

% p.a.

Interest Rate* Tenor (Months) EMI Amount (BDT) Purpose

Preferred Repayment Date

(Please put ✓ mark)

1st / 8th / 16th / 20th / 25th /

.....** + VAT %As per

Bank's policy

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

Expiry Date Processing

Fee

Stamp

Charges

Penal

Charges

CIB & Other

Charges

Early

Settlement Fee

Ref: HO/RetailAOD/Sanction/ID-

Date:

Transaction A/C

Loan A/C27 of 35

Ref: HO/Retail AOD/Sanction/ID-

ZvwiL:

Signature:

Signature:

.....

.....

.....
.....
welq: Abytgv`bK...Z Kvi tjbv (Mvwo mti FY) Gi cwigvY UvKv (..... Uv
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wjttq A`vÜ tmU Ae lfvi wWtcvwRU A`vKvD`Um/gviwRb wWtcvwRU, tJUi Ae nvBtcvw_tKkb ■ cviKmbvj M`vivwU|

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g~j Avte`bKvixi`^vtti mn-Avte`bKvixi`^vtti (hw`_vtK)
ZvwiL: ZvwiL:
Pzw³cl - e`vsK Kwc
FtYi cwigvY
UvKv
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cwiKvtai ZvwiL**
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.....
.....
Subject: Sanction of a Car Loan facility of BDT..... (Taka.....) o
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:
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
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
items including vehicle purchased by the loan amount without any question whatsoever to the bank as and when demanded by
irrevocably to sell the hypothecated item and apply the proceeds towards adjustment of dues. For any unadjusted sum, the cust

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 you. You shall engage loan recovery agents to recover the loan outstanding amount from you should you fail to repay 3 (three) installments and/or your employer as per terms and conditions of this loan. Excise Duty is applicable each year on loan account balance as per Government of Nepal 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 Joint Applicant's Signature (if any)

Date: Date:

Banking Arrangement Letter

Customer Copy

28 of 35

Sanction Limit

BDT

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

% p.a.

Interest Rate* Tenor (Months) EMI Amount (BDT) Purpose

Preferred Repayment Date

(Please put ✓ mark)

1st / 8th / 16th / 20th / 25th /

.....** + VAT %As per

Bank's policy

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

Expiry Date Processing

Fee

Stamp

Charges

Penal

Charges

CIB & Other

Charges

Early

Settlement Fee

Ref: HO/RetailAOD/Sanction/ID-

Date:

Transaction A/C

Loan A/C29 of 35

Ref: HO/Retail AOD/Sanction/ID-

ZvwiL:

Signature of Applicant:

Signature of Joint Applicant:

.....

.....

.....

.....

Signature of Bank Representative:

Signature of Bank Representative:

Signature of Bank Representative:

Signature of Bank Representative:

Signature of Bank Representative:

Signature of Bank Representative:

Signature of Bank Representative:

Signature of Bank Representative:

Signature of Bank Representative:

Signature of Bank Representative:

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Avcbvi wek`Í

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gÄywic†li hveZxq kZ© c†o I ey†S Avwg/Avgiv GB gÄywić MÖnY Kijvg|
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my†`i nvi* F†Yi †gqv` (gvm) BGgAvB ev gvwmK wKw`Í FY †bqv D†Ík`

cwi†kv†ai ZvwiL**

**hw` gvwmK wKw`Í cwi†kv†ai w`b miKwi QzwU nq Zvn†j gvwmK wKw`Í cwi†kv†ai Av†Mi KvH©w`e†m Zv mgš^q Kiv n†e|
†gqv†`vĚx†Y©i ZvwiL cÖ†mwmš wd ÷`váú PvR©`Ů wd†gqv†`vĚx†Y©i c~†e© mgš^q wd
e`vs†Ki bxwZ Abyhvqx %

wmAvBwe Ges Ab`vb` PvR©

*Avcbvi F†Yi my†`i nvi cwieZ©bkxj| GUv evRv†ii Ae`vi m†½ m½wZ †i†L cwiewZ©Z n†Z cv†ilApplicant's Signature Joint Applicant's Signature

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.

30 of 35Applicant'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.

Salaried

Original Salary Certificate

Salary Slip/Pay Slip (if any)

Visiting card/Office ID copy of both loan applicant and guarantor (if applicable)

Self declaration of personal income (if any)

CV

1

2

3

4

5

Landlord

Photocopy of Registered Ownership Deed

Copy of Rental Deed or Rental Receipt

Copy of latest paid utility bill (electricity/water/gas) not older than three months

1

2

3

Self Employed Professional

Certificate of professional degree

Certificate of membership of respective professional association

Declaration on own pad along with seal

Salary Certificate/Salary Slip

CV

1

2

3

4

5

Businessman

Trade License for the last 3 years

Bank Statement(s) of last 1 years

Latest tax certificate of the company

For Private Limited Company- MoA, Certificate of incorporation and Latest Schedule X & XII

For Partnership Business- Registered Partnership Deed

Financial Statement

Latest offer letter of liabilities

1

2

3

4

5

6

7

Additional Documents:

For all professions Document obtained?

SL# Basic Documents

NID/Passport of applicant & joint applicants

ETIN/TIN Certificate/Tax Pay Slip

Passport size photograph of loan applicants

Original Personal Bank Statement(s)

Copy of latest paid utility bill (electricity/water/gas) not older than three months

Car Quotation

Money receipt/evidence of equity payment

Basic Documents (if applicable)

NID & Photo of Personal Guarantor (If any)

Sanction letter/offer letter of latest liability(s)

Liability statement(s)

1

2

3

4

5

6

7

1

2

3

Pre-Sanction Documents:

*Above documents list may vary subject to requirement.

31 of 35 Loan Amount in BDT

Processing Fee

Client Segment

Car Vendor Category

Remarks:

Rate of Interest

Spread:

Term

☐ Self Employed Professional ☐ Self Employed Non Professional ☐ Salaried - ABC

☐ Platinum ☐ Gold ☐ Silver ☐ Bronze ☐ Non Category ☐ Individual

Signature:

PSO Name:

ID & PIN:

Exceptions/Deferral(s)

Unit Head/BM HoRS HoRB

MPSO Name:

ID & PIN:

OFFICE USE ONLY

HoRLP

32 of 35 ☐ New Loan ☐ Top up/Enhancement

CREDIT APPROVAL ONLY

Loan Account No.

☐ Term Credit Account information capture and inorder

☐ Security items inorder

☐ All documents are Inorder and signature verified

☐ Others (please specify)

Input by Authorised by

ASSETS OPERATIONS ONLY

Recommended by

Full Name:

Signature:

Comments

Approved/Declined by

Full Name:

Signature:

Comments (if any)

Date: D D M M Y Y Y Y

Existing Facility

Proposed Amount

Loan Term

LTV

Outstanding Amount

Interest Rate

Spread:

Fee (s)

DBR

33 of 35 Queries (if any)

34 of 35 35 of 35

Firm

Firm 24-hour call center: 16221

For overseas callers: +880 2 55668056

Email: enquiry@bracbank.com

www.bracbank.com

September 2018