

Home/Mortgage Loan Application Form

Making Home Plans Possible



Account Name

Account Number

RM/ARM Code Branch Code

Business Reference

Growing Together...

CRG :

Branch Code :

Sector Code :

Economic Purpose Code :

FA :

Rate of Interest :

Bankultimas Information:

Customer ID (Applicant) :

Customer ID (Guarantor) :

Group ID :

Proposal ID :

Commitment ID :

Account Number :

Recommendation

Forwarded By

Designation Employee ID

Source/Branch

Signature

Recommended By Employee ID

Signature

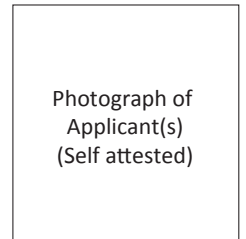
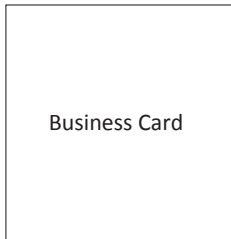
Supported By Employee ID

Signature

For any query please call our contact center **16325**
from oversease call 09611016325



Corporate Office
SafuraTower (Level-11), 20 Kemal Ataturk Avenue
Banani, Dhaka 1213, Bangladesh
Phone: +880 2 9883701-10, Fax: +880 2 8810998
www.lankabangla.com



Home/Mortgage Loan Application Form

(Please Complete in BLOCK Letters)

Date: DD / MM / YYYY

Purpose: Apartment/Home Purchase/Mortgage Loan for any purpose/Renovation/
Apartment/Home construction/Take over existing loan/if any others.....

The Manager
LankaBangla Finance Limited
_____ Branch

Dear Sir,

I/We hereby apply for a Home/Mortgage Loan of BDT (In Number) _____

(In Words) _____

Tenure 60 Months 84 Months 120 Months 144 Months 180 Months any other's.....

Personal Details

Applicant's Name

Father's Name

Mother's Name

Date of Birth DD / MM / YYYY Gender Male Female

Marital Status Single Married Widow Others

Highest Education Level SSC HSC Graduate Post Graduate Others

Professional Status Salaried Businessman Professional Land Lord

Nationality Bangladeshi Religion

National ID No. TIN

Other Photo ID Type & No. Number of Dependent

Any other Relationship with LBFL Credit Card Existing Home/Mortgage Loan Auto Loan Personal Loan TDR/DPS Any others please specify.....

Credit Card with LBFL VISA Card Number Limit (BDT)

(If any) MasterCard Number Limit (BDT)

Spouse's Information Name

Profession Phone (Land)

Mobile E-mail

Residence Address

Contact Details

Residence Address

Residential Status Owned Rented Family Owned Others

Rent Per Month (If Rented) Years in Current Address

Permanent Address

Contact Number Residence Mobile

E-mail

First Applicant's Signature _____

Date: DD / MM / YYYY

Professional Information (For Service Holder)

Name of the Employer

Designation Department

Office Address

Employment Status Permanent Contractual Others (Please mention)

Date of Joining Office Phone (Land)

Length of Service

Previous Office/Organization Designation Length of Service

Office Phone (Land) Total Length of Service

Business Details (For Businessman)

Name of Organization

Designation Equity Share (%)

Nature of Business

Main Product/Service

Office Address

Legal Status of Business Proprietorship Partnership Private Ltd. Public Ltd.

Date of Inception Office Phone (Land)

Office Premises Status Owned Rented Total Business Experience

Self-employment Details (For Professionals)

Profession Doctor Architect Consultant Others

Name of Organization

Address

Number of Consultancy Daily Weekly Monthly Others

Phone (Land) Mobile

Name of Chamber and Address:

Land Lord/Land Lady

Type of Rented Premises Commercial Residential Both Number of Floors Rented

Address of Rented Premises

Rented Area in Sft (Approx.)

Phone (Land) Mobile

First Applicant's Signature

Date: DD / MM / YYYY

Assets & Liabilities Statement

Assets	Details	Amount (BDT)	Supporting Docs Provided
Cash			
In Hand	Name of Bank _____	_____	_____
At Bank	Name of Bank _____	_____	_____
Fixed Deposits	Name of Bank _____	_____	_____
Investment			
Bond/Savings Certificate	Type _____ Name _____ Name _____	_____	_____
Share Portfolio	Name of Brokerage House- _____	_____	_____
Land & Building			
Agricultural	Area & Location _____ Details _____	_____	_____
Non-Agricultural	Area & Location _____ Details _____	_____	_____
Building	Area & Location _____ Details _____	_____	_____
Vehicles			
Others (Please describe)			

Total Assets= _____

Note: Please attach additional sheet (if required)

Liabilities:

Bank/Fl's	Finance type	Sanction amount	Outstanding amount	Term	EMI (BDT)	Supporting docs provided

Total Liabilities= _____

Note: Please attach additional sheet (if required)

Total Net Worth (Total Asset - Total Liabilities) BDT. _____

I hereby certify and affirm that each of the statements given above and provided supporting documents are true and accurate.

First Applicant's Signature

Date: DD / MM / YYYY

Financial Information

Monthly Income	Primary Applicant Amount (BDT)	Supporting Documents	Co-Applicant Amount (BDT)	Supporting Documents	Types of Expenses	Amount (BDT)
Total:						

Note: Please provide additional sheet (if required)

Proposed Property Information

Property Selected Yes No Booking Given Yes No

Property Address

Developer/Builder Proportionate Land

REHAB Membership Under Process Not Yet

Relationship with LBFL: MOU Signed MOU not Signed

Flat/Apartment No./ Floor(s) to be constructed Floor Size Sft.

Property Type Private/Freehold Government/Leasehold

Expected Handed over date

Expected possession date Expected Date of First Disbursement

Property price (BDT) (Excluding car parking price) Price for Parking Space (BDT)

Registration Cost (BDT) Utility and Others (BDT) (Excluding renovation)

Total Property Price BDT:

Amount Already Paid as on DD / MM / YYYY BDT:

Loan Requested from LankaBangla BDT:

Balance Amount BDT:

Sources of Payment of Balance Amount

Declaration : I/We have applied for a Home/Mortgage Loan and have read and fully understood the application form. I/We hereby warrant that all the information's furnished by me/us in this application form are true, complete, and accurate in all respects and that I/we have not willfully withheld or suppressed any material facts and LankaBangla may rely on such information. If at any time, it is proved or detected by LankaBangla that any of the information provided by me/us in this application is/are untrue, false, incomplete, or inaccurate, LankaBangla may demand immediate repayment or the Loan and I/we shall be under obligation to make such repayment at once. In addition to the above, LankaBangla shall have rights to take appropriate legal action against me/us. I/We acknowledge that the Home Loan requested by me/us in this application will be made available at the discretion of LankaBangla.

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

First Applicant's Signature

Date: DD / MM / YYYY

UNDERTAKING

Annexure 'Ka'

Date: _____

To
LankaBangla Finance Limited
Safura Tower (Level - 11)
20 Kemal Ataturk Avenue
Banani, Dhaka 1213

Sub: Information relating ownership of borrower organization/individual

Dear Sir,

I, _____

Proprietor/Partner/Director of

Father's Name : _____

Mother's Name : _____

Husband's/Wife's Name : _____
(if applicable)

Permanent Address : _____

Present Address : _____

Business/Office : _____

Address

National ID No. : _____ Issue Date: _____

Contact No. : _____

TIN No. : _____

Date of Birth : _____ Place of Birth: _____

am applying in my own name/in the name of an organization under my ownership for sanction/renewal/rescheduling of Home/Real Estate Developer's Loan facility.

In addition to the organization mentioned above, I enclose herewith a list of business organizations in my own name/under my ownership/under my management and control. If any business organization other than as mentioned below is found in my own name/under my ownership/under my management and control, I shall be accountable and punishable for false statement and misrepresentation. The Authority can take any legal action against me for suppressing facts and I shall be obliged to accept any such decision.

Sl. No.	Name of Enterprise	Permanent Address	Business Address	If the enterprise is enjoying any credit facility		
				Yes		No
				Name of Bank/Financial Institution	Name of Branch	

Please attach separate sheet, if required

I shall notify any change in the above-mentioned information within 14 days of the change, in failure of which the Authority can take any legal action against me.

Attested by

Signature : _____ **Signature** : _____

Name : _____ **Name** : _____

Seal : _____ **Name of Borrowing**

Date : _____ **Enterprise** : _____

Date : _____ **Date** : _____

1st Applicant:

Know Your Customer (KYC) Profile Form

A. Customer/Account Name:

B. Account or Reference Number:

C. What are the Nature of Business, Relationship and Source of Funds?

- 1. Confirmed principal line of business/legal status/occupation (Yes / No)
- 2. Obtained Sufficient, legally certified evidence of business/ legal status/occupation (Yes / No)
e. g. Trade License, Incorporation Certificate, Employee ID Card, Employment Certificate
- 3. Verified clients annual income and source of income, capital & assets (Yes / No)

D. Describe how the sources of fund have been verified and confirmation of whether or not the levels, types of amounts of transaction are commensurate with nature of the business described when the relationship was established.

- 1. Purpose/Size and anticipated transaction activity conforms to actual business/ Occupational income trend to customer (Yes / No)
- 2. Documented the form & detail of the initial major transfer of fund/Deposit to LBFL with dates (in case of Liability Products) (Yes / No)

E. Who is the actual owner of the account (i.e. account holder acting as an agent/trustee)

- Branch official/RM meet the principal parties conducting business with LBFL (Yes / No)
- Established that client is acting on his/her own behalf or profiled beneficial owner (Yes/No)
- Documented source of introduction/referral/additional reference (Yes / No)
- Obtained certification that signatory are authorized (Yes / No)

F. Original Passport/ID sighted and photocopy obtained (if not obtained referral) (Yes / No)

G. For Non-resident & Foreigners ensure the reason for opening the account in Bangladesh

(i. e. why not in the country of residence/origin)

Type of VISA (Resident/Work):

.....

.....

.....

H. What does the customer Do?

Category	Risk Level	Rating
Jewelry/Gems Trade	High	5
Money Transmitters/Changers	High	5
Real Estate Agents	High	5
Construction Promoters of Projects	High	5
Offshore Corporation	High	5
Art/Antique Dealers	High	5
Restaurant/Bar/Casino/Night Club Owners	High	5
Traders with a turnover of more than 1 crore per anum	High	5
Import/Export	High	5
Cash Incentive Business (Cash deposit >10 lakh in a month)	High	5
Share & stock broker	High	5
Commercial Banks/NBFI's	High	5
Travel Agents	High	5
Transport Operators	Medium	3
Auto Dealers (Used/reconditioned cars)	Medium	3
Auto Primary (New Cars)	Low	2
Shop Owner (Retail)	Low	2
Business – Agents Franchises	Low	2
Small Trader (Turnover less than 50 lacs per anum)	Low	2
Software Business	Low	1
Manufacturer (Other than arms)	Low	1
Retired from Service	Low	0
Service	Low	0
Self Employed Professionals	Low	2
Operations in Multiple Locations	High	5
Corporate Customers of Repute (Irrespective of the category)	Low	2
Others.....		

I. What is the net worth/sales turnover of the customer?

Value for CA (Tk. Lakh)	Risk Level	Risk Rating
0 -5 million	Low	0
5 million - 20 million	Medium	1
> 20 million	High	3

J. How was the a/c opened?

Mode	Risk Level	Risk Rating
RM/Affiliate	Low	0
Direct Sales Agent	Medium	1
Internet	High	3
Walk -in/Unsolicited	High	3

K. Overall Risk Assessment

Risk Rating	Risk Assessment
<=10	Low
>10	High

Comments:

Business Card



Photograph
(Self attested &
attested by the
Primary applicant)

Personal Guarantor's/Co-applicant's Details

Guarantor Co-applicant

Declaration: I hereby inform you that I intend to stand as a Guarantor/Co-applicant in connection with a loan facility and I furnish the following statement with full knowledge of the liability to be assumed and knowing that in considering credit to the applicant you will rely on the particular given below-

Personal Details

Name

Father's Name

Mother's Name

Date of Birth Gender Male Female

Marital Status Single Married Widow Others

Highest Education Level SSC HSC Graduate Post Graduate Others

Professional Status Salaried Businessman Professional Land Lord

Nationality Religion

National ID No. TIN

Other Photo ID Type & No. Number of Dependent

Any other Relationship with LBFL Credit Card Existing Home/Mortgage Loan Auto Loan Personal Loan TDR/DPS Any others please specify.....

Credit Card with LBFL (If any) VISA Card Number Limit (BDT)
 MasterCard Number Limit (BDT)

Spouse's Information Name
 Profession Phone (Land)
 Mobile E-mail

Residence Address

Contact Details

Residence Address

Residential Status Owned Rented Family Owned Others

Rent Per Month (If Rented) Years in Current Address

Permanent Address

Contact Number Residence Mobile
 E-mail

Guarantor/Co-applicant's Signature

Date: DD / MM / YYYY

Professional Information (For Service Holder)

Name of the Employer

Designation Department

Office Address

Employment Status Permanent Contractual Others (Please mention)

Date of Joining Office Phone (Land)

Length of Service

Previous Office/Organization Designation Length of Service

Office Phone (Land) Total Length of Service

Business Details (For Businessman)

Name of Organization

Designation Equity Share (%)

Nature of Business

Main Product/Service

Office Address

Legal Status of Business Proprietorship Partnership Private Ltd. Public Ltd.

Date of Inception Office Phone (Land)

Office Premises Status Owned Rented Total Business Experience

Self-employment Details (For Professionals)

Profession Doctor Architect Consultant Others

Name of Organization

Address

Number of Consultancy Daily Weekly Monthly Others

Phone (Land) Mobile

Name of Chamber and Address:

Land Lord/Land Lady

Type of Rented Premises Commercial Residential Both Number of Floors Rented

Address of Rented Premises

Rented Area in Sft (Approx.)

Phone (Land) Mobile

Guarantor/Co-applicant's Signature

Date: DD / MM / YYYY

Assets & Liabilities Statement

Assets	Details	Amount (BDT)	Supporting Docs Provided
Cash			
In Hand	Name of Bank _____	_____	_____
At Bank	Name of Bank _____	_____	_____
Fixed Deposits	Name of Bank _____	_____	_____
Investment			
Bond/Savings Certificate	Type _____ Name _____ Name _____	_____	_____
Share Portfolio	Name of Brokerage House- _____	_____	_____
Land & Building			
Agricultural	Area & Location _____ Details _____	_____	_____
Non-Agricultural	Area & Location _____ Details _____	_____	_____
Building	Area & Location _____ Details _____	_____	_____
Vehicles			
Others (Please describe)			
Total Assets=		_____	_____

Note: Please attach additional sheet (if required)

Liabilities:

Bank/Fl's	Finance type	Sanction amount	Outstanding amount	Term	EMI (BDT)	Supporting docs provided
Total Liabilities=					_____	_____

Note: Please attach additional sheet (if required)

Total Net Worth (Total Asset - Total Liabilities) BDT. _____

I hereby certify and affirm that each of the statements given above and provided supporting documents are true and accurate.

Guarantor/Co-applicant's Signature

Date: DD / MM / YYYY

UNDERTAKING

Annexure 'Ka'

Date: _____

To
LankaBangla Finance Limited
Safura Tower (Level - 11)
20 Kemal Ataturk Avenue
Banani, Dhaka 1213

Sub: Information relating ownership of borrower organization/individual

Dear Sir,

I, _____

Proprietor/Partner/Director of

Father's Name : _____

Mother's Name : _____

Husband's/Wife's Name : _____
(if applicable)

Permanent Address : _____

Present Address : _____

Business/Office : _____

Address

National ID No. : _____ Issue Date: _____

Contact No. : _____

TIN No. : _____

Date of Birth : _____ Place of Birth: _____

am applying in my own name/in the name of an organization under my ownership for sanction/renewal/rescheduling of Home/Real Estate Developer's Loan facility.

In addition to the organization mentioned above, I enclose herewith a list of business organizations in my own name/under my ownership/under my management and control. If any business organization other than as mentioned below is found in my own name/under my ownership/under my management and control, I shall be accountable and punishable for false statement and misrepresentation. The Authority can take any legal action against me for suppressing facts and I shall be obliged to accept any such decision.

Sl. No.	Name of Enterprise	Permanent Address	Business Address	If the enterprise is enjoying any credit facility		
				Yes		No
				Name of Bank/Financial Institution	Name of Branch	

Please attach separate sheet, if required

I shall notify any change in the above-mentioned information within 14 days of the change, in failure of which the Authority can take any legal action against me.

Attested by

Signature :

Name :

Seal :

Date :

Signature :

Name :

Name of Borrowing

Enterprise :

Date :

Co-applicant/Guarantor's:

Know Your Customer (KYC) Profile Form

A. Customer/Account Name:

B. Account or Reference Number:

C. What are the Nature of Business, Relationship and Source of Funds?

- 1. Confirmed principal line of business/legal status/occupation (Yes / No)
- 2. Obtained Sufficient, legally certified evidence of business/legal status/occupation (Yes / No)
e. g. Trade License, Incorporation Certificate, Employee ID Card, Employment Certificate
- 3. Verified clients annual income and source of income, capital & assets (Yes / No)

D. Describe how the sources of fund have been verified and confirmation of whether or not the levels, types of amounts of transaction are commensurate with nature of the business described when the relationship was established.

- 1. Purpose/Size and anticipated transaction activity conforms to actual business/ Occupational income trend to customer (Yes / No)
- 2. Documented the form & detail of the initial major transfer of fund/Deposit to LBFL with dates (in case of Liability Products) (Yes / No)

E. Who is the actual owner of the account (i.e. account holder acting as an agent/trustee)

- Branch official/RM meet the principal parties conducting business with LBFL (Yes / No)
- Established that client is acting on his/her own behalf or profiled beneficial owner (Yes/No)
- Documented source of introduction/referral/additional reference (Yes / No)
- Obtained certification that signatory are authorized (Yes / No)

F. Original Passport/ID sighted and photocopy obtained (if not obtained referral) (Yes / No)

G. For Non-resident & Foreigners ensure the reason for opening the account in Bangladesh

(i. e. why not in the country of residence/origin)

Type of VISA (Resident/Work):

.....

.....

.....

H. What does the customer Do?

Category	Risk Level	Rating
Jewelry/Gems Trade	High	5
Money Transmitters/Changers	High	5
Real Estate Agents	High	5
Construction Promoters of Projects	High	5
Offshore Corporation	High	5
Art/Antique Dealers	High	5
Restaurant/Bar/Casino/Night Club Owners	High	5
Traders with a turnover of more than 1 crore per anum	High	5
Import/Export	High	5
Cash Incentive Business (Cash deposit >10 lakh in a month)	High	5
Share & stock broker	High	5
Commercial Banks/NBFI's	High	5
Travel Agents	High	5
Transport Operators	Medium	3
Auto Dealers (Used/reconditioned cars)	Medium	3
Auto Primary (New Cars)	Low	2
Shop Owner (Retail)	Low	2
Business – Agents Franchises	Low	2
Small Trader (Turnover less than 50 lacs per anum)	Low	2
Software Business	Low	1
Manufacturer (Other than arms)	Low	1
Retired from Service	Low	0
Service	Low	0
Self Employed Professionals	Low	2
Operations in Multiple Locations	High	5
Corporate Customers of Repute (Irrespective of the category)	Low	2
Others.....		

I. What is the net worth/sales turnover of the customer?

Value for CA (Tk. Lakh)	Risk Level	Risk Rating
0 -5 million	Low	0
5 million - 20 million	Medium	1
> 20 million	High	3

J. How was the a/c opened?

Mode	Risk Level	Risk Rating
RM/Affiliate	Low	0
Direct Sales Agent	Medium	1
Internet	High	3
Walk-in/Unsolicited	High	3

K. Overall Risk Assessment

Risk Rating	Risk Assessment
<=10	Low
>10	High

Comments:

Business Card



Photograph of Guarantor (attested by Applicant & Co-applicant)

Personal Guarantor's Details

Declaration: I hereby inform you that I intend to stand as a guarantor in connection with a loan facility and I furnish the following statement with full knowledge of the liability to be assumed and knowing that in considering credit to the applicant you will rely on the particular given below

Personal Details

Name, Father's Name, Mother's Name, Date of Birth, Gender, Marital Status, Highest Education Level, Professional Status, Nationality, National ID No., Other Photo ID Type & No., Any other Relationship with LBFL, Credit Card with LBFL, Spouse's Information, Residence Address

Contact Details

Residence Address, Residential Status, Rent Per Month, Permanent Address, Contact Number, E-mail

Guarantor's Signature

Date: DD / MM / YYYY

Professional Information (For Service Holder)

Name of the Employer

Designation Department

Office Address

Employment Status Permanent Contractual Others (Please mention)

Date of Joining Office Phone (Land)

Length of Service

Previous Office/ Organization Designation Length of Service

Office Phone (Land) Total Length of Service

Business Details (For Businessman)

Name of Organization

Designation Equity Share (%)

Nature of Business

Main Product/Service

Office Address

Legal Status of Business Proprietorship Partnership Private Ltd. Public Ltd.

Date of Inception Office Phone (Land)

Office Premises Status Owned Rented Total Business Experience

Self-employment Details (For Professionals)

Profession Doctor Architect Consultant Others

Name of Organization

Address

Number of Consultancy Daily Weekly Monthly Others

Phone (Land) Mobile

Name of Chamber and Address:

Land Lord/Land Lady

Type of Rented Premises Commercial Residential Both Number of Floors Rented

Address of Rented Premises

Rented Area in Sft (Approx.)

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Guarantor's Signature

Date: DD / MM / YYYY

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	Name _____	_____	_____
Share Portfolio	Name of Brokerage House- _____	_____	_____
Land & Building			
Agricultural	Area & Location _____	_____	_____
	Details _____	_____	_____
Non-Agricultural	Area & Location _____	_____	_____
	Details _____	_____	_____
Building	Area & Location _____	_____	_____
	Details _____	_____	_____
Vehicles			
		_____	_____
Others (Please describe)			
		_____	_____

Total Assets= _____

Note: Please attach additional sheet (if required)

Liabilities :

Bank/Fl's	Finance type	Sanction amount	Outstanding amount	Term	EMI (BDT)	Supporting docs provided

Total Liabilities= _____

Note: Please attach additional sheet (if required)

Total Net Worth (Total Asset - Total Liabilities) BDT. _____

I hereby certify and affirm that each of the statements given above and provided supporting documents are true and accurate.

Guarantor's Signature

Date: DD / MM / YYYY

UNDERTAKING

Annexure 'Ka'

Date: _____

To
LankaBangla Finance Limited
Safura Tower (Level - 11)
20 Kemal Ataturk Avenue
Banani, Dhaka 1213

Sub: Information relating ownership of borrower organization/individual

Dear Sir,

I, _____

Proprietor/Partner/Director of

Father's Name : _____

Mother's Name : _____

Husband's/Wife's Name : _____
(if applicable)

Permanent Address : _____

Present Address : _____

Business/Office : _____
Address

National ID No. : _____ Issue Date: _____

Contact No. : _____

TIN No. : _____

Date of Birth : _____ Place of Birth: _____

am applying in my own name/in the name of an organization under my ownership for sanction/renewal/rescheduling of Home/Real Estate Developer's Loan facility.

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Sl. No.	Name of Enterprise	Permanent Address	Business Address	If the enterprise is enjoying any credit facility		
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Please attach separate sheet, if required

I shall notify any change in the above-mentioned information within 14 days of the change, in failure of which the Authority can take any legal action against me.

Attested by

Signature : _____ **Signature** : _____

Name : _____ **Name** : _____

Seal : _____ **Name of Borrowing**

Date : _____ **Enterprise** : _____

Date : _____ **Date** : _____

Guarantor's:**Know Your Customer (KYC) Profile Form**

A. Customer/Account Name:

B. Account or Reference Number:

C. What are the Nature of Business, Relationship and Source of Funds?

- | | |
|--|------------|
| 1. Confirmed principal line of business/legal status/occupation | (Yes / No) |
| 2. Obtained Sufficient, legally certified evidence of business/legal status/occupation
e. g. Trade License, Incorporation Certificate, Employee ID Card, Employment Certificate | (Yes / No) |
| 3. Verified clients annual income and source of income, capital & assets | (Yes / No) |

D. Describe how the sources of fund have been verified and confirmation of whether or not the levels, types of amounts of transaction are commensurate with nature of the business described when the relationship was established.

- | | |
|---|------------|
| 1. Purpose/Size and anticipated transaction activity conforms to actual business/
Occupational income trend to customer | (Yes / No) |
| 2. Documented the form & detail of the initial major transfer of fund/Deposit to
LBFL with dates (in case of Liability Products) | (Yes / No) |

E. Who is the actual owner of the account (i.e. account holder acting as an agent/trustee)

- | | |
|--|------------|
| Branch official/RM meet the principal parties conducting business with LBFL | (Yes / No) |
| Established that client is acting on his/her own behalf or profiled beneficial owner | (Yes/No) |
| Documented source of introduction/referral/additional reference | (Yes / No) |
| Obtained certification that signatory are authorized | (Yes / No) |

F. Original Passport/ID sighted and photocopy obtained (if not obtained referral) (Yes / No)

G. For Non-resident & Foreigners ensure the reason for opening the account in Bangladesh*(i. e. why not in the country of residence/origin)*

Type of VISA (Resident/Work):

H. What does the customer Do?

Category	Risk Level	Rating
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Offshore Corporation	High	5
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Restaurant/Bar/Casino/Night Club Owners	High	5
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Import/Export	High	5
Cash Incentive Business (Cash deposit >10 lakh in a month)	High	5
Share & stock broker	High	5
Commercial Banks/NBFI's	High	5
Travel Agents	High	5
Transport Operators	Medium	3
Auto Dealers (Used/reconditioned cars)	Medium	3
Auto Primary (New Cars)	Low	2
Shop Owner (Retail)	Low	2
Business – Agents Franchises	Low	2
Small Trader (Turnover less than 50 lacs per anum)	Low	2
Software Business	Low	1
Manufacturer (Other than arms)	Low	1
Retired from Service	Low	0
Service	Low	0
Self Employed Professionals	Low	2
Operations in Multiple Locations	High	5
Corporate Customers of Repute (Irrespective of the category)	Low	2
Others.....		

I. What is the net worth/sales turnover of the customer?

Value for CA (Tk. Lakh)	Risk Level	Risk Rating
0 -5 million	Low	0
5 million - 20 million	Medium	1
> 20 million	High	3

J. How was the a/c opened?

Mode	Risk Level	Risk Rating
RM/Affiliate	Low	0
Direct Sales Agent	Medium	1
Internet	High	3
Walk-in/Unsolicited	High	3

K. Overall Risk Assessment

Risk Rating	Risk Assessment
<=10	Low
>10	High

Comments:

LankaBangla Finance Limited

Home/Mortgage Loan Unit

VISIT REPORT

Date of Visit:

Client Name & Address	
Purpose of Loan	
Loan Type	
Required Loan Amount	BDT
Tenure	Months

Location of the Apartment Visited	
Name of the Developer/ Landowner	
Apartment Details	<ul style="list-style-type: none"> ▪ Storied Apartment Building ▪ Apartments as.....Units per Floor. ▪ reserved for Car Parking. ▪ Total Land Area:..... ▪ Proportionate land area of the property:..... ▪ Apartments No. (Including side and location):..... ▪ Physically the flat exists on.....Floor of ▪ Apartment size:..... ▪ Expected handover date :.....
Development Stage	▪
Possession	▪
Checked with (Developer Person/ Any Other Person)	<ul style="list-style-type: none"> ▪ Mr. Cell:.....
Value of the Property	(BDT in Million) ▪ Deed Value, Market Value, Force Sale Value
Near by Project:	<ul style="list-style-type: none"> ▪ Adjacent to ▪ North Side ▪ South Side..... ▪ East Side..... ▪ West Side.....

Visited By:

Agreed by:

Notes:

Credit Facility Approval Sheet

(For use by LBFL officials only)

First Applicant's Name :

Co-applicant's Name (if any):.....

1. Branch Official/Sales Person/Other Name :..... Signature

Designation : Employee ID

Comment (if any):

2. Recommended by (Branch Official/Sales Person/Other): Name.....Signature.....

Designation : Employee ID

Comment (if any)

3. Facility Schedule:

Facility Type	Interest Rate (%)	Present Balance	Present Limit	Proposed Limit	Total	Amount in BDT Repayment Arrangement
Total Amount						

4. Security Schedule:

Security Type	Details of Property

5. Proposal Summary:

Facility Amount: BDT

Deed Value: BDT Market Value: BDT Force Sale Value: BDT

Substantiated Monthly Income: BDT

EMI: BDT

Income to Installment Ratio (IRR):%

Fixed Obligation to Income Ratio (FOIR):%

Loan to Cost Ratio:%

6. Supported by (also comment if any):

7. Approval (Under seal & name):

Signature & Date

Signature & Date

Signature & Date

CREDIT RISK GRADING - Home/Mortgage Loan

Reference No.:		Date:	
Borrower Name:			
Facility Amount	BDT.	Credit Score	Risk Grading
Tenor			
Interest Rate		Grade Description	
Branch			
Prepared By			
Checked By			
Approved By			

Risk Grade	Grade Description	Short	Score
1	Superior	SUP	Fully cash secured
2	Good	GD	85+
3	Acceptable	ACCPT	75-84
4	Marginal/Watchlist	MG/WL	65-74
5	Special Mention	SM	55-64
6	Substandard	SS	45-54
7	Doubtful	DF	35-44
8	Bad/Loss	BL	<35

Credit Risk Assessment Criteria	Weight	Parameter	Score	Actual Value	Score Obtained	Weighted Score
A. Financial Risk						
1. Installment to Income Ratio (IIR)	10%	Less than 10%	100			
		10% to 20%	95			
		21% to 30%	85			
		31% to 40%	75			
		41% to 45%	65			
		More than 45%	35			
2. Fixed Obligation to Installment Ratio (FOIR)	10%	Less than 10%	100			
		10% to 20%	95			
		21% to 30%	85			
		31% to 40%	75			
		41% to 45%	65			
		More than 45%	35			
3. Stability of Profession	10%	High	100			
		Moderate	65			
		Low	35			
Total Score- Financial Risk	30%					

B. Personal Risk						
1. Current business/service length	10%	More than 10 Years	100			
		6 to 10 Years	85			
		3 to 5 Years	75			
		Less than 3 Years	35			
2. Total business/service length	10%	More than 10 Years	100			
		6 to 10 Years	85			
		3 to 5 Years	75			
		Less than 3 Years	35			
3. Residential status of applicant	5%	Own	100			
		Family owned	95			
		Govt./Company provided	85			
		Rented	65			
Total Score- Management Risk	25%					

D. Security Risk						
1. Loan to Value Ratio	10%	Less than 50%	100			
		50% to 60%	85			
		61% to 70%	65			
		More than 70%	35			
2. Social status of borrower (based on education, profession, etc.)	5%	Good	100			
		Moderate	75			
		Poor	35			
3. Extent of security offered other than personal guarantee and PDC	5%	100%	100			
		50%	75			
		Less than 50%	65			
3. Financial strength of Guarantor(s)	5%	Good	100			
		Moderate	75			
		Poor	35			
Total Score- Security Risk	25%					

E. Relationship Risk						
1. Repayment record with LBFL	10%	Good	100			
		Moderate	75			
		New Borrower	65			
		Poor	35			
Repayment record with others	10%	Good	100			
		Moderate	75			
		New Borrower	65			
		Poor	35			
Total Score- Relationship Risk	20%					
Grand Total - All Risk	100%					

CRM Observation:

A large empty rectangular box with a thin black border, intended for recording CRM observations.

CRM Observation:

A large empty rectangular box with a thin black border, intended for recording CRM observations.

Ref. No.

Date:

Name:

LankaBangla Finance Limited
Safura Tower (Level 11)
20, Kemal Ataturk Avenue
Banani, Dhaka-1213
Bangladesh
Phone : + 88 02 988 3701-10
Fax : + 88 02 881 0998
E-mail : info@lankabangla.com
www.lankabangla.com

SUBJECT: SANCTION OF HOME/MORTGAGE LOAN

Dear Sir/Madam,

With reference to your application dated, we are pleased to inform you that LankaBangla Finance Limited (LBFL) has sanctioned a Home/Mortgage Loan facility under the following terms & conditions:

1. Facility : Home/Mortgage Loan
2. Finance Amount : BDTMillion
3. Purpose :

4. Repayment Period :Months
5. Payment Mode :
6. Installment : BDT(for Months)
7. i. Loan Processing Fee : BDT (% of disbursement amount+ 15% VAT)
ii. Documentation Fee : BDT (% of disbursement amount+ 15% VAT)
8. Rate of Interest : @.....% p.a.
9. Delinquent Charge : @.....% p.a.(4% above the normal rate)
10. Prepayment Fee :% on prepayment amount plus 15% VAT
11. Disbursement Mode :

12 Security :
i. Mortgage :

ii. Cheques : Cheques as follows:

- a. PDC of BDTeach covering both principal & interest, however minimum PDC of BDT.....each to be provided at the time of disbursement.
- b. 1 (one) cheque covering entire receivables and 2 (two) cheques for other receivables in favor of LankaBangla Finance Ltd.
- c. Rest PDC will be collected within 2 years (if any). All cheque(s) need to be crossed and issued favoring LankaBangla Finance Ltd.

iii. Personal
Guarantee :

i)

ii)

- 13 Special Conditions:
- a. Total financial involvement of LankaBangla shall not exceed 80% of total cost subject to a maximum of BDTMillion.
 - b. Standard documentation as per format of LankaBangla including having clean CIB report from Bangladesh Bank.
 - c. The installment size may also be revised upward in the event of any significant increase in the cost of fund at the discretion of LankaBangla with or without delivering any notice to you.
 - d. In addition to the clause no. 7, all related fees and charges to be paid by the client in connection with completion of Mortgage, registration, vetting, genuineness check, title search, valuation etc. formalities as well.

- e. All applicable Terms And Conditions as per DFIM Circular# 2 Dated 12th May' 2013 of Bangladesh Bank must be applicable for this Credit facility.
- f. This sanction is subject to complete vetting and genuineness check of all required documents and submission of the same as per requirement of LankaBangla ensuring that all property documents including title and possession are in order.

14 Major documentation to be completed:

- a. Loan Agreement
- b. Demand Promissory Note & Letter of Continuity
- c. Letter of authority to complete promissory note, cheques
- d. Letter of Personal Guarantee of
 - i)

 - ii)
- e. Completion of all documentation relating to security clause no.12 above.

Validity of this Offer: This offer is valid for 60-days from the date of acceptance of this sanction letter.

Provided that LankaBangla may, at its sole discretion consider extension of the validity period under such Terms & Conditions as deemed appropriate and necessary.

Property Insurance: You are required to insure your property with an insurance company which is listed with LankaBangla against potential perils of Fire, Earthquake, Lighting etc. during the entire term of loan for an amount at least equal to the loan amount, where you shall produce the evidence thereof to LankaBangla **each year** and/or whenever called upon to do so. The premium covers the insurance to be borne by you. **In this regard, your insurance premium for the first year of property insurance is payable on or before the date of disbursement.**

Please note that, LankaBangla Finance reserve the right to cancel the sanction letter at any time without showing any reason whatsoever.

In the event, the above terms and conditions are acceptable to you, please confirm your acceptance on the duplicate copy of this letter. Please note that our approval of the Term Finance is valid for 30-days from the date of issuance of this letter for your acceptance.

Assuring you of our best services at all times.

Yours faithfully,

Authorized Signature

Authorized Signature

Ref: No.

DUPLICATE COPY

Date:

Name:

LankaBangla Finance Limited
Safura Tower (Level 11)
20, Kemal Ataturk Avenue
Banani, Dhaka-1213
Bangladesh
Phone : + 88 02 988 3701-10
Fax : + 88 02 881 0998
E-mail : info@lankabangla.com
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6. Installment : BDT(for months)
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ii. Documentation Fee : BDT (% of disbursement amount+ 15% VAT)
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9. Delinquent Charge : @.....% p.a.(4% above the normal rate)
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11. Disbursement Mode :

Signature of Acceptance:

12 Security :
i. Mortgage :

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- a. PDC of BDTeach covering both principal & interest, however minimum PDC of BDT.....each to be provided at the time of disbursement.
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- c. Rest PDC will be collected within 2 years (if any). All cheque(s) need to be crossed and issued favoring LankaBangla Finance Ltd.

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ii)

- 13 Special Conditions
- a. Total financial involvement of LankaBangla shall not exceed 80% of total cost subject to a maximum of BDTMillion.
 - b. Standard documentation as per format of LankaBangla including having clean CIB report from Bangladesh Bank.
 - c. The installment size may also be revised upward in the event of any significant increase in the cost of fund at the discretion of LankaBangla with or without delivering any notice to you.
 - d. In addition to the clause no. 7, all related Fees and charges to be paid by the client in connection with completion of Mortgage, registration, vetting, genuineness check, title search, valuation etc. formalities as well.

Signature of Acceptance:

- e. All applicable Terms And Conditions as per DFIM Circular# 2 Dated 12th May' 2013 of Bangladesh Bank must be applicable for this Credit facility.
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- d. Letter of Personal Guarantee of
 - i)
 - ii)
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In the event, the above terms and conditions are acceptable to you, please confirm your acceptance on the duplicate copy of this letter. Please note that our approval of the Term Finance is valid for 30-days from the date of issuance of this letter for your acceptance.

Assuring you of our best services at all times.

Yours faithfully,

Authorized Signature

Authorized Signature

Signature of Acceptance:

LOAN AGREEMENT

Loan Agreement No.

Dated:

BETWEEN

LANKABANGLA FINANCE LIMITED, a non-banking financial institution incorporated under the relevant laws of Bangladesh and having its registered office at Safura Tower (Level-11), 20 Kemal Ataturk Avenue, Banani, Dhaka-1213, hereinafter called "LANKABANGLA" (which expression shall unless the context otherwise requires include its successors and assigns) of the ONE part;

AND

Mr./Ms. son/daughter/wife of
(Mother's Name:) having the residence address.....
..... and permanent address at
..... (hereinafter called "the Borrower", which expression shall unless the context otherwise requires include his/her heirs, successors, executors, administrators) of the OTHER part.

Co-Applicant

Mr./Ms. son/daughter/wife of
(Mother's Name:) having the residence address.....
..... and permanent address at
..... (hereinafter called "the Borrower", which expression shall unless the context otherwise requires include his/her heirs, successors, executors, administrators) of the OTHER part.

NOW THE PARTIES HERETO AGREE AS FOLLOWS:

ARTICLE- 1 DEFINITIONS

1.1 In this Agreement unless the context otherwise requires:

- a) **"Equated Monthly Installment (EMI)"** means the amount of monthly payment necessary to amortize the loan along with interest over the period of the Loan.
 - b) **"Encumbrance"** means any mortgage, charge, pledge, lien, assignment, hypothecation, title retention, right of set-off or any security interest whatsoever, howsoever created or arising and whether relating to existing or future assets.
 - c) **"Loan"** means the loan amount granted by LankaBangla to the Borrower in accordance with the terms and conditions of this Agreement, as described in Article 2.1 hereto and for the time being outstanding.
 - d) **"Loan Documents"** shall mean this Loan Agreement, all the agreements, deeds, instruments and documents executed between the Borrower and LankaBangla or in favour of LankaBangla, including the Security Documents, for effecting the Loan contemplated hereunder.
 - e) **"Material Adverse Effect"** or **"Material Adverse Change"** means the effect or change of any event or circumstance which is or is reasonably likely to be materially adverse to the ability of the Borrower to perform or comply with any of its material obligations under the Loan and Security Documents in a timely manner; or is or is reasonably likely to be prejudicial in a material and adverse respect to the interests of LankaBangla under the Loan Documents.
 - f) **"Pre Equated Monthly Installment Interest (PEMII)"** means interest at the rate indicated in Article 2.2, on the Loan from the date/respective dates of disbursement to the date immediately prior to the date of commencement of EMI.
 - g) **"Prepayment"** means premature repayment of the outstanding loan amount (including principal and interest) as per the terms and conditions laid down by LANKABANGLA and any other charges, loss of interest, fees etc. payable in that behalf and in force at the time of prepayment.
 - h) **"Rate of Interest (ROI)"** means the rate of interest which is payable by the Borrower to LankaBangla for the Loan during the term of the Loan and is determined in accordance with Article 2.2 of this Agreement.
 - i) The term **"repayment"** means the repayment of the principal amount of loan, interest thereon, and any other additional or penal interest, charges, reimbursement of costs and/or expenses, fees or other kind of dues payable in terms of this Agreement to LANKABANGLA and means in particular, amortization provided for in Article 2.6 of this Agreement.
 - j) **"Schedule"** means the Schedule written after Article -10 of this Agreement.
 - k) **"Security Documents"** mean the documents listed in Article 3 hereunder.
- 1.2 The term and expression not herein defined shall where the interpretation and meaning have been assigned to them in terms of General Clauses Act, 1897, have that interpretation and meaning.
- 1.3 The term "Construction" shall mean and include new construction/extension/ improvement/repairs/renovation.
- 1.4 The term house includes flat, apartment, twin house, row house or any other structure used for residential or commercial purpose either constructed or under construction, complete or incomplete.
- 1.5 The term purchase shall mean and include acquisition of a plot of land/ready built/under construction building/flat or any other structure as mentioned in 1.6 above.

ARTICLE -2 LOANS, INTEREST etc.

2.1 Amount of Loan

- 2.1.1 Subject to clause 4 hereunder, upon request of the Borrower, LANKABANGLA agrees to lend to the Borrower home loan facility of an aggregate amount of Taka.....(Bangladeshi Taka.....) only (the "Loan") for the purpose of buying apartments occupying on the floor measuring total square feet andcar parking space measuring square feet total space measuring square feet on the terms and conditions herein set forth.
- 2.1.2 The Loan shall be provided for a period calendar months.

2.2 Interest

- a. Until and as varied by LANKABANGLA in terms of this Agreement, the rate of interest applicable to the Loan as at the date of execution of this Agreement% p.a. and shall be on an adjustable interest rate basis. Provided that from time to time LANKABANGLA may at its sole discretion modify the Rate of Interest prospectively on the Loan with or without serving notice to the Borrower and henceforth the rate of interest as modified shall be applicable to the Loan.
- b) The Borrower shall reimburse or pay to LANKABANGLA such amount as may have been paid or payable by LANKABANGLA to the Government on account of any tax levied on interest (and/or other charges including the PEMII) on the loan by the Government. The reimbursement or payment shall be made by the Borrower as and when called upon to do so by LANKABANGLA.

2.3 Computation of Interest

The EMI shall be calculated, on the basis of annual rests, or quarterly rests or monthly rests as specified in the Schedule, at the rate of interest applicable or as modified under Article 2.2 and is rounded off to the next Taka. Interest shall be computed on the basis of a year of three hundred and sixty five days and three hundred sixty six days for a leap year.

2.4 Details of Disbursement

The Loan shall be disbursed in one lump-sum or in suitable installments to be decided by LANKABANGLA with reference to the need or progress of construction of the house (which decision shall be final and binding on the Borrower).

2.5 Mode of Disbursement

All payments to be made by LANKABANGLA to the Borrower under or in terms of this agreement by cheque duly crossed and marked "A/C Payee only" and any other cost(s) and/or expense(s) related to collection, if any, in respect of all such cheques will have to be borne by the Borrower and the interest on the Loan shall accrue as and from the date of delivery/dispatch handing over of the cheque irrespective of the time taken for transit/collection/realization of the cheque by the Borrower or his/her bank.

2.6 Amortization

- a) Subject to Article 2.2 and the provision for variation/modification of rate of interest, etc. contained in this agreement the Borrower will amortise the Loan as stipulated in the Schedule subject however that in the event of delay or advancement of disbursement for any reason whatsoever, the date of commencement of EMI shall be the first day of the month following the month in which disbursement of the Loan have been completed and consequently the due date of payment of first EMI shall in such a case be the last day of the said following month.
- b) In addition to (a) above, the Borrower shall pay the PEMII to LANKABANGLA every month, if applicable.
- c) Notwithstanding what is stated Article 2.6(a) above and in the Schedule, LANKABANGLA shall have the right at all time or from time to time to review and reschedule the repayment terms of the Loan or of the outstanding amount thereof in such manner and to such extent as LANKABANGLA may in its sole discretion decide. In such event/s the Borrower shall repay the Loan or the outstanding amount thereof as per the revised Schedule as may be determined by LANKABANGLA in its sole discretion and be communicated to the Borrower by LANKABANGLA in writing.
- d) All payments by the Borrower under this Agreement shall be made net of all taxes or other deductions and if any withholding tax is required to be paid, then all relevant payments will be grossed up by the Borrower accordingly.
- e) If any repayment date falls on a non Business Day, repayment shall be made on the next succeeding Business Day and/or if that Business Day falls in the next calendar month of the year, on the preceding Business Day.
- f) The Borrower shall of his/her own accord send / furnish to LANKABANGLA a statement of his/her income, every year from the date hereof. However, LANKABANGLA shall have the right to require the Borrower to furnish such information/documents concerning his/her employment, trade, business or profession or place of business and stay at any time and the Borrower shall furnish such information/documents immediately.
- g) The Borrower shall also make balloon/lump-sum payments as and when required by LankaBangla.
- h) Save and except as provided under sub-article (g) below, for administrative convenience the EMI amount is intended to be kept constant irrespective of variation/modification in the applicable Rate of Interest and as a result of this the number of EMI's is liable to vary. No intimation shall be given by LANKABANGLA as to the number of EMI's required to be paid by the Borrower upon each rate of interest modification. Provided however, the information as to the applicable/applied rate of interest during the financial year of LANKABANGLA and the number of EMI's payable from the last interest rate modification/application during such year may be intimated by LANKABANGLA at its option and sole discretion to the Borrower annually. The Borrower shall pay EMI's until the loan together with interest is paid in full.
- i) Notwithstanding anything to the contrary contained in this Agreement, having regard to the applicable rate of interest for the time being, LANKABANGLA shall be entitled to increase the EMI amount suitably if:
 - (i) the said EMI would lead to negative amortization (i.e. EMI not being adequate to cover interest in full), and or
 - (ii) the principal component contained in the EMI is inadequate to amortise the loan within such period as determined by LANKABANGLA.
 - (iii) The Borrower shall be required to pay such increased EMI amount and the number thereof as decided by LANKABANGLA and intimated to the Borrower by LANKABANGLA.
- j) LANKABANGLA may vary its applicable rate of interest from time to time in such manner including as to loan amounts as LANKABANGLA may deem fit in its own discretion.

2.7 Delay in payment of EMI etc.

- a) No notice, reminder or intimation will be given to the Borrower regarding his/her obligation to pay the EMI or PEMII regularly on due date. It shall be entirely his/her responsibility to ensure prompt and regular payment of EMI or PEMII.
- b) The delay in payment of EMI or PEMII shall render the Borrower liable to additional interest payable @ 4% percent per month on EMI/PEMII or at such higher rate as per sole discretion of LANKABANGLA in that behalf as in force or be enforced from time to time. In such event, the Borrower shall also be liable to pay to LANKABANGLA any amount of other incidental expense(s) and/or cost(s) incurred or to be incurred by LANKABANGLA.

2.8 Pre-payment

LANKABANGLA in its sole discretion and on such terms as determined by LankaBangla may require the Borrower to prepay the Loan or any or all of the EMI to LANKABANGLA.

2.9 Commitment Charges

The Borrower shall pay to LANKABANGLA a commitment charge on the principal amount of the Loan or any part thereof as the case may be, which shall not have been drawn and shall not have been cancelled by LANKABANGLA, as per the rules of LANKABANGLA in that behalf, as in force from time to time.

2.10 Terminal Dates for Disbursement

Notwithstanding anything to the contrary contained herein, LANKABANGLA may, by notice to the Borrower suspend or cancel further disbursements of the Loan if the Loan shall not have been fully drawn within 12 months from the date of the Sanction Letter being no. dated(Sanction Letter).

2.11 Alteration and Re-Scheduling of Equated Monthly Installments

If the Loan is not totally drawn by the Borrower within a period of 12 months from the date of Sanction Letter, the EMI may be altered and re-scheduled in such manner and to such extent as LANKABANGLA may, in its sole discretion, decide and the repayment will be made as per the said alteration and re-scheduling notwithstanding anything stated in Article 2.6 and schedule.

2.12 Liability of Borrower to be Joint and Several

The liability of the Borrower to repay the Loan together with interest, etc. and to observe the terms and conditions of this Agreement/s, document/s that may have been or may be executed by the Borrower with LANKABANGLA in respect of the Loan or any other loan or loans is joint and several.

2.13 Cessation of Employment

Upon the Borrower opting for any scheme or accepting any offer from his/her employer providing for any benefit for resigning or retiring from the employment prior to superannuation, or upon the employer terminating his/her employment for any reason or upon the Borrower resigning or retiring from the service of the employer or any reason whatsoever or death, then notwithstanding anything to the contrary contained in this agreement or any letter or document the entire outstanding principal amount of the Loan as well as any outstanding interest and other dues thereon shall be payable by the Borrower/heirs to LANKABANGLA from the amount or amounts receivable by him from the employer under such scheme or offer, or any terminal benefit, as the case may be, Provided- however, in the event of the said amount or amounts being insufficient to repay the said sums to LANKABANGLA in full the amount remaining due to LANKABANGLA shall be paid by the Borrower in such manner as LANKABANGLA may in its sole discretion decide and such payment shall be made by the Borrower accordingly notwithstanding anything stated in Article 2.6 and the schedule.

The Borrower hereby irrevocably empowers authorizes LANKABANGLA to communicate with and receive the said amounts from his/her employer directly.

ARTICLE -3 SECURITY

3.1 The Borrower agrees and undertakes that the Loan any other dues under this Agreement shall be secured by the following:

- i. registered mortgage over the Property described in the schedule (hereinafter referred to as "the Property") in favour of LankaBangla vide Deed of Mortgage along with an Irrevocable General Power of Attorney to be executed/executed by the Borrower in favour of LankaBangla registered with the relevant sub-registrar.
- ii. number of cheques (i.e.Post dated Cheques, one cheque covering entire receivables & 2 cheques for other receivables issued by the Borrower in favour of LankaBangla.
- iii. **Personal Guarantee from Mr./Mrs. of & of the Borrower/Co-Borrower.**
 - i. Demand Promissory Note to be executed/executed by the Borrower in favour of LankaBangla.
 - ii. Letter of Continuity to be executed/executed by the Borrower in favour of LankaBangla.

3.2 The Borrower shall comply with the following:

- a) To give a declaration to the effect that the Borrower has a clear and marketable title to the Property offered as security, free from reasonable doubts and Encumbrances, and that the Borrower indemnifies and keeps LANKABANGLA saved, secured and harmless against all risk whatsoever.
- b) To execute any such agreement/s, document/s, undertaking/s that may be required now or hereafter at any time during the continuance of the Loan /or any other loan or loans granted by LANKABANGLA hereafter.

ARTICLE -4 CONDITIONS PRECEDENT TO DISBURSEMENT OF THE LOAN

- 4.1
 - a) The Borrower assures LANKABANGLA that he/she has, prior to receiving the disbursement of the Loan this day as aforesaid, utilised his/her own contribution i.e. the cost of the unit less LANKABANGLA's Loan.
 - b) The Borrower assures LANKABANGLA that he/she has absolute, clear and marketable title to the Property to be mortgaged by him/her as security for the Loan and that the said Property is absolutely unencumbered, undisputed and free from any liability whatsoever.
- 4.2 The obligation of LANKABANGLA to make any disbursements under the Loan Agreement shall also be subject to the following conditions:
 - a) No event of default, as defined in Article 7, has occurred.
 - b) Any disbursement under the Loan shall, at the time of request therefore, be needed immediately by the Borrower for the purpose of purchase or construction of the Property, as the case may be, and the Borrower shall produce such evidence of the proposed utilisation of proceeds of the disbursement as is found satisfactory by LANKABANGLA.
 - c) The Borrower shall have satisfied LANKABANGLA about the utilization of the proceeds of any prior disbursements.

ARTICLE -5 COVENANTS

5.1 Particular Affirmative Covenants

- a) The Borrower shall utilize the entire Loan for the purchase/construction of the property as indicated by him in his/her loan application and for no other purpose whatsoever.
- b) The Borrower covenants that he/she shall complete the said construction as indicated by him in his/her loan application or otherwise and obtain and produce to LANKABANGLA a proper completion certificate issued by the concerned authority.
- c) The Borrower shall maintain the property in good order and condition and will make all necessary repairs, additions and improvements thereto during the continuance of the loan at his/her own cost.
- d) The Borrower shall notify any change in his/her employment, business or profession within 7 days of the change. The Borrower shall also inform any change of correspondence address immediately with affecting such change.
- e) Borrower shall ensure that he complies with all applicable laws (including rules and regulations of various authorities), for the time being in force.

The Borrower further covenants that he shall pay all the charges, including maintenance charges for the scheduled property, at his own expense.

- f) Notwithstanding anything stated hereinbefore, the Borrower shall be vigilant and shall see that the property is always duly and properly insured against fire and other hazards, LANKABANGLA being made the sole beneficiary under the policy, for a value as required by LANKABANGLA, during the continuance of the loan and produce evidence thereof to LANKABANGLA each year and whenever called upon to do so.

5.2 The Borrower shall duly furnish details of any additions/alteration in the property, within approved plan, which might be proposed to be made during the continuance of the loan.

5.3 The Borrower agrees to the fact that LANKABANGLA or any person authorized by LANKABANGLA shall have free access to the property for the purpose of inspection/supervision and that the Borrower shall allow LANKABANGLA to inspect the progress of construction, examine the accounts of construction to ensure proper utilization of the loan, and/or to put up a board at some conspicuous place of the property stating inter alia that: "This property is mortgaged with LANKABANGLA" and/or any other notice(s) on the property at the sole discretion of LANKABANGLA, and that the Borrower shall not object to or raise any question against such deeds and activities.

5.4 That the Borrower hereby confirms and undertakes that the title over the Property of the owner from whom the Borrower shall/have purchase/already purchased the Property is clean, genuine, unencumbered and the Borrower has investigated these matters and found as such before approaching to LankaBangla for financing the Property. The Borrower further confirms that the Borrower shall acquire /already has acquired the Property in due legal process and thereby shall acquire/has already acquired the Property with good title. If any dispute arises regarding the Property in any manner whatsoever at any point of time, then the Borrower shall fully indemnify LANKABANGLA and in that case LANKABANGLA shall be at sole discretions to take such steps as it may deem fit including but not limited to call back the total loan facility in which event the Borrower shall pay off the total loan within 07 days from the date of such calling.

5.5 Negative covenants

Unless LANKABANGLA shall otherwise agree:

- a) The Borrower shall not sell mortgage, lease, and surrender or otherwise howsoever alienate the property or any part thereof.
- b) The Borrower shall not make any change in the declared use of the property. If the property is used for any other purpose in addition to any other action which LANKABANGLA might take, LANKABANGLA shall be entitled to charge, in its sole discretion, such higher rate of interest as it might fix.
- c) The Borrower shall not amalgamate or merge his/her property with any other adjacent property nor create any right of way/any other easement on or through the property.
- d) The Borrower shall not stand surety/guarantee the repayment of any loan or the purchase price of any asset without the written consent of LANKABANGLA.
- e) The Borrower shall not leave Bangladesh for employment or business or long term stay abroad without informing LANKABANGLA and if for any reason he/she leaves the country, he/she must arrange payment of EMI regularly.

ARTICLE-6 BORROWER'S WARRANTIES

6 The Borrower hereby warrants and undertakes to LANKABANGLA as follows:

- a) The Borrower confirms the accuracy and authenticity of the information given in his/her loan application made to LANKABANGLA including all information furnished prior to or after the same till this date.
- b) The Borrower confirms the receipt of the Sanction Letter with the terms and conditions mentioned therein and accepting the same by signing the copy marked "Acceptance Copy" and returning it to LANKABANGLA.
- c) Subsequent to the loan application there has been no Material Adverse Change affecting the purchase/construction of the Property or the grant of the Loan as prayed for in the loan application.
- d) There are no mortgages, charges lispendens or liens or other encumbrances or any rights of way, light or water or other easements or right of support on the whole or any part of the Property of the Borrower.
- e) The Borrower is not a party to any legal proceeding affecting his/her properties and that there is no reason likely to give rise to such litigation or to material claims against the Borrower.
- f) The Borrower is not aware of any document, judgment or legal process or other charges of any latent or patent defect affecting the title of the Property or of any material defect in the Property or its title which has remained undisclosed and/or which may affect LANKABANGLA prejudicially.
- g) The Borrower's Property is not included in or affected by any of the schemes of Government or of the improvement trust or any other public body or local authority or by any alignment, widening or construction of road under any scheme of the Government or of any statutory authority.
- h) No suit is pending in any Court of Law in respect of the Property to be mortgaged with LANKABANGLA nor has the Borrower been served with any Notice for infringing the provisions of any act relating to local bodies or Local Authorities or with any other process under law in force in Bangladesh.

- i) The Borrower has disclosed all facts relating to his/her Property to LANKABANGLA and has made available to them all the title deeds in his/her possession.
- j) The Borrower has paid all public dues or demands such as Income Tax and all the other taxes and revenues payable to the Government of Bangladesh or to any local authority and that at present there are no arrears of such taxes and revenues due and outstanding.
- k) It shall be the Borrower's obligation to keep himself acquainted with the rules of LANKABANGLA, herein referred to/ and those to be, in force from time to time.
- l) The Borrower declares that he/she has scrutinized and is satisfied with the building plan, commencement certificate and all the requisite permissions pertaining to the Property and that the construction is as per the approved plan and of a satisfactory quality.

ARTICLE-7 EVENTS OF DEFAULT AND REMEDIES OF LANKABANGLA

If one or more of the events specified in this Article (hereinafter called "Events of Default") shall have happened, then, LANKABANGLA by a written notice to the Borrower may immediately declare the entire principal and all accrued interest on the Loan that may be payable by the Borrower under or in terms of this Agreement and/or any other Agreement/s, document/s subsisting between the Borrower and LANKABANGLA, as well as all other charges, incidental expenses, costs and any other dues to be accrued forthwith and upon such declaration the same shall become due and payable forthwith and the security in relation to all Loans shall become enforceable, notwithstanding anything to the contrary in this Agreement or any other Agreement/s or document/s.

7.1 Events of Default

- a) the Borrower fails to pay any sum due from it hereunder on the due date or on demand, if so payable or fails to perform any of its other obligations under this Agreement;
- b) any representation, warranty or statement which is made (or deemed to have been made) by the Borrower in this Agreement or in any certificate, statement, in connection with this Agreement proves to be incorrect in with references to the fact and circumstances subsisting at such time would not be accurate in all material respects;
- c) there is a Material Adverse Change in the Borrower's financial position;
- d) there is any change in the directives of the Government of Bangladesh which, in the opinion of the Lender, would prejudice the Borrower's ability to meet its financial obligations in respect of this Facility;
- e) any indebtedness of the Borrower becomes due or capable of being declared due before its stated maturity, any guarantee or similar obligation of the Borrower is not discharged at maturity or when called or the Borrower goes into default under, or commits a breach of, any instrument or agreement relating to any such indebtedness, guarantee or other obligation;
- f) any petition or application is made for the appointment of a trustee, administrator, receiver or similar officer in respect of all or any part of the business or assets of the Borrower;
- g) the Borrower changes or threatens to change the nature or scope of its business/service, or any governmental authority expropriates or threatens to expropriate all or part of its assets and the result of any of foregoing is, in the determination of the Lender, to affect or prejudice its financial condition, his ability to perform its obligations under this Agreement;
- h) any provision of this Agreement is or becomes for any reason, invalid or unenforceable or any consent or approval required by the Borrower for the performance of its obligations hereunder is revoked or modified.
- i) Any information given by the Borrower in his/her loan application to LANKABANGLA for financial assistance is found to be misleading or incorrect in any material respect or any warranty referred to in Article 6 is found to be incorrect.
- j) If there is reasonable apprehension that the Borrower is unable to pay his/her debts or proceedings for classifying him as insolvent have been commenced.
- k) If the property given as security depreciates in value to such an extent that, in the opinion of LANKABANGLA, further security to the satisfaction of LANKABANGLA should be given and such security is not given, in spite of being called upon to do so.
- l) If the Borrower's Property which is pledged as security to LANKABANGLA for the loan is sold, disposed of charged, encumbered or alienated.
- m) If an attachment or restraint is levied on the Mortgaged Property or any part thereof, and/or certificate proceedings are taken or commenced for recovery of any dues from the Borrower.
- n) If the Borrower fails to furnish information/documents as required by LANKABANGLA under the provisions of this Agreement.
- o) If the Borrower shall become bankrupt or insolvent.

7.2 Expenses of Preservation of Assets of the Borrower and of Collection

All reasonable costs incurred by LANKABANGLA after an Event of Default has occurred in connection with:

- I) Preservation of the Borrower's assets whether now or hereafter existing) or
- II) Collection of amounts due under this Agreement shall be charged to the Borrower and reimbursed to LANKABANGLA as LANKABANGLA shall specify.

ARTICLE -8 WAIVER

No delay in exercising or omission to exercise, any right, power or remedy accruing to LANKABANGLA upon any default under this Agreement, mortgage deed or any other Agreement or document shall impair any such rights, power or remedy or shall be construed to be a waiver thereof or any acquiescence by it in any default, affect or impair any right, power or remedy of LANKABANGLA in respect of any other default.

ARTICLE- 9 EFFECTIVE DATE OF AGREEMENT

The Agreement shall be in force till all the moneys due and payable to LANKABANGLA under this Agreement as well as the Finance Documents that may be subsisting/executed between the Borrower and LANKABANGLA are fully paid.

ARTICLE- 10 MISCELLANEOUS

10.1 All moneys due and payable by the Borrower to LANKABANGLA under or in terms of this Agreement shall be paid at the registered office of LANKABANGLA by cheque, or bank draft, drawn in favour of LANKABANGLA in a schedule bank in the town or city where such registered office is situated or in any other manner as may be approved by LANKABANGLA and shall be so paid as to enable LANKABANGLA to realise the amount sought to be paid on or before the due date to which the payment relates. Credit for all payments by cheque/bank draft drawn will be given only on realisation thereof by LANKABANGLA.

- 10.2 a) The Borrower shall permit inspection of all books of accounts and other records maintained by him in respect of the loan, to officers of LANKABANGLA. The Borrower shall also permit similar inspection by officers of such other companies, banks, institution or bodies as LANKABANGLA may approve, authorize or nominate.
- b) LANKABANGLA shall have the right to create charge over the property in favour of any company, bank, institution or body by way of security for any refinance facility or any loan availed of by LANKABANGLA from such company, bank, institution or body;
- c) LANKABANGLA shall also have the right to transfer or assign the mortgage over the property in favour of any company, bank, financial institution or body in connection with any sale or transfer of the Loan by LANKABANGLA to them.
- d) LANKABANGLA shall have the authority to make available any information contained in the loan application form and/or any document or paper or statement submitted to LANKABANGLA by or on behalf of the Borrower and/or pertaining or relating to the Loan, to any rating or other agency or institution or body as LANKABANGLA in its sole discretion may deem fit.

10.3 This Agreement shall be governed by and construed in accordance with the laws of the People’s Republic of Bangladesh.

10.4 Any notice or request required or permitted to be given or made under this Agreement to LANKABANGLA or to the Borrower shall be given in writing. such notice or request shall be deemed to have been duly given or made when it shall be delivered by hand mail or telegram to the party to which it is required or permitted to be given or made at such party's address specified at the beginning of this Agreement:

IN WITNESS WHEREOF the parties hereto have signed on the date first above written.

Signed and Delivered by the within-named
LANKABANGLA FINANCE LIMITED

1.....
its authorized signatory

2.....
its authorized signatory

Signed and Delivered by the within-named **Borrower/s**
Signature & Date:

.....
Name:

Witness:

Witness:

1.
Name:

2.....
Name:

Address:

Address:

SCHEDULE OF PROPERTY:

PERSONAL GUARANTEE

Dated:

BY

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

(Hereinafter referred to as the "Guarantor")

IN FAVOUR OF

LANKABANGLA FINANCE LIMITED, Safura Tower (Level 11), 20, Kemal Ataturk Avenue, Banani, Dhaka- 1213, (hereinafter referred to as the "Lender " which expression unless excluded by or repugnant to the context shall mean and include its successors in interest, legal representative and assigns)

A. By a Loan Agreement no. dated (the "Loan Agreement") between the Lender and address at , (hereinafter referred to as the "Borrower "), the Lender has granted loan facilities of BDT. (Bangladeshi Taka) only (the "Facility") to the Borrower.

B. Pursuant to the terms and conditions of the Loan Agreement, this Guarantee is executed by the Guarantor in favour of the Lender for securing the payment of the Facility including all interest, charges, fees, commissions, etc. (Loan Obligations) to the extent provided hereunder.

IN WITNESS WHEREOF THE PARTIES HERETO AGREE THAT:

1.1 Definitions

Capitalized terms used but not otherwise defined herein shall have the meanings ascribed to them in the Loan Agreement. In this Guarantee, unless the context otherwise requires:

"Collateral Instruments" means notes, bills of exchange, certificates of deposit and other negotiable and non-negotiable instruments, guarantees, indemnities and other assurances against financial loss and any other documents or instruments which contain or evidence an obligation (with or without security) to pay, discharge or be responsible directly or indirectly for, any indebtedness or liabilities of the Borrower or any other person liable and includes any documents or instruments creating or evidencing a mortgage, charge (whether fixed or floating), pledge, guarantee, lien, hypothecation, assignment, trust arrangement or security interest of any kind;

"Guarantee" includes each separate or independent stipulation or agreement by the Guarantor contained in this Guarantee;

'Guaranteed Liabilities' the indebted obligations of the Borrower under the Facility Agreement including, without limitation, commission (as well after as before judgement) to date of payment at such rates and upon such terms as may from time to time be agreed, fees and other charges and all legal and other costs, charges and expenses on a full and unqualified indemnity basis which may be incurred by the Lender in relation to any such moneys, obligations or liabilities or generally in respect of the Borrower , the Guarantor or any Collateral Instrument.

"Incapacity" means the death, bankruptcy, unsoundness of mind or insolvency;

Words importing the plural shall include the singular and vice versa.

2 Guarantee

2.1 In consideration of the Lender agreeing to grant the Facility to the Borrower pursuant to the Facility Agreement, the Guarantor hereby guarantees to pay to the Lender immediately on demand by the Lender the Guaranteed Liabilities of the Borrower , now or hereafter due, owing or incurred by the Borrower to the Lender under or pursuant to the Facility Agreement and the other such Security Documents when the same become due for payment or discharge whether by acceleration or otherwise, and whether such moneys, obligations or liabilities are express or implied, present, future or contingent, joint or several, incurred as principal or surety, originally owing to the Lender or purchased or otherwise acquired by it, or incurred on any Banking account or in any other manner whatsoever.

2.2 As a separate and independent stipulation, the Guarantor agrees that if any purported obligation or liability of the Borrower which would have been the subject of this Guarantee had it been valid and enforceable is not or ceases to be valid or enforceable against the Borrower on any ground whatsoever whether or not known to the Lender , including, without limitation, any irregular exercise or absence of any corporate power or lack of authority of, or breach of duty by, any person purporting to act on behalf of the Borrower or any legal or other limitation, whether under the Limitation Act or otherwise or any disability or Incapacity or any change in the constitution of the Borrower, the Guarantor shall nevertheless be liable to the Lender in respect of that purported obligation or liability as if the same were fully valid and enforceable and the Guarantor were the principal debtor in respect thereof. The Guarantor hereby agrees to keep the Lender fully indemnified on demand against all damages, losses, costs and expenses arising from any failure of the Borrower to perform or discharge any such purported obligation or liability.

2.3 Any certificate or determination of the Lender as to the Guaranteed Liabilities shall, in the absence of manifest error, be binding and conclusive on and against the Guarantor.

2.4 The Guarantor agrees to pay penal interest on each amount demanded of him under this Guarantee in such amount as the Lender certifies as representing the cost to the Lender of any delayed payment or non-payment under the Facility Agreement .

2.5 The liability of the Guarantor shall not be affected, nor shall this Guarantee be discharged or reduced by reason of (i) The Incapacity of the Borrower or any other person liable; or (ii)The Lender granting any time, indulgence or concession to, or compounding with, discharging, releasing or varying the liability of the Borrower or any other person liable or renewing, determining, varying or increasing any accommodation, facility or transaction or otherwise dealing with the same in any manner whatsoever or concurring in, accepting or varying any compromise, arrangement or settlement or omitting to claim or enforce payment from the Borrower or any other person liable.

- 2.6 The Lender shall not be obliged to make any claim or demand on the Borrower or to resort to any Collateral Instrument or other means of payment now or hereafter held by or available to it before enforcing this Guarantee and no action taken or omitted by the Lender in connection with any such Collateral Instrument or other means of payment shall discharge, reduce, prejudice or affect the liability of the Guarantor under this Guarantee, nor shall the Lender be obliged to apply any money received or recovered in consequence of any enforcement or realisation of any such Collateral Instrument or other means of payment in reduction of the Guaranteed Liabilities.
- 2.7 The Guarantor agrees that, without the prior written consent of the Lender, he will not : (i) exercise his rights of subrogation, reimbursement and indemnity against the Borrower or any other person liable; (ii) demand or accept payment in whole or in part of any indebtedness now or hereafter due to the Guarantor, from the Borrower or from any other person liable or demand or accept any Collateral Instrument in respect of the same or dispose of the same; (iii) claim any set-off or counterclaim against the Borrower or any other person liable in competition with the Lender in the liquidation of the Borrower;
- 2.8 All payments to be made by the Guarantor under this Guarantee shall be made in full, without any set-off or counterclaim whatsoever and, free and clear of any deductions or withholdings, on the due date to the account of the Lender .

3 Continuing Representations and warranties

The Guarantor represents and warrants that:

- (a) This Guarantee constitutes valid and legally binding obligations of the Guarantor enforceable in accordance with its terms and the Guarantee by the Guarantor will not (i) contravene any existing applicable law, statute, rule or regulation or any judgement, decree or permit to which the Guarantor is subject, (ii) conflict with, or result in any breach of any of the terms of, or constitute a default under, any agreement or other instrument to which the Guarantor is a party or are subject or by which he is bound, or (iii) result in the creation or imposition of or oblige the Guarantor to create any encumbrance on any of the Guarantor's undertakings, assets, rights or revenues.
- (b) No litigation, arbitration or administrative proceeding is/are taking place, pending or, to the knowledge of the officers of the Guarantor, threatened against the Guarantor, which could have materially adverse effect on the Guarantor in performing this Guarantee.

4. Set-off

The Guarantor authorises the Lender to apply any credit balance to which the Guarantor is then entitled on any account of the Guarantor with the Lender at any of their branches in or towards satisfaction of any sum then due and payable from the Guarantor to the Lender under this Guarantee. The Lender shall not be obliged to exercise any right given to it by this Clause. The Lender shall notify the Guarantor forthwith upon the exercise or purported exercise of any right of set-off giving full details in relation thereto.

5. Benefit of this Guarantee

- 5.1 This Guarantee shall be binding upon the Guarantor and his/her heirs and legal representatives in title and shall inure for the benefit of the Lender and its successors in title and assignees and transferees.
- 5.2 The Guarantor may not assign or transfer any of his rights or obligations under this Guarantee.
- 5.3 The Guarantor agree to reimburse the Lender on demand for all legal and other costs, charges and expenses on a full and unqualified indemnity basis, which may be incurred by the Lender in relation to the enforcement on this Guarantee against the Guarantor.

IN WITNESS whereof the parties to this Guarantee have caused this Guarantee to be duly executed as a deed on the date first above written.

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

Witness:

Witness:

1.

2.

Name:

Name:

Address:

Address:

LANKABANGLA FINANCE LIMITED
DEMAND PROMISSORY NOTE

On demand I/We, , son/daughter/wife
of having the residence address at.....
..... permanent address at
..... to pay to **LANKABANGLA FINANCE LIMITED** or order a sum of BDT.
..... (Bangladeshi Taka) only with
interest at the rate of per annum.

I/We further declare that I/we dispense with a notice of dishonour in terms of section 98(a) of the Negotiable Instrument Act No. XXVI of 1881.

NAME:

DATE:

LETTER OF CONTINUATION

Date:

LANKABANGLA FINANCE LIMITED

Safura Tower (Level 11)
20, Kemal Ataturk Avenue
Banani, Dhaka 1213

(hereinafter referred to as the "Lender" which expression unless excluded by or repugnant to the context will mean and include its successor-in-interest, legal representatives, administrators, assigns).

Dear Sir,

I/We,

having the residence address at

permanent address at

being the Borrower, beg to enclose a Demand Promissory Note datedsigned by me/us that is given to the Lender as security for the repayment of credit facility which is at present outstanding in my/our name and also for repayment of any credit facility to the extent of BDT. (Bangladeshi Taka)
only which I/we may avail of hereafter and the said Promissory Note is to be a security to the Lender for the repayment of the ultimate balance or sum remaining unpaid on the credit facility and I/we shall remain liable on the said Promissory Note, notwithstanding the fact that by payments made into my/our account from time to time the credit 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 the Lender is at liberty to take such steps as it considers expedient in order to enforce payment of the Promissory Note at any time after it's notice demanding payment has been posted and default made in payments for 3 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/we hereby acknowledge and confirm that I/we am/are liable to the Lender for payment of the amount mentioned in the said Promissory Note together with interest thereon; and that the limitation of the said Promissory Note shall be suspended in accordance with the Limitation Act, 1908 (and any amendment thereto) until I/we default in repayment of credit facility, the limitation shall start from the date of default.

Yours faithfully,

Name :

AUTHORITY TO COMPLETE PROMISSORY NOTE, CHEQUE ETC.

To
LankaBangla Finance Limited
20, Kemal Ataturk Avenue
Safura Tower (Level-11)
Banani, Dhaka 1213.

Dear Sir(s):

In consideration of the Loan Agreement No. Dated:and any amendment thereto (hereinafter referred to as "Loan Agreement") entered into between **LankaBangla Finance Ltd.** and I/we, the undersigned,, having the residence address at permanent address at, being the Borrower will deliver to you promissory notes and/or Cheques pursuant to the terms of the Loan agreement and its schedule duly executed by the Borrower and complete in all respect except that the date and/or amount which will be kept blank.

I/We acknowledge that the Promissory Notes and/or Cheques will be delivered to you in fulfillment to the requirements of the Loan Agreement and that, in addition to and not limited by the authorizations contained herein; you have the right to treat the Promissory Notes and/or Cheques in all respects, in the manner contemplated by the Loan Agreement.

You or any of your agents or employees with full rights of substitution are hereby irrevocably and specifically authorized and empowered, in your sole discretion and at any time, to complete the Promissory Notes and/or Cheques by inserting therein the appropriate date and/or proper amount including accrued interest, default interest, stipulated loss value, and other costs to be borne by the Borrower as determined by you pursuant to the Loan Agreement.

I/We acknowledge and agree that all actions taken by you pursuant to the Power of Attorney including but not limited to the determination of the date or the amount to be inserted in the Promissory Notes and/or Cheques shall be binding final and conclusive on me/us.

I/We further acknowledge and agree that this authorization is irrevocable and may not be limited in any manner whatsoever except to the extent specifically stated herein. This authorization shall expire on the date that you, in your sole discretion, determine that all sums owing or which shall become owing under the Loan Agreement as the case may be, have been fully paid. Any and all authorizations of the Borrower required for this Power of Attorney have been obtained and shall remain in full force and effect until all obligations and the Loan Agreement have been discharged.

This authority is made on this the day of, 20

For and on behalf of the Borrower

.....

Name :
Designation :

Witness:

1.		2.	
Name	:	Name	:
Address	:	Address	:

Letter of Disbursement

Date:

The Manager

LankaBangla Finance Limited

Safura Tower (Level-11), 20 Kemal Ataturk Avenue

Banani, Dhaka-1213

Dear Sir,

With reference to the above, i would like to request you to disburse the Home/Mortgage Loan facility granted to me and handover the cheque of BDT. only to

as per sanction letter Ref. No. dated

I would appreciate if you fix the EMI date..... day of each month commencing from.....

Looking forward of your early action in this regard.

Yours sincerely,

Name:

Letter of Disbursement

Date:

The Manager

LankaBangla Finance Limited

Safura Tower (Level-11), 20 Kemal Ataturk Avenue

Banani, Dhaka-1213

Dear Sir,

With reference to the above, i would like to request you to disburse the Home/Mortgage Loan facility granted to me and handover the cheque of BDT. only to

as per sanction letter Ref. No. dated

I would appreciate if you fix the EMI date..... day of each month commencing from.....

Looking forward of your early action in this regard.

Yours sincerely,

Name:

Date:

To

LANKABANGLA FINANCE LIMITED
20, Kemal Ataturk Avenue
Safura Tower (Level-11)
Banani, Dhaka-1213

(hereinafter referred to as the "Lender" which expression unless excluded by or repugnant to the context shall mean and include its legal representative, successors -in-interest, assigns)

LETTER OF LIEN

Dear Sir,

In accordance with the provisions of the Loan Agreement No. datedexecuted between you being the Lessor and.....I namely

.....father's /husband's name.....having address at

.....
.....

(hereinafter referred to as the "Loan Agreement"), do hereby create lien on the following TDR/Share with a total face value of Tk.(Taka..... only in accordance with the terms and conditions of the said Loan Agreement:

TDR No./Share	Amount (BDT.)	Issuing Authority/Bank

I/We hereby authorize you to encash, assign, create, lien or otherwise dispose of the said TDR/Share, irrespective of their maturity and at any point of time, to realize your outstanding amount of the loan plus any charges whatsoever due under the said Lease Agreement, such as interest thereon, delinquent charges, legal costs and so forth in the event of my/our failure has occasioned.

I/We am/are simultaneously advising the said bank/Issuing authority by endorsing a copy of this letter about creation of lien on my/our said TDR/Share to LankaBangla Finance Limited and/or its assignees. I/we confirm that when you present that TDR/Share for encashment to the Bank/Issuing Authority will, and is hereby instructed to, encash the TDR/Share and all interest in your favor notwithstanding any objections, protest or demand of any kind from and/or our legal representatives or assignees all of which are hereby expressly waived by me/us, I/we am/are asking the Bank/Issuing Authority to hereby record this creation of lien on TDR/Share in their books/register and not to pay any interest or principal or any other privileges without your prior written consent to me/us.

The lien hereunder created on the TDR/Share shall be irrevocable and shall continue until I/we have discharged all payment obligations including interests and all other charges under the terms and conditions of the Lease Agreement and I/we shall not under any circumstances countermand the authority given hereunder until my/our such obligations have been fully and finally discharged.

I/We further hereby declare that this undertaking and authorization shall be binding in the manner aforesaid on my/our successors-in-interest and assigns.

Yours faithfully,

Name :

Witness 1:

Witness 2:

Address :

Name:

Name:

Address:

Address:

Annexure-B

Client Acknowledgement Form

Table-A: (সম্পদ ভিত্তিক Product এর জন্য)

গ্রাহকের নাম:		
ঋণ/লিজ সুবিধার বিবরণ মঞ্জুরীকৃত ঋণ/লিজের পরিমাণ : ঋণ/লিজ গ্রহণের উদ্দেশ্য : Product এর ধরন :		
প্রশ্নসমূহ	মন্তব্য	
	প্রতিষ্ঠানের মন্তব্য	গ্রাহকের মন্তব্য
১. মোট কত টাকা বিতরণ করা হবে?		প্রতিষ্ঠানটির মন্তব্যের সাথে একমত
২(ক). ঋণ/লিজ সুবিধার সমুদয় অর্থ কি এককালীন বিতরণ করা হবে? ২(খ). যদি এককালীন বিতরণ করা না হয়, তবে কয়টি কিস্তিতে এবং কী পরিমাণ তা বিতরণ করা হবে?		প্রতিষ্ঠানটির মন্তব্যের সাথে একমত
৩. কত বছরে ঋণ/লিজ পরিশোধ করতে হবে? (পুন:তফসিলকৃত হিসাবের জন্য পুন:তফসিলিকরণের পর হতে)		প্রতিষ্ঠানটির মন্তব্যের সাথে একমত
৪(ক). ঋণ/লিজ পরিশোধের ক্ষেত্রে কোন Grace Period দেয়া হবে কি? ৪(খ). Grace Period দেয়া হলে, তা কত সময়ের জন্য?		প্রতিষ্ঠানটির মন্তব্যের সাথে একমত
৫. কিস্তির টাকা কিভাবে পরিশোধ করতে হবে (মাসিক/ত্রৈমাসিক/ষান্মাসিক ভিত্তিতে)?		প্রতিষ্ঠানটির মন্তব্যের সাথে একমত
৬. প্রতিটি কিস্তির পরিমাণ কত হবে?		প্রতিষ্ঠানটির মন্তব্যের সাথে একমত
৭(ক). ঋণ/লিজ পরিশোধের মেয়াদকালে কিস্তির পরিমাণ একই থাকবে কিনা? ৭(খ). না থাকলে, গ্রাহককে সম্পূর্ণ পরিশোধ সূচি সম্পর্কে অবহিত করা হয়েছে কিনা?		প্রতিষ্ঠানটির মন্তব্যের সাথে একমত
৮(ক). সুদের হার সবসময় একই থাকবে কিনা? ৮(খ). একই থাকলে, সুদের হার কত হবে? ৮(গ). সুদহার পরিবর্তনীয় হলে, গ্রাহককে এ সম্পর্কে অবহিত করা হয়েছে কিনা?		প্রতিষ্ঠানটির মন্তব্যের সাথে একমত
৯(ক). বকেয়া ঋণের সাথে ভবিষ্যতে কোন ফি বা চার্জ আদায় করা হবে কিনা? ৯(খ). যদি কোন ফি বা চার্জ আদায় করা হয়, তবে কোন পরিস্থিতিতে এবং কি পরিমাণে তা আদায় করা হবে?		প্রতিষ্ঠানটির মন্তব্যের সাথে একমত
১০(ক). ঋণ/লিজ হিসাবটি মেয়াদপূর্তির পূর্বে সময় করা হলে কোন জরিমানা প্রদান করতে হবে কিনা? ১০(খ). যদি প্রদান করতে হয়, তবে তার পরিমাণ কত?		প্রতিষ্ঠানটির মন্তব্যের সাথে একমত
	তারিখসহ কর্মকর্তার স্বাক্ষর:	তারিখসহ গ্রাহকের স্বাক্ষর:

*পুন:তফসিলকৃত ঋণ/লিজ হিসাবের ক্ষেত্রে ১ ও ২ নং প্রযোজ্য নয়।

LankaBangla Finance Limited

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LankaBangla Finance Limited
Clientele Acknowledgment Form (CAF)
(As per guideline of Bangladesh Bank)

Name of the Client:			
Description of Loan/Lease Facility			
Sanction Amount:			
Purpose of the Loan:			
Product Category:			
SL No.	Questions	Comments	
		FI's Comment	Client's Comment
1.	What is the total amount to be disbursed?		Agreed with the FI's comment.
2(a). 2(b).	Will it be disbursed at once? If not, how will be there many parts and mention the amounts in each disbursement?		Agreed with the FI's comment.
3.	What will be the tenure for repayment? (In case of rescheduled accounts, the tenure should be considered from the date of rescheduling)		Agreed with the FI's comment.
4(a). 4(b).	Is there any grace period allowed? If so, How long?		Agreed with the FI's comment.
5.	What will be the mode of repayment (monthly/quarterly/half-yearly)?		Agreed with the FI's comment.
6.	What will be the installment size?		Agreed with the FI's comment.
7(a). 7(b).	Whether the installment size will be same throughout the repayment tenure? If not, is the client fully informed about this repayment reschedule?		Agreed with the FI's comment.
8(a). 8(b). 8(c).	Whether the interest rate is fixed or flexible? If fixed, what will be rate? If flexible, is the client informed about it?		Agreed with the FI's comment.
9(a). 9(b).	Will there be any fees or other charges being added in future? If so, how much extra will the client have to pay and under what circumstances?		Agreed with the FI's comment.
10(a). 10(b).	Will there be any prepayment penalty if the client settles the loan/lease early? If so, how much the client will have to pay as early settlement fee?		Agreed with the FI's comment.
N.B.: For rescheduled accounts, questions number 1 and 2 of this CAF is not applicable.			

Official's Signature with Date

Client's Signature with Date

Client Feedback Form

Table-C: (সম্পদ ভিত্তিক Product এর জন্য)

গ্রাহকের নাম:		
ঋণ/লিজ সুবিধার বিবরণ		
মঞ্জুরীকৃত ঋণ/লিজের পরিমাণ :		
ঋণ/লিজ গ্রহণের উদ্দেশ্য :		
Product এর ধরন :		
Feedback এর মেয়াদ (.....হতেপর্যন্ত)		
প্রশ্নসমূহ	মন্তব্য	
	প্রতিষ্ঠানের মন্তব্য	গ্রাহকের মন্তব্য
১(ক). চুক্তি অনুযায়ী মঞ্জুরীকৃত ঋণ/লিজের অর্থ গ্রাহক পেয়েছেন কিনা?	হ্যাঁ/না	হ্যাঁ/না
১(খ). না পেয়ে থাকলে, কি কারণে পাননি ?		প্রতিষ্ঠানটির ব্যাখ্যার সাথে সম্মত/সম্মত নই
২(ক). চুক্তি মোতাবেক Grace Period প্রদান করা হয়েছে কিনা ?		হ্যাঁ/না
২(খ). প্রদান করা না হয়ে থাকলে, তার কারণ কি ছিল?		প্রতিষ্ঠানটির ব্যাখ্যার সাথে সম্মত/সম্মত নই
৩(ক). ঋণ/লিজ চুক্তিতে উল্লেখ না থাকা সত্ত্বেও Feedback এর মেয়াদকালে ফি বা জরিমানা হিসেবে কোন অতিরিক্ত অর্থ আদায় করা হয়েছে কি?		হ্যাঁ/না
৩(খ). এরূপ কোন অর্থ আদায় করে থাকলে তার কারণ কি ছিল?		প্রতিষ্ঠানটির ব্যাখ্যার সাথে সম্মত/সম্মত নই
৩(গ). প্রতিষ্ঠানটি কর্তৃক ৩(খ) এ প্রদত্ত ব্যাখ্যার সাথে গ্রাহক সম্মত না হলে, তার কারণ কি?		
৪(ক). উপরে উল্লিখিত Feedback এর মেয়াদকালে সুদহার পরিবর্তন করা হয়েছে কিনা?		হ্যাঁ/না
৪(খ). ঐ সময়ে সুদহার পরিবর্তন করা হয়ে থাকলে, তার কারণ কি ছিল?		প্রতিষ্ঠানটির ব্যাখ্যার সাথে সম্মত/সম্মত নই
	তারিখসহ কর্মকর্তার স্বাক্ষর:	তারিখসহ গ্রাহকের স্বাক্ষর:

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LankaBangla Finance Limited
Clientele Feedback Form-CFF
 (As per guideline of Bangladesh Bank)

Name of the Client:	
Sanction Amount:	Description of Loan/Lease Facility
Purpose of the Loan:	
Product Category:	
Period of the Feedback (from _____ to _____):	

SL No.	Questions	Comments	
		FI's Comment	Client's Comment
1(a).	Had the client received lo agreement?	Yes/No	Yes/No
1(b).	If not, what was the reason (in brief)?		Agreed/not agreed with FI's explanation
2(a).	Whether the grace period (if any) was allowed accordingly or not?		Yes/No
2(b).	If not, what was the reason?		Agreed/not agreed with FI's explanation
3(a).	Whether FI had charged any extra fee/penalty during this period that not mentioned in the agreement?		Yes/No
3(b).	If so, what was the reason?		Agreed/not agreed with FI's explanation
3(c).	If the client differs with the explanation of the FI as mentioned in 3(b), what are the reasons to differ?		
4(a).	Was there any change in the period?		Yes/No
4(b).	If so, what was the reason?		Agreed/not agreed with FI's explanation

 Official's Signature with Date

 Client's Signature with Date

Application Check List

Applicant Name: _____

Document	Required		Obtained		Remarks
	Yes	No	Yes	No	
Application Form Duly Filled Up with proper date & signature					
Valid Photo ID (National ID/Passport/Driving License/Commissioner Certificate)					
Photograph of Applicant/Proprietor/all Partners/all Directors -3 Copies (Self Attested, Attested by RM)					
TIN Certificate and/or Income Tax Document (IT Return copy with receipt)					
Personal Guarantors' particulars duly filled & signed					
Valid Photo ID of PG (National ID/Passport/Driving License/Commissioner Certificate)					
Photograph of PG - 2 Copies (Attested by both Applicant & Guarantor)					
Quotation Accepted By the Client					
CIB Undertaking					
Bank Statement of Last 12 Months					
Utility Bill Copy (if applicable)					
Net Worth Declaration by applicant and guarantors					
Visiting Card of applicant and guarantors, if applicable					
Applicant's name spell and Applicant's father, mother & spouse name spelling to be consistent					
With all submitted documents (Photo ID, CIB inquiry & file)					
Declaration regarding any mismatch in name/s with supporting docs (if applicable)					
Bank statement verification request letter/authorization letter					
Other Loan Facility Information (Sanction Letter copy) – if applicable					
SALARIED PERSON					
Salary Certificate/LOI/Pay Slip (Preference 1/2/3)					
Pay Slip (Last 3 Months)					
Company ID Card (Photocopy attested by applicant & RM)					
BUSINESSMAN/PROPRIETORSHIP/PARTNERSHIP					
Latest Trade License (Updated Copy)					
Trade License Copy (to comply minimum business length)					
TIN Certificate (Organization)					
Copy of Partnership Deed (if applicable)					
MOA & AOA (RJSC Certified Copy)					
Certificate of Incorporation (RJSC certified copy)					
RJSC attested From X & XII (Photocopy)					
Audited Financial Statements (Last 3 Years)					
Audited/Management Account (Latest not before 6 months)					
Board Resolution/Partners Resolution (if applicable)					
VAT Registration Certificate					
ERC OR IRC					
Other Business Documents Supporting (if applicable)					
LANDLORD					
Ownership Document (Ownership Deed/Mutation/Holding Tax)					
Copy of Rental Deed/Money Receipt/Others					
SELF EMPLOYED PERSON					
Professional Certificates (Photocopy)					
Proof of Professional Association Membership					
Income Declaration/Proof of other Income (in case of Private Practice)					
OTHERS, IF APPLICABLE					
Flat/Land Ownership Document Copy (if R/A is permanent)					
Asset Deed copy as per net worth declaration (Best effort basis)					
Others (If Necessary)					
NOTE					
All documents duly signed by the Applicant, Source & RO					
Duly completed CAF, CFF and KYC form					

Prepared By	Checked By		
_____ Business	_____ Business	_____ CRM	_____ Operations

Documentation Check List

The following property related documents are required prior to disburse your loan:

	Particulars
	For Private Land:
	Baya Deed (original/certified/photocopy)
	Ownership Deed (original/certified/photocopy)
	Development agreement with the land owner
	Power of Attorney (if any)
	Recent Survey report i.e. math parcha
	CS/RS/SA Parcha, DCR (PS,BS,RS Parcha for Chittagong)
	Mutation Parcha/Khatianm, C.S. R.S b& S.A. operation
	Up to date land tax receipt
	Up to date municipality tax receipt
	Non Encumbrance Certificates (NEC) for 13 years
	Approved plan and approval letter of RAJUK/CDA- Mandatory
	Estimate of the cost of construction
	Soil Test Report
	Project Brochure
	Memorandum & Article of Association of the Developer Company
	Company Profile
	Title report by developers lawyer
	Location Map
	For Leasehold Land:
	Baya Deed (original/certified/photocopy)
	Ownership/Leased Deed (original/certified/photocopy)
	Development agreement with the land owner
	Power of Attorney (if any)
	Power of Attorney acceptance from letter from concerned Gov. Authority
	- Mutation Letter from relevant Govt. office-RAJUK/CDA
	- Mutation Letter from National Housing Authority (NHA)
	- Mutation Letter from Ministry of Works
	Duplicate Carbon Receipt (DCR) with mutation order sheet
	Recent Survey Report i.e. math parcha
	Non Encumbrance Certificates (NEC)
	Up to date land tax receipt
	Up to date municipality tax receipt
	Permission from the lessor to mortgage (if required)
	Approved plan and approval letter of RAJUK/CDA
	Estimate of the cost of construction
	Soil Test Report
	Project Brochure
	Memorandum & Article of Association of the Developer Company
	Developers Board Resolution for execution of documents
	Company Profile
	Title report by developers lawyer
	Location Map

- Any other relevant document not specified above

Note: Incomplete documentation may cause delay in processing of your loan

Signature of Client and Date _____

Signature of RM & Date _____