

Personal Loan

Making the most of life's prospects now



Name

Branch

Account Number

Growing Together...

Please attach
business card



Photograph of
Applicant(s)
(Self Attested)

Applicant Information
Personal Loan Application Form
(Please Complete in BLOCK Letters)

Date:

The Manager
LankaBangla Finance Ltd.

_____ Branch,

Dear Sir/Madam,

I/We hereby apply for a loan of BDT (In Number).....

(In Words)

In purpose of Product

Tenure ☐ 12 Months ☐ 24 Months ☐ 36 Months ☐ 48 Months ☐ 60 Months

PERSONAL DETAILS

Applicant's Name

আবেদনকারীর নাম

Father's Name

পিতার নাম

Mother's Name

মাতার নাম

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

☐ Land Lord/Land Lady

☐ Professional

Nationality

Religion

National ID/Passport/Driving license No.

eTIN No.

Other Photo ID Type & No.

No. of Dependent

Spouse Name

Profession

স্বামী/স্ত্রীর নাম

Mobile

E-mail

Applicant's Signature

Date:

CONTACT DETAILS

Present Address (Residence)			
আবাসস্থলের ঠিকানা			
Residential Status	<input type="checkbox"/> Owned	<input type="checkbox"/> Rented	<input type="checkbox"/> Family Owned Others <input type="text"/>
Rent Per Month (if rented)	BDT <input type="text"/>	Years in Current Address	<input type="text"/>
Permanent Address			
স্থায়ী ঠিকানা			
Contact Number	Residence <input type="text"/>	Mobile	<input type="text"/>
	Email <input type="text"/>		

Professional Information (For Service Holder)

Name of the Employer			
Designation	<input type="text"/>	Department	<input type="text"/>
Office Address			
Employment Status	<input type="checkbox"/> Permanent	<input type="checkbox"/> Contractual	<input type="checkbox"/> Others (Please Mention) <input type="text"/>
Date of Joining	<input type="text" value="DD / MM / YYYY"/>	Office Phone	<input type="text"/>
Total Length of Service	<input type="text"/>	Previous Employer	<input type="text"/>
Previous Designation	<input type="text"/>		

Business Details (For Businessperson)

Name of the Organization				
Designation	<input type="text"/>	Equity of Share (%)	<input type="text"/>	
Nature of Business				
Main Product/Service				
Office Address				
Legal Status of Business	<input type="checkbox"/> Proprietorship	<input type="checkbox"/> Partnership	<input type="checkbox"/> Private Ltd.	<input type="checkbox"/> Public Ltd. <input type="checkbox"/> Society
Date of Inception	<input type="text" value="DD / MM / YYYY"/>	Office Phone	<input type="text"/>	
Office Premises Status	<input type="checkbox"/> Own	<input type="checkbox"/> Rented	Total Business Experience	<input type="text"/>

Self-employment Details (For Professionals)

Profession	<input type="checkbox"/> Doctor	<input type="checkbox"/> Engineer	<input type="checkbox"/> Consultant	<input type="checkbox"/> Others	<input type="text"/>
Name of Organization					
Address					
Number of Consultancy	<input type="text"/>	<input type="checkbox"/> Daily	<input type="checkbox"/> Weekly	<input type="checkbox"/> Monthly	<input type="checkbox"/> Others <input type="text"/>
Phone	<input type="text"/>		Mobile	<input type="text"/>	

Applicant's Signature

Date:

Land Lord/Land Lady

Type of Rented Premises	<input type="checkbox"/> Commercial	<input type="checkbox"/> Residential	Number of Floors Rented	<input type="text"/>
Address of Rented Premises	<input type="text"/>			
	<input type="text"/>			
	<input type="text"/>	Rented Area in Sft (Appx)	<input type="text"/>	
Phone	<input type="text"/>	Mobile	<input type="text"/>	

Assets & Liabilities Statement

Assets	Details	Amount (BDT)
Cash		
In Hand		<input type="text"/>
At Bank	Name of Bank <input type="text"/>	<input type="text"/>
Fixed Deposits	Name of Bank <input type="text"/>	<input type="text"/>
Investment		
Bond/Savings Certificate	Type <input type="text"/> Name <input type="text"/> Name <input type="text"/> Name of Brokerage House: <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Share Portfolio		<input type="text"/>
Land & Building		
Agricultural	Area & Location <input type="text"/> Details <input type="text"/>	<input type="text"/>
Non-Agricultural	Area & Location <input type="text"/> Details <input type="text"/>	<input type="text"/>
Building	Area & Location <input type="text"/> Details <input type="text"/>	<input type="text"/>
Vehicles		<input type="text"/>
Others (Please describe)		<input type="text"/>
Total Assets		<input type="text"/>

Liabilities	Details	Installment Amount	Amount (BDT)
Personal Loan/Consumer Credit	<input type="text"/>	<input type="text"/>	<input type="text"/>
Housing-Loan	<input type="text"/>	<input type="text"/>	<input type="text"/>
Car Loan	<input type="text"/>	<input type="text"/>	<input type="text"/>
Credit Card	<input type="text"/>	<input type="text"/>	<input type="text"/>
Others (Please describe)	<input type="text"/>	<input type="text"/>	<input type="text"/>
Total Liabilities		<input type="text"/>	<input type="text"/>

Note: Please attach additional sheet if required

Total Net Worth (Total Assets - Total Liabilities) =

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

Applicant's Signature

Date:

Financial Information

Monthly Income	Amount (BDT)	Type of Expenses	Amount(BDT)
Primary Applicant			
Salary		Rent, Utility & Transportations	
Profit		Living Expenses (food, clothing & education)	
Rent		Home Loan Repayments	
Interest		Other Loan Repayments	
Others Income		Credit Card Expenses	
Total Income(A)		Total Expenses (B)	

Net Income (A-B) = BDT.....**Reference**

Particulars	Reference-1
Name	
Relationship	
Residence Address	
Company Name	
Designation	
Address	
Phone (T&T)	
Residence	
Office	
Cell No.	

Declaration

I do hereby declare that the information furnished above, in the application form and in the attached annexure/s are true and correct. I understand this application remains the property of LankaBangla Finance Limited (LBFL) whether the loan facility is granted or not and LBFL reserves the right to approve or reject the application at the sole discretion of LBFL without stating any reasons therefore.

Applicant's Signature

Date:

UNDERTAKING

Annexure 'Ka'

Date: _____

The Manager
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 Name : _____
(if applicable)

Permanent Address : _____

Present Address : _____

Business/Office : _____
Address

National ID No. : _____ Issue Date: _____

Contact No. : _____

eTIN 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 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 :

Please attach
business card



Photograph of
Co-Applicant(s)
(Self attested)

Co-Applicant Information

PERSONAL DETAILS

Co-Applicant's Name			
সহ-আবেদনকারীর নাম			
Father's Name			
পিতার নাম			
Mother's Name			
মাতার নাম			
Date of Birth	DD / MM / YYYY	Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female
Marital Status	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Widow	Others	
Highest Education Level	<input type="checkbox"/> SSC <input type="checkbox"/> HSC <input type="checkbox"/> Graduate	<input type="checkbox"/> Post Graduate	Others <input type="checkbox"/>
Professional Status	<input type="checkbox"/> Salaried <input type="checkbox"/> Businessman <input type="checkbox"/> Professional	<input type="checkbox"/> Land Lord/Land Lady	
Nationality	Bangladeshi	Religion	
National ID/Passport/Driving license No.		eTIN No.	
Other Photo ID Type & No.		No. of Dependent	
Spouse Name		Profession	
স্বামী/স্ত্রীর নাম			
Mobile		E-mail	
Relation with Applicant			

CONTACT DETAILS

Present Address (Residence)			
আবাসস্থলের ঠিকানা			
Residential Status	<input type="checkbox"/> Owned <input type="checkbox"/> Rented <input type="checkbox"/> Family Owned	Others	
Rent Per Month (if rented)	BDT	Years in Current Address	
Permanent Address			
স্থায়ী ঠিকানা			
Contact Number	Residence	Mobile	
	Email		

Co-Applicant's Signature

Date:

Professional Information (For Service Holder)

Name of the Employer			
Designation		Department	
Office Address			
Employment Status	<input type="checkbox"/> Permanent	<input type="checkbox"/> Contractual	<input type="checkbox"/> Others (Please Mention) <input type="text"/>
Date of Joining	<input type="text" value="DD / MM / YYYY"/>	Office Phone	<input type="text"/>
Total Length of Service	<input type="text"/>	Previous Employer/Occupation	<input type="text"/>

Business Details (For Businessperson)

Name of the Organization					
Designation		Equity of Share (%)			
Nature of Business					
Main Product/Service					
Office Address					
Legal Status of Business	<input type="checkbox"/> Proprietorship	<input type="checkbox"/> Partnership	<input type="checkbox"/> Private Ltd.	<input type="checkbox"/> Public Ltd.	<input type="checkbox"/> Society
Date of Inception	<input type="text"/>	Office Phone	<input type="text"/>		
Office Premises Status	<input type="checkbox"/> Own	<input type="checkbox"/> Rented	Total Business Experience	<input type="text"/>	

Self-employment Details (For Professionals)

Profession	<input type="checkbox"/> Doctor	<input type="checkbox"/> Engineer	<input type="checkbox"/> Consultant	<input type="checkbox"/> Others	<input type="text"/>
Name of Organization					
Address					
Number of Consultancy	<input type="text"/>	<input type="checkbox"/> Daily	<input type="checkbox"/> Weekly	<input type="checkbox"/> Monthly	<input type="checkbox"/> Others <input type="text"/>
Phone	<input type="text"/>	Mobile	<input type="text"/>		

Land Lord/Land Lady

Type of Rented Premises	<input type="checkbox"/> Commercial	<input type="checkbox"/> Residential	Number of Floors Rented	<input type="text"/>
Address of Rented Premises				
	<input type="text"/>	Rented Area in Sft (Appx)	<input type="text"/>	
Phone	<input type="text"/>	Mobile	<input type="text"/>	

Co-Applicant's Signature

Date:

Assets & Liabilities Statement

Assets	Details	Amount (BDT)
Cash		
In Hand		_____
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		_____

Liabilities	Details	Installment Amount	Amount (BDT)
Personal Loan/Consumer Credit			
Housing-Loan			
Car Loan			
Credit Card			
Others (Please describe)			
Total Liabilities			

Note: Please attach additional sheet if required

Total Net Worth (Total Assets - Total Liabilities) =

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

Co-Applicant's Signature

Date:

Financial Information

Monthly Income	Amount (BDT)	Type of Expenses	Amount(BDT)
Primary Applicant			
Salary		Rent, Utility & Transportations	
Profit		Living Expenses (food, clothing & education)	
Rent		Home Loan Repayments	
Interest		Other Loan Repayments	
Others Income		Credit Card Expenses	
Total Income(A)		Total Expenses (B)	

Net Income (A-B) = BDT.....

Declaration

I do hereby declare that the information furnished above, in the application form and in the attached annexure/s are true and correct. I understand this application remains the property of LankaBangla Finance Limited (LBFL) whether the loan facility is granted or not and LBFL reserves the right to approve or reject the application at the sole discretion of LBFL without stating any reasons therefore.

Co-Applicant's Signature

Date:

UNDERTAKING

Annexure 'Ka'

Date: _____

The Manager
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 Name : _____
(if applicable)

Permanent Address : _____

Present Address : _____

Business/Office : _____
Address

National ID No. : _____ Issue Date: _____

Contact No. : _____

eTIN 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 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 :** _____

DETAILS OF PERSONAL GUARANTOR-1

Photo of
Guarantor
(self attested)

Particulars	
Name	
Father's Name	
Mother's Name	
Spouse Name	
Date of Birth	
Present/Mailing Address	
Permanent Address	
Telephone No. (Home)	
Occupation	
Designation	
Name of Company/Employer	
Office Address	
Monthly Income/Salary	
Mobile No.	
Telephone No. (Office)	
Applicant's Name	
Relationship with the Applicant	
Guarantee Amount	

GUARANTOR'S NET WORTH STATEMENT

Address	Amount (BDT)	Liabilities	
Cash in Hand & Bank		Existing Loan O/S with LBF	
Investment in Share (Proprietor, Partner, Director etc.)		Loan O/S with other Bank/Fls	
FDR and Others		Payable (Others)	
Land and Building			
Car (Details)			
Jewellery etc.			
Others (if any)			
Total Asset (A)		Total Liabilities (B)	
Net Worth (A-B) = BDT			

Signature of Personal Guarantor-1

Date:

UNDERTAKING

Annexure 'Ka'

Date: _____

The Manager
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 Name : _____
(if applicable)

Permanent Address : _____

Present Address : _____

Business/Office : _____
Address

National ID No. : _____ Issue Date: _____

Contact No. : _____

eTIN 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 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 :

DETAILS OF PERSONAL GUARANTOR-2

Photo of
Guarantor
(self attested)

Particulars	
Name	
Father's Name	
Mother's Name	
Spouse Name	
Date of Birth	
Present/Mailing Address	
Permanent Address	
Telephone No. (Home)	
Occupation	
Designation	
Name of Company/Employer	
Office Address	
Monthly Income/Salary	
Mobile No.	
Telephone No. (Office)	
Applicant's Name	
Relationship with the Applicant	
Guarantee Amount	

GUARANTOR'S NET WORTH STATEMENT

Address	Amount (BDT)	Liabilities	
Cash in Hand & Bank		Existing Loan O/S with LBF	
Investment in Share (Proprietor, Partner, Director etc.)		Loan O/S with other Bank/FIs	
FDR and Others		Payable (Others)	
Land and Building			
Car (Details)			
Jewellery etc.			
Others (if any)			
Total Asset (A)		Total Liabilities (B)	
Net Worth (A-B) = BDT			

Signature of Personal Guarantor-2

Date:

UNDERTAKING

Annexure 'Ka'

Date: _____

The Manager
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 Name : _____

(if applicable)

Permanent Address : _____

Present Address : _____

Business/Office : _____

Address : _____

National ID No. : _____ Issue Date: _____

Contact No. : _____

eTIN 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 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 : _____

Notes

Query

LOAN AGREEMENT

Loan Agreement No.....

This Loan Agreement is made on this the _____ day of _____ 20_____

BETWEEN

LANKABANGLA FINANCE LIMITED, Safura Tower (Level 11), 20, Kemal Ataturk Avenue, Banani, Dhaka (LBFL/LankaBangla)

AND

CONDITIONS PRECEDENT: The Borrower shall furnish LBFL in the form and substance satisfactory to LBFL such documents, approvals as may be required by LBFL from time to time.

REPRESENTATION AND WARRANTY: In accepting this offer, the following representation and warranty are made by the Borrower that this Agreement upon execution constitutes legal and binding obligation upon the Borrower and the Borrower is not in default under any agreement/undertaking/instrument to which it is a party or no litigation/other proceeding is pending against the Borrower or its assets.

AMENDMENTS: LANKABANGLA reserves the right to revise the Loan conditions including interest rate at any time at the sole discretion of LANKABANGLA with or without providing notice to the Borrower. The Borrower agrees and undertakes to execute such additional documents/securities as may be required by LANKABANGLA from time to time during the validity of the Loan.

RECALL OF THE FACILITY: Notwithstanding anything herein, LANKABANGLA reserves the right to call back its Loan or terminate the Sanction letter at any time without assigning any reason whatsoever.

RIGHT TO SET OFF: LANKABANGLA shall reserve the right to adjust any amount due arising from any other financial facility (if any) extended by LANKABANGLA to Borrower from the account arising out of this Sanction and Agreement and vice versa.

SPECIAL CONDITIONS: The Borrower accepts and agrees that LANKABANGLA shall, in the event of any breach of covenants by the Borrower, be at liberty to engage agent(s) for the purpose of recovering any sums due to LANKABANGLA under the Sanction letter.

COSTS AND EXPENSES: All government levies, excise duties, etc. on the facilities and all legal and other fees, costs and expenses incurred in connection with the Loan and the securities as referred to herein will be paid by the Borrower on demand.

EVENTS OF DEFAULT: An Event of Default will occur if:

- a) The Borrower fails to pay any sum due under the Sanction letter and this Agreement on the due date of payment or on demand, if so payable;
- b) The Borrower fails to observe or perform any other obligations under the loan documents.
- c) The Borrower transfers or disposes of, or threatens to transfer or dispose of, a substantial part of the business or assets of the Borrower;
- d) Any petition or application is made for the appointment of a trustee, liquidator, administrator, receiver or similar officer in respect of all or any part of the business or assets of the Borrower;
- e) There is a material, adverse change in the Borrower's financial position in the sole opinion of LANKABANGLA, that would prevent the Borrower from performing all or any of its obligations under this Agreement; etc.

INDEMNITY: The Borrower shall fully indemnify LANKABANGLA from/against any expense, loss, damage, liability which it may incur as a consequence of occurrence of any Events of Default or arising out of or in connection with the performance or non-performance by the Borrower's obligation herein.

ASSIGNMENTS: The Borrower shall not be entitled to assign or transfer all or any of its rights, benefits and obligations hereunder except with the written approval of LANKABANGLA, but LANKABANGLA may, at any time, assign all or any of its rights, benefits and obligations hereunder.

SETTLEMENT OF DISPUTE: The Agreement shall be governed by the laws of Bangladesh. Any dispute arising out of the Sanction letter and this Loan Agreement shall be settled through a competent Court of Law.

Signature of the Applicant

Signature of the Co-Applicant

Ref. No.

Dated: ____/____/____

Mr./Mrs.

Address

.....

.....

SUBJECT: SANCTION OF PERSONAL LOAN

Dear Sir/Madam,

With reference to your application dated _____, we are pleased to inform you that LankaBangla Finance Limited (LBFL) has sanctioned a Personal Loan facility in favor of you under the following terms & conditions:

1. Facility Type : Personal Loan
2. Branch :
3. Finance Amount : BDT.....
4. Purpose :
5. Repayment Period : _____ months
6. Payment Mode : PDC/DDI/others
7. Installment Size & First
inst. due date :
 - i. Installment amount BDT
 - ii. First installment due date
 - iii. Advance EMI (if any) BDT
8. Service Charge :
 - i. Loan Processing Fee = BDT _____ (including 15% VAT).
 - ii. Documentation Fee = BDT _____ (including 15% VAT).
9. Rate of Interest : @ _____ % p.a.
10. Delinquent Charge/
Penal Interest : @ _____ % p.a. (..... above the normal rate of interest)
11. Prepayment Fee : _____ % on Prepayment amount plus VAT.
12. Security :
 - a) Cheques as follows:
 - i. _____ postdated cheques as per repayment schedule covering.

Or

DDI (Direct Debit Instruction) Forms duly filled up by the Applicant with cheques covering.....

ii. cheque/s covering entire receivables in favor of LankaBangla Finance Limited.

b) Personal guarantee of:

- i. Mr/Mrs/Ms
- ii. Mr/Mrs/Ms
- iii. Mr/Mrs/Ms

13. Other Condition:

- i) Standard documentation as per formats of LankaBangla subject to clear CIB report.
- ii) The interest rate and installment size may also be revised in the event of any changes in LBFL's cost of fund at the discretion of LankaBangla Finance Ltd.
- iii) Excise duty or any other Govt. imposed fees and charges will be borne by customer.
- iv) The present repayment schedule of monthly installment is tentative which may be changed due to interest rate charged or any other reason. Accordingly, the client will ensure adjustment of any deviation beyond the scheduled repayment.
- v) In case of takeover or early settlement of liabilities of the borrower, all remaining cheques kept against loan will be destroyed without any notice to customer. No physical cheques will be returned to customer. On demand we may issue a certificate against destruction of the same.
- vi) Others (if any)

.....

.....

.....

Yours faithfully

Authorised Signature

Declaration:

I/We have read, accepted and fully understood the above terms and conditions mentioned herein and its application to the facility granted to me/us by LankaBangla.

Signature of the Applicant

Signature of the Co-Applicant

Duplicate Copy

Ref. No.

Dated: ____/____/____

Mr./Mrs.

Address

.....

.....

SUBJECT: SANCTION OF PERSONAL LOAN

Dear Sir/Madam,

With reference to your application dated _____, we are pleased to inform you that LankaBangla Finance Limited has (LBFL) sanctioned a Personal Loan facility in favor of you under the following terms & conditions:

1. Facility Type : Personal Loan
2. Branch :
3. Finance Amount : BDT.....
4. Purpose :
5. Repayment Period : _____ months
6. Payment Mode : PDC/DDI/others
7. Installment Size & First
inst. due date :
 - i. Installment amount BDT
 - ii. First installment due date
 - iii. Advance EMI (if any) BDT
8. Service Charge :
 - i. Loan Processing Fee = BDT _____ (including 15% VAT).
 - ii. Documentation Fee = BDT _____ (including 15% VAT).
9. Rate of Interest : @ _____ % p.a.
10. Delinquent Charge/
Penal Interest : @ _____ % p.a. (..... above the normal rate of interest)
11. Prepayment Fee : _____ % on Prepayment amount plus VAT.
12. Security :
 - a) Cheques as follows:
 - i. _____ postdated cheques as per repayment schedule covering.

Or

DDI (Direct Debit Instruction) Forms duly filled up by the Applicant with cheques covering.....

ii. cheque/s covering entire receivables in favor of LankaBangla Finance Limited.

b) Personal guarantee of:

i. Mr/Mrs/Ms

ii. Mr/Mrs/Ms

iii. Mr/Mrs/Ms

13. Other Condition:

- i) Standard documentation as per formats of LankaBangla subject to clear CIB report.
- ii) The interest rate and installment size may also be revised in the event of any changes in LBFL's cost of fund at the discretion of LankaBangla Finance Ltd.
- iii) Excise duty or any other Govt. imposed fees and charges will be borne by customer.
- iv) The present repayment schedule of monthly installment is tentative which may be changed due to interest rate charged or any other reason. Accordingly, the client will ensure adjustment of any deviation beyond the scheduled repayment.
- v) In case of takeover or early settlement of liabilities of the borrower, all remaining cheques kept against loan will be destroyed without any notice to customer. No physical cheques will be returned to customer. On demand we may issue a certificate against destruction of the same.
- vi) Others (if any)

.....

.....

.....

Yours faithfully

Authorised Signature

Declaration:

I/We have read, accepted and fully understood the above terms and conditions mentioned herein and its application to the facility granted to me/us by LankaBangla.

Signature of the Applicant

Signature of the Co-Applicant

DEMAND PROMISSORY NOTE

Date: _____

To

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

On demand I/we, _____ son/daughter of _____ having
the residence address at _____, permanent address
at _____

promise to pay to **LANKABANGLA FINANCE LIMITED** or order for value received, 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 dishonor in terms of section 98(a) of the Negotiable
Instrument Act No. XXVI of 1881.

Applicant's Name

Date:

Co-Applicant's Name

Date:

LETTER OF CONTINUATION

Date: _____

To

LANKABANGLA FINANCE LIMITED

Safura Tower (Level 11)
20, Kemal Atatürk 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 _____
_____ being borrower, beg to enclose a Demand Promissory Note Dated _____ signed by me/us that is given to the Lender as security for the repayment of credit facility which is at present outstanding in my 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 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,

Applicant's Name
Date:

Co-Applicant's Name
Date:

AUTHORITY TO COMPLETE PROMISSORY NOTE, CHEQUE ETC.

To

LankaBangla Finance Limited

Safura Tower (Level 11)

20, Kemal Ataturk Avenue

Banani, Dhaka 1213

Dear sir(s):

In consideration of the Sanction Letter No. _____ Dated: _____ and any amendment thereto (hereinafter referred to as "Loan Agreement")entered into between LankaBangla Finance Ltd. and I, 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 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 authorization 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 acknowledge and agree that all actions taken by you pursuant to the Power of Attorney including but not limited to the determination or the date or the amount to be inserted in the Promissory Notes and/or Cheques shall be binding final and conclusive on me.

I 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

Applicant's Name :

Designation :

Co-Applicant's Name :

Designation :

Witness:

1.

Name :

Address :

Witness:

2.

Name :

Address :

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 include its successors in interest, legal representative and assigns)

WHEREAS

- A. By a Sanction Letter no. _____ dated _____ (the "Loan Agreement") between the Lender and _____ having address at _____, (hereinafter referred to as the "Borrower"), the Lender has granted Loan facilities of BDT. _____ (Bangladeshi Taka _____) only (the "Facility") to the Lender.
- B. Pursuant to the terms and conditions of the Loan Agreement, this Guarantee is executed by the Guarantor in favor 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

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 judgment) 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 money's 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 valid 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 Loan Agreement.
- 2.7 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.
- 2.8 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 or other vehicle(s) received or recovered in consequence of any enforcement or realization of any such Collateral Instrument or other means of payment in reduction of the Guaranteed liabilities.
- 2.9 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 discharge of 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.

3. Payments and Taxes

- 3.1 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.

4. Continuing Representations and warranties

- 4.1 The Guarantor represents and warrants that:

- (a) This Guarantee constitutes valid and legally binding obligations of the Guarantor enforceable in accordance with its terms.
- (b) The execution and delivery of, the performance of his obligations under, and in compliance with the provisions of, this Guarantee by the Guarantor will not contravene any existing applicable law, statute, rule or regulation or any judgement, decree or permit to which the Guarantor is subject or conflict with, or result in any breach of any of the term 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 or any of the Vehicle(s) is bound, or 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.
- (c) 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.

5. Set-off

The Guarantor authorizes 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.

6. Benefit of this Guarantee

- 6.1 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.
- 6.2 The Guarantor may not assign or transfer any of his rights or obligations under this Guarantee.
- 6.3 The Guarantor agree to reimburse the Lender on demand for all legal and other costs, charges and expenses on a full indemnity basis, in relation to the enforcement on this Guarantee.

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):

Name:
Address:

1.

2.

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 include its successors in interest, legal representative and assigns)

WHEREAS

- A. By a Sanction Letter no. _____ dated _____ (the "Loan Agreement") between the Lender and _____ having address at _____, (hereinafter referred to as the "Borrower"), the Lender has granted Loan facilities of BDT. _____ (Bangladeshi Taka _____) only (the "Facility") to the Lender.
- B. Pursuant to the terms and conditions of the Loan Agreement, this Guarantee is executed by the Guarantor in favor 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

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 judgment) 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 money's 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 valid 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 Loan Agreement.
- 2.7 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.
- 2.8 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 or other vehicle(s) received or recovered in consequence of any enforcement or realization of any such Collateral Instrument or other means of payment in reduction of the Guaranteed liabilities.
- 2.9 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 discharge of 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.

3. Payments and Taxes

- 3.1 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.

4. Continuing Representations and warranties

- 4.1 The Guarantor represents and warrants that:

- (a) This Guarantee constitutes valid and legally binding obligations of the Guarantor enforceable in accordance with its terms.
- (b) The execution and delivery of, the performance of his obligations under, and in compliance with the provisions of, this Guarantee by the Guarantor will not contravene any existing applicable law, statute, rule or regulation or any judgement, decree or permit to which the Guarantor is subject or conflict with, or result in any breach of any of the term 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 or any of the Vehicle(s) is bound, or 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.
- (c) 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.

5. Set-off

The Guarantor authorizes 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.

6. Benefit of this Guarantee

- 6.1 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.
- 6.2 The Guarantor may not assign or transfer any of his rights or obligations under this Guarantee.
- 6.3 The Guarantor agree to reimburse the Lender on demand for all legal and other costs, charges and expenses on a full indemnity basis, in relation to the enforcement on this Guarantee.

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):

Name:
Address:

1.

2.

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/we would like to request you to disburse the Personal Loan facility granted to me as per sanction letter Ref. No.
dated and issue the cheque favoring
following beneficiary or transfer the fund through RTGS as below:

Name of Beneficiary	
Amount in BDT	
Bank name	
Branch	
Account Number	
Routing Number	

I/we appreciate if you fix the rental date..... day of each month commencing from

Looking forward of your early action in this regard.

Thank you.

Yours sincerely,

Applicant's Name:

Co-Applicant's Name:

Date:

The Manager

..... Branch

.....

.....

Bangladesh

Sub: Intimation for BEFTN Debit Authorization

Dear Sir,

I/ we,, have been maintaining an account No with your bank. I/ we hereby would like to inform you that I/ we have authorized LankaBangla Finance Limited (hereinafter referred to as "LBFL") to debit my/ our account and credit the account of LBFL through BEFTN as per instruction of LBFL by amount/s not exceeding BDT..... (Bangladeshi Taka.....) per month/ quarter/ half-year/ year/ period or as per payment schedule or terms of credit facility extended by LBFL in my/ our favor.

The BEFTN debit transaction will be initiated by any Scheduled Bank/Designated Bank at the instruction of Lanka Bangla Finance Limited. Please treat this letter as an irrevocable instruction and will be valid until full adjustment of credit facility with LBFL.

This is for your kind information and necessary support in this regard.

Thanking You,

Name

Account Number

LETTER OF AUTHORITY

LANKABANGLA FINANCE LIMITED, a non-banking financial institution incorporated under the laws of Bangladesh having registered office at Safura Tower (Level 11), 20, Kemal Ataturk Avenue, Banani, Dhaka (hereinafter referred to as the 'LBFL')

Sub: Letter of Authority to Collect Payments Through BEFTN

Dear Sir,

In consideration of LBFL's granting me/us credit facility(ies)/lease financing facility(ies) of an amount of Tk. (Taka ...) only (the 'Facility') vide a Sanction Letter No. _____ dated ____ executed between LBFL and me/us (the "Facility Agreement"), I/we do hereby irrevocably and unconditionally authorise LBFL to instruct _____ (the "Bank") to debit my/our _____ Account being maintained with the Bank under DDI (as defined below) through BEFTN Service and transfer it to the designated account of LBFL through any Scheduled Bank/Designated Bank under DDI in such manner as may be decided by LBFL from time to time to collect the monthly/quarterly/ periodic installments payable to LBFL and/or initiate adjustments for any transactions credited in error in terms with the Facility Agreement and to realize any other amount at any point of time against the loan/facility, margin, charges, interest and other charges full or partial, payable by me/us in respect of Facility granted by LBFL in my/our favor. The details of my/our bank account and payment amount is as follows:

Bank Account No.	
Account Type	
Bank Name	
Branch Name	
District	
Bank Routing No.	
Installment amount	
Nos. of Installments	
Start date of Installments	
Other payment amount	As may be decided by LBFL in terms with the Facility Agreement from time to time.

If in any event the said account stands overdrawn, I/we shall arrange required fund for adjustment of the overdrawn liabilities.

I/We shall seal, sign and execute required documents in favor of the Bank in connection with the obligations arising out of this Letter of Authority and shall also execute any other documents and perform any other acts that may be necessary to perform my/our obligation under the clauses of this Letter.

This Letter of Authority shall be irrevocable until I/we adjust my/our liabilities under the Facility Agreement with LBFL in full to the satisfaction of LBFL and LBFL expressly release me/us from my/our obligation under the Facility Agreement.

For the avoidance of any doubt, the following capitalized terms as utilized beforehand shall have the following meanings:

'BEFTN' shall have the same meaning as defined in the BEFTN Rules.

'BEFTN Rules' shall mean the Bangladesh Electronic Fund Transfer Network Operating Rules of the Payment Systems Division, Department of Currency Management and Payment Systems, Bangladesh Bank dated 10.08.2010 as the same may be supplemented, amended or substituted from time to time.

'BEFTN Service' means the service for entries for payments by electronic fund transfer to or from my/our accounts by the Bank by means of BEFTN.

'DDI' means Direct Debit Instruction.

IN WITNESS WHEREOF, I/ WE EXECUTE THIS LETTER OF AUTHORITY ON THE _____ DAY OF _____.

Name:

Designation:

Witness:

Annexure-B

Client Acknowledgement Form Table-A: (সম্পদ ভিত্তিক Product এর জন্য)

গ্রাহকের নামঃ		
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? (পুনঃতফসিলকৃত হিসাবের জন্য পুনঃতফসিলিকরণের 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:

*পুনঃতফসিলকৃত ঋণ/লিজ হিসাবের ক্ষেত্রে ১ ও ২ নং প্রযোজ্য নয়।

LankaBangla Finance Limited

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

Name of the Client:			
Sanction Amount:		Description of Loan/Lease Facility	
Purpose of the Loan:			
Product Category:			
SL No.	Questions	Comments	
		FI's Comment	Client's Comment
1(a).	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(a).	What will be the tenure for repayment? (In case or 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(a).	What will be the mode of repayment (monthly/quarterly/half-yearly)?		Agreed with the FI's comment.
6(a).	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 From
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 (.....হতে পর্যন্ত)		
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 স্বাক্ষরঃ	তারিখসহ গ্রাহকের স্বাক্ষরঃ

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

Name of the Client:			
Sanction Amount: Purpose of the Loan: Product Category: Period of the Feedback (from _____ to _____):		Description of Loan/Lease Facility	
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 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 with FI's explanation
3(a).	Whether FI had charged any extra fee/penalty during this period that mentioned in the agreement?		Yes/No
3(b).	If so, what was the reason?		Agreed/not with FI's explanation
3(c).	If the client differs with the explanation of the FI's 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 with FI's explanation

Official's Signature with date

Client's Signature with date

Know Your Customer (KYC) 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
Jewellery/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 turn over of more than 1 crore per annum	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 annum)	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 Reput (Irrespective of the category)	Low	2

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:

Know Your Customer (KYC) 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
Jewellery/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 turn over of more than 1 crore per annum	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 annum)	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 Reput (Irrespective of the category)	Low	2

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:

Know Your Customer (KYC) 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?

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Construction Promoters of Projects	High	5
Offshore Corporation	High	5
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Traders with a turn over of more than 1 crore per annum	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
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Shop Owner (Retail)	Low	2
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Small Trader (Turnover less than 50 lacs per annum)	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 Reput (Irrespective of the category)	Low	2

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:

The Manager

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

Subject: Request for account for the period to

Account No:

Dear Sir,

I have a Savings / Current account maintained with your esteemed bank bearing account number For the purpose of availing personal loan, I need my account statement. As such, please provide my bank account statement to the following authorized person, whose specimen signature is attested below by me for the period of to

Name of Authorized person	:
Signature of Authorized Person	:
Attested by the customer	:

Please deduct the related changes / fees (if any) in this regards from my account.

Sincerely Yours,

.....

Signature of Customer

Account Title:

Account Number: