

Personal Loan

Making the most of life's prospects now



Product

Name

Branch

Account Number

Growing Together...

CRG		Branch Code	
Sector Code			
Economic Purpose Code			
FA			
Rate of Interest			
Source of Client			
RM/ARM			

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			
Special Recommendation			

Please attach
business cardPhotograph 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 ☐ Household purchase ☐ Home renovation ☐ Doctor's loan ☐ Marriage loan ☐ Travel loan

☐ Others (please specify).....

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

PERSONAL DETAILS

Applicant's 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 ☐ Land Lord/Land Lady ☐ Professional

Nationality Religion

National ID/Passport/Driving Licence No. TIN

Other Photo ID Type & No. No. of Dependent

Spouse Name Profession

Mobile E-mail No. of School Going

Son(s) Age Daughter(s) Age School Medium ☐ Bengali ☐ English

CONTACT DETAILS

Present Address (Residence)

Residential Status ☐ Owned ☐ Rented ☐ Family Owned Others

Rent Per Month (If Rented) Years in Current Address

Permanent Address

Contact Number Residence Mobile

Email

Applicant's Signature

Date:

Professional Information (For Service Holder)

Name of the Employer			
Designation		Department	
Office Address			
Employment Status	☐ Permanent	☐ Contractual	☐ Others (Please Mention)
Date of Joining	DD / MM / YYYY	Office Phone	
Total Length of Service		Previous Employer	
Previous Designation			

Business Details (For Businessperson)

Name of the 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	DD / MM / YYYY	Office Phone	
Office Premises Status	☐ Own	☐ Rented	Total Business Experience

Self-employment Details (For Professionals)

Profession	☐ Doctor	☐ Engineer	☐ Consultant	☐ Others	
Name of Organization					
Address					
Number of Consultancy		☐ Daily	☐ Weekly	☐ Monthly	☐ Others
Phone			Mobile		

Land Lord/Land Lady

Type of Rented Premises	☐ Commercial	☐ Residential	Number of Floors Rented	
Address of Rented Premises				
		Rented Area in Sft (Appx)		
Phone			Mobile	

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

Note: Total Net Worth (Total Asset - 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, with out stating any reasons therefore.

Applicant's Signature

Date:

Please attach
business card



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

Co-Applicant Information

PERSONAL DETAILS

Co-Applicant's Name					
Mother's Name					
Father'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/Land Lady	
Nationality	Bangladeshi	Religion			
National ID/Passport/Driving Licence No.		TIN			
Other Photo ID Type & No.		No. of Dependent			
Spouse Name		Profession			
Mobile		E-mail		No. of School Going	
Son(s)		Age		Daughter(s)	
		Age		School Medium	☐ Bengali ☐ English

CONTACT DETAILS

Present Address (Residence)					
Residential Status	☐ Owned	☐ Rented	☐ Family Owned	Others	
Rent Per Month (If Rented)	BDT	Years in Current Address			
Permanent Address					
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	☐ Permanent	☐ Contractual	☐ Others (Please Mention)
Date of Joining	DD / MM / YYYY	Office Phone	
Total Length of Service		Previous Employer/Occupation	

Business Details (For Businessperson)

Name of the 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	DD / MM / YYYY	Office Phone	
Office Premises Status	☐ Own	☐ Rented	Total Business Experience

Self-employment Details (For Professionals)

Profession	☐ Doctor	☐ Engineer	☐ Consultant	☐ Others	
Name of Organization					
Address					
Number of Consultancy		☐ Daily	☐ Weekly	☐ Monthly	☐ Others
Phone		Mobile			

Land Lord/Land Lady

Type of Rented Premises	☐ Commercial	☐ Residential	Number of Floors Rented	
Address of Rented Premises				
		Rented Area in Sft (Appx)		
Phone		Mobile		

Co-Applicant's Signature

Date:

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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

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Interest		Other Loan Repayments	
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Total Income(a)		Total Expenses (b)	

Net Income (a-b) = BDT.....

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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. : _____

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 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 :

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. : _____

TIN No. : _____

Date of Birth : _____ Place of Birth: _____

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				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-1

Photo of
Guarantor
(self attested)

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

GUARANTOR'S NET WORTH STATEMENT

Assets	Amount (BDT)	Liabilities	
Cash in Hand & Bank		Existing Loan O/S with LBF	
Investment in Share (as Proprietor, Partner, Director etc.)		Loan O/S with other Bank/Fls	
FDR and Others		Payable (Others)	
Land and Building			
Car (Details)			
Jewelry 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. : _____

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 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	
Telephone No. (Home)	
Permanent Address	
Occupation	
Designation	
Name of Company/Employer	
Office Address	
Monthly Income/Salary	
Telephone No. (Office)	
Fax No. (Office)	
Personal Mobile No.	
Relationship with the Applicant	

GUARANTOR'S NET WORTH STATEMENT

Assets	Amount (BDT)	Liabilities	
Cash in Hand & Bank		Existing Loan O/S with LBF	
Investment in Share (as Proprietor, Partner, Director etc.)		Loan O/S with other Bank/Fls	
FDR and Others		Payable (Others)	
Land and Building			
Car (Details)			
Jewelry 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. : _____

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 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 :

Notes

AGREEMENT OF PERSONAL LOAN

IN ADDITION TO ALL THE TERMS AND CONDITIONS MENTIONED ABOVE, THIS SANCTION AND AGREEMENT IS SUBJECT TO THE FOLLOWING CONDITIONS:

CONDITIONS PRECEDENT: You 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 you being the borrower:

- a. This Sanction & Agreement upon execution constitutes legal and binding obligation upon the borrower.
- b. The borrower is not in default under any agreement/undertaking/instrument to which it is a party.
- c. No litigation/arbitration/administrative proceeding at present is pending against the borrower or its assets.

COVENANTS:

The Borrower SHALL:

- a) Supply promptly to LANKABANGLA such financial or other information as LANKABANGLA may from time to time request.
- b) Give LANKABANGLA written notice of any Event of Default forthwith upon his/her/their becoming aware of the occurrence thereof.
- c) Pay when due all fees, duties and taxes that are due to the Government of Bangladesh.
- d) Inform LANKABANGLA of the changes, if any, in the addresses (including business addresses) of the proprietorship, guarantors or their professions.

AMENDMENTS, etc.: LANKABANGLA reserves the right to amend and/or revise the terms of the Loan including interest rate at any time at the sole discretion of LANKABANGLA with or without providing notice to you. The security documents obtained hereto shall remain valid until total liability of you with LANKABANGLA is fully discharged to the satisfaction of LANKABANGLA.

RECALL OF THE FACILITY: Notwithstanding anything herein, LANKABANGLA reserves the right to call back its Loan or terminate this Sanction and Agreement at any time without assigning any reason whatsoever. However, the Borrower shall remain liable for all debts (including principal, interest, service charge etc) to LANKABANGLA in accordance to the books of LANKABANGLA and all the securities assigned to LANKABANGLA against this facility shall remain assigned and /or charged to LANKABANGLA even after termination of the agreement until all liabilities of the Borrower has been discharge in full to the satisfaction of LANKABANGLA.

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:

- a. This Loan is only made available for the purpose specifically mentioned hereinabove and shall not be used for any other purposes.
- b. 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 this Sanction and Agreement.
- c. The Borrower agrees and undertakes to enter/execute with/to LANKABANGLA, such additional arrangements/documents/securities as may be required by LANKABANGLA from time to time during the validity of the Loan.

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 and Agreement on the due date of payment or on demand, if so payable;
- b) The Borrower fails to observe or perform any of Borrower's other obligations under this Sanction and Agreement or under any undertaking or arrangement entered into in connection herewith and, in the case of a failure capable of remedy, the same is not remedied within 7 (seven) days after the Borrower became aware of the failure, to LANKABANGLA's satisfaction;
- 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; or
- f) Any deviation in the use of the Loan or than for the purpose specified hereinabove,

and entitle LANKABANGLA to recall the Loan and demand that the Borrower immediately discharge all its liabilities under this Sanction and Agreement fully to the satisfaction of LANKABANGLA.

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

ASSIGNMENTS: You 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: This Sanction and Agreement shall be governed by the laws of Bangladesh. Any dispute arising out of this Sanction and Agreement shall be settled through a competent Court of Law.

This offer is valid for 30 days from the date of acceptance of this Sanction and Agreement. Provided that LankaBangla may, at its sole discretion consider extension of the validity period under such Terms & Conditions as deemed appropriate and necessary.

In the event, the above terms and conditions are acceptable to you, please confirm your acceptance on the duplicate copy of this letter.

Assuring you of our best services at all times.

Yours faithfully

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

AGREEMENT OF PERSONAL LOAN (DUPLICATE COPY)

IN ADDITION TO ALL THE TERMS AND CONDITIONS MENTIONED ABOVE, THIS SANCTION AND AGREEMENT IS SUBJECT TO THE FOLLOWING CONDITIONS:

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

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- b. 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 this Sanction and Agreement.
- c. The Borrower agrees and undertakes to enter/execute with/to LANKABANGLA, such additional arrangements/documents/securities as may be required by LANKABANGLA from time to time during the validity of the Loan.

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 and Agreement on the due date of payment or on demand, if so payable;
- b) The Borrower fails to observe or perform any of Borrower's other obligations under this Sanction and Agreement or under any undertaking or arrangement entered into in connection herewith and, in the case of a failure capable of remedy, the same is not remedied within 7 (seven) days after the Borrower became aware of the failure, to LANKABANGLA's satisfaction;
- 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; or
- f) Any deviation in the use of the Loan or than for the purpose specified hereinabove,

and entitle LANKABANGLA to recall the Loan and demand that the Borrower immediately discharge all its liabilities under this Sanction and Agreement fully to the satisfaction of LANKABANGLA.

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

ASSIGNMENTS: You 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: This Sanction and Agreement shall be governed by the laws of Bangladesh. Any dispute arising out of this Sanction and Agreement shall be settled through a competent Court of Law.

This offer is valid for 30 days from the date of acceptance of this Sanction and Agreement. Provided that LankaBangla may, at its sole discretion consider extension of the validity period under such Terms & Conditions as deemed appropriate and necessary.

In the event, the above terms and conditions are acceptable to you, please confirm your acceptance on the duplicate copy of this letter.

Assuring you of our best services at all times.

Yours faithfully

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

LankaBangla Finance Limited

DEMAND PROMISSORY NOTE

On demand I/we, _____, son/daughter 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 further declare that I dispense with a notice of dishonour 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: _____

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 dated _____ signed by me 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 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 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 hereby acknowledge and confirm that I am 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 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.

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, 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 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 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.

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 :

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 "Lessor" which expression unless excluded by or repugnant to the context shall mean and include its successors in interest, legal representative and assigns)

WHEREAS

- A. By a Loan Agreement no. _____) _____ dated _____ (the "Loan Agreement") between the Lessor and _____ having address at _____, (hereinafter referred to as the "Lessee"), the Lessor has granted lease facilities of BDT. _____ (Bangladeshi Taka _____) only (the "Facility") to the Lessee.
- B. Pursuant to the terms and conditions of the Lease Agreement, this Guarantee is executed by the Guarantor in favour of the Lessor for securing the payment of the Facility including all interest, charges, fees, commissions, etc. (Lease Obligations) to the extent provided hereunder.

Capitalized terms used but not otherwise defined herein shall have the meanings ascribed to them in the Lease Agreement.

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 Lessee 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 Lessee 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 Lessor in relation to any such moneys, obligations or liabilities or generally in respect of the Lessee, 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 Lessor agreeing to grant the Facility to the Lessee pursuant to the Facility Agreement, the Guarantor hereby guarantees to pay to the Lessor immediately on demand by the Lessor the Guaranteed Liabilities of the Lessee, now or hereafter due, owing or incurred by the Lessee to the Lessor 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 Lessor 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 Lessee 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 Lessee on any ground whatsoever whether or not known to the Lessor, 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 Lessee 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 Lessee, the Guarantor shall nevertheless be liable to the Lessor 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 Lessor fully indemnified on demand against all damages, losses, costs and expenses arising from any failure of the Lessee to perform or discharge any such purported obligation or liability.

- 2.3 Any certificate or determination of the Lessor 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 Lessor certifies as representing the cost to the Lessor of any delayed payment or non-payment under the Facility 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 Lessee or any other person liable; or (ii) The Lessor granting any time, indulgence or concession to, or compounding with, discharging, releasing or varying the liability of the Lessee 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 Lessee or any other person liable.
- 2.8 The Lessor shall not be obliged to make any claim or demand on the Lessee 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 Lessor 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 Lessor be obliged to apply any money or other Vehicle(s) 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.
- 2.9 The Guarantor agrees that, without the prior written consent of the Lessor, he will not : (i) exercise his rights of subrogation, reimbursement and indemnity against the Lessee 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 Lessee 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 Lessee or any other person liable in competition with the Lessor in the liquidation of the Lessee;

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 Lessor.

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 (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 or any of his Vehicle(s) 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.
- (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 in performing this Guarantee.

5 Set-off

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

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 Lessor 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 Lessor on demand for all legal and other costs, charges and expenses on a full and unqualified indemnity basis, which may be incurred by the Lessor 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):

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 "Lessor" which expression unless excluded by or repugnant to the context shall mean and include its successors in interest, legal representative and assigns)

WHEREAS

- A. By a Loan Agreement no. _____ dated _____ (the "Loan Agreement") between the Lessor and _____ having address at _____, (hereinafter referred to as the "Lessee"), the Lessor has granted lease facilities of BDT. _____ (Bangladeshi Taka _____) only (the "Facility") to the Lessee.
- B. Pursuant to the terms and conditions of the Lease Agreement, this Guarantee is executed by the Guarantor in favour of the Lessor for securing the payment of the Facility including all interest, charges, fees, commissions, etc. (Lease Obligations) to the extent provided hereunder.

Capitalized terms used but not otherwise defined herein shall have the meanings ascribed to them in the Lease Agreement.

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 Lessee 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 Lessee 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 Lessor in relation to any such moneys, obligations or liabilities or generally in respect of the Lessee, 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 Lessor agreeing to grant the Facility to the Lessee pursuant to the Facility Agreement, the Guarantor hereby guarantees to pay to the Lessor immediately on demand by the Lessor the Guaranteed Liabilities of the Lessee, now or hereafter due, owing or incurred by the Lessee to the Lessor 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 Lessor 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 Lessee 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 Lessee on any ground whatsoever whether or not known to the Lessor, 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 Lessee 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 Lessee, the Guarantor shall nevertheless be liable to the Lessor 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 Lessor fully indemnified on demand against all damages, losses, costs and expenses arising from any failure of the Lessee to perform or discharge any such purported obligation or liability.

- 2.3 Any certificate or determination of the Lessor 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 Lessor certifies as representing the cost to the Lessor of any delayed payment or non-payment under the Facility 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 Lessee or any other person liable; or (ii) The Lessor granting any time, indulgence or concession to, or compounding with, discharging, releasing or varying the liability of the Lessee 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 Lessee or any other person liable.
- 2.8 The Lessor shall not be obliged to make any claim or demand on the Lessee 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 Lessor 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 Lessor be obliged to apply any money or other Vehicle(s) 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.
- 2.9 The Guarantor agrees that, without the prior written consent of the Lessor, he will not : (i) exercise his rights of subrogation, reimbursement and indemnity against the Lessee 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 Lessee 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 Lessee or any other person liable in competition with the Lessor in the liquidation of the Lessee;

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 Lessor.

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 (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 or any of his Vehicle(s) 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.
- (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 in performing this Guarantee.

5 Set-off

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

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 Lessor 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 Lessor on demand for all legal and other costs, charges and expenses on a full and unqualified indemnity basis, which may be incurred by the Lessor 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):

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 and handover/deposit the cheque of BDT only to as per sanction letter Ref. No. dated 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:

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? (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
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:

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

Name of the Client:			
Description of Loan/Lease Facility			
Sanction Amount: 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 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 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 with FI's explanation

Official's Signature with date

Client's Signature with date

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
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 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) Profile Form

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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 Reput (Irrespective of the category)	Low	2

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Risk Rating	Risk Assessment
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>10	High

Comments:

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Risk Rating	Risk Assessment
<=10	Low
>10	High

Comments:
