

# Personal Loan

Making the most of life's prospects now



Name

Branch

Account Number

Growing Together...

|                       |                      |                    |                      |
|-----------------------|----------------------|--------------------|----------------------|
| <b>CRG</b>            | <input type="text"/> | <b>Branch Code</b> | <input type="text"/> |
| Sector Code           | <input type="text"/> |                    |                      |
| Economic Purpose Code | <input type="text"/> |                    |                      |
| FA                    | <input type="text"/> |                    |                      |
| Rate of Interest      | <input type="text"/> |                    |                      |
| Source of Client      | <input type="text"/> |                    |                      |
| RM/ARM                | <input type="text"/> |                    |                      |

**Bankultimas Information:**

|                         |                      |                      |                      |
|-------------------------|----------------------|----------------------|----------------------|
| Customer ID (Applicant) | <input type="text"/> |                      |                      |
| Customer ID (Guarantor) | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Group ID                | <input type="text"/> |                      |                      |
| Proposal ID             | <input type="text"/> |                      |                      |
| Commitment ID           | <input type="text"/> |                      |                      |
| Account Number          | <input type="text"/> |                      |                      |

**Recommendation**

|                     |                      |             |                      |
|---------------------|----------------------|-------------|----------------------|
| <b>Forwarded By</b> | <input type="text"/> |             |                      |
| Designation         | <input type="text"/> | Employee ID | <input type="text"/> |
| Source/Branch       | <input type="text"/> |             |                      |
| Signature           | <input type="text"/> |             |                      |
| <br>                |                      |             |                      |
| Recommended By      | <input type="text"/> | Employee ID | <input type="text"/> |
| Signature           | <input type="text"/> |             |                      |
| <br>                |                      |             |                      |
| Supported By        | <input type="text"/> | Employee ID | <input type="text"/> |
| Signature           | <input type="text"/> |             |                      |

Special Recommendation

Please attach  
business card



Photograph of  
Applicant(s)  
(Self Attested)

**Applicant's 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

Insurance facility (Death & PTD):  Yes  No

If yes, total premium amount BDT \_\_\_\_\_ will be deducted from my disbursed loan amount

**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 Educational 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(s)

Spouse's Name  Profession

স্বামী/স্ত্রীর নাম

Mobile  E-mail

\_\_\_\_\_  
Applicant's Signature

Date:

**CONTACT DETAILS**Present Address  
(Residence)  

আবাসস্থলের ঠিকানা

Residential Status

 Owned  Rented  Family Owned Others 

Rent Per Month (if rented)

BDT 

Years in Current Address

Permanent Address

স্থায়ী ঠিকানা

Contact Number

Residence Mobile Email **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 of Share (%)

Nature of the Business

Main Product/Service

Office Address

Legal Status of Business

 Proprietorship  Partnership  Private Ltd.  Public Ltd.  Society

Date of Inception

DD / MM / YYYY 

Office Phone

Office Premises Status

 Owned  Rented

Total Business Experience

**Self-employment Details (For Professionals)**

Profession

 Doctor  Engineer  Consultant  Others 

Nature of the Organization

Address

Number of Consultancy

 Daily  Weekly  Monthly  Others 

Phone

Mobile

Applicant's Signature

Date:

## 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

## Assets & Liabilities Statement

| Assets                          | Details                                | Amount (BDT) |
|---------------------------------|--|--------------|
| <b>Cash</b>                     |  |              |
| In Hand                         |  | _____        |
| At Bank                         | Name of Bank _____                     | _____        |
| Fixed Deposits                  | Name of Bank _____                     | _____        |
| <b>Investment</b>               | Type _____                             | _____        |
| Bond/Savings Certificate        | Name _____                             | _____        |
|                                 | Name _____                             | _____        |
| Share Portfolio                 | Name of Brokerage House: _____         | _____        |
| <b>Land &amp; Building</b>      |  |              |
| Agricultural                    | Area & Location _____<br>Details _____ | _____        |
| Non-Agricultural                | Area & Location _____<br>Details _____ | _____        |
| Building                        | Area & Location _____<br>Details _____ | _____        |
| <b>Vehicles</b>                 |  | _____        |
| <b>Others (Please describe)</b> |  | _____        |
| <b>Total Assets</b>             |  | _____        |

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

Note: Please attach additional sheet(s) if required

**Total Net Worth (Total Assets - Total Liabilities) =**

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

\_\_\_\_\_  
Applicant's Signature

Date:

## Financial Information

| Monthly Income           | Amount (BDT)         | Type of Expenses                                | Amount(BDT)          |
|--------------------------|----------------------|---|----------------------|
| <b>Primary Applicant</b> |                      |   |                      |
| Salary                   | <input type="text"/> | Rent, Utility & Transportations                 | <input type="text"/> |
| Profit                   | <input type="text"/> | Living Expenses<br>(food, clothing & education) | <input type="text"/> |
| Rent                     | <input type="text"/> | Home Loan Repayments                            | <input type="text"/> |
| Interest                 | <input type="text"/> | Other Loan Repayments                           | <input type="text"/> |
| Other Income(s)          | <input type="text"/> | Credit Card Expenses                            | <input type="text"/> |
| Total Income(A)          | <input type="text"/> | Total Expense(B)                                | <input type="text"/> |

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

## Reference

| Particulars       |           | Reference-1          |
|-------------------|-----------|----------------------|
| Name              |           | <input type="text"/> |
| Relationship      |           | <input type="text"/> |
| Residence Address |           | <input type="text"/> |
| Company Name      |           | <input type="text"/> |
| Designation       |           | <input type="text"/> |
| Office Address    |           | <input type="text"/> |
| Phone             | T&T       | <input type="text"/> |
|                   | Residence | <input type="text"/> |
|                   | Office    | <input type="text"/> |
|                   | Cell No.  | <input type="text"/> |

## Declaration

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

\_\_\_\_\_  
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's Information

### PERSONAL DETAILS

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

### CONTACT DETAILS

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

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  Office Phone

Total Length of Service  Previous Employer/Occupation

### Business Details (For Businessperson)

Name of the Organization

Designation  Equity of Share (%)

Nature of the Business

Main Product/Service

Office Address

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

Date of Inception  Office Phone

Office Premises Status  Owned  Rented Total Business Experience

### Self-employment Details (For Professionals)

Profession  Doctor  Engineer  Consultant  Others

Name of the 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:

## Assets & Liabilities Statement

| Assets                          | Details                                | Amount (BDT)            |
|---------------------------------|--|-------------------------|
| <b>Cash</b>                     |  |                         |
| In Hand                         |  | _____                   |
| At Bank                         | Name of Bank _____                     | _____                   |
| Fixed Deposits                  | Name of Bank _____                     | _____                   |
| <b>Investment</b>               |  |                         |
| Bond/Savings Certificate        | Type _____<br>Name _____<br>Name _____ | _____<br>_____<br>_____ |
| Share Portfolio                 | Name of Brokerage House: _____         | _____                   |
| <b>Land &amp; Building</b>      |  |                         |
| Agricultural                    | Area & Location _____<br>Details _____ | _____                   |
| Non-Agricultural                | Area & Location _____<br>Details _____ | _____                   |
| Building                        | Area & Location _____<br>Details _____ | _____                   |
| <b>Vehicles</b>                 |  | _____                   |
| <b>Others (Please describe)</b> |  | _____                   |
| <b>Total Assets</b>             |  | _____                   |

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

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 supporting documents provided are true and correct.

\_\_\_\_\_  
Co-Applicant's Signature

Date:

## Financial Information

| Monthly Income           | Amount (BDT)         | Type of Expenses                                | Amount(BDT)          |
|--------------------------|----------------------|---|----------------------|
| <b>Primary Applicant</b> |                      |   |                      |
| Salary                   | <input type="text"/> | Rent, Utility & Transportations                 | <input type="text"/> |
| Profit                   | <input type="text"/> | Living Expenses<br>(food, clothing & education) | <input type="text"/> |
| Rent                     | <input type="text"/> | Home Loan Repayments                            | <input type="text"/> |
| Interest                 | <input type="text"/> | Other Loan Repayments                           | <input type="text"/> |
| Other Income(s)          | <input type="text"/> | Credit Card Expenses                            | <input type="text"/> |
| Total Income(A)          | <input type="text"/> | Total Expense(B)                                | <input type="text"/> |

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

### Declaration

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

\_\_\_\_\_  
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**

**Enterprise** : \_\_\_\_\_

**Date** : \_\_\_\_\_ **Date** : \_\_\_\_\_

## DETAILS OF PERSONAL GUARANTOR-1

Photo of  
Guarantor  
(self attested)

| Particulars                     |  |
|---------------------------------|--|
| Name                            |  |
| Father's Name                   |  |
| Mother's Name                   |  |
| Spouse's 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                  |  |
|---|--------------|------------------------------|--|
| <b>Cash in Hand &amp; Bank</b>                              |              | Existing Loan O/S with LBF   |  |
| Investment in Share<br>(Proprietor, Partner, Director etc.) |              | Loan O/S with other Bank/Fls |  |
| FDR and Others  |              | Payable (Others)             |  |
| <b>Land and Building</b>                                    |              |                              |  |
| Car (Details)   |              |                              |  |
| Jewellery etc.  |              |                              |  |
| <b>Others (if any)</b>                                      |              |                              |  |
| <b>Total Asset (A)</b>                                      |              | <b>Total Liabilities (B)</b> |  |
| <b>Net Worth (A-B) = BDT</b>                                |              |                              |  |

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** : \_\_\_\_\_ **Signature** : \_\_\_\_\_

**Name** : \_\_\_\_\_ **Name** : \_\_\_\_\_

**Seal** : \_\_\_\_\_ **Name of Borrowing**

**Date** : \_\_\_\_\_ **Enterprise** : \_\_\_\_\_

**Date** : \_\_\_\_\_ **Date** : \_\_\_\_\_

## DETAILS OF PERSONAL GUARANTOR-2

Photo of  
Guarantor  
(self attested)

| Particulars                     |  |
|---------------------------------|--|
| Name                            |  |
| Father's Name                   |  |
| Mother's Name                   |  |
| Spouse's 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                  |  |
|---|--------------|------------------------------|--|
| <b>Cash in Hand &amp; Bank</b>                              |              | Existing Loan O/S with LBF   |  |
| Investment in Share<br>(Proprietor, Partner, Director etc.) |              | Loan O/S with other Bank/FIs |  |
| FDR and Others  |              | Payable (Others)             |  |
| <b>Land and Building</b>                                    |              |                              |  |
| Car (Details)   |              |                              |  |
| Jewellery etc.  |              |                              |  |
| <b>Others (if any)</b>                                      |              |                              |  |
| <b>Total Asset (A)</b>                                      |              | <b>Total Liabilities (B)</b> |  |
| <b>Net Worth (A-B) = BDT</b>                                |              |                              |  |

\_\_\_\_\_  
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** : \_\_\_\_\_ **Signature** : \_\_\_\_\_

**Name** : \_\_\_\_\_ **Name** : \_\_\_\_\_

**Seal** : \_\_\_\_\_ **Name of Borrowing**

**Enterprise** : \_\_\_\_\_

**Date** : \_\_\_\_\_ **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 Conditions:

- 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 Conditions:

- 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) All the cheques must be issued favoring LBFL with duly crossed and A/C payee marking.
- 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 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 \_\_\_\_\_

\_\_\_\_\_ 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/our name and also for repayment of any credit facility to the extent of BDT \_\_\_\_\_ (Bangladeshi Taka \_\_\_\_\_) only which I/we may avail of hereafter and the said Promissory Note is to be a security to the Lender for the repayment of the ultimate balance or sum remaining unpaid on the credit facility and I/we shall remain liable on the said Promissory Note, notwithstanding the fact that by payments made into my/our account from time to time the credit facility may from time to time be reduced or extinguished or even that the balance of the said account may be at credit.

It is understood that the Lender is at liberty to take such steps as it considers expedient in order to enforce payment of the Promissory Note at any time after it's notice demanding payment has been posted and default made in payments for 3 days after posting such notice and that this guarantee shall apply to any other Promissory Note that may be given in renewal or substitution of the original.

I/we hereby acknowledge and confirm that I/we am/are liable to the Lender for payment of the amount mentioned in the said Promissory Note together with interest thereon; and that the limitation of the said Promissory Note shall be suspended in accordance with the Limitation Act, 1908 (and any amendment thereto) until I/we default in repayment of credit facility, the limitation shall start from the date of default.

Yours faithfully,

\_\_\_\_\_  
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: \_\_\_\_\_ Loan Agreement No.: \_\_\_\_\_  
Dated \_\_\_\_\_ and any amendment thereto (hereinafter referred to as "Loan Agreement") entered into between LankaBangla Finance Ltd.  
LankaBangla Finance Ltd. and I/We, the undersigned, \_\_\_\_\_,  
having the residence address at \_\_\_\_\_  
permanent address at \_\_\_\_\_,  
\_\_\_\_\_ , being the

Borrower will deliver to you promissory notes and/or Cheques pursuant to the terms of the Loan agreement and its schedule duly executed by the Borrower and complete in all respect except that the date and/or amount which will be kept blank.

I 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:

Witness:

1. Sign :  
Name :  
Fathher's name :  
Address :

2. Sign :  
Name :  
Fathher's 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 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 is not or ceases to be valid or enforceable against the Borrower on any ground whatsoever whether or not known to the Lender, including without limitation, any irregular exercise or absence of any corporate power or lack of authority of, or breach of duty by, any person purporting to act on behalf of the Borrower or any legal or other limitation, whether under the Limitation. Act or otherwise or any disability or incapacity or any change in the constitution of the Borrower the Guarantor shall nevertheless be liable to the Lender in respect of that purported obligation or liability as if the same were fully valid and enforceable and the Guarantor were the principal debtor in respect thereof. The Guarantor hereby agrees to keep the Lender fully indemnified on demand against all damages, losses, costs and expenses arising from any failure of the Borrower to perform or discharge any such purported obligation or liability.

- 2.3 Any certificate or determination of the Lender as to the Guaranteed Liabilities shall in the absence of manifest error, be binding and conclusive on and against the Guarantor.
- 2.4 The Guarantor agrees to pay penal interest on each amount demanded of him under this Guarantee in such amount as the Lender certifies as representing the cost to the Lender of any delayed payment or non-payment under the 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/she will not:(i) exercise his/her 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 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/she will not:(i) exercise his/her 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 \_\_\_\_\_ & Loan Agreement No. \_\_\_\_\_ dated \_\_\_\_\_ excuted between LBFL and me/us (the "Facility Agreement"), i/we do hereby 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<br>মঞ্জুরীকৃত ঋণ/লিজের পরিমাণ :<br>ঋণ/লিজ গ্রহণের উদ্দেশ্য :<br>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?<br>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?<br>৪(খ). Grace Period দেয়া হলে, তা কত সময়ের জন্য?  |                              | প্রতিষ্ঠানটির মন্তব্যের সাথে একমত |
| ৫. কিস্তির টাকা কিভাবে পরিশোধ করতে হবে (মাসিক/ত্রৈমাসিক/ষাণ্মাসিক 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?<br>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?<br>৮(খ). একই থাকলে, সুদের হার কত হবে?<br>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?<br>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?<br>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

Safura Tower (Level 11) 20, Kemal Ataturk Avenue, Banani, Dhaka-1213, Bangladesh  
Phone : + 88 02 988 3701-10, Fax : + 88 02 5881 0998, E-mail : info@lankabangla.com, www.lankabangla.com

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

| <b>Name of the Client:</b>  |  | Description of Loan/Lease Facility |                               |
|---|--|------------------------------------|-------------------------------|
| <b>Sanction Amount:</b>   |  |                                    |                               |
| <b>Purpose of the Loan:</b>   |  |                                    |                               |
| <b>Product Category:</b>  |  |                                    |                               |
| 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).<br>2(b).  | Will it be disbursed at once?<br>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).<br>4(b).  | Is there any grace period allowed?<br>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).<br>7(b).  | Whether the installment size will be same throughout the repayment tenure?<br>If not, is the client fully informed about this repayment reschedule?      |                                    | Agreed with the FI's comment. |
| 8(a).<br>8(b).<br>8(c).   | Whether the interest rate is fixed or flexible?<br>If fixed, what will be rate?<br>If flexible, is the client informed about it?                         |                                    | Agreed with the FI's comment. |
| 9(a).<br>9(b).  | Will there be any fees or other charges being added in future?<br>If so, how much extra will the client have to pay and under what circumstances?        |                                    | Agreed with the FI's comment. |
| 10(a).<br>10(b).  | Will there be any prepayment penalty if the client settles the loan/lease early?<br>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 (.....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 উলিখিত 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)

| <b>Name of the Client:</b>                            |   | Description of Loan/Lease Facility |                                     |
|---|---|------------------------------------|-------------------------------------|
| <b>Sanction Amount:</b>                               |   |                                    |                                     |
| <b>Purpose of the Loan:</b>                           |   |                                    |                                     |
| <b>Product Category:</b>                              |   |                                    |                                     |
| <b>Period of the Feedback (from _____ to _____ ):</b> |   |                                    |                                     |
| 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<br>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<br>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<br>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<br>FI's explanation |
|   |   |                                    |                                     |

\_\_\_\_\_  
**Official's Signature with date**

\_\_\_\_\_  
**Client's Signature with date**

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      | : | .....<br>..... |
| Signature of Authorized Person | : | .....<br>..... |
| Attested by the customer       | : | .....<br>..... |

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

Sincerely Yours,

.....

Signature of Customer

Account Title: .....

Account Number: .....

**আবেদনকারী/যৌথ আবেদনকারী/জামিনদার পরিচিতি সম্পর্কিত ফরম  
(Applicant/Joint Applicant/Guarantor KYC Profile Form)**

১. হিসাবের নাম : \_\_\_\_\_
২. হিসাবের ধরণ ও নম্বর : \_\_\_\_\_
৩. ইউনিক গ্রাহক আইডি কোড : \_\_\_\_\_
৪. হিসাবধারীর নাম : \_\_\_\_\_
৫. হিসাব খোলার কর্মকর্তার নাম : \_\_\_\_\_
৬. জন্ম নিবন্ধন নম্বর.....ফটোকপি গৃহীত কিনা? : হ্যাঁ / না (প্রযোজ্য ক্ষেত্রে)
৭. পাসপোর্ট নম্বর .....ফটোকপি গৃহীত কিনা? : হ্যাঁ / না (প্রযোজ্য ক্ষেত্রে)
৮. জাতীয় পরিচয়পত্র নম্বর.....ফটোকপি গৃহীত কিনা? : হ্যাঁ / না (প্রযোজ্য ক্ষেত্রে)
৯. টি আই এন .....ফটোকপি গৃহীত কিনা? : হ্যাঁ / না (প্রযোজ্য ক্ষেত্রে)
১০. ভ্যাট রেজিঃ নম্বর .....ফটোকপি গৃহীত কিনা? : হ্যাঁ / না (প্রযোজ্য ক্ষেত্রে)
১১. ড্রাইভিং লাইসেন্স নম্বর .....ফটোকপি গৃহীত কিনা? : হ্যাঁ / না (প্রযোজ্য ক্ষেত্রে)
১২. হিসাবের প্রকৃত সুবিধাভোগী (Beneficial Owner) সম্পর্কিত তথ্যাদি (কোম্পানীর ক্ষেত্রে ২০% বা এর অধিক একক শেয়ার হোল্ডার এর বিস্তারিত তথ্যাদি সংগ্রহপূর্বক কেওয়াইসি সম্পাদন করতে হবে। এছাড়াও কোম্পানীর নিয়ন্ত্রনকারী শেয়ার হোল্ডার এর বিস্তারিত তথ্যাদি সংগ্রহপূর্বক কেওয়াইসি সম্পাদন করতে হবে। ব্যক্তিক হিসাবের ক্ষেত্রেও প্রকৃত সুবিধাভোগী চিহ্নিতকরতঃ কেওয়াইসি সম্পাদন করতে হবে) :
- .....
১৩. প্রদেয় অর্থের উৎস কি? তহবিলের উৎস কিভাবে নিশ্চিত করা হয়েছে? (প্রযোজ্য ক্ষেত্রে)
- .....
১৪. গ্রাহকের পেশার সাথে প্রদেয় অর্থের উৎস সামঞ্জস্যপূর্ণ কি না ?  
গ্রাহকের পেশার বিস্তারিত বর্ণনাপূর্বক সামঞ্জস্যতা নিশ্চিত করুন :
১৫. রিস্ক প্রোডিং :  উচ্চ  মধ্যম  নিম্ন

মন্তব্য :

(মন্তব্য অংশে Subjective বিবেচনায় গ্রাহকের ঝুঁকি সম্পর্কে আবশ্যিকভাবে মন্তব্য করতে হবে। গ্রাহকের ঝুঁকি নিরূপনের ক্ষেত্রে গ্রাহকের পেশার বিস্তারিত ধারণা বিশ্লেষণকরতঃ ব্যবসায়ের ক্ষেত্রে ব্যবসায়ের প্রকৃতি, অর্থের মাত্রা, ব্যবসায়ের এলাকা, ব্যবসায়ের আকার, হিসাবের প্রকৃত সুবিধাভোগী ইত্যাদিসহ অন্যান্য বিশেষ দিক বিবেচনায় নিয়ে গ্রাহককে উচ্চ বা নিম্ন ঝুঁকি সম্পন্ন হিসেবে শ্রেণীকরণ করতে হবে। চাকুরির ক্ষেত্রেও অনুরূপভাবে বিস্তারিত ধারণা লাভ করতঃ বিশেষ করে চাকুরির প্রকৃতি ও দায় দায়িত্বের নিরিখে ঝুঁকি নিরূপন করতে হবে। গ্রাহক উচ্চ ঝুঁকিপূর্ণ হলে নিয়মিত তদারকি করতে হবে)

হিসাব খোলার কর্মকর্তা/রিলেশনশীপ ম্যানেজারের নাম,  
স্বাক্ষর (সীলসহ) ও তারিখঃ

অনুমোদনকারী কর্মকর্তার নাম, স্বাক্ষর (সীলসহ) ও তারিখঃ

১৬. হিসাব ও গ্রাহক সংক্রান্ত তথ্যাদি সর্বশেষ পর্যালোচনা/হালনাগাদ করার তারিখঃ

পর্যালোচনা এবং হালনাগাদকারী কর্মকর্তার  
নাম (সীলসহ) স্বাক্ষর ও তারিখঃ

# A Template of Customer Risk Profiling (CRP) Form

| Risk Determinants  | Risk Variables/Determinants   | Assigned Risk Weight |             |             |              |     |    |                    |        |    |             |      |    |                     |      |    |  |
|--|---|----------------------|-------------|-------------|--------------|-----|----|--------------------|--------|----|-------------|------|----|---------------------|------|----|--|
| <b>Customers</b>   | Exceptions in getting KYC related information from customer   |                      |             |             |              |     |    |                    |        |    |             |      |    |                     |      |    |  |
|  | High net worth customer or high value transactions:<br><table border="1" style="width: 100%; border-collapse: collapse; margin-top: 5px;"> <thead> <tr> <th style="width: 30%;">Value</th> <th style="width: 30%;">Risk Level</th> <th style="width: 40%;">Risk weight</th> </tr> </thead> <tbody> <tr> <td>0-5 million</td> <td>Low</td> <td>10</td> </tr> <tr> <td>5-20 million</td> <td>Medium</td> <td>20</td> </tr> <tr> <td>&gt;20 million</td> <td>High</td> <td>30</td> </tr> </tbody> </table>   | Value                | Risk Level  | Risk weight | 0-5 million  | Low | 10 | 5-20 million       | Medium | 20 | >20 million | High | 30 |                     |      |    |  |
|  | Value   | Risk Level           | Risk weight |             |              |     |    |                    |        |    |             |      |    |                     |      |    |  |
|  | 0-5 million   | Low                  | 10          |             |              |     |    |                    |        |    |             |      |    |                     |      |    |  |
|  | 5-20 million  | Medium               | 20          |             |              |     |    |                    |        |    |             |      |    |                     |      |    |  |
|  | >20 million   | High                 | 30          |             |              |     |    |                    |        |    |             |      |    |                     |      |    |  |
|  | A customer who has a business which involves large amount of cash (e.g. Jewelry/Gems trade, money transmitters/changers, art/antique dealers, restaurant/bars, share & stock brokers etc.   |                      |             |             |              |     |    |                    |        |    |             |      |    |                     |      |    |  |
|  | Non-resident customer   |                      |             |             |              |     |    |                    |        |    |             |      |    |                     |      |    |  |
|  | Politically exposed person/Influential person/Head or high officials of any international agencies, its close associate or family member  |                      |             |             |              |     |    |                    |        |    |             |      |    |                     |      |    |  |
|  | Relatively complex control/ownership structure (in case of corporate customer)  |                      |             |             |              |     |    |                    |        |    |             |      |    |                     |      |    |  |
| Reliability/trustworthiness of verification measures   |   |                      |             |             |              |     |    |                    |        |    |             |      |    |                     |      |    |  |
| Unclear source of funds or income from undocumented sources  |   |                      |             |             |              |     |    |                    |        |    |             |      |    |                     |      |    |  |
| Customer opens account in the name of his/her family member who intends to credit large amount of deposits not consistent with the known sources of legitimate family income |   |                      |             |             |              |     |    |                    |        |    |             |      |    |                     |      |    |  |
| Beneficial ownership of funds may not belong to customer   |   |                      |             |             |              |     |    |                    |        |    |             |      |    |                     |      |    |  |
| <b>Products &amp; Services</b>   | Use of products & services which entail non face-to-face contact  |                      |             |             |              |     |    |                    |        |    |             |      |    |                     |      |    |  |
|  | Customer seeks private banking (i.e. prioritized or privileged banking) or other riskier services   |                      |             |             |              |     |    |                    |        |    |             |      |    |                     |      |    |  |
|  | Payment received from unknown or unrelated third parties  |                      |             |             |              |     |    |                    |        |    |             |      |    |                     |      |    |  |
|  | Service to walk-in Customers  |                      |             |             |              |     |    |                    |        |    |             |      |    |                     |      |    |  |
| <b>Channels</b>  | How was the account opened?<br><table border="1" style="width: 100%; border-collapse: collapse; margin-top: 5px;"> <thead> <tr> <th style="width: 30%;">Mode</th> <th style="width: 30%;">Risk Level</th> <th style="width: 40%;">Risk Weight</th> </tr> </thead> <tbody> <tr> <td>RM/Affiliate</td> <td>Low</td> <td>10</td> </tr> <tr> <td>Direct Sales agent</td> <td>Medium</td> <td>20</td> </tr> <tr> <td>Internet</td> <td>High</td> <td>30</td> </tr> <tr> <td>Walk-in/Unsolicited</td> <td>High</td> <td>30</td> </tr> </tbody> </table> | Mode                 | Risk Level  | Risk Weight | RM/Affiliate | Low | 10 | Direct Sales agent | Medium | 20 | Internet    | High | 30 | Walk-in/Unsolicited | High | 30 |  |
|  | Mode  | Risk Level           | Risk Weight |             |              |     |    |                    |        |    |             |      |    |                     |      |    |  |
|  | RM/Affiliate  | Low                  | 10          |             |              |     |    |                    |        |    |             |      |    |                     |      |    |  |
|  | Direct Sales agent  | Medium               | 20          |             |              |     |    |                    |        |    |             |      |    |                     |      |    |  |
|  | Internet  | High                 | 30          |             |              |     |    |                    |        |    |             |      |    |                     |      |    |  |
| Walk-in/Unsolicited  | High  | 30                   |             |             |              |     |    |                    |        |    |             |      |    |                     |      |    |  |
| Level of cash based transactions   |   |                      |             |             |              |     |    |                    |        |    |             |      |    |                     |      |    |  |
| Element of anonymity in transactions   |   |                      |             |             |              |     |    |                    |        |    |             |      |    |                     |      |    |  |
| <b>Locations</b>   | Customer is based or linked to any country which is identified by credible sources as having significant level of corruption and criminal activity  |                      |             |             |              |     |    |                    |        |    |             |      |    |                     |      |    |  |
|  | Customer's link to any country known to be a tax heaven and identified by credible sources as providing funding or support for terrorist activities or that have designated terrorist organizations operating within their country  |                      |             |             |              |     |    |                    |        |    |             |      |    |                     |      |    |  |
|  | Any country is identified by FATF or FSRB5 as not having adequate AML& CFT system   |                      |             |             |              |     |    |                    |        |    |             |      |    |                     |      |    |  |
|  | Any country identified as destination of illicit financial flow   |                      |             |             |              |     |    |                    |        |    |             |      |    |                     |      |    |  |
|  | Customer is linked to any country subject to economic or trade sanctions  |                      |             |             |              |     |    |                    |        |    |             |      |    |                     |      |    |  |
| <b>Others</b>  | Transaction pattern matches with central bank's examples on Red Alerts or guidance provided by B F I U on ML/FT typologies  |                      |             |             |              |     |    |                    |        |    |             |      |    |                     |      |    |  |
|  | Customer/beneficial owner identification and verification not done properly   |                      |             |             |              |     |    |                    |        |    |             |      |    |                     |      |    |  |
|  | Any other risk factors etc.   |                      |             |             |              |     |    |                    |        |    |             |      |    |                     |      |    |  |
| <b>Total Risk Score</b>  |   |                      |             |             |              |     |    |                    |        |    |             |      |    |                     |      |    |  |

|              |  |
|--------------|--|
| <b>Scale</b> | Please note that risk weight assigned as above have been selected according to prevalence of risk i.e.<br><input type="checkbox"/> <b>Never = 0</b> , <input type="checkbox"/> <b>Low = 10</b> , <input type="checkbox"/> <b>Moderate = 20</b> , <input type="checkbox"/> <b>High = 30</b> |
|--------------|--|

| Benchmarking |                  |        |                  |        |                  |        |
|--------------|------------------|--------|------------------|--------|------------------|--------|
|              | Risk Score Range | Rating | Risk Score Range | Rating | Risk Score Range | Rating |
|              | Below 50         | 1      | 81- 110          | 3      | 141- 170         | 5      |
|              | 51 - 80          | 2      | 111- 140         | 4      | 170 & above      | 6      |

| Rating | Customer Risk Profiling |  |               |  | Check |
|--------|-------------------------|--|---------------|--|-------|
| 1-2    |                         |  | Low Risk      |  |       |
| 3-4    |                         |  | Moderate Risk |  |       |
| 5-6    |                         |  | High Risk     |  |       |

**Customer Risk Profile is re-considered in line with pre-defined criteria of central bank or LBFL's own Internal Risk Assessment**

Prepared By:

Approved By:

\_\_\_\_\_  
Name & Designation  
(with seal & signature)

\_\_\_\_\_  
Name & Designation  
(with seal & signature)



আবেদনকারী/যৌথ আবেদনকারী/জামিনদার পরিচিতি সম্পর্কিত ফরম  
(Applicant/Joint Applicant/Guarantor KYC Profile Form)

১. হিসাবের নাম : \_\_\_\_\_
২. হিসাবের ধরণ ও নম্বর : \_\_\_\_\_
৩. ইউনিক গ্রাহক আইডি কোড : \_\_\_\_\_
৪. হিসাবধারীর নাম : \_\_\_\_\_
৫. হিসাব খোলার কর্মকর্তার নাম : \_\_\_\_\_
৬. জন্ম নিবন্ধন নম্বর.....ফটোকপি গৃহীত কিনা? : হ্যাঁ / না (প্রযোজ্য ক্ষেত্রে)
৭. পাসপোর্ট নম্বর .....ফটোকপি গৃহীত কিনা? : হ্যাঁ / না (প্রযোজ্য ক্ষেত্রে)
৮. জাতীয় পরিচয়পত্র নম্বর.....ফটোকপি গৃহীত কিনা? : হ্যাঁ / না (প্রযোজ্য ক্ষেত্রে)
৯. টি আই এন .....ফটোকপি গৃহীত কিনা? : হ্যাঁ / না (প্রযোজ্য ক্ষেত্রে)
১০. ভ্যাট রেজিঃ নম্বর .....ফটোকপি গৃহীত কিনা? : হ্যাঁ / না (প্রযোজ্য ক্ষেত্রে)
১১. ড্রাইভিং লাইসেন্স নম্বর .....ফটোকপি গৃহীত কিনা? : হ্যাঁ / না (প্রযোজ্য ক্ষেত্রে)
১২. হিসাবের প্রকৃত সুবিধাভোগী (Beneficial Owner) সম্পর্কিত তথ্যাদি (কোম্পানীর ক্ষেত্রে ২০% বা এর অধিক একক শেয়ার হোল্ডার এর বিস্তারিত তথ্যাদি সংগ্রহপূর্বক কেওয়াইসি সম্পাদন করতে হবে। এছাড়াও কোম্পানীর নিয়ন্ত্রনকারী শেয়ার হোল্ডার এর বিস্তারিত তথ্যাদি সংগ্রহপূর্বক কেওয়াইসি সম্পাদন করতে হবে। ব্যক্তিক হিসাবের ক্ষেত্রেও প্রকৃত সুবিধাভোগী চিহ্নিতকরতঃ কেওয়াইসি সম্পাদন করতে হবে) :
- .....
১৩. প্রদেয় অর্থের উৎস কি? তহবিলের উৎস কিভাবে নিশ্চিত করা হয়েছে? (প্রযোজ্য ক্ষেত্রে)
- .....
১৪. গ্রাহকের পেশার সাথে প্রদেয় অর্থের উৎস সামঞ্জস্যপূর্ণ কি না ?  
গ্রাহকের পেশার বিস্তারিত বর্ণনাপূর্বক সামঞ্জস্যতা নিশ্চিত করুন :
১৫. রিস্ক প্রোডিং :  উচ্চ  মধ্যম  নিম্ন

মন্তব্য :

(মন্তব্য অংশে Subjective বিবেচনায় গ্রাহকের ঝুঁকি সম্পর্কে আবশ্যিকভাবে মন্তব্য করতে হবে। গ্রাহকের ঝুঁকি নিরূপনের ক্ষেত্রে গ্রাহকের পেশার বিস্তারিত ধারণা বিশ্লেষণকরতঃ ব্যবসায়ের ক্ষেত্রে ব্যবসায়ের প্রকৃতি, অর্থের মাত্রা, ব্যবসায়ের এলাকা, ব্যবসায়ের আকার, হিসাবের প্রকৃত সুবিধাভোগী ইত্যাদিসহ অন্যান্য বিশেষ দিক বিবেচনায় নিয়ে গ্রাহককে উচ্চ বা নিম্ন ঝুঁকি সম্পন্ন হিসেবে শ্রেণীকরণ করতে হবে। চাকুরির ক্ষেত্রেও অনুরূপভাবে বিস্তারিত ধারণা লাভ করতঃ বিশেষ করে চাকুরির প্রকৃতি ও দায় দায়িত্বের নিরিখে ঝুঁকি নিরূপন করতে হবে। গ্রাহক উচ্চ ঝুঁকিপূর্ণ হলে নিয়মিত তদারকি করতে হবে)

হিসাব খোলার কর্মকর্তা/রিলেশনশীপ ম্যানেজারের নাম,  
স্বাক্ষর (সীলসহ) ও তারিখঃ

অনুমোদনকারী কর্মকর্তার নাম, স্বাক্ষর (সীলসহ) ও তারিখঃ

১৬. হিসাব ও গ্রাহক সংক্রান্ত তথ্যাদি সর্বশেষ পর্যালোচনা/হালনাগাদ করার তারিখঃ

পর্যালোচনা এবং হালনাগাদকারী কর্মকর্তার  
নাম (সীলসহ) স্বাক্ষর ও তারিখঃ

# A Template of Customer Risk Profiling (CRP) Form

| Risk Determinants  | Risk Variables/Determinants   | Assigned Risk Weight |             |             |              |     |    |                    |        |    |             |      |    |                     |      |    |  |
|--|---|----------------------|-------------|-------------|--------------|-----|----|--------------------|--------|----|-------------|------|----|---------------------|------|----|--|
| <b>Customers</b>   | Exceptions in getting KYC related information from customer   |                      |             |             |              |     |    |                    |        |    |             |      |    |                     |      |    |  |
|  | High net worth customer or high value transactions:<br><table border="1" style="width: 100%; border-collapse: collapse; margin-top: 5px;"> <thead> <tr> <th>Value</th> <th>Risk Level</th> <th>Risk weight</th> </tr> </thead> <tbody> <tr> <td>0-5 million</td> <td>Low</td> <td>10</td> </tr> <tr> <td>5-20 million</td> <td>Medium</td> <td>20</td> </tr> <tr> <td>&gt;20 million</td> <td>High</td> <td>30</td> </tr> </tbody> </table>   | Value                | Risk Level  | Risk weight | 0-5 million  | Low | 10 | 5-20 million       | Medium | 20 | >20 million | High | 30 |                     |      |    |  |
|  | Value   | Risk Level           | Risk weight |             |              |     |    |                    |        |    |             |      |    |                     |      |    |  |
|  | 0-5 million   | Low                  | 10          |             |              |     |    |                    |        |    |             |      |    |                     |      |    |  |
|  | 5-20 million  | Medium               | 20          |             |              |     |    |                    |        |    |             |      |    |                     |      |    |  |
|  | >20 million   | High                 | 30          |             |              |     |    |                    |        |    |             |      |    |                     |      |    |  |
|  | A customer who has a business which involves large amount of cash (e.g. Jewelry/Gems trade, money transmitters/changers, art/antique dealers, restaurant/bars, share & stock brokers etc.   |                      |             |             |              |     |    |                    |        |    |             |      |    |                     |      |    |  |
|  | Non-resident customer   |                      |             |             |              |     |    |                    |        |    |             |      |    |                     |      |    |  |
|  | Politically exposed person/Influential person/Head or high officials of any international agencies, its close associate or family member  |                      |             |             |              |     |    |                    |        |    |             |      |    |                     |      |    |  |
|  | Relatively complex control/ownership structure (in case of corporate customer)  |                      |             |             |              |     |    |                    |        |    |             |      |    |                     |      |    |  |
| Reliability/trustworthiness of verification measures   |   |                      |             |             |              |     |    |                    |        |    |             |      |    |                     |      |    |  |
| Unclear source of funds or income from undocumented sources  |   |                      |             |             |              |     |    |                    |        |    |             |      |    |                     |      |    |  |
| Customer opens account in the name of his/her family member who intends to credit large amount of deposits not consistent with the known sources of legitimate family income |   |                      |             |             |              |     |    |                    |        |    |             |      |    |                     |      |    |  |
| Beneficial ownership of funds may not belong to customer   |   |                      |             |             |              |     |    |                    |        |    |             |      |    |                     |      |    |  |
| <b>Products &amp; Services</b>   | Use of products & services which entail non face-to-face contact  |                      |             |             |              |     |    |                    |        |    |             |      |    |                     |      |    |  |
|  | Customer seeks private banking (i.e. prioritized or privileged banking) or other riskier services   |                      |             |             |              |     |    |                    |        |    |             |      |    |                     |      |    |  |
|  | Payment received from unknown or unrelated third parties  |                      |             |             |              |     |    |                    |        |    |             |      |    |                     |      |    |  |
|  | Service to walk-in Customers  |                      |             |             |              |     |    |                    |        |    |             |      |    |                     |      |    |  |
| <b>Channels</b>  | How was the account opened?<br><table border="1" style="width: 100%; border-collapse: collapse; margin-top: 5px;"> <thead> <tr> <th>Mode</th> <th>Risk Level</th> <th>Risk Weight</th> </tr> </thead> <tbody> <tr> <td>RM/Affiliate</td> <td>Low</td> <td>10</td> </tr> <tr> <td>Direct Sales agent</td> <td>Medium</td> <td>20</td> </tr> <tr> <td>Internet</td> <td>High</td> <td>30</td> </tr> <tr> <td>Walk-in/Unsolicited</td> <td>High</td> <td>30</td> </tr> </tbody> </table> | Mode                 | Risk Level  | Risk Weight | RM/Affiliate | Low | 10 | Direct Sales agent | Medium | 20 | Internet    | High | 30 | Walk-in/Unsolicited | High | 30 |  |
|  | Mode  | Risk Level           | Risk Weight |             |              |     |    |                    |        |    |             |      |    |                     |      |    |  |
|  | RM/Affiliate  | Low                  | 10          |             |              |     |    |                    |        |    |             |      |    |                     |      |    |  |
|  | Direct Sales agent  | Medium               | 20          |             |              |     |    |                    |        |    |             |      |    |                     |      |    |  |
|  | Internet  | High                 | 30          |             |              |     |    |                    |        |    |             |      |    |                     |      |    |  |
|  | Walk-in/Unsolicited   | High                 | 30          |             |              |     |    |                    |        |    |             |      |    |                     |      |    |  |
| Level of cash based transactions   |   |                      |             |             |              |     |    |                    |        |    |             |      |    |                     |      |    |  |
| Element of anonymity in transactions   |   |                      |             |             |              |     |    |                    |        |    |             |      |    |                     |      |    |  |
| <b>Locations</b>   | Customer is based or linked to any country which is identified by credible sources as having significant level of corruption and criminal activity  |                      |             |             |              |     |    |                    |        |    |             |      |    |                     |      |    |  |
|  | Customer's link to any country known to be a tax heaven and identified by credible sources as providing funding or support for terrorist activities or that have designated terrorist organizations operating within their country  |                      |             |             |              |     |    |                    |        |    |             |      |    |                     |      |    |  |
|  | Any country is identified by FATF or FSRB5 as not having adequate AML& CFT system   |                      |             |             |              |     |    |                    |        |    |             |      |    |                     |      |    |  |
|  | Any country identified as destination of illicit financial flow   |                      |             |             |              |     |    |                    |        |    |             |      |    |                     |      |    |  |
|  | Customer is linked to any country subject to economic or trade sanctions  |                      |             |             |              |     |    |                    |        |    |             |      |    |                     |      |    |  |
| <b>Others</b>  | Transaction pattern matches with central bank's examples on Red Alerts or guidance provided by B F I U on ML/FT typologies  |                      |             |             |              |     |    |                    |        |    |             |      |    |                     |      |    |  |
|  | Customer/beneficial owner identification and verification not done properly   |                      |             |             |              |     |    |                    |        |    |             |      |    |                     |      |    |  |
|  | Any other risk factors etc.   |                      |             |             |              |     |    |                    |        |    |             |      |    |                     |      |    |  |
| <b>Total Risk Score</b>  |   |                      |             |             |              |     |    |                    |        |    |             |      |    |                     |      |    |  |

|              |  |
|--------------|--|
| <b>Scale</b> | Please note that risk weight assigned as above have been selected according to prevalence of risk i.e.<br><input type="checkbox"/> <b>Never = 0</b> , <input type="checkbox"/> <b>Low = 10</b> , <input type="checkbox"/> <b>Moderate = 20</b> , <input type="checkbox"/> <b>High = 30</b> |
|--------------|--|

| Benchmarking |                  |        |                  |        |                  |        |
|--------------|------------------|--------|------------------|--------|------------------|--------|
|              | Risk Score Range | Rating | Risk Score Range | Rating | Risk Score Range | Rating |
|              | Below 50         | 1      | 81- 110          | 3      | 141- 170         | 5      |
|              | 51 - 80          | 2      | 111- 140         | 4      | 170 & above      | 6      |

| Rating  | Customer Risk Profiling |  |               |  | Check |
|---|-------------------------|--|---------------|--|-------|
| 1-2   |                         |  | Low Risk      |  |       |
| 3-4   |                         |  | Moderate Risk |  |       |
| 5-6   |                         |  | High Risk     |  |       |
| Customer Risk Profile is re-considered in line with pre-defined criteria of central bank or LBFL's own Internal Risk Assessment |                         |  |               |  |       |

Prepared By:

Approved By:

\_\_\_\_\_  
Name & Designation  
(with seal & signature)

\_\_\_\_\_  
Name & Designation  
(with seal & signature)

আবেদনকারী/যৌথ আবেদনকারী/জামিনদার পরিচিতি সম্পর্কিত ফরম  
(Applicant/Joint Applicant/Guarantor KYC Profile Form)

১. হিসাবের নাম : \_\_\_\_\_
২. হিসাবের ধরণ ও নম্বর : \_\_\_\_\_
৩. ইউনিক গ্রাহক আইডি কোড : \_\_\_\_\_
৪. হিসাবধারীর নাম : \_\_\_\_\_
৫. হিসাব খোলার কর্মকর্তার নাম : \_\_\_\_\_
৬. জন্ম নিবন্ধন নম্বর.....ফটোকপি গৃহীত কিনা? : হ্যাঁ / না (প্রযোজ্য ক্ষেত্রে)
৭. পাসপোর্ট নম্বর .....ফটোকপি গৃহীত কিনা? : হ্যাঁ / না (প্রযোজ্য ক্ষেত্রে)
৮. জাতীয় পরিচয়পত্র নম্বর.....ফটোকপি গৃহীত কিনা? : হ্যাঁ / না (প্রযোজ্য ক্ষেত্রে)
৯. টি আই এন .....ফটোকপি গৃহীত কিনা? : হ্যাঁ / না (প্রযোজ্য ক্ষেত্রে)
১০. ভ্যাট রেজিঃ নম্বর .....ফটোকপি গৃহীত কিনা? : হ্যাঁ / না (প্রযোজ্য ক্ষেত্রে)
১১. ড্রাইভিং লাইসেন্স নম্বর .....ফটোকপি গৃহীত কিনা? : হ্যাঁ / না (প্রযোজ্য ক্ষেত্রে)
১২. হিসাবের প্রকৃত সুবিধাভোগী (Beneficial Owner) সম্পর্কিত তথ্যাদি (কোম্পানীর ক্ষেত্রে ২০% বা এর অধিক একক শেয়ার হোল্ডার এর বিস্তারিত তথ্যাদি সংগ্রহপূর্বক কেওয়াইসি সম্পাদন করতে হবে। এছাড়াও কোম্পানীর নিয়ন্ত্রনকারী শেয়ার হোল্ডার এর বিস্তারিত তথ্যাদি সংগ্রহপূর্বক কেওয়াইসি সম্পাদন করতে হবে। ব্যক্তিক হিসাবের ক্ষেত্রেও প্রকৃত সুবিধাভোগী চিহ্নিতকরতঃ কেওয়াইসি সম্পাদন করতে হবে) :
- .....
১৩. প্রদেয় অর্থের উৎস কি? তহবিলের উৎস কিভাবে নিশ্চিত করা হয়েছে? (প্রযোজ্য ক্ষেত্রে)
- .....
১৪. গ্রাহকের পেশার সাথে প্রদেয় অর্থের উৎস সামঞ্জস্যপূর্ণ কি না ?  
গ্রাহকের পেশার বিস্তারিত বর্ণনাপূর্বক সামঞ্জস্যতা নিশ্চিত করুন :
১৫. রিস্ক প্রোডিং :  উচ্চ  মধ্যম  নিম্ন

মন্তব্য :

(মন্তব্য অংশে Subjective বিবেচনায় গ্রাহকের ঝুঁকি সম্পর্কে আবশ্যিকভাবে মন্তব্য করতে হবে। গ্রাহকের ঝুঁকি নিরূপনের ক্ষেত্রে গ্রাহকের পেশার বিস্তারিত ধারণা বিশ্লেষণকরতঃ ব্যবসায়ের ক্ষেত্রে ব্যবসায়ের প্রকৃতি, অর্থের মাত্রা, ব্যবসায়ের এলাকা, ব্যবসায়ের আকার, হিসাবের প্রকৃত সুবিধাভোগী ইত্যাদিসহ অন্যান্য বিশেষ দিক বিবেচনায় নিয়ে গ্রাহককে উচ্চ বা নিম্ন ঝুঁকি সম্পন্ন হিসেবে শ্রেণীকরণ করতে হবে। চাকুরির ক্ষেত্রেও অনুরূপভাবে বিস্তারিত ধারণা লাভ করতঃ বিশেষ করে চাকুরির প্রকৃতি ও দায় দায়িত্বের নিরিখে ঝুঁকি নিরূপন করতে হবে। গ্রাহক উচ্চ ঝুঁকিপূর্ণ হলে নিয়মিত তদারকি করতে হবে)

হিসাব খোলার কর্মকর্তা/রিলেশনশীপ ম্যানেজারের নাম,  
স্বাক্ষর (সীলসহ) ও তারিখঃ

অনুমোদনকারী কর্মকর্তার নাম, স্বাক্ষর (সীলসহ) ও তারিখঃ

১৬. হিসাব ও গ্রাহক সংক্রান্ত তথ্যাদি সর্বশেষ পর্যালোচনা/হালনাগাদ করার তারিখঃ

পর্যালোচনা এবং হালনাগাদকারী কর্মকর্তার  
নাম (সীলসহ) স্বাক্ষর ও তারিখঃ

# A Template of Customer Risk Profiling (CRP) Form

| Risk Determinants  | Risk Variables/Determinants   | Assigned Risk Weight |             |             |              |     |    |                    |        |    |             |      |    |                     |      |    |  |
|--|---|----------------------|-------------|-------------|--------------|-----|----|--------------------|--------|----|-------------|------|----|---------------------|------|----|--|
| <b>Customers</b>   | Exceptions in getting KYC related information from customer   |                      |             |             |              |     |    |                    |        |    |             |      |    |                     |      |    |  |
|  | High net worth customer or high value transactions:<br><table border="1" style="width: 100%; border-collapse: collapse; margin-top: 5px;"> <thead> <tr> <th>Value</th> <th>Risk Level</th> <th>Risk weight</th> </tr> </thead> <tbody> <tr> <td>0-5 million</td> <td>Low</td> <td>10</td> </tr> <tr> <td>5-20 million</td> <td>Medium</td> <td>20</td> </tr> <tr> <td>&gt;20 million</td> <td>High</td> <td>30</td> </tr> </tbody> </table>   | Value                | Risk Level  | Risk weight | 0-5 million  | Low | 10 | 5-20 million       | Medium | 20 | >20 million | High | 30 |                     |      |    |  |
|  | Value   | Risk Level           | Risk weight |             |              |     |    |                    |        |    |             |      |    |                     |      |    |  |
|  | 0-5 million   | Low                  | 10          |             |              |     |    |                    |        |    |             |      |    |                     |      |    |  |
|  | 5-20 million  | Medium               | 20          |             |              |     |    |                    |        |    |             |      |    |                     |      |    |  |
|  | >20 million   | High                 | 30          |             |              |     |    |                    |        |    |             |      |    |                     |      |    |  |
|  | A customer who has a business which involves large amount of cash (e.g. Jewelry/Gems trade, money transmitters/changers, art/antique dealers, restaurant/bars, share & stock brokers etc.   |                      |             |             |              |     |    |                    |        |    |             |      |    |                     |      |    |  |
|  | Non-resident customer   |                      |             |             |              |     |    |                    |        |    |             |      |    |                     |      |    |  |
|  | Politically exposed person/Influential person/Head or high officials of any international agencies, its close associate or family member  |                      |             |             |              |     |    |                    |        |    |             |      |    |                     |      |    |  |
|  | Relatively complex control/ownership structure (in case of corporate customer)  |                      |             |             |              |     |    |                    |        |    |             |      |    |                     |      |    |  |
| Reliability/trustworthiness of verification measures   |   |                      |             |             |              |     |    |                    |        |    |             |      |    |                     |      |    |  |
| Unclear source of funds or income from undocumented sources  |   |                      |             |             |              |     |    |                    |        |    |             |      |    |                     |      |    |  |
| Customer opens account in the name of his/her family member who intends to credit large amount of deposits not consistent with the known sources of legitimate family income |   |                      |             |             |              |     |    |                    |        |    |             |      |    |                     |      |    |  |
| Beneficial ownership of funds may not belong to customer   |   |                      |             |             |              |     |    |                    |        |    |             |      |    |                     |      |    |  |
| <b>Products &amp; Services</b>   | Use of products & services which entail non face-to-face contact  |                      |             |             |              |     |    |                    |        |    |             |      |    |                     |      |    |  |
|  | Customer seeks private banking (i.e. prioritized or privileged banking) or other riskier services   |                      |             |             |              |     |    |                    |        |    |             |      |    |                     |      |    |  |
|  | Payment received from unknown or unrelated third parties  |                      |             |             |              |     |    |                    |        |    |             |      |    |                     |      |    |  |
|  | Service to walk-in Customers  |                      |             |             |              |     |    |                    |        |    |             |      |    |                     |      |    |  |
| <b>Channels</b>  | How was the account opened?<br><table border="1" style="width: 100%; border-collapse: collapse; margin-top: 5px;"> <thead> <tr> <th>Mode</th> <th>Risk Level</th> <th>Risk Weight</th> </tr> </thead> <tbody> <tr> <td>RM/Affiliate</td> <td>Low</td> <td>10</td> </tr> <tr> <td>Direct Sales agent</td> <td>Medium</td> <td>20</td> </tr> <tr> <td>Internet</td> <td>High</td> <td>30</td> </tr> <tr> <td>Walk-in/Unsolicited</td> <td>High</td> <td>30</td> </tr> </tbody> </table> | Mode                 | Risk Level  | Risk Weight | RM/Affiliate | Low | 10 | Direct Sales agent | Medium | 20 | Internet    | High | 30 | Walk-in/Unsolicited | High | 30 |  |
|  | Mode  | Risk Level           | Risk Weight |             |              |     |    |                    |        |    |             |      |    |                     |      |    |  |
|  | RM/Affiliate  | Low                  | 10          |             |              |     |    |                    |        |    |             |      |    |                     |      |    |  |
|  | Direct Sales agent  | Medium               | 20          |             |              |     |    |                    |        |    |             |      |    |                     |      |    |  |
|  | Internet  | High                 | 30          |             |              |     |    |                    |        |    |             |      |    |                     |      |    |  |
|  | Walk-in/Unsolicited   | High                 | 30          |             |              |     |    |                    |        |    |             |      |    |                     |      |    |  |
| Level of cash based transactions   |   |                      |             |             |              |     |    |                    |        |    |             |      |    |                     |      |    |  |
| Element of anonymity in transactions   |   |                      |             |             |              |     |    |                    |        |    |             |      |    |                     |      |    |  |
| <b>Locations</b>   | Customer is based or linked to any country which is identified by credible sources as having significant level of corruption and criminal activity  |                      |             |             |              |     |    |                    |        |    |             |      |    |                     |      |    |  |
|  | Customer's link to any country known to be a tax heaven and identified by credible sources as providing funding or support for terrorist activities or that have designated terrorist organizations operating within their country  |                      |             |             |              |     |    |                    |        |    |             |      |    |                     |      |    |  |
|  | Any country is identified by FATF or FSRB5 as not having adequate AML& CFT system   |                      |             |             |              |     |    |                    |        |    |             |      |    |                     |      |    |  |
|  | Any country identified as destination of illicit financial flow   |                      |             |             |              |     |    |                    |        |    |             |      |    |                     |      |    |  |
|  | Customer is linked to any country subject to economic or trade sanctions  |                      |             |             |              |     |    |                    |        |    |             |      |    |                     |      |    |  |
| <b>Others</b>  | Transaction pattern matches with central bank's examples on Red Alerts or guidance provided by B F I U on ML/FT typologies  |                      |             |             |              |     |    |                    |        |    |             |      |    |                     |      |    |  |
|  | Customer/beneficial owner identification and verification not done properly   |                      |             |             |              |     |    |                    |        |    |             |      |    |                     |      |    |  |
|  | Any other risk factors etc.   |                      |             |             |              |     |    |                    |        |    |             |      |    |                     |      |    |  |
| <b>Total Risk Score</b>  |   |                      |             |             |              |     |    |                    |        |    |             |      |    |                     |      |    |  |

|              |  |
|--------------|--|
| <b>Scale</b> | Please note that risk weight assigned as above have been selected according to prevalence of risk i.e.<br><input type="checkbox"/> <b>Never = 0</b> , <input type="checkbox"/> <b>Low = 10</b> , <input type="checkbox"/> <b>Moderate = 20</b> , <input type="checkbox"/> <b>High = 30</b> |
|--------------|--|

| Benchmarking     |        |                  |        |                  |        |
|------------------|--------|------------------|--------|------------------|--------|
| Risk Score Range | Rating | Risk Score Range | Rating | Risk Score Range | Rating |
| Below 50         | 1      | 81- 110          | 3      | 141- 170         | 5      |
| 51 - 80          | 2      | 111- 140         | 4      | 170 & above      | 6      |

| Rating   | Customer Risk Profiling |  |               |  | Check |
|--|-------------------------|--|---------------|--|-------|
| 1-2  |                         |  | Low Risk      |  |       |
| 3-4  |                         |  | Moderate Risk |  |       |
| 5-6  |                         |  | High Risk     |  |       |
| <b>Customer Risk Profile is re-considered in line with pre-defined criteria of central bank or LBFL's own Internal Risk Assessment</b> |                         |  |               |  |       |

Prepared By:

Approved By:

\_\_\_\_\_  
Name & Designation  
(with seal & signature)

\_\_\_\_\_  
Name & Designation  
(with seal & signature)

# NBFI RETURNS 2 & 3 REPORTING FORM

(To be filled in English by the Officials)

## ঋণ গ্রহণকারীর তথ্য (Borrower's Information)

(NBFI RETURNS 3 Reporting)

হিসাব নম্বর (Account No.):

ব্যক্তির ক্ষেত্রে (For Individual):

১। ঋণ গ্রহণকারীর নাম (Borrower's Name):  
(In BLOCK LETTER)

২। পেশা (Profession):

৩। ঋণ গ্রহণের উদ্দেশ্য  
(Purpose of Loan/Advances):

৪। জামানত (Security):

৫। ঋণের ধরন (Category of Loan):

৬। এসএমই কি না (SME): হ্যাঁ/ না।

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

১। ঋণ গ্রহণকারী প্রতিষ্ঠানের নাম (Name of the Borrowing Institution):  
(In BLOCK LETTER)

২। প্রতিষ্ঠানের ধরন (Type of Institution):

৩। ঋণ গ্রহণের উদ্দেশ্য  
(Purpose of Loan/Advances):

৪। জামানত (Security):

৫। ঋণের ধরন (Category of Loan):

৬। এসএমই কি না (SME): হ্যাঁ/ না।

|                        |  |  |  |  |  |  |                    |
|------------------------|--|--|--|--|--|--|--------------------|
| Sector Code:           |  |  |  |  |  |  | Validated by (CRM) |
| Economic Purpose Code: |  |  |  |  |  |  |                    |
| SME Code:              |  |  |  |  |  |  |                    |
| Product Code:          |  |  |  |  |  |  | Validated by (Ops) |
| Security Code:         |  |  |  |  |  |  |                    |
| Gender Code:           |  |  |  |  |  |  |                    |

Prepared by (RM)

Verified by (BM)

Reporting Form Approved by (Ops)

### Notes:

- Form টি Account Opening form/ Loan Application Form এর সঙ্গে সংরক্ষণীয়।
- ঋণ গ্রহণকারীর তথ্যসমূহ Loan Sanction হওয়ার পর প্রতিটি ঋণ গ্রহীতা ব্যক্তি/ প্রতিষ্ঠানের Loan File এর সঙ্গে সংরক্ষণীয়।
- Joint Account এর ক্ষেত্রে 1<sup>st</sup> Applicant কে বিবেচনা করতে হবে।
- একাধিক Security দ্বারা Loan গ্রহণ করলে Reporting এর সময় এদের মধ্যে Effective Security বিবেচনা করে তার Security Code বসাতে হবে।
- NBFI-2/ NBFI-3 Reporting এর সময় এই Form এর Code গুলো অবশ্যই সন্নিবেশিত করতে হবে।



Date: 

|   |   |   |   |   |   |   |   |
|---|---|---|---|---|---|---|---|
| D | D | M | M | Y | Y | Y | Y |
|---|---|---|---|---|---|---|---|

**American Life Insurance Company**  
 MetLife Building, 18-20 Motijheel C.A.  
 P.O. Box 9, Dhaka - 1000  
 Bangladesh

**Group Life Insurance for Personal Loan Borrowers**

**A. Enrollment**

First Applicant's Name : .....

Date of Birth : .....

Loan Tracking No.(If any) : .....

**YES**, upon my/our Personal Loan disbursement from ..... and meeting insurance eligibility criteria, I/we want to be Insured under the "Group Life & Permanent Total Disability Insurance" issued by American Life Insurance Company, Bangladesh (MetLife) in the event of first applicant's death or permanent total disability. I hereby declare that I have read and understood the information given overleaf.

**B. Beneficiary Nomination**

Insurance benefits exceeding the outstanding balance will be paid to the following beneficiary/ies:

|   |  |
|---|--|
| 1. Name:<br>DoB:                      Nationality:                      Country of Residence: | Relationship:<br>.....<br>Benefit:..... %  |
| 2. Name:<br>DoB:                      Nationality:                      Country of Residence: | Relationship:<br>.....<br>Benefit: ..... % |

Information of the appointee who will receive policy proceeds on behalf of minor beneficiary/ies, (if any)

|   |   |  |
|---|---|--|
| <b>This appointment shall not be valid unless signed by appointee</b> | Name of Appointee:  | Relationship with the Beneficiary/ies: |
|   | Signature:<br>DoB:                      Nationality:<br>Country of Residence: |  |

*\*Unless otherwise requested, multiple beneficiaries share the benefit equally and the right to change the beneficiary is reserved.*

Lankabangla Finance Limited

Signature (first applicant) and Date

Signature (first applicant) and Date

American Life Insurance Company is incorporated in the USA as a Limited Company

## Summary of Coverage Benefit / Coverage

MetLife has issued a group insurance master contract to this bank/institution. As per the terms of this group master policy, insured customers will get the protection in case of Death and/or Permanent Total Disability (PTD) due to natural or accidental causes. The benefit is as follows:

### **Death and PTD Benefit is 100% of the Face Amount (FA), where –**

- 100% of the outstanding balance will be waived and payable to the bank/institution (policyholder as the irrevocable beneficiary) by MetLife;
- The remaining amount (loan face amount less outstanding balance) is payable to the insured's named beneficiary/ies of the insured

### **Protection**

- Protection is linked to the Face Amount of the Loan;
- Minimum age of the applicant should be 18 years at the time of his/her enrolment in the scheme;
- Maximum age of applicant at the time of enrolment will be 64 years on the date the loan is granted by the bank/institution;
- Protection is terminated at Age 65 irrespective of the tenor of loan;
- Failure of proposed insured to disclose facts that affect the assessment of risk by insurance company would invalidate insurance protection and claim.

### **Premium Rates**

The premium rate is a common rate irrespective of age of the applicant. The yearly premium rates are 4.210 and 0.872 per 1,000 for Death and PTD coverage respectively on standard risk.

### **Refund Calculation & Fees**

Exit or De-enrollment or Opting Out from the Insurance scheme is NOT permitted during the Loan Tenor. However, borrower, having Pre-closure or Early Termination of the Loan will be accepted for discontinuation from Insurance coverage following completion of official procedures related to these.

Following formula shall be used for refund calculation:

**Premium Refund** = (Insurance premium collected for the loan) X (unexpired loan term in months) / (Total loan term in months) X (1– Applicable surrender charge %).

The bank/institution may receive a fee from MetLife for the collection and transfer service of the premium.

### **Exclusions**

**Any Death, Disability or illness caused by or resulting, directly or indirectly, wholly or partly, from any of the following factors will not be covered by this insurance:**

- Any illness or disability or any condition pre-existing or preceding the effective date of the coverage; or
- The condition of Acquired Immune Deficiency Syndrome (AIDS), or any AIDS Related Illness or HIV virus; or
- Suicide while sane or insane; or
- Chronic alcoholism or abuse of alcohol or abuse or addiction to drugs; or
- Civil war, war, invasion or warlike operations, act of foreign enemy, hostilities, revolt, mutiny, riots, strike, civil commotion, rebellion, revolution, insurrection, active participation in terrorism to such a degree and extent of the involvement or engagement of the Insured in these conditions without any cause; or
- Military Service in the Armed Forces or Security Forces of any country or any authority; or
- Any Psychiatric, mental or nervous disorder; or
- Exposure of the body, voluntarily or not, to nuclear power or radioactivity in war or warlike operations or in peace; or
- Disability attributed by the Insured to subjective complaints not detectable with laboratory measurement, microbiological, biochemical means and/or imaging; or
- The commission of or attempted commission of an assault or any unlawful act, or being engaged in any illegal activity or felony.

### **Disclaimer**

The Information contained in this Summary of Coverage is intended for general consumer understanding and education only and is subject at all times to the terms and conditions of the in force Group master Policy issued by MetLife to the bank/institution.

**Medical Questionnaire & Health Declaration (G-42)**  
for Insurance Enrollment

(To be filled by applicant / proposed insured)

Bank/Institution .....  
 Branch/ Source ..... Product Type ..... Application No .....  
 Name of Proposed Insured .....  
 Designation ..... Name of the Concern/ Company .....  
 Date of Birth ( DD / MM / YYYY )       Male  Female      Height ..... Weight .....  
 Address .....  
 .....  
 Mobile Number ..... Email ID .....  
 Secondary Contact Number..... Sum Assured/Intended Loan Face Value .....  
 Loan Term (..... Months) Details of any Existing Insurance with MetLife .....

1) Have you at any time been treated for or been told you had any trouble with the following:  
 (Answer each item "Yes" or no in space [ ] provided)

|                     | Yes | No |                | Yes | No |                       | Yes | No |
|---------------------|-----|----|----------------|-----|----|-----------------------|-----|----|
| Heart               |     |    | Lungs          |     |    | Urinary System        |     |    |
| Tumors              |     |    | Diabetes       |     |    | Nervous Disorders     |     |    |
| High Blood Pressure |     |    | Kidneys        |     |    | Stomach or Intestines |     |    |
| Cancer              |     |    | Back or Joints |     |    | Others                |     |    |

- 2) Have you been a **patient in a Hospital or similar institution or clinic** during the past three (3) years?     YES     NO
- 3) Have you been advised to enter a Hospital or other institution for diagnosis, rest or treatment but did not do so?     YES     NO
- 4) Have you been advised to have a surgical operation or procedure but did not do so?     YES     NO
- 5) Has any application for insurance on your life (life, accident, health) been declined, postponed or accepted on special terms?     YES     NO
- 6) For female applicants: Are you Pregnant?     YES     NO

**If Answer to any of the above question is "YES", please describe in details below mentioning Ref. Question No :**

.....

.....

*Please note, MetLife may request medical tests/examinations in particular if there is a "YES" answer above or any anomalies are noticed. Insurance is NOT APPLICABLE to any Applicant who has pre-existing health problems before enrolling into the Insurance Scheme with any loan of this bank/institution.*

**Declaration**

I hereby declare that according to my knowledge and belief all the above statements are true, I have not withheld any relevant information, and that I have read and understood the information given overleaf. I agree that this application shall be the basis of this insurance.

**I understand, am fully aware of, and do accept that I am not covered for death resulting directly or indirectly from a pre-existing condition (sickness or injury) for which I have had consultation or received prior treatment, or which would have caused a prudent person to seek Medical advice. I also understand that failure to disclose facts that affect the assessment of risk by the insurance company would invalidate insurance claim.**

I hereby authorize any doctor or other practitioner and any hospital or sanatorium to give the MetLife any information it requests about me with reference to any treatments, examinations, advice or hospitalization.

Witnessed by: .....  
 Name & Signature of Bank/Institution's Official  
 ID No, If any:  
 Mobile No:  
 Date:

.....  
 Signature of Proposed Insured  
 Date:



## **Summary of Coverage Benefit / Coverage**

MetLife has issued a group insurance master contract to this bank/institution. As per the terms of this group master policy, insured customers will get the protection in case of Death and/or Permanent Total Disability (PTD) due to natural or accidental causes. The benefit is as follows:

### **Death and PTD Benefit is 100% of the Face Amount (FA), where –**

- 100% of the outstanding balance will be waived and payable to the bank/institution (policyholder as the irrevocable beneficiary) by MetLife;
- The remaining amount (loan face amount less outstanding balance) is payable to the insured's Name Beneficiary/ies of the insured.

### **Protection**

- Protection is linked to the Face Amount of the Loan;
- Minimum age of the applicant should be 18 years at the time of his/her enrolment in the scheme;
- Maximum age of applicant at the time of enrolment will be 64 years on the date the Loan is granted by the bank/institution;
- Protection is terminated at Age 65 irrespective of the tenor of loan;
- Failure of proposed insured to disclose facts that affect the assessment of risk by insurance company would invalidate insurance protection and claim.

### **Premium Rates**

The premium rate is a common rate irrespective of age of the applicant. The yearly premium rates are 4.210 and 0.872 per 1,000 for Death and PTD coverage respectively on standard risk.

### **Refund Calculation & Fees**

Exit or De-enrollment or Opting Out from the Insurance scheme is NOT permitted during the Loan Tenor. However, borrower, having Pre-closure or Early Termination of the Loan will be accepted for discontinuation from Insurance coverage following completion of official procedures related to these.

Following formula shall be used for refund calculation:

**Premium Refund** = (Insurance premium collected for the loan) X (unexpired loan term in months) / (Total loan term in months) X (1– Applicable surrender charge %).

The bank/institution may receive a fee from MetLife for the collection and transfer service of the premium.

### **Exclusions**

**Any Death, Disability or illness caused by or resulting, directly or indirectly, wholly or partly, from any of the following factors will not be covered by this insurance:**

- Any illness or disability or any condition pre-existing or preceding the effective date of the coverage; or
- The condition of Acquired Immune Deficiency Syndrome (AIDS), or any AIDS Related Illness or HIV virus; or
- Suicide while sane or insane; or
- Chronic alcoholism or abuse of alcohol or abuse or addiction to drugs; or
- Civil war, war, invasion or warlike operations, act of foreign enemy, hostilities, revolt, mutiny, riots, strike, civil commotion, rebellion, revolution, insurrection, active participation in terrorism to such a degree and extent of the involvement or engagement of the Insured in these conditions without any cause; or
- Military Service in the Armed Forces or Security Forces of any country or any authority; or
- Any Psychiatric, mental or nervous disorder; or
- Exposure of the body, voluntarily or not, to nuclear power or radioactivity in war or warlike operations or in peace; or
- Disability attributed by the Insured to subjective complaints not detectable with laboratory measurement, microbiological, biochemical means and/or imaging; or
- The commission of or attempted commission of an assault or any unlawful act, or being engaged in any illegal activity or felony.

### **Disclaimer**

The Information contained in this Summary of Coverage is intended for general consumer understanding and education only and is subject at all times to the terms and conditions of the in force Group master Policy issued by MetLife to the bank/institution.

### Checklist for Personal Loan

| SL NO                  | Checkpoints   | Sales |    | Credits |    |
|------------------------|---|-------|----|---------|----|
|                        |   | Yes   | No | Yes     | No |
| 1                      | Complete Application Form   |       |    |         |    |
| 2                      | Call Report   |       |    |         |    |
| 3                      | 3 (three) copies recent passport size photographs of applicant and attested by PMO                                      |       |    |         |    |
| 4                      | 3 (three) copies recent passport size photographs for Co -applicant/Guarantors attested by applicant                    |       |    |         |    |
| 5                      | CPV Report  |       |    |         |    |
| 6                      | Latest Bank Statement   |       |    |         |    |
| 7                      | e-TIN Certificate   |       |    |         |    |
| 9                      | Photocopy of NID/Passport/Driving License /Commissioner Certificate   |       |    |         |    |
| 9                      | Evidence of other income(if any)  |       |    |         |    |
| 10                     | Utility bill of present residence (Gas/Electricity/Water)   |       |    |         |    |
| 11                     | All documents Signed by applicant   |       |    |         |    |
| 12                     | Declaration (if any mismatch found)   |       |    |         |    |
| 13                     | All documents signed by applicant & attested by PMO   |       |    |         |    |
| 14                     | Loan sanction letter (if any)   |       |    |         |    |
| <b>For Salaried</b>    |   |       |    |         |    |
| 1                      | Letter of Introduction (LOW Salary certificate/Pay slip   |       |    |         |    |
| 2                      | Salary reflected bank statement   |       |    |         |    |
| 3                      | Experience Certificate/Release letter (if any)  |       |    |         |    |
| <b>For Businessman</b> |   |       |    |         |    |
| 1                      | Last 3 (Three) years Trade License  |       |    |         |    |
| 2                      | Valid Partnership Deed  |       |    |         |    |
| 3                      | MOA & AOA   |       |    |         |    |
| 4                      | Updated Schedule X and Form XII   |       |    |         |    |
| 5                      | Board / Partnership Resolution for share / ownership change / Summary of Share Capital(if applicable)                   |       |    |         |    |
| <b>For Landlord</b>    |   |       |    |         |    |
| 1                      | Property ownership documents from where rental is generated (Title Deed, Mutation Copy/DCR/Land Tax copy, Utility Bill) |       |    |         |    |
| 2                      | Visit Report  |       |    |         |    |
| <b>Self Employed</b>   |   |       |    |         |    |
| 1                      | Professional Certificates   |       |    |         |    |
| 2                      | Certificate from related association (like BMDC)  |       |    |         |    |

| <b>For Operations</b> |                                       |     |  |    |  |
|-----------------------|---------------------------------------|-----|--|----|--|
|                       |                                       | Yes |  | No |  |
| 1                     | Accepted Sanction & Agreement         |     |  |    |  |
| 2                     | Doc Fee Slip with Cheque Copy         |     |  |    |  |
| 3                     | PDC & UDC (Including DDI Forms)       |     |  |    |  |
| 4                     | DP Note                               |     |  |    |  |
| 5                     | Letter of Continuation                |     |  |    |  |
| 6                     | Authority to Complete Promissory Note |     |  |    |  |
| 7                     | PG                                    |     |  |    |  |
| 8                     | Letter of Disbursement                |     |  |    |  |
| 9                     | CAF & CF F                            |     |  |    |  |
| 10                    | KYC's                                 |     |  |    |  |
| 11                    | Declaration (if any)                  |     |  |    |  |
| 12                    | Others (if any)                       |     |  |    |  |



Note: All documents and application form are checked by RM

Checked by:

|           | RM | Credit | OPS |
|-----------|----|--------|-----|
| Name      |    |        |     |
| Signature |    |        |     |
| Date      |    |        |     |



For more details please call **16325**  
From overseas call **09611016325**

Find us on  

**FinSmart** App



**Corporate Office**

Safura Tower (Level-11), 20, Kemal Ataturk Avenue  
Banani, Dhaka 1213, Bangladesh  
Phone: (88 02) 9883701-10, Fax: (88 02) 58810998  
[www.lankabangla.com](http://www.lankabangla.com)