Car Loan Application Form

Applicant’s Name : ........................................................................................................
Joint Applicant’s Name : ................................................................................................
Customer ID : ................................................................................................................
Link Account No. : .........................................................................................................
Loan Account No. : ........................................................................................................
Branch : .........................................................................................................................
SOL ID : .........................................................................................................................
PSO Name : ...................................................................................................................
PSO ID & PIN : ............................................................................................................... 
MPSO Name : ................................................................................................................
MPSO ID & PIN : ...........................................................................................................
Cost Center : ..................................................................................................................
Sourced By : □ Branch   □ Premium Banking
             □ Retail Sales  □ SME Unit Office

Proposition   Segment     Sub-Segment

BRAC BANK
Terms & Conditions

1. The facility shall be made available for the customer from the date of Bank’s approval of this application until such time is stipulated in any letter and this facility shall be continuing on until the adjustment of the dues of the Bank with interest and other charges.

2. The Bank reserves the right to withdraw the credit facility and demand repayment if there is any default in repayment of the loan.

3. The Bank shall not be obliged to make the credit facility available until it has received formal written acknowledgement from you accepting the credit facility on the basis of outline and subject to the terms and conditions specified in the Banking Arrangement (BA) letter.

4. The acceptance of the terms and conditions of the banking arrangement letter by the customer constitutes a legal and binding obligation and is enforceable in accordance with the terms of the Banking Arrangement letter.

5. By use of the credit facility provided by the bank, the customer accepts the conditions enumerated in the Banking Arrangement letter and authorizes the bank to appoint agents to collect funds payable to the bank, as the Bank may consider necessary. In the due discharge of their duty, information regarding borrower's credit facility will be supplied to the agent. All charges payable to such agents, to collect amounts owed to the bank, are liable to be at borrower's cost and risk, in addition to all other costs, charges and expenses incurred by the bank to recover outstanding dues/money.

6. The bank is authorised to open and maintain account(s) for the purpose of administering and recording payments by the customer in respect of the facility.

7. The loan shall be utilized for the specified purpose for which it has been sanctioned. Payment shall be made directly by the bank to the vendor or to the customer, as determined by the Bank, depending upon the purpose of the loan.

8. All payments in respect of the facility shall be made by the customer on or before the due dates and the customer hereby irrevocably authorizes the Bank to debit any of the customer’s account(s) with the Bank with all amounts. Owing in respect of the facility including interest and charges and expenses (together the indebtedness) at such time as the same shall become or be due and, payable and transfer such sum to the loan account for adjustment but in any case the customer shall always remain liable and agree(s) to make payment in full of all such sums to the Bank.

9. The customer unconditionally undertakes to repay the loan as per terms and conditions of the Banking Arrangement Letter.

10. The customer undertakes to deposit his/her salary/wages/honorarium payable by his/her employer to the designated account maintained with the Bank.

11. The Bank is authorized to enforce all or any of the securities executed as well as kept by the customer in favour of the Bank and recover the loan amount with interest and other charges accrued in the loan account.

12. The customer irrevocably authorizes the Bank to enforce the securities act’s absolute discretion in the event the loan account becomes irregular and shall apply any proceeds recovered towards adjustment of outstanding loan liabilities along with all applicable at actual fees.

13. Where the facility is made available for purchase of consumer item(s) including Vehicle Loan customer unconditionally and irrevocably undertake to deliver possession of the consumer items including the Vehicle Loan purchased by the loan amount without any question whatever to the bank as and when demanded by the bank. The customer further authorizes the bank irrevocably to sell the hypothecated items and apply the proceeds towards adjustment of the dues. For any unadjusted sum, the customer undertakes to repay the same with interest and other charges.

14. In the event of normal death of the customer, the Bank shall be entitled to the End of Service Benefits from the Employer and to adjust the dues, first bet will be made to the heirs/nominees.

15. The Bank holds the right to refuse or approve a loan proposal without assigning/disclosing any reasons to the applicant.

16. After settlement of the facility, the borrower will collect all loan documentation from the domicile branch.

17. After refusal of loan proposal, it will be the responsibility of the applicant to collect proposed loan documents from the concerned dealing person who processed the loan application within 7 (seven) days from the date of loan refused.

18. A premium will be charged if the applicant wants to avail the facility under "Loan Protection Policy". The amount of premium as decided by the bank will be added to the loan installation. The Bank reserves the right to change the rate of premium as and when necessary. In the event of death of the borrower, the amount realised by the Bank from the insurance company will be utilized for adjustment of the balance amount of the loan. In case of any deficit, the outstanding loan amount will be adjusted as decided by the Bank.

19. The Bank’s statements and records shall be binding on the customer and constitute conclusive evidence of debt for all purposes.

20. If at any time, any provision hereof becomes illegal, invalid or unenforceable in any respect, neither the legality, validity or enforceability of the remaining provisions shall be affected or impaired.

21. The Bank reserves the right to alter these terms and conditions at any time on notification to the customer.

22. Any notice made by the Bank in respect of the facility shall be in writing and made to the address given by the Customer to the Bank and shall be deemed to have been received by the customer within 3 (three) business days from the date of posting.

23. If the declaration below is signed by more than one person as customer, the liability of each such person there under and these terms and conditions shall be joint and similar.

24. These terms and conditions shall be constructed with the laws of Bangladesh and the customer and the Bank, hereby, irrevocably submits to the nonexclusive of the courts of Bangladesh.

Acceptance

I/We have carefully read and understood the above terms and conditions and agree with them:

Bank Official (Person who booked the Loan)

Name: .................................................................

Designation: ..........................................................

Contact Number: ....................................................

Signature: ...................................................... Date: .......................

Unit Name: ..........................................................

Applicant's Signature

Joint Applicant's Signature (if any)
# CAR LOAN
## APPLICATION FORM

(Please fill the form in CAPITAL letter)

### Requested Loan Amount: BDT

<table>
<thead>
<tr>
<th>Term:</th>
<th>Years</th>
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</thead>
<tbody>
<tr>
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</table>

### Personal Information

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Applicant</th>
<th>Joint Applicant</th>
</tr>
</thead>
<tbody>
<tr>
<td>First Name</td>
<td></td>
<td></td>
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<tr>
<td>Middle Name</td>
<td></td>
<td></td>
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<tr>
<td>Last Name</td>
<td></td>
<td></td>
</tr>
<tr>
<td>नाम (बांग्ला)</td>
<td></td>
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</tr>
<tr>
<td>Date of Birth</td>
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</tr>
<tr>
<td>Sex</td>
<td></td>
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<tr>
<td>□ Male</td>
<td>□ Female</td>
<td>□ Male</td>
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<td>□ Female</td>
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<td>□ Female</td>
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<tr>
<td>Father's Name</td>
<td></td>
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<tr>
<td>Mother's Name</td>
<td></td>
<td></td>
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<tr>
<td>National ID No.</td>
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<tr>
<td>Passport No.</td>
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<tr>
<td>E-TIN No.</td>
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<tr>
<td>Mobile No.</td>
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<tr>
<td>Phone No.</td>
<td></td>
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<tr>
<td>E-mail</td>
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</tr>
<tr>
<td>Marital Status</td>
<td></td>
<td></td>
</tr>
<tr>
<td>□ Married</td>
<td>□ Single</td>
<td>□ Married</td>
</tr>
<tr>
<td>□ Single</td>
<td></td>
<td>□ Single</td>
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<tr>
<td>□ Other</td>
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<td>□ Other</td>
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<tr>
<td>Spouse's Name</td>
<td></td>
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<tr>
<td>Spouse's Profession</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Spouse's Office</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Address (if any)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Nationality (By Birth)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Educational Qualification</td>
<td></td>
<td></td>
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<tr>
<td>Relationship with Applicant</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>Family Members (Except Spouse)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

- Name | Relationship |
- Name | Relationship |

Applicant’s Signature

Joint Applicant’s Signature (if any)

2 of 35
<table>
<thead>
<tr>
<th>Particulars</th>
<th>Applicant</th>
<th>Joint Applicant</th>
</tr>
</thead>
<tbody>
<tr>
<td>Present Address (Residence)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Upazila</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Thana</td>
<td></td>
<td></td>
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<tr>
<td>District</td>
<td></td>
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</tr>
<tr>
<td>Division</td>
<td></td>
<td></td>
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<tr>
<td>Post Code</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Country</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Is the Residence</td>
<td>□ Own</td>
<td>□ Rented</td>
</tr>
<tr>
<td></td>
<td>□ Rent</td>
<td>□ Company Provided</td>
</tr>
<tr>
<td>Permanent Address</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Village</td>
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</tr>
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<td>Upazila</td>
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<tr>
<td>District</td>
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<tr>
<td>Division</td>
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<tr>
<td>Post Code</td>
<td></td>
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</tr>
<tr>
<td>Country</td>
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</table>

### Employment Details

<table>
<thead>
<tr>
<th>Profession</th>
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<tbody>
<tr>
<td>Salaried</td>
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<td></td>
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<tr>
<td>Professional</td>
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<td>Business</td>
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<tr>
<td>Landlord</td>
<td></td>
<td></td>
</tr>
<tr>
<td>House Wife</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

#### 1. For Salaried person

**Name of the Organization**

**Office Address**

**Designation**

**Department**

**Division**

**Office Phone Number**

**Joining Date**

**Employment Status**

**Total Service Length**

**Salary Date**

**Salary Payment Mode**

**Immediate Previous Organization**

---

**Applicant’s Signature**

**Joint Applicant’s Signature (if any)**
2. Businessman/Self employed

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Applicant</th>
<th>Joint Applicant</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name of the Organization</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Office Address</td>
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<td></td>
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<tr>
<td>Designation</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ownership Status</td>
<td>Proprietor Partnership Limited Company</td>
<td>Proprietor Partnership Limited Company</td>
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<tr>
<td>Share Holding Position</td>
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</tr>
<tr>
<td>Business Starting Date</td>
<td></td>
<td></td>
</tr>
<tr>
<td>No. of years in Same Business</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Number of Employee</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Office Premise Status</td>
<td>Own Rented</td>
<td>Own Rented</td>
</tr>
<tr>
<td>Industry Type</td>
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<td></td>
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<tr>
<td>Main Product(s)/ Service</td>
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<td></td>
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<tr>
<td>Main Banker(s)</td>
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<tr>
<td>Phone No.</td>
<td></td>
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<tr>
<td>Preferred Communication Address</td>
<td>Office Residence Permanent Address E-mail</td>
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<td>Emergency Contact Number</td>
<td>Office Residence Permanent Address E-mail</td>
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<tr>
<td>Applicant's Signature</td>
<td></td>
<td></td>
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<tr>
<td>Joint Applicant's Signature (if any)</td>
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</tr>
</tbody>
</table>

### Monthly Income

- Gross Salary
- Net Salary
- Business Income
- Remittance
- Existing Rental Income (Total)
  1. Address
  2. Address
  3. Address
- Expected Rental Income
- Interest Income
- Other Income
  1.
  2.
- Total

### Monthly Expenditure

- House Rent
- Utilities & Other Living Expense
- BRAC Bank's Loan EMI
- Other Bank's Loan EMI
- Credit Card Payment (5% of Limit)
- Total
# Requested Loan Details

<table>
<thead>
<tr>
<th>Applied Loan Amount</th>
<th>Term</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preferred EMI Amount</td>
<td>Preferred EMI Date</td>
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<tr>
<td>Beneficiary of Pay Order</td>
<td></td>
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</tbody>
</table>

# Financing Plan

<table>
<thead>
<tr>
<th>Car Price</th>
<th>Equity Paid</th>
</tr>
</thead>
<tbody>
<tr>
<td>Registration Cost</td>
<td>Remaining Equity to be Paid</td>
</tr>
<tr>
<td>Total</td>
<td>Required Loan Amount</td>
</tr>
</tbody>
</table>

# Car Quotation

<table>
<thead>
<tr>
<th>Car Vendor</th>
<th>Address</th>
<th>Phone Number</th>
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</table>

# Car Details

<table>
<thead>
<tr>
<th>Car Condition</th>
<th>□ Brand New</th>
<th>□ Reconditioned</th>
<th>□ Registered</th>
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</thead>
<tbody>
<tr>
<td>Brand</td>
<td>Model</td>
<td>CC</td>
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</tr>
<tr>
<td>Manufacturing Year</td>
<td>Country of Origin</td>
<td>Color</td>
<td></td>
</tr>
<tr>
<td>Chasis Number</td>
<td>Engine Number</td>
<td>Registration Number</td>
<td></td>
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</tbody>
</table>

# Detail of Personal Asset (Present Net Worth)

| Cash In Hand & Bank | | |
|---------------------| | |
| FDR & Sanchaypatra | | |
| Shares/Investment in other company | | |
| Other Assets ... ... | | |
| Immovable Property (detail) | | |
| 1. | | |
| 2. | | |
| 3. | | |
| Car/Vehicles | | |
| Household Appliances & Jewelry | | |
| Total | | |
| Net Worth (Personal Asset - Personal Liabilities) | | |

Applicant’s Signature

Joint Applicant’s Signature (if any)
### Personal Liabilities

<table>
<thead>
<tr>
<th>Bank</th>
<th>A/C Name</th>
<th>Type of Loan</th>
<th>Sanctioned Amount</th>
<th>Sanction Date</th>
<th>Instalment Amount</th>
<th>Term</th>
<th>No. of EMI Paid</th>
<th>Outstanding Amount</th>
<th>Security</th>
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<tbody>
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</table>

Total

### Business Liabilities

<table>
<thead>
<tr>
<th>Bank</th>
<th>A/C Name</th>
<th>Type of Loan</th>
<th>Sanctioned Amount</th>
<th>Sanction Date</th>
<th>Instalment Amount</th>
<th>Term</th>
<th>No. of EMI Paid</th>
<th>Outstanding Amount</th>
<th>Security</th>
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</thead>
<tbody>
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</table>

Total

### Credit Card Information

<table>
<thead>
<tr>
<th>Bank</th>
<th>Card No.</th>
<th>Credit Limit</th>
<th>Outstanding Amount</th>
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</tbody>
</table>

Total

### Bank Account Details

<table>
<thead>
<tr>
<th>Bank</th>
<th>A/C Name</th>
<th>Account Type</th>
<th>Account Number</th>
<th>Monthly Average Credit Turnover</th>
<th>Monthly Average Balance</th>
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</tbody>
</table>
Reference Details - 1

Name: 
Relationship with borrower: 
Mother's name: 
Father's name: 
Spouse's name: 
Present address: 
Permanent address: 
Occupation: 
Organization name & address: 
Contact Details Tel: Res: Office: Mobile: 

Reference Details - 2

Name: 
Relationship with borrower: 
Mother's name: 
Father's name: 
Spouse's name: 
Present address: 
Permanent address: 
Occupation: 
Organization name & address: 
Contact Details Tel: Res: Office: Mobile: 

Debit Authority

In consideration of granting me a Car Loan, I hereby authorise the Bank to debit BDT from my/our Account for consecutive months on the day of each month commencing from the month of

Applicant’s Signature

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Joint Applicant’s Signature (if any)
Declaration & Signature

I/We have applied for a Car Loan and have read and fully understood the Application Form. I/We, hereby declare that all the information furnished by me/us in this Application Form is true, complete and accurate in all aspects and that I/we have not willfully withheld any material facts and the Bank may rely on this information. If at, any time, it is proven to the Bank that any of the information provided by me/us in this application is/are untrue, false, incomplete or inaccurate, the Bank may demand immediate repayment of the loan and I/we shall be under obligation to make such repayment. In addition to the above, the Bank may take appropriate legal action against me/us at my risk & responsibility. I/We acknowledge that the Car Loan requested by me/us in this application will be made available at the discretion of the Bank.

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

Applicant’s Signature

Joint Applicant’s Signature (if any)
Dear Sir/Madam,

This guarantee is executed on the ........... day of ............., ................ in consideration of BRAC Bank (hereinafter referred to as the Bank) agreeing to extend a Car Loan of Tk........................................................ (Taka.................................................................................................................................................................. only) to Mr./Mrs................................................................................ of ........................................................................................ (hereinafter referred to as the Borrower), I, ................................................................................. do hereby irrevocably undertake and agree to the following:

1. To pay the sum not exceeding BDT ....................................... (Taka ........................................................................) only on your first demand along with all interest and charges accrued on the said amount.
2. To pay the claimed amount without any reference to the borrower.
3. To pay the claimed amount within 7 (seven) days of receipt of notice of invocation of the guarantee by the Bank.
4. The statement by the Bank that the amount due under this guarantee shall be conclusive and without any question.
5. In the event of my failure to pay the claimed amount within the stipulated date, I shall be liable to pay compensation at a rate decided by the Bank from time to time on the claimed amount until payment is actually made.
6. That my liability under this agreement shall be that of a principal debtor.
7. That this guarantee shall be a continuous security until the amount due from the borrower and under this guarantee is fully paid.
8. That my liability under the guarantee shall not be affected nor shall this guarantee be discharged by reason of the Bank granting any time or indulgence or concession to the Borrower or due to any change in the terms and conditions of the Banking Arrangement Letter.
9. That this guarantee constitutes valid and legally binding obligations on me which is enforceable in accordance with its terms and conditions.
10. That this guarantee shall be binding upon me, my heirs and successors in the title and shall ensure for the benefit of the Bank and its successors in title and its assignees and transferees.
11. That this guarantee shall be binding on me and my successors-in-interest and shall remain valid notwithstanding any change in the document of incorporation of the Bank or amalgamation, merger or acquisition of the bank with any other body corporate.

In witness whereof the guarantor has caused this guarantee to be duly executed on the date mentioned herein above.

_____________________
(Signature of Guarantor)

Signed in the presence of
(Signatures & Names of the witnesses):

Witness 1. ..............................................................................................................................

Witness 2. ..............................................................................................................................
GUARANTOR DETAILS

Name: ........................................................................................................... Date of Birth: .................................................................

Relationship with borrower: .................................................................................................................................

Mother’s Name: .....................................................................................................................................................

Father’s Name: ......................................................................................................................................................

Spouse’s Name: ....................................................................................................................................................

Present Address: ....................................................................................................................................................

Permanent Address: ................................................................................................................................................

Occupation: ............................................................................................................................................................

Organization Name: ..............................................................................................................................................

Work Address: ......................................................................................................................................................

Contact Details: Tel: Res: .................................................................Office: .................................Mobile: ...........................................

NID: ..............................................................................................................................ETIN: ........................................................................

E-mail: .................................................................................................................................................................

i) Have you ever applied for a credit facility earlier in your name or spouse with BRAC Bank Limited? If yes, please give
details: .................................................................................................................................................................

ii) Do you maintain any account facility with BRAC Bank Limited? If yes, what is the account number?

<table>
<thead>
<tr>
<th>Liabilities</th>
<th>Tk.</th>
<th>Assets</th>
<th>Tk.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Existing Loan Outstanding with BRAC Bank</td>
<td></td>
<td>Cash in hand &amp; Bank</td>
<td></td>
</tr>
<tr>
<td>Loan O/S with other Bank (including House Building Loan)</td>
<td></td>
<td>Investment:</td>
<td></td>
</tr>
<tr>
<td>Payable (others)</td>
<td></td>
<td>Sanchay Patra and others</td>
<td></td>
</tr>
<tr>
<td>Total Liabilities</td>
<td></td>
<td>Share/Investments in other Companies (as Proprietor, Partner, Director etc.)</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Land &amp; Building:</td>
<td></td>
</tr>
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<td></td>
<td></td>
<td>Within Municipal Area</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Outside Municipal Area</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Other:</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Car</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Household Appliances</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Jewelry etc.</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Total Asset</td>
<td></td>
</tr>
</tbody>
</table>

Net Worth (Total Assets - Total Liabilities): Tk.

Witness 1. ...........................................................................................................

Signature of Guarantor

Witness 2. ...........................................................................................................

10 of 35
DEMAND PROMISSORY NOTE

Date: .......................20..........

Place: ........................................

No. ...........................................

BDT ..........................................

On demand I/we, ........................................................................................................................................................................
son/daughter of ........................................................................................................................................................................
of ........................................................................................................................................................................ do hereby irrevocably
and unconditionally promise to pay jointly and severally to or to the order of BRAC Bank Limited, the sum of taka
BDT .................................................... (................................................................................................................................) received
with interest thereon from this date @ .................................................... % per annum.

All payments under this note shall be made free and clear of and without any deductions and withholdings of any kinds whatsoever.

Applicant’s Signature

Joint Applicant’s Signature (if any)
To
BRAC Bank Limited

Date..............................

Dear Sir/Madam,

I/We, ...................................................................................... son/daughter/wife
of ...................................................................................... having the permanent address
at ...................................................................................... and
...................................................................................... son/daughter/wife
of ...................................................................................... having permanent address at
......................................................................................

Enclose a Demand Promissory Note dated ......................................................... for Bangladeshi Taka
...................................................................................... (..........................................................) only,
signed by me/us and endorsed over to pay by me/us and which is given to you as security for the repayment of the loan facility
which is at present outstanding in my/our name(s) and the said Promissory Note is to be a security to you for the repayment of
the ultimate balance or sum remaining unpaid on the loan facility and I/We am/are to remain liable on the Promissory Note,
notwithstanding the fact that by payments made into the account of me/us from time to time the loan facility may from time to
time be reduced or extinguished or even that the balance of the said account may be at credit.

It is understood that you are at liberty to take such steps as you consider expedient in order to enforce payment of the
Promissory Note at any time after your notice demanding payment has been posted and default made in payment for 3 (three)
days after posting such notice, and that this guarantee shall apply to any other Promissory Note that may be given in renewal
or substitution of the original.

I also acknowledge that the limitation of the demand promissory note shall be suspended until I default in repayment of the
loan facility and the limitation shall start from the date of default.

Sincerely,

Applicant’s Signature  Joint Applicant’s Signature (if any)
LETTER OF HYPOTHECATION

To
The Manager
BRAC Bank Limited
.................................................. Branch                 Date..................................

Dear Sir/Madam,

This Instrument is executed on this ......................... the day of ................................................................. in consideration of BRAC Bank Limited (hereinafter referred to as the Bank) agreeing to extend a loan of Tk .................... (Taka .......................................................................................................................... ) to me on the terms set forth in the Banking Arrangement lettet dated ........................................................of .......................................................................................... do hereby hypothecate to the bank by way of first charge with full title guarantee the item described in the schedule below and stored/installed at ..................................................................................... as a continuing security for the repayment of the loan including interests, fees and other charges in terms of the Banking Arrangement Letter and all legal and other costs, charges and expenses incidental to this and security and this security is and shall remain as security for the liability and this security shall be kept in deposit in the Bank the same shall be enforceable by the Bank.

After the Bank shall have demanded the payment of all or part of the liability, the Bank may without notice to or authority from me or any other person sell, assign or otherwise dispose of the hypothecated goods/property and/or transfer or negotiate the document of title relating to the hypothecated goods/property/vehicle at such times, in such manner and generally on such terms and conditions and for such consideration as the Bank in its absolute discretion thinks fit without being under any responsibility to me for the price obtained thereby. The Bank may apply the proceeds of any such disposal in or towards the discharge of such of the liability in such order as the Bank may from time to conclusively determine. If such proceeds are insufficient for such purpose, I hereby undertake immediately to make good such deficiency.

I shall, if and whenever required by the Bank execute, sign and deliver the document to title and shall do all such other acts and things as may be necessary or expedient for effecting, or in connection with any sale or disposition of hypothecated goods/property which the Bank may make in respect of the hypothecated goods/property. The Bank and its agents and nominees are hereby severally irrevocably authorized to execute and sign any such document as my agent and to do any such act or thing on my behalf.

This letter of hypothecation shall be binding on heirs and successors.

SCHEDULE (Description of the item)

IN WITNESS Whereof I execute this letter of hypothecation on the date mentioned above.

Applicant’s Signature
Name:                        Name:
Address:                    Address:
Witness 1:
Signature:      Name:        Name:
Address:        Address:    Address:

Joint Applicant’s Signature (if any)
Name:
Address:                    Address:
Witness 2:
Signature:      Name:        Name:
Address:        Address:    Address:
To
BRAC Bank Limited
(Hereinafter referred to as the ‘Bank’)

Dear Sir/Madam,
In consideration of the Bank granting me/us a credit facility of a total amount of Tk. .................................................. (Taka ...........................................................................) only (the ‘Facility’) vide a ................................... dated ................. issued by the Bank and accepted by me/us for the purpose of ......................................................................................................................, I do hereby deliver to the Bank the following undated cheques/securities:

<table>
<thead>
<tr>
<th>Account No.</th>
<th>Cheque No.</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
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<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

In case of my failure to repay 3 (three) consecutive installments, I, unconditionally and irrevocably, authorize the Bank without any further intimation to me, to put such dates on the said documents for the due execution/encashment of such cheques.

I/We understand that the cheques will automatically be deemed to be null and void once the loan is fully liquidated.

The Letter of Authority shall be irrevocable until I/we adjust our liabilities under the Facility with the Bank in full to the satisfaction of the Bank and until the Bank expressly releases us from my/our obligation.

IN WITNESS WHEREOF, WE EXECUTE THIS LETTER OF AUTHORITY ON THE ........................................ DAY OF ................., 20......... Signed in the presence of (signatures and names of the witnesses):

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

Witnesses:

1. Name: ................................................................. Signature: .................................................................

2. Name: ................................................................. Signature: .................................................................
AUTHORIZATION TO TAKE POSSESSION OF VEHICLE

The Manager
BRAC Bank Limited

Dear Sir/Madam,

I/We, hereby unconditionally and irrevocably authorize the BRAC Bank Limited or its nominated or authorized or empowered any Person or Agent or Agency to take possession of the vehicle purchased under the credit/loan facility provided by the Bank, without any question whatsoever as and when demanded by the Bank.

Details of Vehicle:

<table>
<thead>
<tr>
<th>Brand</th>
<th>Year of Manufacturing</th>
<th>Date of Registration &amp; Number</th>
<th>Chassis No.</th>
<th>Engine No.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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</tr>
</tbody>
</table>

Sincerely,

Applicant’s Signature

Joint Applicant’s Signature (if any)

Witnesses:

1. Name: .................................................................................. Signature: .........................................................

2. Name: .................................................................................. Signature: .........................................................
LETTER OF LIEN AND SET-OFF OVER DEPOSIT ACCOUNTS/MARGIN DEPOSITS

To
The Manager
BRAC Bank Limited
Date: ..............................


Place: ..............................


Dear Sir/ Madam,

1. In consideration of your granting or continuing banking facilities or other accommodation in any amount as long as the Bank may think fit to me/us/M/s. ..............................................................., I/we hereby declare and acknowledge that the deposits maintained including interest accrued in the Fixed Deposit/Short Term Deposit/other deposit account no. ................................................................. with you. BRAC Bank Limited, Bangladesh in my/our name(s) be held by you under lien as security for repayment of any advances you may make from time to time with interest and charges thereon from time to time agreed upon.

2. I/We, hereby, declare and acknowledge that the deposits maintained in the aforesaid Fixed deposit/Short Term deposit/other deposit account including interest accrued thereon in my/our name(s) will be a continuing security, notwithstanding the fact that by payments made into the account of the loan from time to time, the loan may from time to time be reduced or extinguished or event that the balance of the said account may be at credit.

3. I/We, hereby, agree that the bank may at any time or times hereinafter without notice to me/us set off transfer of apply all or any of the money from time to time standing to the credit of my/our aforesaid account in or towards the discharge and satisfaction of all sums of money which now are or at any time or times hereinafter may become due or owing to the Bank by me/us either alone or jointly with any other person or persons, company or companies on any account or in respect or any liability whatsoever whether actual or contingent and whether in the character of principal debtor or guarantor or surety or otherwise.

4. I/We, hereby, also agree that until the contingent liabilities shall have been fully discharged and satisfied, the Bank may retain such moneys as the Bank in its absolute discretion may consider necessary to meet such liabilities on maturity.

5. I/We, further hereby, declare and acknowledge that I/we shall have no claim whatsoever to the amounts in the Fixed Deposit/Short Term Deposit/other deposit account including interest accrued thereon held by you under lien and no drawings would be permitted either from principal amount or from the accrued interest until I/we have received from you notice in writing to the effect that you no longer require the Fixed Deposit/Short Term Deposits/other deposit as security for the purpose herein specified.

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

Sincerely,

Witnesses:

1. Name: ........................................................................................................ Signature: ..............................................................

2. Name: ........................................................................................................ Signature: ..............................................................

Applicant’s Signature

Joint Applicant’s Signature (if any)

16 of 35
MEMORANDUM OF DEPOSIT OF SECURITIES

To
The Manager
BRAC Bank Limited Date: .................................
............................................. Branch
Place: .................................

WHEREAS, I/we ........................................................................... residing at...........................
.................................................................................................................. (Third Party) ............................................................................ facility
of Tk. ................................................................................... (Taka ............................................................................)
have agreed to create charge on:
☐ WAGE EARNERS DEVELOPMENT BOND  ☐ ANY OTHER SECURITIES
☐ ICB UNIT CERTIFICATE  ☐ MONTHLY/3MONTHLY/6 MONTHLY INTEREST PAYABLE SANCHAYA PATRA
☐ FIXED DEPOSIT WITH BRAC BANK/ .................................................................BANK
described in the Schedule below.

NOW under this instrument I/we ........................................................................... of
.................................................................................................................. do hereby confirm, acknowledge and
record that I/we have already deposited with you irrevocable letter of authority relating to the security described in the
schedule below for the purpose of securing the repayment to you on demand of all outstanding dues including all charges and
interest against ................................................................................. facility of Tk. ............................................................................. (Taka .............................................................................)
.................................................................................................................. ) only given to me/us/ ................................................................. (Third Party) by you either solely ad/or jointly with
any other person(s) liable to the BANK whether on account of said loan or any other liabilities including promissory notes,
cheques, and other negotiable instruments, or in any manner whatsoever including the interests and charges accruing of or in
connection with the said liability and any other loan(s) as may be given in future.

I/We, hereby irrevocably authorize and empower you at your absolute discretion to sell the security at my/our risk and on
my/our account and out of the proceeds of such sale, charges and expenses incidental to the sale, to adjust the outstanding
dues in my/our account and any other outstanding accounts along with interests thereon. In the event of any shortfall in the
said account, I/we shall also remain personally responsible to repay the shortfall amount to you within the specified period.

SCHEDULE

<table>
<thead>
<tr>
<th>Type of Security</th>
<th>Date of Purchase</th>
<th>Reg No.</th>
<th>Number</th>
<th>Face Value</th>
</tr>
</thead>
<tbody>
<tr>
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</tbody>
</table>

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

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

Witness:
1.  
2.
To
The Manager
BRAC Bank Limited
............................... Branch

Date: .............................

Dear Sir/Madam,

In consideration of your extending the loan facility to me/us/us/................................................................. (third party),
I/we have created charge on my/our/.................................................................(third party’s):

☐ WAGE EARNERS DEVELOPMENT BOND
☐ ANY OTHER SECURITIES
☐ ICB UNIT CERTIFICATE
☐ MONTHLY/3 MONTHLY/6 MONTHLY INTEREST PAYABLE SANCHAYA PATRA
☐ FIXED DEPOSIT WITH BRAC BANK/ ......................................................BANK

In compliance with the security requirement, I/we have also executed certain charge documents including a letter of authority
to encash the security without any date.

You are hereby, authorized to fill the date as when required by you for presentation before any authority/bank.

This letter of authority is irrevocable.

Thank you,

______________________________
Applicant’s Signature

______________________________
Joint Applicant’s Signature (if any)
AUTHORIZATION FOR ENCASHMENT OF SECURITIES

To
The Manager
BRAC Bank Limited

Dear Sir/Madam,

You are hereby, authorized to encash the following WEDB/ANY OTHER SECURITIES/ICB UNIT/MONTHLY INT. SP/3 MONTHLY INT.SP/ 6 MONTHLY INT.SP/Fixed Deposit duly discharged by me/us and held by you as security towards liquidating the outstanding amount of the loan/overdraft.

Detail of Security:

<table>
<thead>
<tr>
<th>Type of Security</th>
<th>Date of Purchase</th>
<th>Reg No.</th>
<th>Number</th>
<th>Face Value</th>
</tr>
</thead>
<tbody>
<tr>
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</tbody>
</table>

Sincerely,

Applicant’s Signature

Joint Applicant’s Signature (if any)
DISCLAIMER

I, Mr/Ms/Mrs.......................................................... son/ wife of .................................................................................. BRAC Bank Account No .................................................................................................................. hereby declare that I shall be bound to pay service charge(s) associated with my account including any government duty as per bank policy. I am also aware of the fact that my EMI amount as stated in BA letter of ......................................... may vary over the tenure of the loan. After the realization of EMI, excess amount, if any, will be available in my mentioned account. I fully understand this issue and do not have any objection whatsoever regarding this subject matter.

Further, I declare and affirm that in case of change of EMI amount due to increase in rate of Interest, I shall be bound to replace the previously deposited EMI cheques or give new cheques for the additional amount.

If I provide Non-MICR post dated cheques, I have no objection to pay unconditionally any penal charge on my installment amount accrued due to delay of clearing of my provided post dated cheques of branches situated outside Bangladesh Automated Clearing House area. I also declare that after the introduction of MICR cheque from the respective bank, I shall be responsible and liable to replace my Non-MICR Cheques with MICR cheques as soon as possible. In case of failure, the bank shall preserve the right to call back the entire loan at any time.

Sincerely,

Applicant’s Signature ......................................................................................................................... Joint Applicant’s Signature (if any)
SIGNATURE DECLARATION FORM

Date: ......................................

Branch Manager
BRAC Bank Limited
Branch: .................................

Account Number : ........................................

Account Title: ..........................................................

My/Our signature/s in the National Identity Card/Passport is/are:

A/C Holder#1 Signature                 A/C Holder#2 Signature

However, I/we would like to use a different signature for operating my/our above mentioned account as follows:

A/C Holder#1 Signature                 A/C Holder#2 Signature

For Bank Use Only

Signature verified by:

Name & Designation with seal: ..............................................................................................................................................................

Approved By: ....................................................... PIN: ..........................................................
To
The Manager

Subject: Submission of ownership information of borrowing individual/institution

Dear Sir/Madam,

I,……………………………………………………………………………………………………………………………………………………………………………….

proprietor/partner/shareholder/member of Trustee Body/Director/Managing Director/Chairman of………………………………………………………….

applying for sanctioning/renewal/rescheduling of a loan in my own name/aforementioned company’s name.

Father’s Name………………………………………………………………………………………………………………………………………………………….

Mother’s Name……………………………………………………………………………………………………………………………………………………..

Husband’s Name (if applicable)…………………………………………………………………………………………………………………………………….

Permanent Address………………………………………………………………………………………………………………………………………………….

Business/Present Address……………………………………………………………………………………………………………………………………….

National ID Number………………………………………………………………………………………………………………………………………………..

Other ID documents (Passport/Driving license/Nationality Certificate):

ID Number………………………………………………………………………………………………………………………………………………………….

ID Issue Date …………………………… ID Issue Country………………………………………………………………………………………….

Date of Birth:………………………………………………………………………………………………………………………………………………….

District of Birth:……………………………………………………………………………………………………………………………………………….

Country of Birth:……………………………………………………………………………………………………………………………………………….

TIN:…………………………………………………………………………………………………………………………………………………………..

Gender: Male/Female, Telephone Number………………………………………………………………………………………………………………….

are given for your kind consideration. The list of companies under the ownership of mine along with their bank liability status is given in the following table:

<table>
<thead>
<tr>
<th>Sl. No</th>
<th>Name of the Company</th>
<th>Main Address</th>
<th>Additional Address</th>
<th>Whether the company is availing any loan or not</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Name of the bank/FI</td>
</tr>
</tbody>
</table>

Apart from the information stated above, if any liability in my own name or my company’s name is found, I will be bound to obey any decision made by the authority concerned relating to sanctioning/renewal/rescheduling of the loan applied for and I will be punishable by law for providing this false or fabricated information.

Seal and Signature of the bank official who certified the borrower

Customer’s Signature:

Name:

Name of the Borrowing Organization:

*If necessary, extra paper could be used for list of companies.
Subject Data Form I

Individual’s (Borrower/Co-Borrower/Guarantor) Information
Month ending on..........................

Name of the Bank/FI:
Record Type: P
Fi Code: ............................................................................. Branch Code: .............................................................................
Fi Subject Code: .......................................................... CIB Subject Code (If Known): ..................................................
Subject’s Title: .......................................................... Subject Name: .............................................................................
Father’s Title: ............................................................................. Father’s Name: ..........................................................................
Mother’s Title: ............................................................................. Mother’s Name: ..........................................................................
Husband’s Title: ............................................................................. Husbands Name: ..........................................................................
Sector Type: ............................................................................. Sector Code: .............................................................................
Gender: (Male/Female)
Date of Birth: (DDMMYYYY) ..................................................
District of Birth: .............................................................................
Country of Birth: .............................................................................
National ID Number: ..................................................
National ID Number (Available/Not Available): ..................................................

Taxpayer Identification Number (TIN):
Permanent Address:  Street (No & Name)/Village: .......................................................... PS/Upazilla: ..........................................................
Postal Code: ...................... District: ...................... Country: ..........................................................
Current Address:  Street (No & Name)/Village: .......................................................... PS/Upazilla: ..........................................................
Postal Code: ...................... District: ...................... Country: ..........................................................
Other ID documents (Passport/Driving/Nationality certificate):
ID Type: .................................. ID No.: .................................. ID issue date: .................. ID issuing country: ..................
Telephone Number:

Date: .............................................................................

Seal and signature of the authorized officer

Seal and signature of the manager

*Additional form is needed in case of more than one individual
**Abbreviated name is not allowed in case of an individual
**Subject: Submission of ownership information of borrowing individual/institution**

Dear Sir/Madam,

I, ...……………………………………………………………………………………………………………………………………………………………………………………………..

proprietor/partner/shareholder/member of Trustee Body/Director/Managing Director/Chairman of ………………..

applying for sanctioning/renewal/rescheduling of a loan in my own name/ aforementioned company’s name.

Father’s Name…………………………………………………………………………………………………………………………………………………………………………..

Mother’s Name……………………………………………………………………………………………………………………………………………………………………..

Husband’s Name (if applicable)……………………………………………………………………………………………………………………………………………….

Permanent Address………………………………………………………………………………………………………………………………………………………………

Business/Present Address…………………………………………………………………………………………………………………………………………………

National ID Number:…………….……., Other ID documents (Passport/Driving license/Nationality Certificate):

ID Number……………………….. ID Issue Date ……………….. ID Issue Country ……………….., Date of Birth:………..…….., District of Birth:……….., Country of Birth:………………., TIN: ………………..,

Gender: Male/Female, Telephone Number:………………………………………………………………………………………………………………………….

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Apart from the information stated above, if any liability in my own name or my company’s name is found, I will be bound to obey any decision made by the authority concerned relating to sanctioning/renewal/rescheduling of the loan applied for and I will be punishable by law for providing this false or fabricated information.

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Customer’s Signature:

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Name of the Borrowing Organization:

*If necessary, extra paper could be used for list of companies.
Subject Data Form I

Individual’s (Borrower/Co-Borrower/Guarantor) Information
Month ending on..................

Name of the Bank/Fl: ..........................................................
Record Type: P ..........................................................
FI Code: .................................................................................  Branch Code: ..........................................................................
FI Subject Code: ........................................................................  CIB Subject Code (If Known): ..................................................
Subject’s Title: ......................................................................  Subject Name: ........................................................................
Father’s Title: ........................................................................  Father’s Name: ........................................................................
Mother’s Title: .......................................................................  Mother’s Name: .......................................................................
Husband’s Title: ....................................................................  Husbands Name: ....................................................................
Sector Type: ..........................................................................  Sector Code: ............................................................................
Gender: (Male/Female) ..........................................................
Date of Birth: (DDMMYYYY) ..................................................
District of Birth: .....................................................................
Country of Birth: ...................................................................
National ID Number: ..................................................  National ID Number (Available/Not Available): ............................................

If available input “I”  If not available input “O”

Taxpayer Identification Number (TIN):
Permanent Address: Street (No & Name)/Village: ..........................................................
Postal Code: ........................................  District: ........................................  Country: ..........................................................
Current Address: Street (No & Name)/Village: ..........................................................
Postal Code: ........................................  District: ........................................  Country: ..........................................................

Other ID documents (Passport/Driving/Nationality certificate):
ID Type: ........................................  ID No.: ........................................  ID issue date: .................  ID issuing country: ..................
Telephone Number: ..........................................................

Date: __________________________________________  Seal and signature of the authorized officer
_________________________________________________  Seal and signature of the manager

*Additional form is needed in case of more than one individual
**Abbreviated name is not allowed in case of an individual
Subject: Sanction of a Car Loan facility of BDT.......................................... (Taka........................................................................) only.

Dear Sir/Madam,

We are pleased to advise that the following facility has been granted to you on the basis of your application dated ……………….. under the following loan details and terms & conditions:

**Details of Security and Documents:**

Security A:
The concerned vehicle will have to be registered in the name of you with hypothecation to BRAC Bank Limited along with notarized General Power of Attorney in favor BRAC Bank to sell the hypothecated vehicle.

Security B:
- Undated Cheque
- Demand Promissory Note
- Letter of Continuation
- Irrevocable Letter of Authority for Cheque
- Letter of Lien and Set-off Deposit Accounts/Margin Deposits
- Letter of Hypothecation
- Personal Guarantee of -

Other Security:

Other Terms & Conditions:

This loan cannot be settled/early settled/partially settled until the outstanding of the personal loan is settled (if any).

The above loan is granted in accordance with the terms & conditions contained in the loan application and the other security or related papers/forms and in this banking arrangement letter signed and accepted by you.

Where the facility is made available for purchase of consumer items including vehicle, the customer is unconditionally and irrevocably undertakes to deliver possession of consumer items including vehicle purchased by the loan amount without any question whatsoever to the bank as and when demanded by the bank. The customer further authorize the bank irrevocably to sell the hypothecated item and apply the proceeds towards adjustment of dues. For any unadjusted sum, the customer undertakes to repay the same with interest and other charges.

Any legal fees and other costs incurred by the bank in connection with this loan and/or the recovery of this loan will be due to your account. The bank has the right to employ or engage loan recovery agents to recover the loan outstanding amount from you should you fail to prepay 3 (three) installments and the loan is still not liquidated by the guarantor or your employer as per terms and conditions of this loan. Excise Duty is applicable each year on loan account balance as per Government policy. You have to obtain comprehensive insurance coverage for full value of the car and renew insurance policy in each year at your own cost.

We look forward to being of continuous service to you.

Sincerely,

Authorized Signature & Designation

Acceptance: I/We expressly agree to the above terms and conditions.

<table>
<thead>
<tr>
<th>Sanction Limit</th>
<th>Interest Rate*</th>
<th>Tenor (Months)</th>
<th>EMI Amount (BDT)</th>
<th>Purpose</th>
</tr>
</thead>
<tbody>
<tr>
<td>BDT</td>
<td>% p.a.</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Preferred Repayment Date (Please put √ mark)</th>
<th>Expiry Date</th>
<th>Processing Fee</th>
<th>Stamp Charges</th>
<th>Early Settlement Fee</th>
<th>Penal Charges</th>
<th>CIB &amp; Other Charges</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st / 8th / 16th / 20th / 25th / ...............**</td>
<td>+ VAT</td>
<td></td>
<td>As per Bank’s policy</td>
<td>%</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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

Banking Arrangement Letter

Ref: HO/RetailAOD/Sanction/ID-

Date: ..................................................

Transaction A/C ...........................................

Loan A/C ..................................................
ছুক্তিপত্র - ব্যাংক কপি

স্বাক্ষর লং: HO/Retail AOD/Sanction/ID-

তালিকা: .................................................................

লগনের আয়কৃতি: .................................................................

লনন আয়কৃতি: .................................................................

বিষয়: অনুমোদনকৃত কর লনন (গাছ করার শেষ) এর পরিকল্পনা ................................................................. (টাকা ( ) টাকা মাত্র)

প্রয়োজন,
আপনাকে আপনাদের সঙ্গে আলাদা যাত্রা করতে হলো, আপনার ...................... (২) তালিকার আনুমোদনের পরিবর্তে আপনারের প্রতি বিল্লিনিতি অনুষ্ঠান সরবরাহ করা হয়েছে:

<table>
<thead>
<tr>
<th>আয়নের পরিকল্পনা</th>
<th>সুবর্ণ ডাঃ*</th>
<th>আয়নের মেয়াদ (সাল)</th>
<th>ইচ্ছার বা সমাধান নিশ্চিতি</th>
<th>অনুমোদনের উদ্ধার পয়ন্ত্র</th>
</tr>
</thead>
<tbody>
<tr>
<td>টাকা</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*আপনার অনুমোদন নেওয়ার হার পরিবর্তন্যন। এটি আপনাদের অনুমোদন সহ সরঞ্জামে টাকা পরিবর্তিত হলে পারে।

<table>
<thead>
<tr>
<th>পরিবর্তনের তালিকা**</th>
<th>মেয়াদের তালিকা</th>
<th>প্রয়োগীতি ফি</th>
<th>স্ট্যাটাস চার্জ</th>
<th>মেয়াদের পুরস্কার নিশ্চিতি</th>
<th>প্রদান</th>
<th>সমাধানবদ্ধি এবং অনুমোদন চার্জ</th>
</tr>
</thead>
<tbody>
<tr>
<td>ব্যাঙ্কের নীতি অনুবদ্ধি</td>
<td>%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**যদি জাহাজ বিষয় পরিবর্তনের নির্দেশ সরকারি ফি হয় তাহলে মাত্র বিনিবিয়ে পরিনতির আনার কাজকর্মী তা সমাপ্ত করা হয়।

জায়গাতের পদ্ধতির পর্যালোচনা এবং বিভিন্ন পদ্ধতির বিচার:
আয়ন- (ক): সংক্ষিপ্ত গতির আয়নের নামে বিশুদ্ধ হবে এবং ব্যাংকের কাছে রাইপুলিফিকেশন করা হবে। এই গতির বিচার সংক্ষিপ্ত ব্যাংকের একটি নেটওয়ার্ক সহায়তায় আয়নার উন্নয়নের মাধ্যমে দিতে হবে।

আয়ন- (খ): ভিন্ন বিনিবিয়ে একটি তিন্দা ভিনিবিয়ে নোট সহ অনুমোদন করা যায় তেমন হলে আয়ন সাথে অন্য পরিবর্তন নেটওয়ার্ক আয়নার গতির পরিবর্তনের মাধ্যমে পারিশোধ করা হবে।

আয়নের পরিকল্পন:
পরিবর্তন নেওয়া বা প্রয়োজনপত্র অনুষ্ঠান (কিন্তু হালকা) পরিকল্পনা হবে প্রথমে এই অনুষ্ঠান বা বিনিবিয়ে করা হবে।

আয়নের প্রথম সালে, অপরাজিতা রাজনীতির কর্তারদের অনুমোদন মানদণ্ড ও পদ্ধতি এবং এটি পরিবর্তন পদ্ধতি, যা জাপানি হয়ে যাবে জন্য করণ করা হবে, তার সময়ের জন্য ব্যাংকের উদ্যোগের অনুষ্ঠান এবং প্রতিষেধ ব্যাংকের ব্যাপারের মাধ্যমে চাপাইয়ে চায়। আয়নের ব্যাপারে আমাদের নিয়ম নেই, আলাদা যা আলাদা নিয়ম নেই, এখানে নীতি পরিবর্তন করা যাবে বা করা হবে।

এটি একটি এবং একটি গতির অনুমোদন যা বের করা যাবে বা ব্যবহার করা যাবে আয়নার আয়কৃতি একটি করে নেওয়া। এই গতির প্রথম পর্যায়ে বিষয় নিষেধ হবে এবং ব্যাবহার করা যাবে বা ব্যবহার করা যাবে আয়নার অনুমোদনের মাধ্যমে চাপাইয়ে চায়। মায়ানমার প্রধান প্রধান এই হলো অনুমোদন হবে। আপনার নিকটবর্তী পরিবর্তন পদ্ধতির বিষয়গুলি যে বিষয়গুলি বিষয় বিল্লিনিতি অনুষ্ঠান সরবরাহ করা হয়েছে এবং সজনার তালিকার সংখ্যা প্রদান করে।

আয়নের সংবাদে আপনাকে প্রতিশোধ করার চেষ্টা হয়।

আয়নের বিষয়:

ছুক্তিপত্র আনুমোদন প্রকাশ

সর্বাধিক আনুমোদন প্রকাশ

সর্বাধিক আনুমোদন প্রকাশ

মায়ানমারের প্রাচীন শর্ত দুই ও বুঝি আন্তঃ/আমার এই মূলক প্রথাগত প্রচলন করান।

মূল আনুমোদনীয় প্রকাশ

তালিকা: সর্বাধিক আনুমোদনীয় প্রকাশ (কিন্তু হালকা) তালিকা:
Subject: Sanction of a Car Loan facility of BDT.......................................... (Taka ........................................................................) only.

Dear Sir/Madam,

We are pleased to advise that the following facility has been granted to you on the basis of your application dated ……………….. under the following loan details and terms & conditions:

| Security A: | The concerned vehicle will have to be registered in the name of you with hypothecation to BRAC Bank Limited along with notarized General Power of Attorney in favor BRAC Bank to sell the hypothecated vehicle. |
| Security B: | ☐ Undated Cheque ☐ Demand Promissory Note ☐ Letter of Continuation ☐ Irrevocable Letter of Authority for Cheque ☐ Letter of Lien and Set-off Deposit Accounts/Margin Deposits Letter of Hypothecation ☐ Personal Guarantee of - |

**Details of Security and Documents:**

**Security A:**
- The concerned vehicle will have to be registered in the name of you with hypothecation to BRAC Bank Limited along with notarized General Power of Attorney in favor BRAC Bank to sell the hypothecated vehicle.

**Security B:**
- ☐ Undated Cheque
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- Letter of Hypothecation
- ☐ Personal Guarantee of -

**Other Security:**

**Others Terms & Conditions:**
- This loan cannot be settled/early settled/partially settled until the outstanding of the personal loan is settled (if any).
- The above loan is granted in accordance with the terms & conditions contained in the loan application and the other security or related papers/forms and in this banking arrangement letter signed and accepted by you.
- Where the facility is made available for purchase of consumer items including vehicle, the customer is unconditionally and irrevocably undertakes to deliver possession of consumer items including vehicle purchased by the loan amount without any question whatsoever to the bank as and when demanded by the bank. The customer further authorize the bank irrevocably to sell the hypothecated item and apply the proceeds towards adjustment of dues. For any unadjusted sum, the customer undertakes to repay the same with interest and other charges.
- Any legal fees and other costs incurred by the bank in connection with this loan and/or the recovery of this loan will be due to your account. The bank has the right to employ or engage loan recovery agents to recover the loan outstanding amount from you should you fail to prepay 3 (three) installments and the loan is still not liquidated by the guarantor or your employer as per terms and conditions of this loan. Excise Duty is applicable each year on loan account balance as per Government policy. You have to obtain comprehensive insurance coverage for full value of the car and renew insurance policy in each year at your own cost.

We look forward to being of continuous service to you.

Sincerely,

Authorized Signature & Designation

Acceptance: I/We expressly agree to the above terms and conditions.

Applicant’s Signature
Date:  

Joint Applicant’s Signature (if any)
Date:  

---

**Banking Arrangement Letter**

Customer Copy

Ref: HO/RetailAOD/Sanction/ID-

Date: .................................................................

Transaction A/C ............................................................

Loan A/C .................................................................

**Sanction Limit**

<table>
<thead>
<tr>
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<th>Interest Rate*</th>
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<th>EMI Amount (BDT)</th>
<th>Purpose</th>
</tr>
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*This rate of interest is not fixed, it is variable. It can be change if the current market conditions change significantly.

**Preferred Repayment Date**

<table>
<thead>
<tr>
<th>Preferred Repayment Date (Please put √ mark)</th>
<th>Expiry Date</th>
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<td></td>
<td></td>
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</table>

**Expiry Date**

**Processing Fee**

**Stamp Charges**

**Early Settlement Fee**

**Penal Charges**

**CIB & Other Charges**

**Early Settlement Fee**

**Ref: HO/RetailAOD/Sanction/ID-**

Date: .................................................................

Transaction A/C ............................................................

Loan A/C ...........……………………………………...
চুক্তিপত্র - গ্রাহক কনিষ্ঠ

গ্রাহক নং: HO/Retail AOD/Sanction/ID-

তালিকা: ..................................................................................

নেটের অ্যাকাউন্ট: ..................................................................

লোন অ্যাকাউন্ট: ..................................................................

বিবেক: অনুমোদনকৃত করে লোন (গাড়ি ক্রয়ের অর্থ) এর পরিমাণ ........................................................................... টিকা (................................................................. টিকা মাত্র)

চিহ্নিত প্রাতো, আপাতকালে আপনাদের সঙ্গে আলাপ করেছি যে, আপনার ....................... ইং তালিকায় আপনাদের পরিষেবার আপনার প্রতি বিল্লিনিত অর্থ সুরক্ষা মজুর করা হয়েছে:

| অর্থের পরিমাণ | সুরক্ষার হার* | অর্থের মূল্য (মাস) | ইয়েমেলাই বা মাসিক ক্ষতি | অর্থের উপরোক্ত
<table>
<thead>
<tr>
<th></th>
<th></th>
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</tr>
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<tbody>
<tr>
<td>টিকা</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*আপনার অর্থের সুরক্ষার হার পরিবর্তনীয়। এটি বারের অন্বেষণ সঙ্গে সরাসরি জুড়ে পরিবর্তিত হচ্ছে এটি।

<table>
<thead>
<tr>
<th>পরিষেবার খাতায়**</th>
<th>মোটের অ্যাকাউন্টের খাতায় প্রান্তিক ক্ষতি</th>
<th>টিকা এন্ড তদারকি</th>
<th>মোটের অ্যাকাউন্টের পুরো সমস্ত ক্ষতি</th>
<th>দস্তি ক্ষতি</th>
<th>সিয়ামাই এবং অ্যাডার চার্জ</th>
</tr>
</thead>
<tbody>
<tr>
<td>ব্যাংকের সীমার অনুযায়ী</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>%</td>
</tr>
</tbody>
</table>

**প্রান্তিক ক্ষতি পরিষেবার দিন সরকারি বুটস হল ধানের মাধ্যমে নির্ধারিত পরিষেবার আরেকের কার্যক্ষেত্র যা সম্ভব হয়েছে।

আমাদের পদ্ধতি হলো:

পরিষেবা দেয়া বা প্রতিষ্ঠিত অর্থ (কর্মী থাকে) পরিষেবা বা ব্যক্তির কাছে যা এখন সম্ভব বা নির্দিষ্ট করা যায় না।

আমাদের অর্থ প্রদানের সময় আমাদের ক্ষতির ক্ষতি প্রভাব ও অর্থ এবং এখন কর্তব্য পদদেশ, যা আপনি সম্ভব হয়ে জানতে পেরেছেন, তার সঙ্গে আপনার কর্মের উদ্দেশ্য অর্থ/অর্থ সরকারের কার্যক্ষেত্র।

এখন সরকার নির্দিষ্ট করা প্রতিষ্ঠিত অর্থ বুটস পরিষেবার সঙ্গে যে অর্থ আমাদের যোগ্যতার কাছে চালু করা হয়েছে যা দূরত্ব প্রতিষ্ঠিত করা হয়েছে।

আপনি আমাদের জানতে পেরেছেন যে এখন সরকার উপরের প্রতিষ্ঠিত অর্থ আমাদের ক্ষতির ক্ষতি প্রতিষ্ঠিত করা হয়েছে।

এই অর্থ ও অর্থ আমাদের ক্ষতি এখন সম্ভব হয়েছে এখন সরকার তার ক্ষতির ক্ষতি প্রতিষ্ঠিত করা হয়েছে।

আমরা সবসময় আমাদের তারত্মিক সুরক্ষা প্রদান করতে চাই।

আমাদের বিবেক

আনুমোদিত অর্থ

অনুমোদিত অর্থ

মূল্যবিন্যাসের মাধ্যমের অর্থ পদ্ধতি ও ব্যাংক আমারা এই অনুমোদন প্রণয়ন করছি।

মূল আকাউন্টের অর্থ

তারিখ:

সহ-আকাউন্টের অর্থ (যদি থাকে)

তারিখ:
EXTENDED GENERAL CONDITION OF BANKING ARRANGEMENT LETTER

Private & Confidential

After full and final settlement of this loan, Bank shall cancel or destroy the Post Dated Cheques (PDC)/Undated Cheques (UDC) that you have given to the bank for the loan. You hereby, give consent to the bank for cancellation or destruction of the said cheques.

Authorized Signatory

Authorized Signatory

ACCEPTANCE

I/we expressly agree to the above terms & conditions.

Applicant’s Signature

Joint Applicant’s Signature (if any)
**Standard Document Checklist**

I/we have read and understood that the listed documents as follows and stated in the other side of this page may be required for credit assessment, legal vetting vehicle and securitization before disbursement against my/our applied Car Loan and I/we unconditionally agree to provide the same whenever required. I/we are hereby ensuring that all the provided documents have been photocopied from the original documents. If found tampered with or modified, I/we will be solely/jointly liable. I/We have also understood that any document out of these lists may be required according to Bank policy and we will be bound to abide by that policy.

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

### Pre-Sanction Documents:

<table>
<thead>
<tr>
<th>SL#</th>
<th>For all professions</th>
<th>Document obtained?</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>NID/Passport of applicant &amp; joint applicants</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>ETIN/TIN Certificate/Tax Pay Slip</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Passport size photograph of loan applicants</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Original Personal Bank Statement(s)</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Copy of latest paid utility bill (electricity/water/gas) not older than three months</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Car Quotation</td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>Money receipt/evidence of equity payment</td>
<td></td>
</tr>
</tbody>
</table>

### Basic Documents (if applicable):

<table>
<thead>
<tr>
<th>SL#</th>
<th>Basic Documents (if applicable)</th>
<th>Document obtained?</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>NID &amp; Photo of Personal Guarantor (If any)</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Sanction letter/offer letter of latest liability(s)</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Liability statement(s)</td>
<td></td>
</tr>
</tbody>
</table>

### Additional Documents:

<table>
<thead>
<tr>
<th>SL#</th>
<th>Salaried</th>
<th>Document obtained?</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Original Salary Certificate</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Salary Slip/Pay Slip (if any)</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Visiting card/Office ID copy of both loan applicant and guarantor (if applicable)</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Self declaration of personal income (if any)</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>CV</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>SL#</th>
<th>Self Employed Professional</th>
<th>Document obtained?</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Certificate of professional degree</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Certificate of membership of respective professional association</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Declaration on own pad along with seal</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Salary Certificate/Salary Slip</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>CV</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>SL#</th>
<th>Businessman</th>
<th>Document obtained?</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Trade License for the last 3 years</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Bank Statement(s) of last 1 year</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Latest tax certificate of the company</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>For Private Limited Company- MoA, Certificate of incorporation and Latest Schedule X &amp; XII</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>For Partnership Business- Registered Partnership Deed</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Financial Statement</td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>Latest offer letter of liabilities</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>SL#</th>
<th>Landlord</th>
<th>Document obtained?</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Photocopy of Registered Ownership Deed</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Copy of Rental Deed or Rental Receipt</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Copy of latest paid utility bill (electricity/water/gas) not older than three months</td>
<td></td>
</tr>
</tbody>
</table>

*Above documents list may vary subject to requirement.*
<table>
<thead>
<tr>
<th>Loan Amount in BDT</th>
<th>Rate of Interest</th>
<th>Spread:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Processing Fee</td>
<td>Term</td>
<td></td>
</tr>
<tr>
<td>Client Segment</td>
<td></td>
<td></td>
</tr>
<tr>
<td>□ Self Employed Professional</td>
<td>□ Self Employed Non Professional</td>
<td>□ Salaried - A.....B.....C</td>
</tr>
<tr>
<td>Car Vendor Category</td>
<td>□ Platinum</td>
<td>□ Gold</td>
</tr>
<tr>
<td></td>
<td>□ Silver</td>
<td>□ Bronze</td>
</tr>
<tr>
<td>Remarks:</td>
<td>□ Non Category</td>
<td>□ Individual</td>
</tr>
</tbody>
</table>

Signature: 
PSO Name: 
ID & PIN: 

MPSO Name: 
ID & PIN: 

Exceptions/Deferral(s) 

----------------------  ----------------------  ----------------------  ----------------------
Unit Head/BM          HoRS                      HoRLP                    HoRB
### CREDIT APPROVAL ONLY

- **New Loan**
- **Top up/Enhancement**

<table>
<thead>
<tr>
<th>Existing Facility</th>
<th>Outstanding Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Proposed Amount</strong></td>
<td>Interest Rate</td>
</tr>
<tr>
<td><strong>Loan Term</strong></td>
<td>Fee(s)</td>
</tr>
<tr>
<td><strong>LTV</strong></td>
<td>DBR</td>
</tr>
</tbody>
</table>

**Recommended by**

- **Full Name:**
- **Signature:**

**Comments**

---

**Approved/Declined by**

- **Full Name:**
- **Signature:**

**Comments (if any)**

---

### ASSETS OPERATIONS ONLY

<table>
<thead>
<tr>
<th>Loan Account No.</th>
<th>Date: D D M M Y Y Y Y</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

- **Term Credit Account information capture and inorder**
- **Security items inorder**
- **All documents are Inorder and signature verified**
- **Others (please specify)** ..........................................................
CHAPTER 10: SBS-2 & SBS-3 REPORTING FORM

(To be filled in English by the bank officials)

A.  আয়ত্তকর্তার তথ্য (Depositor’s Information) 1-
     (For SBS-2 Reporting)

<table>
<thead>
<tr>
<th>হিসাব নাম্বার (Account No.)</th>
<th>t</th>
</tr>
</thead>
<tbody>
<tr>
<td>ব্যক্তির নাম (For individual)</td>
<td>t</td>
</tr>
<tr>
<td>1. আয়ত্তকর্তার নাম (Depositor’s Name)</td>
<td>t</td>
</tr>
<tr>
<td>(In Block Letter)</td>
<td></td>
</tr>
<tr>
<td>2. পেশা� (Profession)</td>
<td>t</td>
</tr>
<tr>
<td>3. হিসাবের ধরন (Type of Account)</td>
<td>t</td>
</tr>
<tr>
<td>Sector code</td>
<td>t</td>
</tr>
<tr>
<td>(See page 78-100 of Guidelines for SBS-2, SBS-3 Returns)</td>
<td></td>
</tr>
<tr>
<td>Type of Deposit code</td>
<td>t</td>
</tr>
<tr>
<td>(See page 101 of Guidelines for SBS-2, SBS-3 Returns)</td>
<td></td>
</tr>
</tbody>
</table>

B.  ক্ষম এনকর্তার তথ্য (Borrower’s Information) 2-
     (For SBS-3 Reporting)

<table>
<thead>
<tr>
<th>হিসাব নাম্বার (Account No.)</th>
<th>t</th>
</tr>
</thead>
<tbody>
<tr>
<td>ব্যক্তির নাম (For Individual)</td>
<td>t</td>
</tr>
<tr>
<td>1. ক্ষমাহকর্তার নাম (Borrower’s Name)</td>
<td>t</td>
</tr>
<tr>
<td>(In Block Letter)</td>
<td></td>
</tr>
<tr>
<td>2. পেশা� (Profession)</td>
<td>t</td>
</tr>
<tr>
<td>3. ফর্ম এনের উদ্দেশ্য (Purpose of loans/advances)</td>
<td>t</td>
</tr>
<tr>
<td>4. জামানত (Security)</td>
<td>t</td>
</tr>
<tr>
<td>5. ফর্মের ধরন (Category of Loan)</td>
<td>t</td>
</tr>
<tr>
<td>6. এসএমই ফি না (SME)</td>
<td>t</td>
</tr>
<tr>
<td>Economic Purpose code</td>
<td>t</td>
</tr>
<tr>
<td>(See page 78-100 of Guidelines for SBS-2, SBS-3 Returns)</td>
<td></td>
</tr>
<tr>
<td>Security code</td>
<td>t</td>
</tr>
<tr>
<td>(See page 101 of Guidelines for SBS-2, SBS-3 Returns)</td>
<td></td>
</tr>
<tr>
<td>Product code</td>
<td>t</td>
</tr>
<tr>
<td>(See page 116 of Guidelines for SBS-2, SBS-3 Returns)</td>
<td></td>
</tr>
<tr>
<td>SME code</td>
<td>t</td>
</tr>
<tr>
<td>(See page 115 of Guidelines for SBS-2, SBS-3 Returns)</td>
<td></td>
</tr>
</tbody>
</table>

Note:
- Prepared by
- Verified by
- Approved by

Form টি Account opening form এর সময় সংরক্ষণ করা যেতে পারে।
Joint Account এর ক্ষেত্রে 1 এর ক্ষেত্রে 1 applicant কে বিচার করতে হবে।
ক্ষমাহকর্তার ফর্মে Loan Sanction করার পর একটি ফর্মটি সুরক্ষিত/অনুমোদিত ছাড়া।
SBS-2/SBS-3 Reporting এর সময় এই ফর্মটি Security code কে বিচার করতে হবে।
24-hour call center: 16221
For overseas callers: +880 2 55668056
Email: enquiry@bracbank.com
www.bracbank.com