

TERMS AND CONDITIONS

The Applicant, whose name and other details are provided in the Consumer Loan Application Form (hereinafter "Application Form") that is enclosed herewith, agrees to be bound by and undertakes the provisions contained hereinunder upon applying for Consumer Loan from Pubali Bank Limited (the 'Bank') vide this Consumer Loan Application Form, namely:

1. That all the information provided by the Applicant(s) to the Bank is true, complete and accurate and that the Applicant has not withheld any material details.
2. That the Applicant shall be personally liable under law if any of the information provided by the Applicant is found to be false, misleading or fraudulent.
3. That in case the Consumer Loan applied for by the Applicant is sanctioned, the Applicant agrees and undertakes to the following:
 - (a) That the facility shall be used for the specific purpose it has been sanctioned and in such manner as the Bank may stipulate;
 - (b) That the Bank may review the basis and terms and conditions on which the facility has been provided including the interest rates, fees and the timing of the charging thereof at any time;
 - (c) Withdraw and/or call-up the facility and thereby terminate the agreement if in the opinion of the Bank there has been any material adverse change in the Applicant's financial condition(s); and
 - (d) such other terms and conditions stipulated by the Bank vide any of its communications, including but not limited to any sanction letter(s) issued by the Bank.
4. Any credit facility to be sanctioned by the Bank in favour of the Applicant in consideration of the present Consumer Loan Application Form shall be repayable on demand in writing but unless and until demanded shall be repayable in accordance with the terms and repayment arrangements applicable to the facility.
5. The Bank shall not be obliged to make any credit facility available until it has received each of the following:
 - (a) Formal written acknowledgement from the Applicant accepting the terms and conditions upon which the said credit facility may be made available.
 - (b) Completion and submission of all or whatever security documentation in such form and substance as the Bank may require.
6. The following fees, costs, expenses and liabilities are to be borne by the Applicant, namely for:
 - (a) Any valuations or verifications required by the Bank;
 - (b) All stamp duties, registration fees, government charges incurred or assessed in respect of the credit facility and security documentations.
 - (c) All reasonable costs, charges, expenses, legal fees and costs incurred in relation to the credit facility or the enforcement of the terms thereof, whether present or in future.The Applicant authorise the Bank to debit any account to adjust his/her/their liabilities in this clause.
7. That in the event that the Applicant die, the entire outstanding amount together with such interest and charges as the Bank deems fit shall become due and payable at once and the Applicant or the legal heirs shall be liable to pay the same to the Bank forthwith.
8. Any communication by the Bank shall be deemed to have been made post addressed to any of the addresses I have provided in the Application Form as well as by fax, email and/or telex.
9. The Applicant declare that he/she :
 - (a) is not in any kind of default in making payments to any other Bank or Financial Institution with regards to any credit facility availed.
 - (b) is not aware of any litigation, arbitration, administrative or legal proceedings pending at present which would have a material adverse effect on the Applicant's assets or financial conditions.
10. The Bank may alter or modify these terms and conditions at any time on notification to the Applicant
11. These terms and conditions shall be governed by and construed in accordance with the laws of Bangladesh and the customer and the Bank hereby irrevocably submit to the non-exclusive jurisdiction of the courts of Bangladesh.
12. The Applicant shall **duty** bound to keep the Bank informed if any change in any details or information provided by him/her to the Bank takes place and upon demand made by the Bank at any time or from time to time and execute all such instruments, deeds or documents which the Bank may in its sole discretion require.

Signature of the Applicant
Name:

PUBALI BANK LIMITED
CONSUMER LOAN APPLICATION FORM (FORM 1)

TO BE FILLED IN BY ALL APPLICANT

Applicant's Business Card

Applicant's
Photograph duly
attested

The Manager
Pubali Bank Limited
Principal Branch
Dhaka

Date: 15.05.2012

I hereby apply to the Bank for a consumer loan amounting to BDT (in numbers) Tk. **10,00,000/-** (in words) **Taka Ten Lac** only for the purpose of Purchasing **Toyota Premio F Car** for a tenure of **60** months.

In this respect, I have provided below all the information required by the Bank in its prescribed form.

A. PERSONAL INFORMATION (APPLICANT)

Full Name : **Md. Abdur Rahim**

Date of Birth : **01.01.1970**

Educational Qualification

SSC HSC Graduate Post Graduate Others : _____

Gender

Male Female

Marital Status

Single Married Divorced Widowed Others : _____

Identification Document : TIN NO./Passport/Voter ID/Driving License no. 105-101-4580

Father's Name : **Md. Abdul Karim**

Mother's Name : **Rahela Khatun**

Nationality : **Bangladeshi**

Spouse's Name : **Khodeza Begum**

Spouse's Address : **Gulshan, Dhaka**

Spouse's Contact Number : **XXXXXXXXXXXX**

Number of Dependents (if any) : **3 (three)**

B. RESIDENTIAL INFORMATION

Mailing Address : **Gulshan, Dhaka** _____

Present Address : **Gulshan, Dhaka** _____

Permanent Address : **Gulshan, Dhaka** _____

Residential Details

Own Parent's Rented Company Accommodation Mortgaged

Years in current address :

Less than a year 1-3 years 3-5 years 5-10 years 10+ years

Residential

Phone : **XXXXXXXXXX** _____, _____Office Phone : **XXXXXXXXXX** _____, _____Cell Phone : **XXXXXXXXXXXX** _____, _____

E – mail : _____

C. EMPLOYMENT STATUS OF THE APPLICANT**Profession** : **Business / Service****For Service Holder**Present Employer : **BSMMU, Dhaka**Office Address : **BSMMU, Dhaka**Designation : **Director**Date of Joining : **01.01.2010**Previous Organization Name : **BSMMU, Dhaka**Years of previous employer : **5 Years**Total Service Experience : **10 Years****For Businessmen/Others**Nature of Business : **Import & Export**Name of Company : **Proprietorship**Official Address : **Gulshan, Dhaka**Phone : **028956352**....., Mobile: **XXXXXXXXXXXX**.....Designation : **Proprietor**....., Date of Business : **01.01.2005**Previous Occupation : **NA**Number of Years : **NA****D. FINANCIAL INFORMATION**

Monthly Income	Amount (Taka)	Bank Use	Monthly Expenses	Amount (Taka)	Bank Use
Gross Monthly Salary/Income	2,00,000		Rent & Utility	5000	
Spouse Salary/Income	-		Food & Clothing	30000	
Rent Income	-		Education	10000	
Interest Income	-		Loan Repayment (if any)	30000	
Other Income (Pls. specify)	-		Miscellaneous	5000	
Total	2,00,000		Total	80000	

Monthly Net Income (Total Income-Total Expenses): Tk.1,20,000/-

Liabilities	Amount (Taka)	Bank Use	Assets	Amount (Taka)	Bank Use
Loan from PBL	-		Deposit with PBL		
Loan from other Banks(specify)	10,00,000 (AB Bank, Principal Br.)		a) Savings / Current	5,00,000	
Loan from FI (specify)	-		b) Time Deposit		
Credit Card (from... Prime Bank	20000		Deposit with other banks		
Others (specify)			Savings Certificates / Shares		
			Land / Building	1,00,00,000	
			Vehicle	15,00,000	
			Furniture	5,00,000	
			Others (specify)		
Total Liabilities	10,20,000		Total Assets	1,25,00,000	

(N.B.: A/C statement(s) to be submitted as a proof)

Surplus :Tk.1,14,80,000/-

(Total Assets-Total Liabilities)

E. CREDIT CARD

Issuers Name	Card No.	Limit	Outstanding	Expiry Date
BRAC Bank Ltd.	XXXXXXXXXXXXXXXXXX	200000	50000	02/04/15

F. BANK ACCOUNT DETAILS

No.	Bank's Name	Type of A/C	Account No.
1.	Jamuna Bank Ltd.	Savings	XXXXX
2			

G. LOAN WITH BANK'S /FINANCIAL INSTITUTION(S)/EMPLOYER

LOAN : YES NO

Lenders Name	Type of facility	Disbursed Amount	Outstanding	EMI	Expiry Date
AB Bank Ltd.	Car Loan	10,00,000	10,00,000	2539	02/05/17

H. SPECIFICATION OF THE PRODUCT(S)/ITEM(S)

For Flat Purchase Loan:

Undivided and undemarcated land measuring 41.25 ajutangsha __ located in District: **Dhaka** __, Sub-Registry Office: **Gulshan** __, Mouza: **Kafrul** __, J.L. no. **XXX** __, Police Station: **Kafrul** __, under Khatian nos. C.S -**84** __, S.A - **67** __, R.S - **437** __, Other Khatian (please specify) - **CS -84/1** __ - __, Daag nos. C.S -**92,93,95** __, S.A - **92,93,95** __, R.S - **4619 & 5550** __, Other Khatian (please specify) - **XXX** __ - __, Mutation Khatian no. **XXX** __, Daag no. **XXX** __, Municipal holding no. **565** __, along with apartment/flat no. **5 A** __ measuring **1153** __ sq. ft. on the **south** __ side of the **4th** floor of the **9** - storied building thereon with all common spaces and amenities and **1** car parking space(s) on the ground floor/basement of the building, with additional details of the same as follows:

- | | | |
|------|------------------------------------|----------------------------------|
| i) | Name and Address of the Developer | : Asset Development Ltd. |
| ii) | Power of Attorney no. and date | : No. 145 Date 01.01.2011 |
| iii) | Total land bounded and butted by : | |
| | To the North : | Road |
| | To the South : | Mr. X |
| | To the East : | Mr. Y |
| | To the West : | Mr. Z |

For Car Loan:

Name of the Vehicle : **Toyota Premio F Car**

Year of Manufacturing: **2012**

Chassis No. : **XXXXXXXX**

Engine No. : **XXXXXXXX**

C.C : **1500**

Color : **Black**

For Household Durables / Medical Loan:

To be furnished as per Quotation

I hereby warrant that all the information furnished by me in this application is true, complete and accurate in all respects and that I have not willfully withheld any material fact. I acknowledge that the loan facility requested by me in this application will be made available at the discretion of the Bank.

Signature of the Applicant
Name:

INSTRUMENTS/DOCUMENTS (FOR APPLICANT)

EMPLOYER'S CERTIFICATE (FOR ALL CONSUMER LOANS) (FORM 2) (FOR SERVICE HOLDER ONLY)

The Manager
PUBALI BANK LIMITED
_____ Branch

Date : _____

Dear Sir/Madam,

This is to certify that Mr./Ms./Mrs. **Md. Abdur Rahim** _____ has been working as a permanent/temporary/contractual employee in our Company/Organization since **01.01.2010**. As per our Service Rule/Terms of Employment, his/her date of retirement is **XXXXXXXX**. He/she is working in our **Medicine** _____ division/department as **Director** _____. His/her salary structure is as follows:

Gross Salary	:	BDT 2,00,000/-
Less :	Deductions	
	Tax	: BDT
	Provident Fund	: BDT
	Loan Installment	: BDT
	Other Deduction	: BDT
	(Please Specify)	: BDT

Take – home salary : BDT **2,00,000/-**

We undertake to make payment of any monthly installments by deducting the same from the aforementioned employee's salary to the Bank upon receipt of the Bank's request. We hereby certify that the above mentioned information is correct and accurate to the best of our knowledge. Please also note that the company will inform the bank in the event of the applicant's death, retirement, resignation, dismissal or termination from the company.

Authorized Signature & Seal

Name:

Address:

Designation:

Telephone: - _____, Ext. _____

STANDING INSTRUCTIONS (FOR ALL CONSUMER LOANS) (FORM 3)

The Manager
PUBALI BANK LIMITED
_____ Branch

Date : _____

Dear Sir/Madam,

I hereby authorize/instruct Pubali Bank Limited to debit my Current/Savings Account no. **12345** _____ with BDT **25,390/-** _____ monthly for a period of **60** _____ months on the **07th** _____ day of each calendar month commencing from **June 2012** _____ and credit the same to my Consumer Loan Account no. **CLS 256** _____ standing in my name in order to pay my monthly installments to adjust my outstanding liabilities with the Bank in the aforementioned Consumer Loan Account. I also authorize/instruct the Bank to debit the aforementioned Current/Savings Account in such denominations and sums and for such period as the Bank deems fit until all my outstanding liabilities with the Bank in the aforementioned Consumer Loan Account are fully adjusted to the satisfaction of the Bank.

Signature of the Applicant

Name:

DEMAND PROMISSORY NOTE (FORM 4) (FOR ALL CONSUMER LOANS)

Taka

Date:

Place:

For value received, I severally and irrevocable promise to pay to Pubali Bank Limited or order on demand made at any time the sum of Taka **10,00,000/-** _____ (Taka **Ten Lac** _____ only) with interest thereon at the rate of **XX** percent per annum with monthly rests or at such rate as may be fixed by the Pubali Bank Limited from time to time to be calculated from the date of this promissory note.

Signature of the Promissor

Name:

Stamp Duty

**REGISTERED DEED OF MORTGAGE & IRREVOCABLE POWER OF ATTORNEY
(FOR FLAT PURCHASE LOAN ONLY) (FORM 5)**

TO BE DRAFTED AND EXECUTED SEPARATELY ON STAMP PAPER.

HIRE-PURCHASE AGREEMENT (FOR CAR, HOUSEHOLD & MEDICAL LOAN) (FORM 6)

This HIRE-PURCHASE AGREEMENT(hereinafter "Agreement") is made in Dhaka on this the ___ day of __ 20__

BETWEEN

PUBALI BANK LIMITED, a banking company incorporated in Bangladesh under the Companies Act 1913 having its registered office at 26 Dilkusha C/A, Dhaka with one of its branch being the **Principal** branch situated at **26, Dilkusha, Dhaka** (hereinafter the "Bank") of the ONE Part

AND

Mr./Miss/Mrs. **Md. Abdur Rahim**, son/daughter/wife of Mr. **Md. Abdur Karim**, of address at **Gulshan, Dhaka** serving/doing business as **Director** _____ at **BSMMU, Dhaka** _____ (hereinafter the "Client") of the Other Part

WHEREAS, the Bank has accepted the application of the Client and has consented to enter into a Hire-Purchase Agreement with the Client on the terms and conditions stipulated in the Hire Purchase Investment Sanction Advice no. _____ dated _____ ("Sanction Letter") that has been duly accepted by Client.

NOW THEREFORE THIS AGREEMENT WITNESSETH AS FOLLOWS:

1. That the Bank purchased/procured or will purchase/procure the asset described in the schedule hereto (the "Scheduled Asset(s)") and the Client shall buy the Scheduled Asset(s) on a hire-purchase basis at a total price of Taka (**Principal +others**) _____ (_____ only) (hereinafter "Sale Price") to be paid by the Client to the Bank in instalments in accordance with the terms of the Sanction Letter and this Agreement.
2. That the Bank has made/will make delivery and the Client has taken/will take possession of the Scheduled Asset(s) on proper receipt and the Client shall not defer deposit of instalments as aforesaid on the ground of non-delivery and for not using the asset due to accident, disorder or for any other reason whatsoever.
3. That, after procurement of the Scheduled Asset(s) by the Bank, if the Client fails to take delivery of the same, he/she shall be liable to reimburse the Bank all costs, losses, expenses and charges incidental for procurement and disposal of the Scheduled Asset(s).
4. That notwithstanding anything else in this Agreement, any failure on the part of the Client to pay any instalment to the Bank on its due date shall entitle the Bank to demand immediate payment of the entire balance of the Sale Price remaining due and for recovery thereof to take possession of the Scheduled Asset(s) and relevant papers, documents, deeds etc. and to sell the same.
5. That the Client hereby covenants that he/she shall not avail of any investment/credit facility from any other bank or branch of the Bank till full adjustment of the Sale Price without prior written permission from the Bank.
6. All costs, charges, penalties and expenses related to or required for the Scheduled Asset(s) including but not limited to Registration Cost, License Fee, Insurance Premium, repairing, overhauling, running & maintenance costs, fines and penalties as may be imposed by any competent authority, etc will be fully borne by the Client and the Bank will bear no liability and responsibility in this regard whatsoever.

SCHEDULE OF ASSETS/VEHICLE

IN WITNESS WHEREOF, THE PARTIES HAVE EXECUTED THIS AGREEMENT ON THE DATE MENTIONED ABOVE.

On behalf of Pubali Bank Limited
Name:
Designation:

Client
Name:

WITNESSES:

1.

2.

Stamp Duty

LETTER OF HYPOTHECATION (FOR CAR, HOUSEHOLD & MEDICAL LOAN) (FORM 7)

The Manager
PUBALI BANK LIMITED

Date : _____

_____ Branch

Subject: Letter of Hypothecation

In consideration of PUBALI BANK LIMITED (hereinafter the 'Bank') agreeing to extend credit facilities to me, being **Md. Abdur Rahim** (hereinafter called the 'Borrower') for BDT **10,00,000/-** _____ (**Ten Lac** _____ only) against my promise to secure the Bank against my aforementioned credit facilities by hypothecating goods with the Bank as hereinafter mentioned, the Borrower severally agree, affirm, declare and execute as follows:

1. That the Borrower hereby hypothecate in favour of the Bank the goods described in general terms in the schedule hereinunder along with all tangible and moveable property owned by the Borrower now or hereafter from time to time including their personal or household belongings or any other property or products at his/her offices or residences as well as all his/her book-debts, outstanding deposits, recoverable bills or money due to him/her from any other person (hereinafter the "Hypothecated Goods").
2. That the Hypothecated Goods shall be hypothecated and charged and/or held by the Bank until all liabilities of the Borrower remaining with the Bank including but not limited to on the account of the aforementioned consumer loan account, together along with all payable interests, charges, expenses and levies, are fully adjusted to the satisfaction of the Bank.
3. That the Borrower shall be bound to deliver-up all or any part of the Hypothecated Goods without delay at the demand of the Bank, in default of which the Bank shall be entitled to appoint any officer(s) as receiver(s) of the Hypothecated Goods with power to take possession or recover and receive the same.
4. That the Bank may in its discretion crystallize or enforce its charge over all or any part of the Hypothecated Goods and may sell or dispose of the same in any manner it wishes in line with the law without seeking the intervention of any court of law and appropriate to itself the proceeds of such sale or disposal in order to adjust all or any liability standing in the name of the Borrower to the Bank.
5. That the Borrower shall not charge or encumber any part of the Hypothecated Goods in any manner except with the consent in writing of the Bank, and shall not do or omit from doing anything which may prejudice the value or the sale and disposal of the Hypothecated Goods.
6. The Borrower shall permit the Bank or its authorized personnel to inspect and take inventories of the Hypothecated Goods from time to time.
7. The Borrower hereby declare that all the hypothecated goods are the absolute property of the Borrower(s) at the sole disposal of the Borrower and free from any charge or encumbrance.

IN WITNESS WHEREOF the Borrower have **thereunto** set their hands on the _____ day of _____, 20____.

Signature of the Borrower
Name:

SCHEDULE OF HYPOTHECATED PROPERTIES

Vehicle / Household Durables / Medical Equipments being _____

Stamp Duty

PERSONAL INFORMATION (GUARANTOR) (FORM 8)

Name : **Md. Abdus Salam**_____

Mother 's Name : **Rokeya Khatun**_____

Father's Name : **Md. Abdul Awal**_____

Nationality : **Bangladeshi**_____

Relation with the Applicant : **Colleague**_____

Present Address : **Dhanmondi, Dhaka**_____

Permanent address : **Dhanmondi, Dhaka**_____

Phone : **Land: 02895862**_____, _____ Mobile: **+8801712859695**

E-mail : _____

Occupation : **Service**_____

Business'/Employer's Name : **BSMMU, Dhaka**_____

Address : **BSMMU, Dhaka**_____

Designation : **Director**_____

Net Income (Monthly) : **1,00,000/-**_____

Credit Facility from any other Bank or Financial Institution : **N/A**_____ Details: _____ **N/A**_____

Guarantor's
photograph duly
attested

Signature of the Guarantor

Guarantor's Signature Verified by Applicant

Date:

LETTER OF GUARANTEE (FORM 9)

The Manager
PUBALI BANK LIMITED
_____ Branch

Date: _____

Subject: Letter of Guarantee

Dear Sir,

In consideration of your bank sanctioning consumer loan amounting to BDT 10,00,000/- _____ in favour of Mr. /Ms./Mrs. Mr. Md. Abdur Rahim, son/daughter/wife of Mr. Abdul Karim of address at Gulshan, Dhaka (hereinafter the 'Borrower') vide Sanction Letter no. XXXX dated 15.04.2012, I, Mr./Ms./Mrs. Abdul Salam, son/daughter/wife of Abdul Awal of address at Dhanmondi, Dhaka (the 'GUARANTOR'), do hereby unconditionally guarantee to Pubali Bank Limited as follows:

1. I shall unconditionally and personally be liable to pay to the Bank the sum of BDT (**Principal + others**) _____ (_____ only) and all or part of any overdue liabilities of the Borrower remaining with the Bank under the aforementioned sanction letter along with such interest, levies and charges as the Bank deems fit within 7 (seven) days upon receiving a demand by the Bank without seeking recourse to the Borrower or any third party.
2. My liability under this Guarantee shall be as that of the Borrower and the Bank may at its option hold me primarily responsible for any liability owed by the Borrower to the Bank. This Guarantee shall furthermore be a continuing security binding on me, my successors and representatives until receipt from you by me of a written notice of discontinuance thereof.
3. This Guarantee is additional and shall not prejudice any other guarantee or security given by me in favour of the Bank in respect of any indebtedness covered by this Guarantee or otherwise.
4. This Guarantee shall not be discharged by any partial payment of or by settlement of accounts or the existence of a credit balance of the principal at anytime or by discharge of the Borrower of his/her liabilities by operation of law or any other person.
5. Any notice by way of demand, request of otherwise hereunder, may be given to me personally or may be left at the last known place of business or residence or may be sent to me by post addressed as aforesaid, whether I am present at such address or not.
6. In the event of my failure to pay the demanded sum to the Bank within the time stipulated above, I shall be liable to pay delinquency charge on the demanded amount @ ...XX.....% per annum from the date of demand till payment of the same.
7. I understand and agree that none of its terms or provisions may be waived, altered, modified, or amended except in writing duly signed for and on behalf of the Guarantor and the Bank.
8. Any personal and/or other information I may have provided the Bank are true to the best of our knowledge.

WHEREFORE THE GUARANTOR SIGNS THIS GUARANTEE IN PRESENCE OF WITNESSES ON THIS THE _____ DAY OF _____, 20__

SIGNED

WITNESSES:

Signature of Guarantor
Name:

Stamp Duty

**ADMINISTRATIVE FORMS
(FOR CLS AGENT AND BANK)**

FOR FLAT PURCHASE LOANS ONLY

VALUATION CERTIFICATE BY CLS AGENT (FOR FLAT PURCHASE LOAN ONLY) (FORM A1)

The Manager
PUBALI BANK LIMITED
_____ Branch

Date: _____

Subject: Valuation Certificate

Certified that the undersigned has physically verified the Scheduled Property that has been offered as collateral security against the proposed CLS Flat Purchase Loan to the Applicant, namely Md. Abdul Rahim. The Applicant has identified the Scheduled Property and was present at the time of the verification. The following valuations and information in respect of the Scheduled Property are hereby certified, namely:

Total Flat Area : _____ sq. ft. Rate per sq. ft. – Taka _____
Total Value of Flat : Taka _____ In words : _____ only
Forced Sale Value : Taka _____ In words : _____ only

SCHEDULED PROPERTY

All that piece and parcel of undivided and undemarcated land measuring _____ located in District: _____, Sub-Registry Office: _____, Mouza: _____, J.L. no. _____, Police Station: _____, under Khatian nos. C.S - _____, S.A - _____, R.S - _____, Other Khatian (please specify) - _____ - _____, Daag nos. C.S - _____, S.A - _____, R.S - _____, Other Khatian (please specify) - _____ - _____, Mutation Khatian no. _____, Daag no. _____, Municipal holding no. _____, along with apartment/flat no. _____ measuring _____ sq. ft. on the _____ side of the _____ floor of the _____ - storied building thereon with all common spaces and amenities and _____ car parking space(s) on the ground floor/basement of the building, with additional details of the same as follows:

i v) Name and Address of the Developer :
v) Power of Attorney no. and date :
vi) Total land bounded and butted by :
To the North :
To the South :
To the East :
To the West :

SIGNATURE OF CLS AGENT
NAME & SEAL

LETTER OF RECOMMENDATION BY CLS AGENT (FOR FLAT PURCHASE LOAN ONLY) (FORM A2)

The Manager
PUBALI BANK LIMITED
_____ Branch

Date: _____

Subject: Letter of Recommendation

I/we have physically verified the securities/ information given by the Applicant & the Guarantor(s) and believe the same to be correct. We take the view that the Applicant is capable of repaying monthly instalment of Taka XXXXX. We recommend the Bank to sanction Consumer Loan amounting to Taka 10,00,000/- (Ten Lac only) in favour of the Applicant being

NAME, SEAL & SIGNATURE OF CLS AGENT

FOR FLAT PURCHASE LOANS ONLY

FOR OFFICIAL USE OF BRANCH (FOR FLAT PURCHASE LOAN ONLY) (FORM A3)

The above credit proposal together with the report of the Commission Agent has been checked & physically verified by the undersigned and found correct.

Some features of the applicant are as follows:

- | | | |
|----|---|--|
| a) | Name of the applicant | : Md. Abdur Rahim |
| b) | Loan to price ratio | : 30:70 |
| c) | Monthly net income/ salary | : Tk.1,20,000/- |
| d) | Monthly instalment
repay the monthly instalment. | : Tk.25,390.. & the applicant is capable to |
| e) | Debt Burden Ratio | : 21.16% |

The loan amounting to Tk. **10,00,000/-**..... (Taka **Ten Lac**.....) only for purchasing of **Toyota Premio F Car** to be sanctioned under bank's usual terms and conditions after getting clean CIB report of the applicant.

Date:.....

GM/DGM/AGM/MANAGER
.....Branch

FOR OFFICIAL USE OF REGIONAL OFFICE (FOR FLAT PURCHASE LOAN ONLY) (FORM A4)

The above credit proposal has been checked by the undersigned and found correct. The loan amounting to Taka 10,00,000/- (Ten Lac only) for purchasing Flat located at Dhaka valuing Taka _____ may be sanctioned under terms and conditions after getting clean CIB report of the Applicant.

REGIONAL MANAGER
Date:.....

FOR CAR LOAN ONLY

REQUEST BY CLS AGENT TO ISSUE PURCHASE ORDER (FOR CAR LOAN ONLY) (FORM A5)

The Manager
PUBALI BANK LIMITED
_____ Branch

Date: _____

Subject: Request for issuance of Purchase Order

We would inform you that the related Cheques duly signed by the applicant are at our disposal and documents are on processing and the same would be submitted to you in due course. You are, as such, requested to issue purchase order to the Seller being **Car House** for registration of the vehicle being a **Toyota Premio F Car** bearing Chassis No. **XXXXXXXX**, Engine No. **XXXXXXXX**, Year of Manufacturing: **2012**, C.C: **1500.**, Color : **Black**.
Yours faithfully,

NAME, SEAL & SIGNATURE OF CLS AGENT

CLEARANCE CERTIFICATE (FOR CAR LOAN ONLY) (FORM A6)

The Manager
PUBALI BANK LIMITED
_____ Branch

Date: _____

Subject: Clearance Certificate

Dear Sir,

With reference to the sanction of your loan proposal of Mr./Ms. **Md. Abdur Rahim** _____ for Taka **10,00,000/-** _____ only to purchase vehicle being a **Toyota Premio F Car** _____ bearing Chassis No **XXXXXXXX**....., Engine No **XXXXXXXX**....., Year of Manufacturing: **2012**....., C.C: **1500**....., Color **Black**....., we do hereby confirm that all the formalities/documentation of the vehicle in Bank's name with A/C **Md. Abdur Rahim** as per rules of Consumer credit Scheme of your Bank, has been completed. You are, therefore, requested to please issue a Payment Order in favour of **Car House** _____ amounting to Tk. **10,00,000/-** _____ as per your purchase order.

Yours faithfully,

NAME, SEAL & SIGNATURE OF CLS AGENT

CIB CLEARANCE CERTIFICATE (FOR CAR LOAN ONLY) (FORM A7)

CIB report of the Applicant Unclassified.....
Sanctioned for Taka **10,00,000/-** _____ (**Taka Ten Lac** _____ only).

Date:.....

GM/DGM/AGM/MANAGER
.....Branch

FOR MEDICAL/HOUSEHOLD DURABLES LOAN ONLY

LETTER OF RECOMMENDATION BY CLS AGENT (FOR MEDICAL / HOUSEHOLD DURABLES LOAN ONLY) (FORM A8)

The Manager
PUBALI BANK LIMITED
_____ Branch

Date: _____

Subject: Letter of Recommendation

I/we have physically verified the securities/ information given by the Applicant & the Guarantor(s) and believe the same to be correct. We take the view that the Applicant(s) is capable of repaying monthly instalment of Taka XXXXXX. We recommend the Bank to sanction Consumer Loan amounting to Taka XXXXXX (_____ only) in favour of the Applicants being Md. Abdur Rahim.

NAME, SEAL & SIGNATURE OF CLS AGENT

CLEARANCE CERTIFICATE (FOR MEDICAL/HOUSEHOLD DURABLES LOAN ONLY) (FORM A9)

CIB report of the Applicant ... **Unclassified**
Sanctioned for Taka XXXXXX-_____ (_____ only).

Date:.....
GM/DGM/AGM/MANAGER

.....Branch

FORM A10

CONTACT POINT VERIFICATION REPORT BY CLS AGENT

Applicant's Name : Mr. Md. Abdul Rahim	Name of Agent :XXXXXX
Spouse's Name :Mrs. Khodeza Begum	Present Address of Applicant : Gulshan, Dhaka
Father's Name :Mr. Md. Abdul Karim	
Mother's Name :Mrs. Rahela Khatun	Permanent Address of Applicant : Gulshan, Dhaka
Integrity of Applicant : Good / Average / Poor	
Mentality to repay loan : Good / Average/ Poor	

Telephone Verification

Residence	Office
Telephone No : xxxxxxxxxx	Telephone No :xxxxxxxxxx
Mobile No :xxxxxxxxxx	Mobile No :xxxxxxxxxx
Req Tel (TNT) No :	Req Tel (TNT) No :
Person contracted :Mr. X	Person contracted : Mr. Y
Rel. with applicant : Brother	Rel. with applicant : Colleague
Date & Time :01.03.2012	Date & Time :04.03.2012

Physical Verification

Residence					Office					
Residence address: Gulshan Dhaka					Company name& address:					
Person contacted: Mr. Khodeza					Person contacted:					
Rel. with application: Spouse					Designation:					
Years at current address: 3 years					Nature of business:					
Residence status:	Own	Rent	Other		Applicant's designation:					
Residence size:	Small	Medium	Large		Years at current org:					
Residence type:	Flat	House	Other		Company existence since:					
Residence	Excellent	Good	Fair	Poor	No. of employees:					
Date and time:- 01.03.2012					Office Size:	Small	Medium	Large	Very large	
					Company	Excellent	Good	Fair	Poor	
					Date& time:-04.03.2012					

I do hereby declare that the information provided in this report is true and correct.

Seal & Signature of the CLS Agent
Date:

GM/DGM/AGM/MANAGER
.....Branch

INQUIRY FORM: CIB – 1A
(For Individual/ Institution)

Tick

New
Renewal
Enhancement
Others

Amount of loan applied for:
In figure:
In words:

1. Name of the Bank / Financial Institution: **Pubali Bank Limited**
2. Name of Branch:
3. Under district of: Branch Code No:
4. Reference Nos. of Branch: Date.....
5. Reference Nos. of Head Office: Date.....
6. Borrower Code (if available)
7. Name of he borrower in full.....
8. Abbreviated name.....
9. Father's name.....
10. Mother's name.....
11. Husband's name.....
12. Address
 - a. Permanent.....
 - b. Present.....
 - c. Business.....
 - d. Factory.....
13. Telephone No.....
14. TIN.....
15. National ID.....

To the best of our knowledge the above borrower obtained the credit facilities from different banks/ financial institutions as mentioned below:-

Name of the banks / financial institutions	Name of branch with district
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- i)
- ii)
- iii)
- iv)

Signature of Head of the Branch / Manager
Name:
Seal:
Telephone:

Note: Suppression or distortion of any information (related to borrower / owner) by the banks / financial institution is punishable under Bangladesh Bank Order 1972, Chapter IV Art.48

UNDERTAKING

Attachment-Ka

To
The Manager

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

Subject: Provision of information on the ownership of companies and their bank liabilities.

Dear Sir,

I,owner/partner/director/guarantor of, am applying for sanctioning/renewal/rescheduling of a loan in my own name/ aforementioned company's name. My father's name:....., mother's name:....., husband's name (in case of married woman), Main (Permanent) address: Street No/Village..... Street Name/PS/Upazilla.....District.....Postal code.....Country....., Additional (Business) address: Street No/Village..... Street Name/PS/Upazilla.....District.....Postal Code.....Country....., Date of Birth....., District of Birth....., Country of Birth....., National ID Number....., Other ID documents(Passport/Driving licence/Nationality Certificate): ID number..... ID issue date.....ID issue country....., 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:

Serial No.	Name of the Company	Main Address	Additional Address	Whether the company is availing any loan or not		
				Yes		No
				Name of the bank/FI	Name of the branch	

Apart from 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:
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* If necessary, extra paper could be used for list of companies.

PUBALI BANK LIMITED

CONTRACT DATA

Branch Code:

Branch Name:

Subject Code:

(For Existing Borrowers only)

Borrower Name:

Contract Code

(For Existing Contracts only)

INSTALMENT CONTRACTS:

Request date of Financing:

Type of Financing:

(Fill from Table Contract Type)

Number of Installments:

Periodicity of payment:

Total Financed Amount:

Monthly Installment Amount:

NON INSTALMENT CONTRACTS:

Request date of Financing:

Type of Financing:

(Fill from Table Contract Type)

Credit Limit:

Signature of Branch Manager

Name:

Seal:

Date:

PUBALI BANK LIMITED

SUBJECT DATA (FOR INDIVIDUAL)

Branch Code:

Branch Name:

Subject Code:

(For Existing Borrowers only)

Role:

(Fill from Table Role Type)

Title:

Name:

Father's Title:

Father's name:

Mother's Title:

Mother's Name:

Husband's Title:

Husband's name:

National ID Number:

(13 Digits)

TIN:

(### - ### - #####)

Date of Birth:

District of Birth:

Country of Birth:

Gender:

Main Address:

Additional Address:

Identification Document Data:

ID Type:

(National ID/ Passport/Driving Licence/
Commissioner Certificate)

ID Number:

Issue Date:

(dd/mm/yyyy)

Issue Country:

Telephone#:

Sector Type: Private

Sector Code:

Signature of Branch Manager

Name

Date: