

Home Line

flexible facility with minimum security

Customer Name : _____

Customer ID : _____ Customer IC : _____

Customer A/C No. : _____

Loan A/C No. : _____

Loan Application No. : _____

Customer Type : General Power Line Power Plus Line



Dutch-Bangla Bank Limited
YOUR TRUSTED PARTNER



Dutch- Bangla Bank Limited
Retail & SME Division
Checklist of Documents of Home Line

Documentation Check List (Bank Use only)

Client Name : _____

A/ C No. _____

Date: _____ (dd)/ _____ (mm)/ _____ (yy)

Source : Sales Branch : _____

Documentation Check List				
Sl.	Documents	Document Obtained		Remarks
		Yes	No	
1.	Application Form duly completed and signed			
2.	Letter of Introduction as per format (Salaried Employee)			
3.	Bank Statement for last 12 months			
4.	Copy of TIN / Income Tax Return (If available)			
5.	Copy of Valid Passport / Voter ID/ Driving License /Other Identity			
6.	Business Card/ Office ID			
7.	Salary Slip /Account payee salary account statement executives			
8.	Bill Copy of T&T/Mobile Phone/Utility Bill etc. Phone			
9.	Trade License/ Summary of Share Capital (Form X & XI and Schedule-X) if applicable			
10.	Memorandum and Article of Association/ Partnership Deed of Partnership Firm (if applicable)			
11.	Rent Agreement / Ownership Document (if applicable)			
12.	Other Income Proof (if any)			
13.	CIB of borrower inquiry form dated _____ & is in file			
14.	Loan sanction letter and loan statement (If any)			
15.	Seven Undated cheques			
16.	Customer IC and ID written on top of the application Form			
17.	Valuation Certificate of property/fixed assets offered as security from enlisted surveyor			
18.	Photocopy of original title deed, bia deeds, Mouza Map, Mutation Khatian etc.			
19.	Layout plan of the building duly approved by the competent authority i.e. RAJUK/CDA/ KDA/RDA/ Chairman, Pourashava/ TNO			
20.	A copy of Agreement between land owner & developer			
21.	A copy of Agreement between land owner/ developer & Purchaser			

Branch Credit Officer/ Ro:

Name:

Designation

DBBL Loan Application Form

Applicant's
Photograph
duly signed

The Manager

....., Branch

Dutch-Bangia Bank Limited.

I / We hereby apply for a loan of BDT (in number) for months

(in words)

for the purpose of

I/we are providing, in full, the following information as desired by your bank in the prescribed form.

PERSONAL INFORMATION (Principal Applicant)

Full Name

Nick Name Date of Birth.....

DD / MM / YYYY

Education level SSC HSC Graduate Post Graduate Others

Marital Status Single Married Others

Number of Children (if any) 1 2 3 3+

Car Ownership Own Hire/purchase Parents N/A

Residential details Own Parents Rented Mortgaged

Present Address

P.S. District No. of years there.....

Permanent Address

P.S. District No. of years there.....

Present Res.Tel No. Permanent Res. Tel No.

Mobile No. E-mail

EMPLOYMENT DETAILS OF PRINCIPAL APPLICANT

Service Holder(s) Self Employed Businessman

Name of company/firm

Name of the group (if any)

Nature of Business

Designation No. of years. in present business/service

Address

Tel No. Ext.

E-mail

Previous organization/s name

1. No. of year there

2. No. of year there

Applicant's official visiting card
duly signed

Mother's Name Profession
Designation Company Name
Office Tel No. Mobile No.

Father's Name Profession
Designation Company Name
Office Tel No. Mobile No.

Parents' Residence Address (if not reside with the applicant)
.....
.....

P.S. District Res. Tel No.

SPOUSE DETAILS (if applicable)

Spouse Name
Employment details Profession Designation
Company Name No. of years in service/business
Office Tel No. Mobile No.

Mother's Name Profession
Designation Company Name
Office Tel No. Mobile No.

Father's Name Profession
Designation Company Name
Office Tel No. Mobile No.

Parents' Residence Address
P.S. District Res. Tel No.

REFERENCES

Relatives but not with same address of Res. /Office of the applicants/parents

1) Name Relationship
Residential Address & Status Own Rented
Company Name Designation
Address
Phone (Res.) (Off) (Mobile)

2) Name Relationship
Residential Address & Status Own Rented
Company Name Designation
Address
Phone (Res.) (Off) (Mobile)

First Applicant's Signature

Second Applicant's signature

SECOND APPLICANT DETAILS

Name Relationship

Designation Company Name No. of year there.....

Phone (Res).....(Off) (Mobile)

Education level Marital Status.....

Number of Children (if any) Car Ownership..... Residential details Own Rented

Present Address

P.S. District No. of years there.....

Existing Credit Exposure of the Applicant(s), if any

Facility Type	Name of Bank/FI	Facility Date (DD/MM/YY)	Sanctioned Limit/Amount	Monthly Installment	Present Outstanding	Expiry Date (DD/MM/YY)
Credit Card-1						
Credit Card-2						
Personal Loan-1						
Personal Loan-2						
Car Loan						
Home Loan						
OD Facility						
Others (please specify)						

Monthly Income & Expenditure of the Applicant(s)

Monthly Income	Amount (BDT)	Bank use	Monthly Expenditure	Amount (BDT)	Bank use
First Applicant's Gross Salary			Existing Loan Repayment		
Business Income			Living Expenses (food, Clothings etc.)		
Monthly Avg. Incentive, if any			Children's Education		
Rental Income			House Rent		
Spouse Income			Govt. Taxes		
Second Applicant Income			Utility Bills (T&T/Mobile /Gas/ Electricity etc.)		
Other Income (please specify)			Other Expenses (please specify)		
Total Income			Total Expenditure		

I/We hereby declare that all the information furnished by me/us in this application is true, complete and accurate and that I/we have not withheld any material details.

Preferred A/C No. for installment deduction, Preferred EMI date

First Applicant's Signature Date _____
Second Applicant's Signature Date

BANK USE ONLY

Comments: Walk in Customer Known by the Introducer Relative Under Sales Effort

Introducer Name: Signature & Date:

Designation: Staff ID:

Branch Manager's Recommendation :

Name: Signature & Date:

Designation: Staff ID:

Additional Recommendation (if any):

Name: Signature & Date:

Designation: Staff ID:

Retail Credit Unit

Particulars	Status		Remarks
Customer interviewed over telephone	Y	N	
Letter of Introduction/Statement verified	Y	N	
Repayment Behavior checked	Y	N	
CIB Status	Y	N	
Strengths:		Weakness:	
<ul style="list-style-type: none"> 		<ul style="list-style-type: none"> 	

BANK USE ONLY

Overall Assessment Comment(s):

Existing Facility(s): with Bank

Current Outstanding: 1. 2. Total:

Proposed Limit: BDT **Interest Rate:**% **Tenure:**..... Months

EPI/IPI: BDT DB Ratio:% LTV:%

Special Instruction (if any) :.....

Assessed by:
(Full Name) (Signature & Date)

Designation: Staff ID :

BANK USE ONLY

Comment(s):

Supported by:
(Name) (Designation) (Signature & Date)

Comment(s):

Recommended by:
(Name) (Designation) (Signature & Date)

Approved

As proposed

Approved with following amendment

Sanctioned Limit: BDT Interest Rate: % Tenor: Months

Comment(s)/ Instruction(s), if any:

Disapproved

Approved/ Disapproved by:
(Name) (Designation) (Signature & Date)

RBD OPERATIONS ONLY

Customer Details	Loan Details	Other Details
Name:	Loan Amount:	Disbursement Amt: BDT
Loan A/C No:	Interest Rate:	Disbursement Date:
CASA No:	Loan Processing Fee:	Repayment Start Date:
Branch:	EPI/IPI:	Loan Expiry Date:

Comment(s), if any:

.....
Input by

.....
Authorised by

IRREVOCABLE LETTER OF AUTHORITY

The Manager

-----, Branch

Dutch-Bangla Bank Limited

(hereinafter referred to as the 'Bank')

Dear Sir / Madam,

In consideration of the Bank's granting me/us a credit facility of an aggregate amount of BDT.....

(Taka) only (the 'Facility') vide a dated

issued by the Bank and accepted by me/us, I do hereby deliver to the Bank the following undated cheques/securities:

Account No.	Cheque No.	Amount

In case of my/our failure to repay 3 (three) or more consecutive installments and or demand by the Bank as appropriate, I/we unconditionally and irrevocably authorise the Bank without any further intimation to me/us to put such dates on the said documents. The Bank may fill any date in the blank dated cheques and I/we shall not raise any objection to or question any of the dates filled in by the Bank for the due execution/encashment of such cheques. After encashment of the cheque and adjustment of the loan liability, residual balance, if any, to be credited to my/our loan link account.

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

(PLEASE FILL IN IF SECURITY HAS BEEN PROVIDED AGAINST THE FACILITY)

I/we have executed and/or delivered and/or pledged the following securities to the Bank, duly discharged by me/us in your favour for the purpose of securing the Facility granted to me/us. I/we also hereby irrevocably and unconditionally authorize the Bank to date and/or encash and/or enforce such security without any further intimation or reference to me/us.

Type and details of the security provided:

Type	Serial Number	Issuing Office	Reg. No. & Date	Face Value	Security Holders Name

This 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.

First Applicant's Signature

Second Applicant's signature

Letter of Authority to Debit Account

The Manager

....., Branch
Dutch-Bangla Bank Limited.

Date:

Dear Sir/Madam,

Re: Letter of Authority to debit my /our Account No. with your Bank.

In consideration of granting me/us a credit facility, I/we hereby irrevocably authorize the Bank to debit my/our above Account No. in consecutive monthly installments as on 1 / 7 / 15/ Salary day (.....) or the date mentioned in Facility Offer Letter or following working day of each month commencing from the next month of disbursement of the loan.

I/We do further authorize you irrevocably to debit my/our above mentioned account for any sum that you may deem necessary for partial/ full adjustment of all outstanding dues and liabilities of myself/ourselves, if any, with your Bank.

Yours faithfully,

.....
First Applicant's Signature

.....
Second Applicant's signature

Letter of Disbursement

The Manager

....., Branch
Dutch-Bangla Bank Limited

Date:

Dear Sir/Madam,

Ref. : Loan for BDT (in number) (In words)only.

With reference to the above loan availed by me/us, I/we have signed a Demand Promissory Note for BDT, Please disburse the amount of loan by crediting the same to my/our Account No.

.....
First Applicant's Signature

.....
Second Applicant's signature



Dutch-Bangla Bank Limited
Retail & SME Division
 Head Office: Dhaka

To

.....

Date:

Our Reference:

FACILITY OFFER LETTER

Dear Sir / Madam,

We have pleasure in advising you that as per the terms and conditions of the application dated signed and accepted by you, we have granted you the following credit facility as from

- Facility :
- Loan amount : BDT
- Security :
- Interest rate (floating) : % (per annum)
- Tenure : Months
- Installment : BDT
- Installment commencing from :
- Penal charges : Additional 3% p.a. or BDT 100 whichever is higher
(3 days grace period allowed)

Please note that the last installment shall cover the entire amount due with up to date interest.

We look forward to being of continuing service to you.

Thank you.

Yours sincerely

 Credit Officer, Retail & SME Division

 Head of Retail & SME Division

ACCEPTANCE

I/we hereby acknowledge receipt of this letter read, accepted and understood by me/us, and expressly agree to its terms and conditions.

 First Applicant's Signature

 Second Applicant's Signature