BRAC BANK HOME LOAN
Application Form

Loan Reference Number: ....

Applicant's Name : ....

Joint Applicant's Name : ....

Link Account No. : ....

Loan Account No. : ....

Branch : ....

SOL ID : ....

PSO Name : ....

PSO ID & PIN : .... Mobile: ....

MPSO Name : .... Mobile: ....

MPSO ID & PIN : ....

Sourced By : ☐ Branch ☐ Premium Banking
☐ Retail Sales ☐ SME Unit Office

Loan Types : ☐ Home Loan ☐ Home Credit
☐ Affordable Home Loan:
○ Boshoti ○ Neer ○ Nibash

Version No: 2025/05

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 Home Loan customer unconditionally and irrevocably undertakes to deliver possession of the consumer items including the Home 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 mortgage 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 documentations from the domicile branch.
17. After refusal of loan proposal, it will be the responsibility of the applicant to collect proposed loan documentation from the concerned dealing person who processed the loan application within 7 (seven) days from the date of loan refused.
18. Your loan's interest rate is variable and can be adjusted every six months, i.e., a maximum of twice a year. The rate may vary from the approved rate, but it shall be limited to a maximum of 1% per annum. According to change in interest rate, the installment amount of loan will change.
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.

Declaration:

☐ I/We have applied for the credit facility detailed in this application. I/We have read, accepted and fully understood the above terms and conditions including the assignment therein mentioned and its application to the facility granted to me/us by the bank.

☐ I have not handed over any "Cash or "Cash Cheque" to the Direct Sales Executives/Bank Officials.

☐ I hereby authorizing the bank to disclose the information of your loan to any regulatory authority, any office of the bank, any assignee of the bank, agent of the bank or to any subsidiary company of the bank.

☐ I hereby authorizing the bank to restrict withdrawal from any of your accounts as designated by the bank after notice to you until all of your liability with the bank is fully adjusted and settled.

Signature of the Applicant **Signature of the Joint Applicant**

☐ Customer(s) signed in front of me.

Witnessed by: Name: .... Signature: ....

Address: .... Phone: ....

Applicant's Photo with name and signature duly attested by RM

Joint Applicant's Photo with name and signature duly attested by RM & Applicant

HOME LOAN APPLICATION FORM

Application Date: D D M M Y Y Y Y

Requested Loan Amount: BDT	Term: Years	Loan Type: ☐ New Loan ☐ TopUp

Purpose of the loan:
☐ Apartment Purchase ☐ House Purchase ☐ Construction ☐ Semi Pacca Construction ☐ Takeover ☐ Home Credit & Takeover
☐ Home/Apartment Renovation ☐ Others...

Personal Information

Particulars	Applicant		Joint Applicant	
First Name				
Middle Name				
Last Name				
নাম (বাংলায়)				
Date of Birth	D D M M Y Y Y Y		D D M M Y Y Y Y	
Gender	☐ Male ☐ Female		☐ Male ☐ Female	
Father's Name				
Mother's Name				
National ID No.				
Passport No.				
E-TIN No.				
Mobile No.				
Phone No.				
E-mail				
Marital Status	☐ Married ☐ Single ☐ Other		☐ Married ☐ Single ☐ Other	
Spouse's Name				
Spouse's Profession				
Spouse's Office Address (if any)				
Nationality (By Birth)				
Educational Qualification				
Relationship with Applicant	N/A			
Family Members (Except Spouse)	Name	Relationship	Name	Relationship

Applicant's Signature

Joint Applicant's Signature

Particulars	Applicant	Joint Applicant
Present Address (Residence)		
Upazila		
Thana		
District		
Division		
Post Code		
Country		
Is the Residence	☐ Own ☐ Rented ☐ Company Provided	☐ Own ☐ Rented ☐ Company Provided
Permanent Address		
Village		
Upazila		
Thana		
District		
Division		
Post Code		
Country		

Employment Details		
Profession	☐ Salaried ☐ Professional ☐ Business ☐ Landlord ☐ House Wife ☐ Govt. Employee ☐ Other..	☐ Salaried ☐ Professional ☐ Business ☐ Landlord ☐ House Wife ☐ Govt. Employee ☐ Other..

1. For Salaried person

Name of the Organization		
Office Address		
Designation		
Department		
Division		
Office Phone Number		
Joining Date		
Employment Status	☐ Permanent ☐ Contractual ☐ Part Time	☐ Permanent ☐ Contractual ☐ Part Time
Total Service Length		
Salary Date		
Salary Payment Mode	☐ Cash ☐ Bank ☐ Bank & Cash ☐ Cheque	☐ Cash ☐ Bank ☐ Bank & Cash ☐ Cheque
Immediate Previous Organization		

Applicant's Signature

Joint Applicant's Signature

2. Businessman/Self employed

Particulars	Applicant	Joint Applicant
Name of the Organization		
Office Address		
Designation		
Ownership Status	☐ Proprietor ☐ Partnership ☐ Limited Company	☐ Proprietor ☐ Partnership ☐ Limited Company
Share Holding Position		
Business Starting Date		
No. of years in Same Business		
Number of Employee		
Office Premise Status	☐ Own ☐ Rented	☐ Own ☐ Rented
Industry Type		
Main Product(s)/ Service		
Main Banker(s)		
Phone No.		

Preferred Communication Address	☐ Office ☐ Residence ☐ Permanent Address ☐ E-mail
Emergency Contact Number	

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		

Applicant's Signature

Joint Applicant's Signature

Requested Loan Details			
Applied Loan Amount		Term	
Preferred EMI Amount		Preferred EMI Date	
Beneficiary of Pay Order			
Proposed Security Mode	☐ Mortgage Through TPA ☐ Registered Mortgage ☐ MDTD ☐ Cash Security		

Financing Plan			
Purchasing Price/ Construction Cost		Equity Paid	
Registration Cost		Remaining Equity to be Paid	
Car Parking Space Price		Cash in Hand	
Utilities		Disposal of Investment	
Others		Personal Borrowings	
Total		Applied Loan Amount	

Particular of Apartment			
Apartment No.		Floor	
Size (Sft)		Side	
Number of Car Parking			

Project Details				
Developer/Owner's Name				
Project Name				
Project Address	PO:		PS:	
	Upazila		District	
Type of Land	☐ Leasehold land ☐ Private land		Expected date of handover:	
Present Construction Status	☐ Foundation stage ☐ All slab casting completed ☐ Brick work completed ☐ Interior finishing stage ☐ Finishing stage ☐ Other..			

Particulars of Construction/Building						
Land Owner's Name						
Project/Building Address						
	PO:		PS:		District:	
Type of Land	☐ Leasehold land ☐ Private land		Road Width	... ... Feet		
Area of Land	Katha / .... Decimal					
Construction value		Land Value				
Total Value (Land + Const.)						
Approved No. of Floor		No. of floor to be constructed				
Total flats in the project		Area in each floor (Sft)				
Present Construction Status	☐ Foundation stage ☐ All slab casting completed ☐ Brick work completed ☐ Interior finishing stage ☐ Finishing stage ☐ Other..					
Plan Approved by:		Approval Date:				

Applicant's Signature

Joint Applicant's Signature

Detail of Personal Asset (Present Net Worth)	Applicant (BDT)	Joint Applicant (BDT)
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)		

Personal Liabilities

Bank	A/C Name	Type of Loan	Sanctioned Amount	Sanction Date	Installement Amount	Term	No. of EMI Paid	Outstanding Amount	Security
Total									

Business Liabilities

Bank	A/C Name	Type of Loan	Sanctioned Amount	Sanction Date	Installement Amount	Term	No. of EMI Paid	Outstanding Amount	Security
Total									

Credit Card Information

Bank	Card No.	Credit Limit	Outstanding Amount
Total			

Bank Account Details

Bank	A/C Name	Account Type	Account Number	Monthly Average Credit Turnover	Monthly Average Balance

Applicant's Signature

Joint Applicant's Signature

DEBIT AUTHORITY FOR EMI

In consideration of granting me/us an Home Loan, I/We hereby authorize the Bank to debit BDT.............................. from my/our Account | | | | | | | | | | | | | | | | | for ....consecutive months on...................day of each month commencing from the month of....................................... If there is any change in the EMI amount due to the review of the interest rate, I/We also authorize the bank to collect it in accordance with the revised EMI amount. No further consent from me/us will be required for the purpose. If any EMI date falls on holiday, it will be realized on preceding working day of EMI Date.

I/We, hereby declare that all the information and documents 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 and documents 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 Home 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)

PERSONAL GUARANTEE

Passport size photo of guarantor & sign duly attested by applicant

The Manager
BRAC Bank PLC
....
....
....

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 Home 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 paycompensation at a rate decided by the Bank from time to time on the claimed amount until payment is actuallymade.
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 guaranteeis fully paid.
8. That my liability under the guarantee shall not be affected nor shall this guarantee be discharged by reason ofthe Bank granting any time or indulgence or concession to the Borrower or due to any change in the terms andconditions of the Banking Arrangement Letter.
9. That this guarantee constitutes valid and legally binding obligations on me which is enforceable in accordancewith its terms and conditions.
10. That this guarantee shall be binding upon me, my heirs and successors in the title and shall ensure for thebenefit of the Bank and its successors in title and its assignees and transferee.
11. That this guarantee shall be binding on me and my successors-in-interest and shall remain valid notwithstandingany change in the document of incorporation of the Bank or amalgamation, merger or acquisition of the bank withany other body corporate.

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

____
Signature of Gurantor & Thumb impression

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 PLC? If yes, please give details: ....

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

Guarantor's Net worth Statement

Liabilities	Tk.	Assets	Tk.
Existing Loan Outstanding with BRAC Bank		**Cash in hand & Bank**	
Loan O/S with other Bank (including House Building Loan)		**Investment:**	
		Sanchay Patra and others	
Payable (others)		Share/Investments in other Companies (as Proprietor, Partner, Director etc.)	
Total Liabilities		**Land & Building:**	
		Within Municipal Area	
		Outside Municipal Area	
		Others:	
		Car	
		Household Appliances	
		Jewelry etc.	
		Total Asset	
Net Worth (Total Assets - Total Liabilities): Tk.			

Witness 1. ....

Signature of Gurantor & Thumb impression

Witness 2. ....

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: ....

Applicant's Signature

Joint Applicant's Signature (if any)

Most Important Document (Bank Copy)

Dear Customer,

Thank you for applying for the.. Loan facility from BRAC Bank. Please read the following and sign your acceptance for the same.

- **Interest Rate:** Your loan's interest rate is variable and can be adjusted every six months, i.e., a maximum of twice a year. The rate may vary from the approved rate, but it shall be limited to a maximum of 1% per annum. According to change in interest rate, the installment amount of loan will change.
- **Fees and Charges:** All fees and charges concerning this loan will be applicable as per the schedule of charges. All fees are subject to VAT assigned by the Government and to be paid by the applicant.
- Your loan amount will be transferred in one lump sum into your account with us once we deduct all applicable fees according to bank policy. We have obtained your permission in advance.
- **Prepayment:** At least 6 EMIs (Equated Monthly Installments) must be paid before settling the loan. After payment of the 6th EMI, the loan can be settled fully or partially by paying the applicable charges. Partial prepayment is allowed once in 12 consecutive months.
- The first EMI will be within 30 days from the day of the disbursement of the loan.
- **Discretion of the Bank:** The bank may seek to verify or confirm the validity of your information. The disbursement is at the sole discretion of BRAC Bank, and the bank does not commit regarding the same.
- We strictly prohibit monetary transactions between customers and bank officials. The bank will not be liable for such transactions under any circumstance. Please do not hand over any 'Cash' or 'Cash Cheque' or discount/gift to the direct sales executives/bank officials.
- You, with this, authorize BRAC Bank to use the CIB undertaking for obtaining CIB Report(s) in the future till any further notification of any changes in the content of this signed CIB undertaking.

Acceptance Signature of the applicant:	**DSE/Bank official (person who booked the loan):**
Name: .... Date: .... Signature:	Name & Designation: .... Contact Telephone: .... Signature: .... Date: ....

Most Important Document (Customer Copy)

Dear Customer,

Thank you for applying for the.. Loan facility from BRAC Bank. Please read the following and sign your acceptance for the same.

- **Interest Rate:** Your loan's interest rate is variable and can be adjusted every six months, i.e., a maximum of twice a year. The rate may vary from the approved rate, but it shall be limited to a maximum of 1% per annum. According to change in interest rate, the installment amount of loan will change.
- **Fees and Charges:** All fees and charges concerning this loan will be applicable as per the schedule of charges. All fees are subject to VAT assigned by the Government and to be paid by the applicant.
- Your loan amount will be transferred in one lump sum into your account with us once we deduct all applicable fees according to bank policy. We have obtained your permission in advance.
- **Prepayment:** At least 6 EMIs (Equated Monthly Installments) must be paid before settling the loan. After payment of the 6th EMI, the loan can be settled fully or partially by paying the applicable charges. Partial prepayment is allowed once in 12 consecutive months.
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- **Discretion of the Bank:** The bank may seek to verify or confirm the validity of your information. The disbursement is at the sole discretion of BRAC Bank, and the bank does not commit regarding the same.
- We strictly prohibit monetary transactions between customers and bank officials. The bank will not be liable for such transactions under any circumstance. Please do not hand over any 'Cash' or 'Cash Cheque' or discount/gift to the direct sales executives/bank officials.
- You, with this, authorize BRAC Bank to use the CIB undertaking for obtaining CIB Report(s) in the future till any further notification of any changes in the content of this signed CIB undertaking.

Acceptance Signature of the applicant:	**DSE/Bank official (person who booked the loan):**
Name: .... Date: .... Signature:	Name & Designation: .... Contact Telephone: .... Signature: .... Date: ....

BRAC BANK

SIGNATURE DECLARATION FORM

(If different from NID)

Date: _____/_____/________

Branch Manager

BRAC Bank PLC

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: ....PIN: ....
Approved By: ....

DECLARATION

(Name Mismatch)

I, ... son/daughter/wife of .... and .... , by nationality - Bangladeshi, having my permanent address at .... and present address at ...., do hereby solemnly affirm and state as follows:

1. That I have applied for a loan facility of BDT .... at BRAC Bank PLC under .... Scheme.

2. That my information are as follows:

   Business Title :
   Name :
   Father's Name :
   Mother's Name :
   Spouse's Name :
   Date of Birth :

3. I, also declare and acknowledge that, the above mentioned person in Clause 2 & Clause 3 are the same with the same legal entity & responsibility, though the spelling mistake in name and error in Date of Birth found in BBL Account No:

4. I acknowledge that I shall be fully liable if any dispute arises out of the above mentioned issue and I hereby further undertake that I shall indemnify and keep BRAC Bank PLC unaffected from each and every loss and damage that may arise due to such mistake/error.

I do hereby declare that the contents of this declaration are to the best of my knowledge correct and no part of it is false.

This Declaration is being signed on ...., this .... day of ...., 20................

....

Signature

Full Name:

Date:

Type of Financing: ....
Number of Installments: ....
Periodicity of Payment: ....
Amount of Loan applied for.............................
Sector Type: Private/Public
Sector Code (6-digit):
Branch Name:

CIB Subject Code:.................................

FI Subject Code: (Customer ID) ....
(If Borrower is other than New)
Date:
Ref No:

UNDERTAKING

(Attachment-Ka)

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:

Sl. 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 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.

Type of Financing: ....
Number of Installments: ....
Periodicity of Payment: ....
Amount of Loan applied for............................
Sector Type: Private/Public
Sector Code (6-digit):
Branch Name:

CIB Subject Code:.................................

FI Subject Code: (Customer ID) ....
(If Borrower is other than New)
Date:
Ref No:

UNDERTAKING

(Attachment-Ka)

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:

Sl. No	Name of the Company	Main Address	Additional Address	Whether the company is availing any loan or not		
				Yes		No
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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.

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.

Standard Document Checklist For Home Loan & Affordable Home Loan

File Reference No:			Acquiring/ CSU	Yes	No	Remarks
1	LAF	Properly Filled Up Loan Application Form (LAF) signed by Applicant/s and Guarantor/s recommended by BDM/BOM/SM/BM.				
2		Attested Recent Lab printed photo of Applicant/s and Guarantor/s				
1	Common Documents	Original Seen (O/S) all photocopy documents with seal, PIN and sign of sourcing officer				
2		National ID/ Smart Card of Applicant/s and Guarantor/s with verification				
3		Original Bank Statement (Company & Personal) not older than 1 month from file submission date or Complete B/S withdrawal letter- [Minimum 6 months for salaried; 12 months for other segments]				
4		Sanction letter & Repayment Statement of existing loan with all banks/ NBFI				
5		ETIN/ Tax return certificate/acknowledge slip (PSR) of income earner and property owner				
6		Visiting card or copy of Office ID				
7		Utility bill/Prepaid smart card copy of 1 month (not older than 3 months) of present residence				
1	Salaried	Letter of Introduction (LOI)/ Salary Certificate including date of joining; (not older than 1 month from file submission date)				
2		Pay slip (Last 3 months) & Cash voucher (Last 3 months) where applicable				
1	Businessman	Photocopy of up to date Trade License including amendment page (Last 3 years)				
2		Private Limited Company: Memorandum of Association (MOA), Article of Association (AOA), Certificate of Incorporation (COI), Updated Form XII, Schedule X (Updated within last 1.5 years)				
3		Rental/ ownership deed of trading/ factory premise (updated)				
4		Partnership Company: Partnership Deed and RJF Certified form 1				
5		Work Order/ Bill/ Challan copy (case to case basis)				
6		Last 12 months Sales ledger to be verified by BDM/ BM				
7		Updated Receivable, Payable & Stock report				
8		Updated IRC/ERC, L/C performance in tabular format by Bank (If Import/Export business)				
9		Related license from concern authority based on business category [example: Drug Sale permission for Pharmacy only]				
1	SE: Pro	Professional Certificate (e.g. Update BMDC)				
2		Practice income declaration in individual chamber pad signed by applicant				
1	Landlord	Registered Title deed with mutation copy and Update Land Tax Receipt				
2		Rental Deed/ Rental slip/ Rental summary (Specific house no & floor no)				
1	NRB	Valid Passport with visa/workpermit/akama/residency card with permission				
		Last one year's personal bank statement [Local & Foreign]				
2		Last three years Tax papers of foreign country where clients resides [if available]				
		Remittance documents				
1	Flat Purchase	Deed of Agreement/Allotment Letter/ Byna/ Sale Deed (Must be signed)				
2		Money Receipt of Paid Amount				
3		Registered property ownership documents in favor of seller in case of individual seller				
4		Seller NID with verification (In case of individual seller)				
1	HC (Construction)	Registered ownership deed with up to date land tax, DCR and Mutation, Approval Letter & Layout Plan of proposed property				
1	Bashati	Construction cost estimation and Layout plans for Bashati				
2		Valuation report				
3		Mandatory Income Earner PG for MDTD proposals				
Document required for Valuation	Constr-uction	Registered ownership deed with up to date land tax, DCR and Mutation, Approval Letter & Layout Plan				
	Flat Pur.	Deed of Agreement/ Allotment Letter between seller & buyer, Building Approval Letter & Layout Plan with valuation top sheet				
	House Pur.	Byna Deed between seller & buyer, Building Approval Letter & Layout Plan with valuation top sheet				
	Home Credit	Title Deed, Ac Land Mutation set, Building Approval Letter & Layout Plan with valuation top sheet (Registered Partition Deed for multiple ownership)				
	Bashati	Registered ownership deed with up to date land tax, DCR and Mutation, Draft working Plan, Cost Estimation				

Note: > Any other documents required for assessment (if applicable).
> Retail Acquiring Team/ CSU will only forward the Complete Home Loan Files to CRM following the checklist of Mandatory documents.
> BDM / BOM / SM / BM will check and confirm before signing in LAF.

Sourced By:		Checked By:
PSO ID & PIN		
PSO Signature & Seal		
Unit/Branch		BDM/BOM/SM/BM

Required Property Documents

Common documents
For Construction, House Purchase, Flat Purchase & Home Equity

Private Land	Leasehold Land
Title deed/ownership deed/documents	Title deed/Ownership Deed/Lease Deed/Original Allotment Letter
Baya Deed	Mutation Khatian, DCR
Mutation Khatian, DCR	LDTR & Mutation Holding Tax
LDTR & Mutation Holding Tax	Approved building plan with construction permission letter
Certified copy of CS, SA, RS, BS, DCJ khatian	"Clearence certificate from Fire Service & Civil defense for buildings which are more than six storied."
Approved building plan with construction permission letter	
"Clearence certificate from Fire Service & Civil defense for buildings which are more than six storied."	Enviromental Directorate for buildings which are above 10 storied
Enviromental Directorate for buildings which are above 10 storied	Uptodate NEC
Uptodate NEC	

Flat purchase from developer

Agreement between Landowner & Developer	Agreement between Landowner & Developer
General Power of Attorny (PoA) executed by landowner(s) in favor of developer.	General Power of Attorny (PoA) executed by landowner(s) in favor of developer.
	Acceptance of PoA from concern authority

*Above documents list may vary subject to requirement.

.... Applicant's Signature

.... Joint Applicant-1's Signature

.... Joint Applicant-2's Signature

OFFICE USE ONLY				
Loan Amount in BDT		Rate of Interest		Spread:
Processing Fee		Term		
Client Segment	☐ Self Employed Professional ☐ Self Employed Non Professional ☐ Salaried - A .....B C			
Secuirty Mode	☐ Mortgage Through TPA ☐ Registered Mortgage ☐ Cash Security ☐ MDTD			
Developers Category	☐ Platinum ☐ Gold ☐ Silver ☐ Bronze ☐ Non Category ☐ Individual			
Remarks:				

Signature: PSO Name:	MPSO Name:
ID & PIN:	ID & PIN:

Exceptions/Deferral(s)

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Unit Head/BM	HoRS	HoRLP	HoRB

CREDIT APPROVAL ONLY

☐ New Loan ☐ Top up/Enhancement

Existing Facility		Outstanding Amount		
Proposed Amount		Interest Rate		Spread:
Loan Term		Fee (s)		
LTV		DBR		

Recommended by

Full Name:	Signature:

Comments

Approved/Declined by

Full Name:	Signature:

Comments (if any)

ASSETS OPERATIONS ONLY

Loan Account No. | | | | | | | | | | | | | | | | | Date: D D M M Y Y Y Y

☐ Term Credit Account information capture and inorder

☐ Security items inorder

☐ All documents are Inorder and signature verified

☐ Others (please specify) ....

-------------------------------- Input by

-------------------------------- Authorised by

Queries (if any)

CHAPTER 10: SBS-2 & SBS-3 REPORTING FORM

(To be filled in English by the bank officials)

A. আমানতকারীর তথ্য (Depositor's Information) ঃ-

(For SBS-2 Reporting)

হিসাব নাম্বার (Account No.) ঃ

ব্যক্তির ক্ষেত্রে (For individual)ঃ

১। আমানতকারীর নাম (Depositor's Name) ঃ
(In Block Letter)

২। পেশা (Profession) ঃ

৩। হিসাবের ধরন (Type of Account) ঃ

Sector code ঃ (See page 79-100 of Guidelines for SBS-1, 2 & 3 Returns)						
Type of Deposit code ঃ (See page 101 of Guidelines for SBS-1, 2 & 3 Returns)						

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

১। প্রতিষ্ঠানের নাম (Name of the Institution) ঃ
(In Block Letter)

২। প্রতিষ্ঠানের ধরন (Type of Institution) ঃ

৩। হিসাবের ধরন (Type of Account) ঃ

Sector code ঃ (See page 79-100 of Guidelines for SBS-1, 2 & 3 Returns)						
Type of Deposit code ঃ (See page 101 of Guidelines for SBS-1, 2 & 3 Returns)						

B. ঋণ গ্রহনকারীর তথ্য (Borrower's Information) ঃ-

(For SBS-3 Reporting)

হিসাব নাম্বার (Account No.) ঃ

ব্যক্তির ক্ষেত্রে (For Individual) ঃ

১। ঋণগ্রহণকারীর নাম (Borrower's Name) ঃ
(In Block Letter)

২। পেশা (Profession) ঃ

৩। ঋণ গ্রহনের উদ্দেশ্য
(Purpose of loans/advances) ঃ

৪। জামানত (Security) ঃ

৫। ঋণের ধরন (Category of Loan) ঃ

৬। এসএমই কি না (SME) ঃ হ্যাঁ/না।

Sector code ঃ (See page 79-100 of Guidelines for SBS-1, 2 & 3 Returns)						
Economic Purpose code ঃ (See page 106-109 of Guidelines for SBS-1, 2 & 3 Returns)						
Security code ঃ (See page 110 of Guidelines for SBS-1, 2 & 3 Returns)						
Product code ঃ (See page 116 of Guidelines for SBS-1, 2 & 3 Returns)						
SME code ঃ (See page 113 of Guidelines for SBS-1, 2 & 3 Returns)						

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

১। ঋণগ্রহণকারী প্রতিষ্ঠানের নাম (Name of the Borrowing Institution) ঃ
(In Block Letter)

২। প্রতিষ্ঠানের ধরন (Type of Institution) ঃ

৩। ঋণ গ্রহনের উদ্দেশ্য
(Purpose of loans/advances) ঃ

৪। জামানত (Security) ঃ

৫। ঋণের ধরন (Category of Loan) ঃ

৬। এসএমই কি না (SME) ঃ হ্যাঁ/না।

Sector code ঃ (See page 79-100 of Guidelines for SBS-1, 2 & 3 Returns)						
Economic Purpose code ঃ (See page 106-109 of Guidelines for SBS-1, 2 & 3 Returns)						
Security code ঃ (See page 110 of Guidelines for SBS-1, 2 & 3 Returns)						
Product code ঃ (See page 116 of Guidelines for SBS-1, 2 & 3 Returns)						
SME code ঃ (See page 113 of Guidelines for SBS-1, 2 & 3 Returns)						

Prepared by **Verified by** **Approved by**

Note:

Form টি Account opening form এর সঙ্গে সংরক্ষনীয়।
ঋণগ্রহনকারীর তথ্যসমূহ Loan Sanction হওয়ার পর প্রতিটি ঋণগ্রহীতা ব্যক্তি/প্রতিষ্ঠানের Loan File এর সঙ্গে সংরক্ষনীয়।
Joint Account এর ক্ষেত্রে 1st applicant কে বিবেচনা করতে হবে।
একাধিক Security দ্বারা Loan গ্রহণ করলে Reporting এর সময় এদের মধ্যে effective Security বিবেচনা করে তার Security code বসাতে হবে।
SBS-2/SBS-3 Reporting এর সময় এই ফরমের code গুলো অবশ্যই সন্নিবেশিত করতে হবে।

Customer Segmentation Checklist (Bank Use Only)

Div	
Value	**Code**
Retail	3

Proposition		
Tick box	**Value**	**Code**
	Mass-TARA	11
	EB	12
	EB-TARA	13
	PB	14
	PB-TARA	15
	NRB	16
	NRB-TARA	17
	Mass	18

Segment		
Tick box	**Value**	**Code**
	Kids	31
	Students	32
	Professionals	33
	Self-Employed	34
	Salaried	35
	Foreigners	36
	Homemaker	37
	Senior Citizen	38

Sub-segment		
Tick box	**Value**	**Code**
	Null	300
	Doctors	301
	Engineers	302
	Accountants	303
	Lawyer	304
	Architect	305
	Freelancer	306
	Others	307
	Small	320
	Emerging Corporate	321
	Corporate	322
	Landlord/Lady	323
	Others	324
	Teacher	330
	Bank Financial institution, Security & Insurance (BFSI)	331
	Govt. Employee	332
	NGO	333
	Local Corporate	334
	MNC	335
	Embassies & Development Organization	336
	RMG	337
	Defense & LEA	338
	BRAC Family	339
	BBL Staffs	340
	Others	341
	Salary	350
	Business person	351
	House wife	360
	Spouse	361
	Null	300

For Employee Banking:

Company code:

Company category:

BRAC Bank Employee's Signature

For more information,
24-hour Call Centre: 16221
For Overseas Callers: +880 2 55668055-6
Email: enquiry@bracbank.com
www.bracbank.com

BRAC BANK
আস্থা অবিচল