

# *Auto 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



## Terms and Conditions

### General Conditions

- a. The borrower(s) is to ensure that the banking facility granted to the borrower(s) is used only for the purpose for which the facility purportedly obtained.
- b. The bank reserves the right without any further reference to the borrower(s) to:
  1. Review the basis on which the facility has been provided including interest rates, fees and the timing of the charging thereof at any time during the time of such facilities.
  2. Withdraw the facilities and thereby terminate the agreement if, in the option of the Bank, there has been any material adverse change in the borrower's financial condition,
  3. Call for cash cover on demand for existing, prospective and contingent liabilities.
  4. Prohibit the borrower(s) from using the vehicle and depute a bank representative to ensure the suspension of the vehicle's in case of default,
  5. Repossess the vehicle in the event of default and for this purpose enter into any premises of the borrower (s) shall be liable for all expenses incurred in the repossession process.
- c. The facility will be repayable on demand but unless and until demanded shall be repayable in accordance with the term and repayment arrangements applicable to the facility. A demand constitutes any formal notice addressed to the borrower(s) at their correspondence address registered with the Bank and may be delivered to the borrower, personally by leaving it at such address or on the second day following the day of posting or on the day of dispatch, if sent by facsimile transmission or telex, and to the Bank on the day of actual receipt.
- d. Any correspondence relating to the loan facility will be sent by the bank to the mailing address as instructed by the borrower from time to time.

### Security Documentation

The following security documentation will remain lodged with the Bank and will be enforceable by the Bank against the borrower(s) in the event of breach of agreement by the borrower(s):

- a. Facility Offer Letter signed and accepted by the borrower(s)
- b. Demand Promissory Note
- c. Letter of Revival
- d. Letter of Set-off
- e. Letter of Hypothecation
- f. Irrevocable Letter of Authority and Authorisation to repossess the vehicle
- g. Undated Cheques
- h. Irrevocable letter of Authority
- i. Charge over securities (if applicable)

All loan security documentation will automatically be deemed to be null and void once the loan is fully liquidated.

### Condition Precedent

The Bank shall not be obliged to make the facility or any part available until it has received each of the following:

- a. Formal written acknowledgement from the borrower(s) accepting the facility on the basis outlined and subject to the terms and conditions specified in this application,
- b. Completion of the security documentation as specified above in a form and substance satisfactory to the bank.

### Fees, Costs, Expenses and Liabilities

The following fees, costs, expenses and liabilities are to be borne by the borrower(s):

- a. Fees for any valuation or verifications required by the Bank,
- b. Vehicle registration and comprehensive insurance cost (including yearly insurance renewal premiums for the period of the loan)
- c. All stamp duties, registration fees, and other governmental charges incurred or assessed on in respect of the facility, and security documentation,
- d. All reasonable costs, charges, expenses and legal cost incurred in relation to the facility and in:
  1. The preparation and execution of this letter and securities, or,
  2. The enforcement of the bank thereof.
- e. During the period of the loan all maintenance costs incurred in relation to the facility are to be borne by the borrower(s)
- f. In the event of default any cost incurred as a result of the collections and repossession process will be charged to the borrower (s) and the proceeds from selling the vehicle will be used to liquidate and/or offset the outstanding amount together with the cost involved in repossession. Any shortfall will have to be borne by the borrower(s).
- g. Full liability is to be borne by the borrower(s) should the vehicle be damaged, stolen or adversely effected in any way, shape or form irrespective of the cause of the loss or damage, including acts of God. Any shortfall in proceeds received from insurance claims made in the event of loss or damage of the vehicle will have to be borne by the borrower.
- h. In the event that the vehicle is totally destroyed or irreparably damaged, the loan agreement will be deemed as terminated and the borrower will be required to liquidate the entire outstanding amount the loan.
- i. In the event that the borrower(s) dies the entire outstanding amount of the loan shall become due and payable at once and the borrower(s) or the legal heirs shall be liable to pay the same to the Bank forthwith.
- j. The loan facility may be liquidated prior to the end of the tenure of the facility and partial repayment is also permitted, however, fees will be charged for both full and partial settlements as applicable at the time of application.
- k. All fees, costs and charges for the loan facility are applicable at the time of application but may be subject to change.

### Representations and Warranties

In accepting this offer the following representation and warranties are made by the borrower(s):

- a. The acceptance of the terms and conditions of this application by the borrower(s) constitute a legal and binding obligation upon the borrower(s),
- b. The borrower(s) shall exercise due and reasonable care as a bonafide custodian in taking custody and using of the vehicle and will cause the vehicle to be used with due care and vigilance complying with all laws, regulations, ordinances and instructions of governmental authorities. The borrower(s) will also ensure that all insurance premiums, road taxes, fines, payments for licenses and all the charges made in respect of the said vehicle are made on time.
- c. Upon the occurrence of an event for which an insurance claim may be lodged the borrower shall immediately notify the Bank and shall deliver to the Bank without delay all documents necessary for receipt of the insurance proceeds by the Bank. The Bank will use the proceeds in any order at its sole discretion towards:
  1. the payment of either repairing or replacing the vehicle,
  2. the payment of any obligations or debts of the borrower to the Bank.
  3. the compensation of damages incurred to any third party due to the occurrence of the insured events.
- d. Any loss of damage to third parties arising from the borrower's use, operation and maintenance of the vehicle shall be borne solely by the borrower(s)
- e. The borrower(s) will maintain the vehicle in good operating condition and working order during the entire term of the loan.
- f. The borrower(s) shall not modify the features, performance and specifications of the vehicle without due consent of the Bank. Any cost towards modifications made will be at the borrower's own responsibility and expenses.
- g. The borrower(s) shall not assign, transfer, pledge, or otherwise dispose of the vehicle or any part thereof of lend the vehicle to a third party,
- h. At any time upon the bank's request, the borrower(s) shall report on the condition of the use and possession of the vehicle, its condition and the situation of compliance with all regulations and laws connecting the usage of the vehicle,
- i. For the purpose of inspecting the status, operations and custody of the vehicle, the Bank or its representatives have the right at all reasonable times to enter into the residence, office, or premises where the vehicle is located.
- j. The borrower is not in default under any agreement, undertaking or instrument to which it is a party or by which it may be bound, such default being material in the context of this letter, and no event has occurred which with giving of notice, lapse of time, or both, or other conditions would constitute such default under or in respect of any such agreement, undertaking or instrument.
- k. Except as notified to the Bank in writing prior to acceptance of the terms and conditions of this applications, no litigation, arbitration or administrative proceedings are at present current or pending or, to the borrower(s) knowledge, which would have a material adverse effect on the borrower(s) assets or financial condition,
- l. Except as notified to the Bank in writing prior to acceptance of the terms of this application the borrower(s) is not entering into the facility as a trustee for any trust,
- m. The bank's statements and records shall be binding on the borrower(s) and constitute evidence of debt for all purposes,
- n. Where the declaration below is signed by more than one person as borrower, the liability of such person there under shall be joint and several as per the terms and conditions,
- o. The terms and conditions shall be governed by the laws of Bangladesh and the borrower(s) and the bank hereby irrevocably submit to the non-exclusively jurisdiction of the Courts of the country. Such submission shall not, however, prejudice the rights of the Bank to take legal measures against the borrower(s) in any other jurisdiction of Courts of Law elsewhere.
- p. The borrower(s) shall indemnify the Bank against all claims, legal proceedings, losses, damages, costs and expenses arising out of or in consequence of any accident, theft, crime, death etc. relating to the vehicle.

### Reserve Requirement

In the event that any reserve requirement, statutory reserved deposit, special deposit, borrowing limitation, gearing constraint, capital adequacy requirement, supplementary tax or other similar restriction, tax (other than a tax on net income in the normal course of the Bank's business) or control applicable to borrowings/facilities of the nature contemplated herein, in addition to those currently applying, is imposed by Bangladesh Bank, any government or Governmental authority in Bangladesh (or equivalent bodies in overseas countries) the effect of which is directly or indirectly to increase the cost of the bank of providing or maintaining the facility, or providing funds under them, or to reduce the effective rate of return to the bank (whether on capital, assets, deposits or otherwise) on the facility then the borrower(s) shall pay to the Bank such additional amount on demand and as when demanded, the amount by which that cost is so increased or reduction has been incurred. In each instance, the amount payable by the borrower(s) will be calculated from the date on which the Bank first incurred the additional cost or reduction, as the case may be.

### 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/We hereby declare that all terms and conditions mentioned above shall be binding on me/us or on my/our legal heirs.

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

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

**Dutch- Bangla Bank Limited**  
**Retail & SME Division**  
Checklist of Documents of Auto 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 & XII 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.	Car quotation alongwith acceptance of the client			
14.	CIB of borrower inquiry form dated _____ & is in file			
15.	Loan sanction letter and loan statement (If any)			
16.	Four Undated cheques			
17.	Customer IC and ID written on top of the application Form			

\_\_\_\_\_  
**Branch Credit Officer/Ro:**

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

**Designation** \_\_\_\_\_

# DBBL Loan Application Form

The Manager

....., Branch

Dutch-Bangia Bank Limited.

Applicant's  
Photograph  
duly signed

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)		
<b>Total Income</b>			<b>Total Expenditure</b>		

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

## CHECKLIST FOR GENERAL / POWER LINE / POWER PLUS CUSTOMER

Verification Criteria	Borrower Eligibility	Status	Verification Status
<b>Age</b>	Minimum Age- 22 Years (General/Power Line) Minimum Age- 20 Years (Power Plus)		
<b>Maximum</b>	Age- 60 years (PP/PL) or retirement age whichever is earlier		
<b>Minimum Monthly Income</b>	Salaried: TK. 10,000/- (General, PL, PPL) Self-employed/Businessman: TK. 30,000/- (General)		
<b>Loan Amount</b>	Minimum TK. 25,000/- Maximum TK. 1,000,000/- or 12 times of gross monthly Income, whichever is lower (Condition Applied)		
<b>Repayment Tenor</b>	12 to 24 months upto TK. 74,999 12 to 36 months from TK. 75,000/- to Tk 199,999/- 12 to 48 months from TK. 200,000/- to 4,99,000/- 12 to 60 months above TK. 5,00,000/- (PL/PP)		
<b>Debt Burden Ratio</b>	Gross Monthly Income: 10,000-24,999---- DBR 30% 25,000-74,999---- DBR 40% 75,000+ ----- DBR 50%		
<b>Length of service/Business / professional practice</b>	Minimum 2 years of experience and at least 6 months permanent employment with present employer for "General"  Permanent employee for PP and PL  Minimum 3 years of business establishment (supporting documents required)for Businessman  Minimum 1 year of Practice for Professional		

**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: .....



BANK USE ONLY

### 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	
<b>Strengths:</b>	<b>Weakness:</b>		
<ul style="list-style-type: none"> <li></li> <li></li> <li></li> <li></li> <li></li> <li></li> <li></li> <li></li> <li></li> <li></li> </ul>	<ul style="list-style-type: none"> <li></li> <li></li> <li></li> <li></li> <li></li> <li></li> <li></li> <li></li> <li></li> <li></li> </ul>		

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



**Dutch-Bangla Bank Limited**

Head Office, Senakalyan Bhaban, 195 Motijheel C/A  
Dhaka-1000, Bangladesh

Date : .....

BDT .....

On Demand I/We promise to pay to the Dutch-Bangla Bank Limited, or order on demand the sum of  
Bangladeshi Taka (in number) .....  
(in words) .....  
together with interest at the rate of .....% (Percent) per annum or as revised from time to time  
with monthly / quarterly rests for value received.

.....  
First Applicant's Signature

.....  
Second Applicant's signature

**LETTER OF REVIVAL**

Date: .....

The Manager

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

Dear Sir/Madam,

With reference to my/our ..... account with you secured by a Demand Promissory Note dated ..... for BDT. (in number) ..... (in words) ..... only with interest made by me/us in your favour I/we acknowledge for the purpose of Section 19 of the Limitation Act 1908 and any like limitation law that I am/we are liable to you for payment of the said Promissory Note with interest in respect of all present and future indebtedness/liabilities secured thereby which Promissory Note is to remain in force with all related securities, agreements and obligations.

.....  
First Applicant's Signature

.....  
Second Applicant's signature

The Manager

-----, Branch

Dutch-Bangla Bank Limited

### **LETTER OF SET-OFF IN RESPECT OF DEPOSITS / CREDIT BALANCES / MARGIN DEPOSITS**

In consideration of your granting or continuing to make available credit or banking facilities or other accommodation, for so long as you may think fit, to the undersigned and/or, at the request of the undersigned, to any other person, firm, corporation or customer of any kind, the undersigned hereby agrees and undertakes that:

1. you may, at any time and without notice to the undersigned, combine or consolidate all or any of the then existing accounts of the undersigned ( of whatsoever nature and whether or not subject to notice) and set off or transfer any sums standing to the credit of anyone or more such accounts in or towards satisfaction of any of the liabilities of the undersigned to you on any other account or in any other respect, whether as principal, or surety or otherwise, including liabilities under facilities or accommodation for an unexpired fixed term or in respect of foreign exchange dealings or under guarantees or indemnities or other instruments whatsoever given or assumed by you at the request of the undersigned, whether such liabilities be present or future, actual or contingent, primarily or collateral and several or joint. Where any such combination, consolidation, set-off or transfer requires the conversion of one currency into another, such conversion shall be calculated at the spot rate of exchange (as conclusively determined by you) for telegraphic transfers between the currencies at the time of the combination, consolidation, set-off or transfer;
2. where any monies may from time to time be deposited with you by the undersigned, or are otherwise held by you, specifically for the purpose of providing you with cash cover/cash margin in respect of the payment, discharge or satisfaction of any monies, obligations or liabilities of the undersigned to you, the undersigned:
  - a) shall not and shall not be entitled to withdraw any such monies (and so that you shall have no obligations to release or repay any such monies) and shall not do or omit to do any act or thing which may in any way delay or prejudice your right to retain such monies or apply all or any part of such monies in or towards such payments, discharge or satisfaction;
  - b) shall not mortgage, charge, pledge or otherwise encumber or assign, transfer or otherwise deal with or grant or suffer to arise any third party rights over or against the whole or any part of such monies or purport to do so, except in your favour;
3. you are authorised, in your absolute discretion, at any time and from time to time to notify any other creditors of the undersigned of the terms of the agreements and undertakings set out herein;
4. nothing herein shall restrict the operation of any general lien, set-off or other rights or remedies available to you, whether by law or otherwise, and this letter of set-off is in addition and without prejudice to any lien, guarantee, mortgage or security now or hereafter held by you;
5. this letter of set-off is governed by and shall be construed in all respects in accordance with laws of Bangladesh and the undersigned hereby irrevocably submits to the jurisdiction of the Courts of Bangladesh but it shall be opened to you to enforce the terms hereof in the Courts of any other competent jurisdiction. The undersigned undertakes, on your request, to nominate an agent with an address in Bangladesh to accept service of any legal process in Bangladesh on behalf of the undersigned and such agent shall acknowledge in writing to you its appointment as such agent and service of legal process on such agent shall be deemed to constitute service on the undersigned.

-----  
First Applicant's Signature

-----  
Second Applicant's signature

# LETTER OF HYPOTHECATION

The Manager

-----, Branch

Dutch-Bangla Bank Limited.

I/We (the Borrower) hereby declare adopt and confirm that in consideration of the Bank having made or continuing to make or making available to the Borrower credit and/or other banking Facility under the Facility Offer Letter dated-----, from time to time revised replaced or renewed, up to the limit of BDT (in number)----- (in words) ----- only the Borrower HEREBY HYPOTHECATE to the Bank as first security the exclusive and absolute property of the Borrower (more particularly described in the schedule) as a continuing security of the payment of all outstanding, including but is not limited to interest, charges and other fees and expenses, in the books of account of the Bank against the name of the Borrower and discharge of all obligations and liabilities of the Borrower to the amounts which may become due and owing to the Bank by the Borrower under the Banking Arrangement Letter.

The Borrower covenants with the Bank to pay to the Bank on demand (save where otherwise agreed in writing between the parties hereto) all amount outstanding and discharge all obligations and liabilities which now or at any time hereafter may be due, owing or incurred from or by the Borrower to the Bank or for which the Borrower may be or become liable to the Bank under the Banking Arrangement Letter or this Security on a full indemnity basis.

The Borrower further covenants with the Bank at all times during the continuance of this Hypothecation:

- a) the property is free from any encumbrances and charges and the Borrower shall not, without the written consent of the Bank, transfer assign or to create or attempt to create or permit to subsist any encumbrance on the property or any part thereof;
- b) notify the name of the Bank as chargee with the registration authority and ensure registration of the Bank's name in the registration record;
- c) to maintain, preserve and protect the Property and keep the same in good order, repair and (if appropriate) and to maintain them in good working condition and not to allow the same to deteriorate in value or otherwise, or to do, cause or permit to be done anything which may prejudice or affect the value of the property,
- d) at the Borrower's expense, to keep such property insured comprehensively at all times with an insurance company or companies acceptable to the Bank against loss or damage to the full reinstatement or replacement value and punctually pay all premiums and other monies necessary for the purpose of effecting and keeping the aforesaid insurances,
- e) to hold any monies received by the Borrower under an insurance on trust and to apply them either in replacing or repairing the property in respect of which the monies are received or (as the Bank may require) to pay the same immediately to the Bank in or towards discharging the outstanding of the Borrower.
- f) to keep and hold the Bank secured, harmless and indemnified against all payments, costs, expense, losses and damages suffered or sustained as a result of any defect in title of the Borrower or for any claim or demand preferred by anyone with respect to the property or any part thereof in a full indemnity basis; and Without prejudice to the rights of any of the Bank under Facility Offer Letter, on the violation of any of the terms and conditions of the Facility Offer Letter or this Security, the Bank may demand immediate repayment of the loan and the security hereby constituted shall thereupon become immediately enforceable. In such case Bank may take, but is not obliged, any of the following actions without notice or concurrence of the Borrower and without liability for any loss upon realization or for any neglect or default of any nature whatsoever:
  - a) to take possession of the property or any part thereof;
  - b) to sell or dispose of the property or any part thereof together or in parcel on account of and at the risk of the Borrower either privately or by public auction or by private contract on such terms and conditions as the Bank or any representative authorized by any of them shall think fit and proper without prejudice to any other rights of the Bank under any law for the time being in force;
  - c) on the account of the Borrower, demand and recover any monies and enforce any claim due or competent to the Bank or to the Borrower from or against any person for or in the respect of the sale proceeds of the property or any part thereof; and the enforcement of this security in the manner stated herein before in this clause shall not prevent the Bank from any subsequent or further enforcement of this security in the same manner stated herein before in this clause in respect of the property or any part thereof and the express power hereby given to the Bank for any subsequent or further enforcement of this security shall not be deemed to have been in any way affected or impaired by any provision contained herein or for any reason whatsoever.

No failure or delay by the Bank in exercising any right or remedy under this security or Facility Offer Letter Shall operate as a waiver nor shall any single or any partial exercise of any right or remedy preclude its further exercise or the exercise of any other right or remedy.

For all the purposes of accounting hereunder the Borrower undertakes to accept without question any statement of account made from the books of the Bank and signed by any of its authorized signatories or managers without production of any voucher, document, paper or evidence and such statement shall be conclusive evidence against the Borrower in any legal proceedings.

Nothing herein shall contained operate so as to merge or otherwise prejudice, affect or exclude any other security, guarantee or lien whether of or against the Borrower or of third parties which the bank may from time to time hold or would have held.

The Bank may assign all or any of its rights and obligations under this security to any person without consent of the Borrower.

Any provisions hereof prohibited by law or regulation shall be ineffective to the extent of such prohibition without invalidating the remaining provisions hereof.

This Agreement shall be governed by and construed in accordance with the laws of Bangladesh.

## SCHEDULE

Car Type : -----  
Model Year : -----  
Registration No : -----  
Registration Date : -----  
Chassis No. : -----

I/We have executed this Letter of Authority on this the ----- day of -----

-----  
First Applicant's Signature

-----  
Second Applicant's Signature

The Manager

-----, Branch

Dutch-Bangla Bank Limited.

Dear Sir / Madam,

**AUTHORISATION TO TAKE REPOSSESSION OF VEHICLE**

I/We hereby authorize the Bank to take repossession of the vehicle detailed as below, purchased by way of a Auto Loan granted to me / us by the Bank, should I / we fail to pay three consecutives installments towards the aforementioned loan.

Should I / we fail to deliver the vehicle to the Bank as per the above mentioned authorization it shall automatically be deemed that I/we shall lose all rights to use the said vehicle and the Bank will reserve the right to report the vehicle as under repossession process to the local police station/law enforcing authorities and also inform BRTA not to renew the car documents without the consent of the Bank.

**Details of Vehicle:**

Car Type : -----

Model Year : -----

Chassiss No. : -----

Registration No. : -----

Date of Registration : -----

Yours faithfully,

-----  
First Applicant's Signature

-----  
Second Applicant's signature



## 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 authorize 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

**LETTER OF AUTHORITY**

The Manager

-----, Branch

Dutch-Bangla Bank Limited

(Hereinafter referred to as the 'Bank' which expression unless excluded by or repugnant to the context will mean and include its successor-in-interest, legal representatives, administrators, assigns).

**Sub: Letter of Authority to verify information and disclosure of loan information.**

Dear Sir / Madam,

In consideration of my/our application for a credit facility of BDT (in number)-----  
(in words)-----only,  
I/we do hereby irrevocably authorize the bank and or its agent to verify information as provided by me/us.

I/we further authorize you to disclose loan information to the parties as the bank feels necessary, if the loan becomes overdue.

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

Yours faithfully,

-----  
First Applicant's Signature

-----  
Second Applicant's signature

The Manager

....., Branch

Dutch-Bangla Bank Limited

**Charge Over Securities**

"Bank" means the Dutch-Bangla Bank Limited.

"Facilities" means such credit facilities as the Bank may grant or continue to make available to the borrower(s)

"Borrower" means the person or individual to whom the facility has been granted by the Bank.

"Third party" means any party other than the borrower whose securities are pledged against the facility.

"Securities" means (i) all equity and debt instruments and other instruments commonly known as securities owned by the Borrower (s) and / or third party(s) which at any time and for any reason are in the possession or control of the Bank, (ii) all dividends, interest, distributions, and other monies derived therefrom, and (iii) all accretions, allotments, and other benefits accruing or arising in respect thereof.

The Bank has granted ..... a credit facility of BDT (in number) .....  
(Bangladeshi Taka .....)  
as per the term and conditions as stated in the facility application.

In this regard I/we have pledged the securities as detailed in the schedule below as a pledge to the Bank together with an undated letter of authority for encashment of the said securities as security for due repayment of the facility granted to the borrower(s) by the Bank together with charges and other dues of the Bank relating to the facility as well as interest thereon at the rate specified in the Facility Offer Letter and the payment and discharge of all other monies and liabilities which now are or at any time may be due or accruing due from the borrower(s) to the Bank or in respect of which the borrower(s) may be or become liable to the Bank under the facility agreement as found outstanding in the borrower(s) account and other costs, charges and expenses incidental to the securities or any other securities held by the Bank for the same indebtedness or any part thereof or to the enforcement thereof.

I/we hereby confirm that the Bank shall have all rights to encash, assign, transfer, sell or dispose of the said securities at its sole discretion and apply the proceeds so realised to liquidate or offset the outstanding amount of the facility, any shortfall being borne by the borrower(s). On the other hand any residual amount after settlement of the said loan by encashment of the securities, the Bank is authorized to credit the proceed to the respective loan link savings/current account.

All monies secured by the said pledge are payable by the borrower(s) to the Bank on demand, and the Bank shall be under no obligation to continue or grant any advance to the borrower except as it may think fit.

I/we therefore execute this letter of charge over the said securities in favour of the Bank and agree that this charge is binding on me/us, my/our heirs, executors, legal representatives and assigns.

**Security details**

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

Dated this ..... of ..... 20.....

Signature(s) and names of security holder(s)

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

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

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

The Manager

-----, Branch

Dutch-Bangla Bank Limited

Dear Sir / Madam,

**AUTHORISATION TO ENCASH SECURITIES**

You are hereby authorised to encash the following securities purchased in my / our name(s) and held by you as security to liquidate the outstanding amount of the loan /overdraft facility granted to-----

-----

----- as and when required.

**Details of Security**

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

Yours faithfully,

\_\_\_\_\_  
Signature(s) of the security holder(s)

( To be printed on company's letter head pad)

## LETTER OF INTRODUCTION

The Manager  
Dutch-Bangla Bank Limited  
-----, Branch

This is to certify that Mr./ Mrs./ Ms. -----  
has been working as a permanent/ contractual employee in our organization. His/ her employment details are as follows:

Designation :  
Department / Division :  
Joining Date : \_\_\_\_/\_\_\_\_/\_\_\_\_\_  
(DD MM YYYY)  
Retirement Date : \_\_\_\_/\_\_\_\_/\_\_\_\_\_  
(DD MM YYYY)

Monthly Gross Salary:	(in BDT)	Monthly Deductions:	(in BDT)
Basic		Tax	
House Rent Allowance		Provident Fund	
Medical Allowance		Others (please specify)	
Conveyance Allowance			
Others (please specify)			
<b>Total</b>		<b>Total</b>	

**Annual Pay & Benefits (in BDT):**

Festival Bonus : -----  
Leave Fare Assistance : -----  
Other average fixed payment, if any : -----  
**Total (yearly)** : -----

I/we hereby certify that the above mentioned information is correct and accurate to the best of my knowledge. Please also note that the company will inform the bank in the event of the loan applicant's death, retirement, resignation, dismissal, or termination from the company.

-----  
**(Authorized signature & seal)**

Name:  
Designation:  
Tel:----- Ext: -----  
Cell: -----



**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