

# 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

The Manager

....., Branch

Dutch-Bangla 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.

Prefered A/C No. .... for installment deduction, Prefered 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	
<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>	

**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

( 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