

Banijjik Bastu Rin Application Form

Date	D	D	M	M	Y	Y	Y	Y
The Branch Manager, Branch I/We hereby apply for a loan of BDT (in figure) for months for the purpose of:								
Purpose	<input type="checkbox"/> Purchase new/used Commercial Space		<input type="checkbox"/> Re-construct/ Extend Building for commercial Use		<input type="checkbox"/> Construction of commercial space			
	<input type="checkbox"/> Renovate existing Commercial Space		<input type="checkbox"/> Semi Pucca Construction for Commercial Use		<input type="checkbox"/> Take Over			
Customer Type	<input type="checkbox"/> Individual		<input type="checkbox"/> Business		<input type="checkbox"/> Others			

Passport Size Photo of Applicant(s)

Personal Information

Particulars	Primary Applicant				2 nd Applicant															
First Name																				
Middle Name																				
Last Name																				
Customer ID			Gender				Gender													
Name (Bengali)																				
Father's Name																				
Mother's Name																				
Date of Birth	D	D	M	M	Y	Y	Y	Y												
Nationality	<input type="checkbox"/> Bangladeshi		<input type="checkbox"/> Others.....		<input type="checkbox"/> Bangladeshi		<input type="checkbox"/> Others.....													
National ID No.																				
Passport No.																				
E-TIN No.																				
Mobile No.																				
Phone No.																				
Email																				
Marital Status	<input type="checkbox"/> Single		<input type="checkbox"/> Married		<input type="checkbox"/> Other.....		<input type="checkbox"/> Single		<input type="checkbox"/> Married		<input type="checkbox"/> Other.....									
Spouse's Name																				
Spouse's Profession																				
Spouse's Office Address (if any)																				
Relationship with Applicant																				
Number of Dependent (If any)	<input type="checkbox"/> 1		<input type="checkbox"/> 2		<input type="checkbox"/> 3		<input type="checkbox"/> 4+		<input type="checkbox"/> N/A		<input type="checkbox"/> 1		<input type="checkbox"/> 2		<input type="checkbox"/> 3		<input type="checkbox"/> 4+		<input type="checkbox"/> N/A	
Present Address																				
Permanent Address																				
Office Address																				
Communication Address	<input type="checkbox"/> Office		<input type="checkbox"/> Present		<input type="checkbox"/> Permanent		<input type="checkbox"/> Email		<input type="checkbox"/> Office		<input type="checkbox"/> Present		<input type="checkbox"/> Permanent		<input type="checkbox"/> Email					
Educational Qualification																				
Emergency Contact Number																				
Residence Status	<input type="checkbox"/> Own		<input type="checkbox"/> Rented		<input type="checkbox"/> Company Provided		<input type="checkbox"/> Other.....		<input type="checkbox"/> Own		<input type="checkbox"/> Rented		<input type="checkbox"/> Company Provided		<input type="checkbox"/> Other.....					

Customer's Signature

<div style="border: 1px solid black; height: 40px; margin-bottom: 5px;"></div> Primary Applicant's Signature		<div style="border: 1px solid black; height: 40px; margin-bottom: 5px;"></div> 2 nd Applicant's Signature	
Name:		Name:	
Date:		Date:	

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Business Details					
Name of Org.					
Business Type	<input type="checkbox"/> Proprietorship	<input type="checkbox"/> Partnership	<input type="checkbox"/> Limited Company	<input type="checkbox"/> Others.....	
Registered Address					
Business Address					
Factory Address					
Godown Address					
Years in Business		Number of Employee			
TIN		Main Product/Service			
Business Sector	<input type="checkbox"/> Agri Finance	<input type="checkbox"/> Green Finance	<input type="checkbox"/> Manufacturing Concern	<input type="checkbox"/> Service Concern	<input type="checkbox"/> Trading Concern
Phone Number			Email		
Date of Incorporation			IRC & ERC Number (For Importer/Exporter Only)		
Trade License No			Issuing Authority	Validity	
Vat Registration No			Issuing Authority	Validity	
Yearly Sales Turnover	<input type="checkbox"/> 1 Y	<input type="checkbox"/> 2 Y	<input type="checkbox"/> 3 Y		
Net Profit	<input type="checkbox"/> 1 Y	<input type="checkbox"/> 2 Y	<input type="checkbox"/> 3 Y		

Employment Details						
Particulars	Primary Applicant			2 nd Applicant		
Profession	<input type="checkbox"/> Service	<input type="checkbox"/> Business	<input type="checkbox"/> Self-Employed	<input type="checkbox"/> Service	<input type="checkbox"/> Business	<input type="checkbox"/> Self-Employed
	<input type="checkbox"/> Landlord	<input type="checkbox"/> Others		<input type="checkbox"/> Landlord	<input type="checkbox"/> Others	
Businessman/Self employed						
Name of Org.						
Nature of Business						
Office Address						
Ownership Status	<input type="checkbox"/> Proprietor	<input type="checkbox"/> Partnership	<input type="checkbox"/> Limited Company	<input type="checkbox"/> Proprietor	<input type="checkbox"/> Partnership	<input type="checkbox"/> Limited Company
% of Share in Business						
Years in Business						
Office Phone No.						
No. of Employees						
Possession Status	<input type="checkbox"/> Own <input type="checkbox"/> Rented			<input type="checkbox"/> Own <input type="checkbox"/> Rented		
Yearly Sales Turnover	<input type="checkbox"/> 1 Y	<input type="checkbox"/> 2 Y	<input type="checkbox"/> 3 Y	<input type="checkbox"/> 1 Y	<input type="checkbox"/> 2 Y	<input type="checkbox"/> 3 Y
Net Profit	<input type="checkbox"/> 1 Y	<input type="checkbox"/> 2 Y	<input type="checkbox"/> 3 Y	<input type="checkbox"/> 1 Y	<input type="checkbox"/> 2 Y	<input type="checkbox"/> 3 Y
Emergency Contact						

For Salaried Person						
Name of Employer						
Nature of Business						
Office Address						
Designation						
Joining Date						
Total Service Length						
Office Phone No.						
Email						
Previous Employer (If any)						
Employment Status	<input type="checkbox"/> Permanent	<input type="checkbox"/> Contractual	<input type="checkbox"/> Part-Time	<input type="checkbox"/> Permanent	<input type="checkbox"/> Contractual	<input type="checkbox"/> Part-Time

Customer's Signature	
Primary Applicant's Signature	2 nd Applicant's Signature
Name:	Name:
Date:	Date:

Monthly Income		
Gross Salary		
Business Income		
Remittance		
Rental Income (Existing & Projected)		
Interest Income		
Income from other source (with specification)		
Total Income		

Monthly Expenditure		
IFIC Bank's Loan EMI		
Other Source Loan EMI/Interest Per Qtr.		
House Rent		
Living Expenses (Utility Bill etc.)		
Children Education		
Other Expenses		
Total Expenditure		

Detail of Personal Asset (Personal Net Worth)	Primary Applicant (BDT)	Joint Applicant (BDT)
Deposit with Banks		
FDR & Sanchayapatra		
Shares/Investment in other company		
Motor Vehicles/Vehicle		
Furniture and Appliances		
Immovable Property (Details)		
1.		
2.		
Total Assets		

Details of Personal Liabilities	Primary Applicant (BDT)	Joint Applicant (BDT)
Loan from IFIC		
Loan from Other Banks & NBFIs		
Loan from Employer		
Credit Card		
Other Liabilities		
Total Liabilities		
Net-Worth (Total Assets-Total Liabilities)		

Bank Account Details and Credit Card Information					
Account Number/ Card No.	Bank Name	Branch Name	Account Type		
			<input type="checkbox"/> Deposit A/c	<input type="checkbox"/> Loan A/c	<input type="checkbox"/> Other
			<input type="checkbox"/> Deposit A/c	<input type="checkbox"/> Loan A/c	<input type="checkbox"/> Other
			<input type="checkbox"/> Deposit A/c	<input type="checkbox"/> Loan A/c	<input type="checkbox"/> Other
			<input type="checkbox"/> Deposit A/c	<input type="checkbox"/> Loan A/c	<input type="checkbox"/> Other

Customer's Signature	
Primary Applicant's Signature	2 nd Applicant's Signature
Name:	Name:
Date:	Date:

*Please make additional copy for joint applicant(s)

Banijjik Bastu Rin Application Form



Requested Loan Details					
Applied Loan Amount					
Moratorium Period			Term		
Schedule of Property					
Particular of Commercial Space for Purchase/Renovation					
Apartment/Shop No.			Floor		
Size (Square feet)			Side		
A. Utility and Others Cost			Number of Car Parking		
B. Property Price (excluding parking)			Registration Cost		
C. Price for parking space			Total Property Price (A+B+C)		
Amount Already Paid					
Proposed Property Information					
Nature of the Property					
Property Address					
Owner/Developer/Builder					
Building/Project Name					
Type of Land	<input type="checkbox"/> Leasehold Land		<input type="checkbox"/> Private Land		
Area of Land					
Approved No. of Floor					
Number of floors & Areas as per plan	Commercial	Floor	Sft.	Residential	Floor
Present Construction Status	<input type="checkbox"/> Foundation Stage		<input type="checkbox"/> All Slab casting completed		<input type="checkbox"/> Brick work completed
	<input type="checkbox"/> Finishing Stage		<input type="checkbox"/> Plinth level construction		<input type="checkbox"/> Interior finishing Stage
Amount already invested by borrower for construction					
Document Checklist					
Documents attached (please (√) as applicable/submitted)					
<input type="checkbox"/> 2 copy Passport size photographs of each borrower's			<input type="checkbox"/> Guarantor Declaration Through Form-C		
<input type="checkbox"/> Bank Statement (Last 12 months if any)			<input type="checkbox"/> Letter of introduction from employer (For Salaried Person)		
<input type="checkbox"/> All Loan Statements (last 12months minimum)			<input type="checkbox"/> Cash flow documents for rental reflection (if claimed)		
<input type="checkbox"/> Credit Card Statement (Last 6 Months)			<input type="checkbox"/> Copy of NID		
<input type="checkbox"/> Personal Net Worth Statement of borrower & guarantors			<input type="checkbox"/> TIN with latest tax return submission acknowledgement receipt		
<input type="checkbox"/> Utility Bill Copy			<input type="checkbox"/> Permission from Competent Authority for Leasehold Property		
<input type="checkbox"/> All Property Docs in Photocopy			<input type="checkbox"/> Approved Plan/Approval Letter for Construction		
<input type="checkbox"/> Salary Certificate/ Trade License/ Professional Certificate/ MOA/ AOA/ Form-XII			<input type="checkbox"/> Registered Partnership Deed along with letter of Partnership		
(If any of the above documents could not be provided, please have branch comments mentioning the reason.)					
Customer's Signature					
Primary Applicant's Signature			2 nd Applicant's Signature		
Name:			Name:		
Date:			Date:		
3 rd Applicant's Signature			4 th Applicant's Signature		
Name:			Name:		
Date:			Date:		

Terms & Conditions

In consideration of IFIC Bank Limited (hereinafter called "the Bank" unless the context otherwise requires where such expression shall mean and include its successors and assignees) allowing me/us, (hereinafter referred to as "The Customer" unless the context otherwise requires where such expression shall mean and include successors and assigns) to apply for the loan facility (the "Facility") under 'IFIC' Banijjik Bastu Rin' program I/We agree that I/We shall be bound by the following terms and conditions:

1. The Facility shall be made available to the Customer from the date of the Bank's acceptance of the Banking Arrangement Letter by the Customer until such time as stipulated in relevant letters and this Facility shall be a continuing one until full adjustment with the Bank with interest and other charges.
2. The above Facility will be made available to the customer subject to a Clean CIB report from Bangladesh Bank and compliance of Bangladesh Bank formalities (if any).
3. As per Govt. rules the bank will realize regulatory charges (VAT, Tax, etc.) on all sorts of commission & fees for the services.
4. Customer will not use the Facility for any purpose other than those for which it is granted.
5. Customer hereby confirms that Customer is not engaged in activities that may be considered by the appropriate authority (ies) as money laundering and the Bank may safely accept such confirmations as authenticate and true.
6. Customer cannot prepay any part or whole of the Facility within 12 (twelve) months from the date of the first installment.
7. Any repayment or prepayment of Facility whether in part or full will be attributable first to cost, charges and expenses, then to interest which has accrued on the Facility and then to the principal.
8. All fees, charges and other costs including legal fees incurred in connection with this Facility and security documentation will be paid by the customer.
9. Customer hereby undertakes to the bank that Customer will provide all documents related to his/her income wherever appropriate on demand of the Bank.
10. Customer declares that there is no suit or proceeding against the Customer by any person or institutions pending in any court of law that may affect the ability of the customer for repayment of the Facility and the Customer has not been adjudged as an insolvent or convicted by any appropriate court of law and no receiver or administrator has been appointed over any property or assets of the Customer by any court of law or authority as the case may be.
11. Customer hereby represents and warrants that the information which the Customer has provided in this application form are true and correct to the best of his/her knowledge and the Bank may safely rely on such information.
12. The Bank is authorized to open and maintain facility account(s) for the purpose of administering and recording payments by the customer in respect of the Facility.
13. If the Bank demands at any time, customer undertakes to deposit his/her/ their salary/wages/honorarium payable by his/her/their employer to the designated account maintained with the Bank.
14. The Bank's statements and records shall be binding on the Customer and shall constitute conclusive evidence of debt for all purposes.
15. If 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 thereby.
16. 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 served to the customer within 5 business days from the date of posting.
17. If the declaration below is signed by more than one person as Customer, the liability of each such person thereunder, shall be created and these terms and conditions shall be joint and several.
18. These terms and conditions shall be governed by and construed in accordance with the laws of Bangladesh and the Bank and the customer hereby irrevocably submit to the non-exclusive jurisdiction of the courts of Bangladesh.

Global Consolidation of Customer Information

Whilst the Bank maintains strict confidentiality in all matters relating to your account(s) and business, you hereby authorize the bank (and/or any of its officers or employees) to disclose any information concerning you, your business, your accounts held with the Bank or your relationship with the Bank to any of the following:

- a) Any office or branch of the Bank;
- b) Any agent, contractor or third-party service provider, or any professional adviser of the Bank;
- c) Any regulatory, supervisory, governmental or quasi-governmental authority with jurisdiction over the Bank;
- d) Any person to whom the Bank is required or authorized by law or court order to make such disclosure;
- e) Any person who is under a duty of confidentiality of the Bank;
- f) Any Bank or financial institution with which I have or propose to have dealings; regardless of whether recipient in each is located in Bangladesh or in another country, and regardless of whether such information will, following disclosure, be held, processed, used or disclosed by such recipient in Bangladesh or another country.

Customer's Signature

Primary Applicant's Signature	2 nd Applicant's Signature
Name:	Name:
3 rd Applicant's Signature	4 th Applicant's Signature
Name:	Name:

Banijjik Bastu Rin Application Form



Reference		
Particulars	Reference-1	Reference-2
Name		
Relationship		
A/c with IFIC		
Residential Address		
Company/Business Name		
Designation		
Company/Business Address		
Phone Number	Home: Office: Cell:	Home: Office: Cell:

Comments	
For Branch	For Head Office
1.	1.
Signature	Signature
2.	2.
Signature	Signature
3.	3.
Signature	Signature
4.	4.
Signature	Signature
5.	5.
Signature	Signature

UNDERTAKING

Attachment-Ka

Date:

The Manager

IFIC Bank Limited

..... Branch

Subject: Submission of ownership information of borrowing individual/institution.

Dear Sir/Madam,

I

Owner/ Partner/ Director/ Shareholder/ Member of Trustee Body/ Managing Director/ Chairman/ Guarantor of

....., applying for Sanctioning/ Renewal/

Rescheduling of a loan in my own name/ aforementioned company's name.

Father's Name					
Mother's Name					
Spouse's Name (If Applicable)					
Permanent Address					
Present Address					
Business Address					
NID Number					
Other ID Documents		ID Number			
ID Issue Date		Issuing Authority		ID Issue Country	
Date of Birth		District of Birth		Country of Birth	
Mobile Number			Gender		
TIN (Individual)			TIN (Organization)		

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	
1						
2						
3						

Apart from the 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.

Signature

Customer's Signature

Signature	Name: Name of borrowing organization: Date:
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Signature of Bank Official who certify the borrower

Signature	Name: Date:
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Banijjik Bastu Rin Application Form



INFORMATION ON GUARANTOR

I have read and understood the terms and conditions of this loan of IFIC Bank Ltd. I hereby agree to guarantee any credit facilities agreed to be granted or continued, by the bank to:

Passport Size Photo of Guarantor

Name of Applicant																					
Address																					
Personal Details																					
Name																					
Date of Birth						Relationship with borrower															
Mother's Name																					
Father's Name																					
Spouse's Name																					
Profession (Details)						Designation															
Organization Name						E-TIN															
Present Address																					
Permanent Address																					
Office Address																					
NID																					
Contact Details																					
Mobile						Email															
Office						Residential															

Guarantor's Net Worth Statement

Liabilities	Tk.	Assets	Tk.
Existing loan outstanding with IFIC Bank		Cash in hand and Bank	
Loan outstanding with other Bank		Investment:	
Payable (others)		Sanchayapatra and others	
		Share/Investments in other companies (As Proprietor, Partner, Director etc.)	
		Land and Building:	
		Within municipal area	
		Outside municipal area	
		Others:	
		Car	
		Household Appliances	
		Jewelry etc.	
Total Liabilities		Total Assets	
Net Worth (Total Assets-Total Liabilities): Tk.			

Signature

Signature	Name of Guarantor:
	Date:
Signature	Name of Customer:
	Date: