



National Finance Ltd

To
The Managing Director
National Finance Ltd.

I/We hereby apply for an auto loan to purchase a vehicle for my/our personal use. I/We am/are providing the following information required by your organization in the prescribed form.

Photo
(First Applicant)

Photo
(Second Applicant)

Branch Source:

Date:

LOAN INFORMATION

Loan Amount Term Months Interest Rate % Service Charge %

CLIENT INFORMATION FORM/ [গ্রাহক তথ্য ফর্ম]

Particulars	First Applicant	Second Applicant
Applicant's Name:	<input type="text"/>	<input type="text"/>
আবেদনকারীর নাম:	<input type="text"/>	<input type="text"/>
Father's Name:	<input type="text"/>	<input type="text"/>
পিতার নাম:	<input type="text"/>	<input type="text"/>
Mother's Name:	<input type="text"/>	<input type="text"/>
মাতার নাম:	<input type="text"/>	<input type="text"/>
Date of Birth:	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Marital Status:	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Other	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Others
Spouse Name:	<input type="text"/>	<input type="text"/>
স্বামী বা স্ত্রীর নাম:	<input type="text"/>	<input type="text"/>
Spouse Profession:	<input type="text"/>	<input type="text"/>
Spouse Work Address:	<input type="text"/>	<input type="text"/>
Spouse Contact Number:	<input type="text"/>	<input type="text"/>
Relationship with applicant:	<input type="text"/>	<input type="text"/>
Nationality:	Bangladeshi	Bangladeshi
Number of dependents:	<input type="text"/>	<input type="text"/>
Passport/ID Type & Number:	<input type="text"/>	<input type="text"/>
Highest Education Level:	<input type="checkbox"/> SSC <input type="checkbox"/> HSC <input type="checkbox"/> Graduate <input type="checkbox"/> Post Graduate <input type="checkbox"/> Others	<input type="checkbox"/> SSC <input type="checkbox"/> HSC <input type="checkbox"/> Graduate <input type="checkbox"/> Post Graduate <input type="checkbox"/> Others
TIN Number:	<input type="text"/>	<input type="text"/>
Residence Address:	<input type="text"/>	<input type="text"/>
আবাসস্থলের ঠিকানা:	<input type="text"/>	<input type="text"/>
Mailing Address:	<input type="text"/>	<input type="text"/>
চিঠি পাঠানোর ঠিকানা:	<input type="text"/>	<input type="text"/>

Particulars	First Applicant	Second Applicant
Present Address:	<input type="text"/>	<input type="text"/>
বর্তমান ঠিকানা:	<input type="text"/>	<input type="text"/>
Residence Status:	<input type="checkbox"/> Own <input type="checkbox"/> Rented <input type="checkbox"/> Family Owned <input type="checkbox"/> Company provided <input type="checkbox"/> Others	<input type="checkbox"/> Own <input type="checkbox"/> Rented <input type="checkbox"/> Family Owned <input type="checkbox"/> Company provided <input type="checkbox"/> Others
Years in current Residence:	<input type="checkbox"/> Less the 1 year <input type="checkbox"/> 1-3 years <input type="checkbox"/> 3-5 years <input type="checkbox"/> 5-10 years <input type="checkbox"/> >10 years	<input type="checkbox"/> Less the 1 year <input type="checkbox"/> 1-3 years <input type="checkbox"/> 3-5 years <input type="checkbox"/> 5-10 years <input type="checkbox"/> >10 years
Phone (Residence):	<input type="text"/>	<input type="text"/>
Phone (Mobile):	<input type="text"/>	<input type="text"/>
Email:	<input type="text"/>	<input type="text"/>

PROFESSIONAL INFORMATION (SALARIED PERSONS ONLY)

Particulars	First Applicant	Second Applicant
Name of Company:	<input type="text"/>	<input type="text"/>
Designation:	<input type="text"/>	<input type="text"/>
Office Address:	<input type="text"/>	<input type="text"/>
Yrs / Months in current job:	<input type="text"/>	<input type="text"/>
Previous employer:	<input type="text"/>	<input type="text"/>
Yrs. of exp. with prev emp:	<input type="text"/>	<input type="text"/>
Total yrs. of service exp.:	<input type="text"/>	<input type="text"/>
Office phone:	<input type="text"/>	<input type="text"/>

PROFESSIONAL INFORMATION (FOR SELF EMPLOYED PERSONS ONLY)

Particulars	First Applicant	Second Applicant
Profession:	<input type="text"/>	<input type="text"/>
Name of organization:	<input type="text"/>	<input type="text"/>
Office Address:	<input type="text"/>	<input type="text"/>
Office phone(s):	<input type="text"/>	<input type="text"/>
Primary source of income:	<input type="text"/>	<input type="text"/>
Other income sources (if any):	<input type="text"/>	<input type="text"/>

BUSINESS DETAILS (FOR BUSINESS PERSONS)

Particulars	First Applicant	Second Applicant
Name of organization:	<input type="text"/>	<input type="text"/>
Name of business:	<input type="text"/>	<input type="text"/>
Year in business:	<input type="text"/>	<input type="text"/>
Office premise status:	<input type="checkbox"/> Own <input type="checkbox"/> Rented	<input type="checkbox"/> Own <input type="checkbox"/> Rented
Office Address:	<input type="text"/>	<input type="text"/>
Office phone(s)	<input type="text"/>	<input type="text"/>
Type of ownership:	<input type="checkbox"/> Proprietorship <input type="checkbox"/> Partnership <input type="checkbox"/> Private Limited <input type="checkbox"/> Public Limited	<input type="checkbox"/> Proprietorship <input type="checkbox"/> Partnership <input type="checkbox"/> Private Limited <input type="checkbox"/> Public Limited
No. of employees:	<input type="text"/>	<input type="text"/>
Equity/Share:	<input type="text"/>	<input type="text"/>
Main Product:	<input type="text"/>	<input type="text"/>
Main client/buyer:	<input type="text"/>	<input type="text"/>

FOR LANDLORD / LANDLADY

Particulars	First Applicant	Second Applicant
Number of floors rented:	<input type="text"/>	<input type="text"/>
Nature of floors rented:	<input type="checkbox"/> Commercial <input type="checkbox"/> Residential	<input type="checkbox"/> Commercial <input type="checkbox"/> Residential
Rented area in Sft. (approx.):	<input type="text"/>	<input type="text"/>
Construction completion year:	<input type="text"/>	<input type="text"/>
Address of rented premises:	<input type="text"/>	<input type="text"/>

DEPOSIT DETAILS

Type of Deposit	Bank/FI Name	Branch	Maturity Date	Amount

BANK DETAILS

Bank Name	Branch	Account No.

CREDIT CARD DETAILS

Sl. No.	Card No.	Issued By	Limit	Outstanding
1				
2				
3				
4				

PERSONAL LAIBILITIES DETAILS

Bank	Branch	Loan Amount	Installment	Outstanding

BUSINESS LAIBILITIES DETAILS (FOR BUSINESS PERSON)

Bank	Branch	Loan Amount	Installment	Outstanding

VEHICLE DETAILS

Status: Brand New Reconditioned Used

Vehicle Name: Type of Vehicle:

Manufacturer: Manufacturing Year:

Country of Origin: Model: CC:

Chassis No: Engine No:

Purchase Price (excluding registration/insurance/CNG cost): BDT

Vendor/Dealer:

Vendor Address:

Contact Person (Vendor): Vendor Contact No. :

TERMS AND CONDITIONS

I/We agree that by signing the declaration below, I/We shall be bound by the following terms and conditions (in consideration of availing the Auto Loan as applied for) under the Auto Loan scheme of National Finance Limited ("NFL").

1. The Auto Loan shall be made available to the Borrower at an interest of % per annum and shall be a continuing facility until liquidation of the entire Loan along with interest and other applicable charges determined by NFL from time to time.
2. That the terms and conditions of this Auto Loan scheme shall be deemed to have taken effect from the day of 2..... (subject to the fulfillment of all pre- conditions under the scheme) and shall be in force and valid until and unless otherwise terminated by NFL.
3. That the Applicant/Borrower shall be solely responsible for taking all steps required for acquisition of the Vehicle, including but not limited to:
 - a) Contact the dealers of the Vehicle (s) locally;
 - b) Procure necessary documents with a view to materialize the Loan;
 - c) Obtain necessary certificate/permission/clearance from the relevant authorities to run the Vehicle(s) on the Road.
4. That upon approval by the Risk Assessment Team of NFL as to the eligibility, the Borrower shall in the course of and under due process provide NFL with the following security (s) / Security Documents within the stipulated timeline-
 - a) Demand Promissory Note
 - b) Letter of Continuation
 - c) Hire Purchase Agreement
 - d) Necessary numbers of postdated cheques representing respective amounts of the equal monthly installments (EMI)
 - e) 1 (one) undated cheque for the entire amount of Auto Loan including all interest and charges
 - f) Letter of Guarantee (from spouse/close relative)/Personal Guarantee
 - g) Letter of Authorisation in favor of NFL to take repossession of the Vehicle in the event of failure to pay any three installments (even if they are not consecutive) or breach of any other terms and conditions of this Application form
 - h) Undertaking by the Applicant/Borrower ensuring no questions will be raised by the Applicant/Borrower with respect to the sale and price of the Vehicle and/or any future claims whatsoever made by NFL.
 - i) Cheque for processing fee
 - j) Authorization for Encashment of Securities
 - k) Irrevocable Letter of Authority to date the undated cheques
5. That before disbursement of the Loan, the Applicant/Borrower shall provide NFL with the following documents in respect of full title of the Vehicle:
 - a) Original copy of the BRTA Registration Certificate, Tax Token and Fitness Certificate issued by BRTA evidencing the joint registration;
 - b) First party comprehensive insurance policy issued by NFL's approved agent;
 - c) Board Resolution (if it's a corporate borrower);
 - d) Payment receipts of all fees and charges payable prior to disbursement as per the facility letter;
 - e) All the security documents as mentioned above
6. That upon obtaining all the documents as set -forth in the preceding paragraph, NFL. shall issue a pay-order in favour of the Vendor/Car Dealer
7. That the Applicant/Borrower acknowledges and recognises the beneficial right and interest of NFL in the subject Vehicle. Such rights of NFL shall continue until the Applicant/Borrower repays the entire loan amount including the disbursed loan amount, interests, taxes, fees and other charges from time to time determined and extended by NFL.
8. That subject to the provision of these Terms and Conditions, the Borrower shall make an initial down payment of.....%, if the loan is taken in the capacity of a salaried employee, and%, if the Loan is taken in the capacity of a self-employed professional, businessman or home-owner.
9. That at early full or partial settlement of the outstanding loan is allowed provided initial 6 (six) EMIs are regularly paid -off by the Applicant/Borrower and at an additional charge at the rate of 2% of the remaining Loan amount.
10. That the absolute ownership of the Vehicle shall remain with NFL during the entire Loan period.
11. That the Auto Loan will be available for only unregistered and used vehicles. As such, NFL's Auto Loan may be used to purchase new, reconditioned and used vehicles which have been manufactured within preceding 72 months in case of a brand new vehicle and 60 months in case of a reconditioned and used vehicle.
12. That, the Applicant/Borrower shall until full adjustment of the Loan availed from NFL keep the Vehicle in good working condition (fair and reasonable wear and tear excepted) and shall be bound to replace suitable articles of similar kinds at own cost and equal value all such parts and accessories there of which have broken or shall become broken, lost or worn-out and shall not alter, take away or remove any parts of the said Vehicle without written consent of NFL.

13. The Applicant/Borrower shall bear full liability for any damage, theft, hijacking, destruction impounding of or any impairment whatsoever whether physically or otherwise and howsoever caused whether by the Applicant/Borrower as bailee, law enforcement agency, Act of God or any authorized or unauthorized third party or parties. The Applicant/Borrower shall also be liable for paying fines, penalties imposed by any competent authority or Government body due to violation of any law, rule, regulation of use of the Vehicle and that NFL shall not bear no liability and responsibility in this regard whatsoever.
14. That NFL, its agents and nominees shall be entitled during office hour and after giving proper notice to enter into any property of the Applicant/Borrower for inspection and seizure of the Vehicle.
15. The Applicant/Borrower shall exercise due and reasonable care as a bonafide custodian while using the Vehicle and will cause the Vehicle to be used with due care and vigilance complying with all laws, regulations, ordinances and instruction of Government authorities. The Borrower will also ensure that all insurance premiums, road taxes, fines, payments for licenses and all other charges made in respect of the Vehicle are paid on due time.
16. NFL may terminate this Agreement (I) if in the opinion of NFL there has been any material adverse change in the financial condition of the Applicant/Borrower or (ii) if the Applicant/Borrower fails to make payment of any single installment and other charges thereunder or (iii) if the Applicant/Borrower is in breach of any of these Terms and Conditions.
17. The Applicant/Borrower shall indemnify NFL in full against all claims, civil or criminal proceedings, losses, wages, costs and expenses arising out of or in consequence of any accident, theft, crime, death etc. relating to the Vehicle. The Applicant/Borrower shall keep the Vehicle insured comprehensively against loss or damage by fire, and all other usual risks to the extent of its purchase price. Any sum of compensation received under any such insurance shall be applied towards the payment of the outstanding loan.
18. The Applicant/Borrower shall not modify the features, performances and specifications of the Vehicle without prior written consent of National Finance Ltd. Any costs towards modifications made to the Vehicle will be at the Applicant/Borrowers own risk, responsibility and expenses.
19. The Applicant/Borrower shall not assign, transfer, pledge, hypothecate or otherwise dispose of the Vehicle or any part thereof or lend the Vehicle to a third party.
20. NFL shall be entitled to terminate and recall the Loan facility and ask the Applicant/Borrower to deposit total outstanding due to the Borrower or file suit or any sort of legal proceeding against the Applicant/Borrower if any of the following events occurs:
 - a) Any of the Applicant/Borrower's postdated cheques is dishonoured once or repetitively and not remedied within the time specified by NFL;
 - b) The Applicant/Borrower fails to observe or perform any of its other obligations and undertakings under this Auto Loan scheme;
 - c) The Applicant/Borrower transfers or disposes of or attempts to transfer or dispose of the Vehicle or any part thereof;
 - d) The Vehicle or any part thereof is totally destroyed or damaged;
 - e) The Applicant/Borrower changes the substantial physical nature of the Vehicle;
21. That the Applicant/Borrower shall be charged 24% P.a. (2% p.m.) on the arrear installment amount or BDT 1000 only for every overdue installment (whichever is higher) and to be paid at the time of paying the overdue installment.
22. That NFL shall be entitled to repossess the Vehicle(s), as per the letter of authorization mentioned hereinabove, and for this purpose enter into any premises of the Vehicle(s) without any prior notice with the assistance of NFL Repossession Team and the Applicant/Borrower shall be liable for all expenses incurred for removal of the Vehicle(s).
23. That in the event of failure to pay installments and in the event of NFL's decision to repossess, the Applicant/Borrower shall have no rights to raise any objections whatsoever in any action to be taken by NFL.
24. That the Applicant/Borrower irrevocably authorizes NFL to encash any or all of the securities duly discharged and kept with NFL as security at its absolute discretion in the event the Loan account become irregular and shall apply the proceeds towards adjustment of the outstanding loan liabilities along with all legal fees.
25. That in the event of normal death of the Applicant/Borrower, NFL shall be entitled to encash the securities and adjust the dues first before any refund is made to the heirs/ nominees and/or in the event no balance lies or no fund shall be raised from the deceased's account, the Loan shall be recovered from the Borrower's estate and properties.
26. NFL reserves the right to amend and revise these terms and conditions hereof at any time provided notice has been given to the Applicant/Borrower.
27. If the declaration is signed by more than one person as Applicant/Borrower, then the liability of each person there-under, and these terms and conditions shall be joint and several.
28. These terms and conditions shall be governed and interpreted in accordance with the laws of Bangladesh and the parties hereby irrevocably submit to the non-exclusive jurisdiction of the Courts of Bangladesh.

DECLARATION

I/We have applied for the auto loan and have read and fully understood the above terms and conditions and I/We declare that I/We shall be responsible to abide by the above terms & conditions and I/We hereby warrant that all the information and supporting documentation furnished by me/us in this application are true and accurate and not suppressing any material fact. I/We acknowledge that the Loan applied for will be made available at the absolute discretion of National Finance Ltd.

First Applicant's Signature	<input style="width: 95%; height: 25px;" type="text"/>
Second Applicant's Signature	<input style="width: 95%; height: 25px;" type="text"/>
Witnessed by:	Date <input style="width: 100%; height: 20px;" type="text"/>
Name of Witness:	<input style="width: 100%; height: 20px;" type="text"/>
Address:	<input style="width: 100%; height: 20px;" type="text"/>
City/Town/Area:	Post Code <input style="width: 100%; height: 20px;" type="text"/>
Thana:	District <input style="width: 100%; height: 20px;" type="text"/>
	Phone <input style="width: 100%; height: 20px;" type="text"/>
	Signature of Witness <input style="width: 100%; height: 20px;" type="text"/>

NET WORTH STATEMENT

FIRST APPLICANT'S NAME:

SECOND APPLICANT'S NAME:

NET WORTH STATEMENT AS ON:

ASSETS:

CASH

	FIRST APPLICANT	SECOND APPLICANT
a. In Hand	Tk. <input style="width: 100%; height: 20px; border: 1px solid black;" type="text"/>	Tk. <input style="width: 100%; height: 20px; border: 1px solid black;" type="text"/>
b. With Bank (Savings/Current/FDR/Other)	Tk. <input style="width: 100%; height: 20px; border: 1px solid black;" type="text"/>	Tk. <input style="width: 100%; height: 20px; border: 1px solid black;" type="text"/>
c. With Other institution (Savings/Current/FDR/Other)	Tk. <input style="width: 100%; height: 20px; border: 1px solid black;" type="text"/>	Tk. <input style="width: 100%; height: 20px; border: 1px solid black;" type="text"/>

INVESTMENT:

Government Security (BSP/PSP/Others)	Tk. <input style="width: 100%; height: 20px; border: 1px solid black;" type="text"/>	Tk. <input style="width: 100%; height: 20px; border: 1px solid black;" type="text"/>
Share in Public Ltd. Co.	Tk. <input style="width: 100%; height: 20px; border: 1px solid black;" type="text"/>	Tk. <input style="width: 100%; height: 20px; border: 1px solid black;" type="text"/>
Debenture, Bonds, Life Insurance etc.	Tk. <input style="width: 100%; height: 20px; border: 1px solid black;" type="text"/>	Tk. <input style="width: 100%; height: 20px; border: 1px solid black;" type="text"/>

SHARE OF NET WORTH IN:

a. Other Proprietorship	Tk. <input style="width: 100%; height: 20px; border: 1px solid black;" type="text"/>	Tk. <input style="width: 100%; height: 20px; border: 1px solid black;" type="text"/>
b. Partnership(s)	Tk. <input style="width: 100%; height: 20px; border: 1px solid black;" type="text"/>	Tk. <input style="width: 100%; height: 20px; border: 1px solid black;" type="text"/>
c. Private Limited Company (s)	Tk. <input style="width: 100%; height: 20px; border: 1px solid black;" type="text"/>	Tk. <input style="width: 100%; height: 20px; border: 1px solid black;" type="text"/>
Debtors	Tk. <input style="width: 100%; height: 20px; border: 1px solid black;" type="text"/>	Tk. <input style="width: 100%; height: 20px; border: 1px solid black;" type="text"/>

REAL ESTATE:

Real Estate (Encumbered) (As per Schedule A)	Tk. <input style="width: 100%; height: 20px; border: 1px solid black;" type="text"/>	Tk. <input style="width: 100%; height: 20px; border: 1px solid black;" type="text"/>
Real Estate (Unencumbered) (As per Schedule B)	Tk. <input style="width: 100%; height: 20px; border: 1px solid black;" type="text"/>	Tk. <input style="width: 100%; height: 20px; border: 1px solid black;" type="text"/>
Others (Details Attached)	Tk. <input style="width: 100%; height: 20px; border: 1px solid black;" type="text"/>	Tk. <input style="width: 100%; height: 20px; border: 1px solid black;" type="text"/>
TOTAL ASSETS	Tk. <input style="width: 100%; height: 20px; border: 1px solid black;" type="text"/>	Tk. <input style="width: 100%; height: 20px; border: 1px solid black;" type="text"/>

LIABILITIES:

Payable to Bank/FI (Present Outstanding as on Schedule C)	Tk. <input style="width: 100%; height: 20px; border: 1px solid black;" type="text"/>	Tk. <input style="width: 100%; height: 20px; border: 1px solid black;" type="text"/>
Other Creditors	Tk. <input style="width: 100%; height: 20px; border: 1px solid black;" type="text"/>	Tk. <input style="width: 100%; height: 20px; border: 1px solid black;" type="text"/>
Unpaid Taxes	Tk. <input style="width: 100%; height: 20px; border: 1px solid black;" type="text"/>	Tk. <input style="width: 100%; height: 20px; border: 1px solid black;" type="text"/>
Other Liabilities (Details Attached)	Tk. <input style="width: 100%; height: 20px; border: 1px solid black;" type="text"/>	Tk. <input style="width: 100%; height: 20px; border: 1px solid black;" type="text"/>

TOTAL LIABILITIES

Net Worth (Total Assets – Total Liabilities)	Tk. <input style="width: 100%; height: 20px; border: 1px solid black;" type="text"/>	Tk. <input style="width: 100%; height: 20px; border: 1px solid black;" type="text"/>
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(SCHEDULE A)

REAL ESTATE (ENCUMBERED)
Description & Schedule of Property & Type of Construction
Mortgage Amount
Market Value Land
Market Value Building

FIRST APPLICANT

SECOND APPLICANT

(SCHEDULE B)

REAL ESTATE (UNENCUMBERED)
Description & Schedule of Property & Type of Construction
Mortgage Amount
Market Value Land
Market Value Building

FIRST APPLICANT

SECOND APPLICANT

(SCHEDULE C)

PAYABLE TO BANK/FI
Name & Address of Bank/FI
Date of Availing the Loan
Limit With Validity
Present Outstanding

FIRST APPLICANT

SECOND APPLICANT

First Applicant's Signature

Date

d	d	m	m	y	y	y	y
---	---	---	---	---	---	---	---

Second Applicant's Signature

Date

d	d	m	m	y	y	y	y
---	---	---	---	---	---	---	---

GUARANTOR'S NAME:

NET WORTH STATEMENT AS ON:

PERSONAL NET WORTH STATEMENT **AS ON:**

LIABILITIES	Tk.	ASSETS	Tk.
Payable to Bank/FI <input type="text"/>	<input type="text"/>	Cash in Hand & Bank/FI	<input type="text"/>
(Present Outstanding as on Schedule C)		Investment:	
Other Creditors <input type="text"/>	<input type="text"/>	Sanchay Patra and others	<input type="text"/>
Unpaid Taxes <input type="text"/>	<input type="text"/>	(Shares/Investments in other Companies as Proprietor, partner, Director etc.)	<input type="text"/>
Other Liabilities: <input type="text"/>	<input type="text"/>	Real Estate:	
<input type="text"/>	<input type="text"/>	Real Estate (Encumbered) (As per Schedule A)	<input type="text"/>
<input type="text"/>	<input type="text"/>	Real Estate (Unencumbered) (As per Schedule B)	<input type="text"/>
<input type="text"/>	<input type="text"/>	Others:	
<input type="text"/>	<input type="text"/>	Car	<input type="text"/>
<input type="text"/>	<input type="text"/>	Household Appliances	<input type="text"/>
<input type="text"/>	<input type="text"/>	Jewelry etc.	<input type="text"/>
Total Liability <input type="text"/>	<input type="text"/>	Total Asset	<input type="text"/>

Net Worth (Total Assets-Total Liabilities): Tk.

REAL ESTATE (ENCUMBERED) **(SCHEDULE A)**

Description & Schedule of Property & Type of Construction	Mortgage Amount	Market Value		
		Land	Building	Total

REAL ESTATE (UNENCUMBERED) **(SCHEDULE B)**

Description & Schedule of Property & Type of Construction	Market Value		
	Land	Building	Total

PAYABLE TO BANK/FINANCIAL INSTITUTION **(SCHEDULE C)**

Name & Address of the Bank/Institution	Date of Availing the loan	Limit with validity	Present Outstanding	Security with Value

First Applicant's Signature

Date

LETTER OF GUARANTEE



To
National Finance Ltd.
Confidence Center (Level-8)
Kha-09, Pragati Sharani,
Shahjadpur, Gulshan, Dhaka-1212

Dear Sir/Madam,

IN CONSIDERATION of your having, agreed to extend Auto Loan facility to (hereinafter referred to as the "Borrower"). I/We hereby jointly and severally guarantee in person to repay within days from demand of all sums due and payable to you by the Borrower in respect of said loan facility provided, however, that the amount due and payable by and recoverable from me/us under this guarantee shall not at any time exceed the sum of BDT. (Taka) only in addition to costs, service charges, expenses and interests (if any) in terms of the Auto Loan facility extended to the Borrower.

I/we jointly and severally further agree and undertake irrevocably as follows:

1. My/ our liability under this guarantee shall be co-extensive with that of principal debtor, i.e. Borrower, and you may at your option hold me/us primarily responsible for the liabilities of the Borrower.
2. This guarantee shall continue to remain binding on me/us until receipt by you of written notice of discontinuance thereof and notwithstanding such notice I/ We shall continue to remain liable to you for all sums due and owing to you by the Borrower whether certain or contingent up to the time of receipt by you of such notice and also for any credits established for the Borrower and /or instruments drawn on you or accepted by you, for the benefit of the Borrower and purporting to be on a date on or before the date of receipt of such notice, even through actually paid or honored after that date.
3. This guarantee shall not be discharge or prejudiced by any partial payment or settlement of account or existence of a credit balance of the Borrower at any time or by discharge of Borrower by operation of law or for any other reason.
4. The insolvency, liquidation or winding up of the Borrower shall not affect my/ our liability and I/We will continue to reliable to you until all moneys due from the Borrower have been paid in the terms of the guarantee
5. If the Borrower is at any time declared bankrupt/insolvent or a winding up order is made against the Borrower, you may prove in bankruptcy, insolvency or winding up proceedings and take steps for recovery of the entire amount of money due from Borrower and I/we shall continue to be liable for the full amount guaranteed hereunder notwithstanding the pendency of steps/ actions taken for recovery of the amount due from the Borrower as mentioned above.
6. In the case of Borrower or ourselves being a firm, any change in the Borrower's or our Constitution shall not affect liability hereunder and our liability shall be the joint and several liability of the partners of the firm.
7. In the event of my/our death, bankruptcy, liquidation, winding up or insolvency this guarantee shall not terminate or lapse and it shall continue to be binding and operative against my/ our heirs, administrators, successors in-interest and assigns until all moneys due to you from the Borrower have been paid in terms of this guarantee.
8. Until all monies and liabilities due from or incurred by the Borrower to you shall have been paid or discharged I/ we shall not either by paying of any sum recoverable hereunder or by any other means or ground, claim any set-off of counter claim against the Borrower in respect of any liability or claim or prove in competition with you in respect of any payment by me/ any of us hereunder or be entitled have the benefit of any set-off counter claim or prove against or dividend composition or payment by the Borrower of his estate or the benefit or any other security which you may now or hereafter hold for any money or liabilities due or incurred by Borrower to you or to have any share therein.
9. Nothing done or omitted to be done by you in pursuance of any authority or provision contained in this guarantee shall affect or discharge my/ our liability hereunder to you.
10. This guarantee shall be governed by the prevailing laws of Bangladesh. Any dispute between the parties shall be submitted to a Court of competent jurisdiction

Date

Guarantor's Signature



National Finance Ltd

.....শাখা

গ্রাহক পরিচিতি সম্পর্কিত ফরম (KYC Profile Form) :

১. হিসাবের নাম :

২. হিসাবের ধরন ও নম্বর :

৩. ইউনিক গ্রাহক আইডি কোড :

৪. হিসাবধারীর নাম :

৫. হিসাব খোলার কর্মকর্তার নাম :

৬. জন্ম নিবন্ধন নম্বরফটোকপি গৃহীত কিনা? হ্যাঁ / না (প্রযোজ্য ক্ষেত্রে)
৭. পাসপোর্ট নম্বরফটোকপি গৃহীত কিনা? হ্যাঁ / না (প্রযোজ্য ক্ষেত্রে)
৮. জাতীয় পরিচয়পত্র নম্বরফটোকপি গৃহীত কিনা? হ্যাঁ / না (প্রযোজ্য ক্ষেত্রে)
৯. টি আই এনফটোকপি গৃহীত কিনা? হ্যাঁ / না (প্রযোজ্য ক্ষেত্রে)
১০. ভ্যাট রেজিঃ নম্বরফটোকপি গৃহীত কিনা? হ্যাঁ / না (প্রযোজ্য ক্ষেত্রে)
১১. ড্রাইভিং লাইসেন্স নম্বরফটোকপি গৃহীত কিনা? হ্যাঁ / না (প্রযোজ্য ক্ষেত্রে)
১২. হিসাবের প্রকৃত সুবিধাভোগী (Beneficial Owner) সম্পর্কিত তথ্যাদি (কোম্পানীর ক্ষেত্রে ২০% বা এর অধিক একক শেয়ার হোল্ডার এর বিস্তারিত তথ্যাদি সংগ্রহপূর্বক কেওয়াইসি সম্পাদন করতে হবে। এছাড়াও কোম্পানীর নিয়ন্ত্রণকারী শেয়ার হোল্ডার এর বিস্তারিত তথ্যাদি সংগ্রহপূর্বক কেওয়াইসি সম্পাদন করতে হবে। ব্যক্তিক হিসাবের ক্ষেত্রেও প্রকৃত সুবিধাভোগী চিহ্নিতকরতঃ কেওয়াইসি সম্পাদন করতে হবে।
-
১৩. প্রদেয় অর্থের উৎস কি? তহবিলের উৎস কিভাবে নিশ্চিত করা হয়েছে? (প্রযোজ্য ক্ষেত্রে)
-
১৪. গ্রাহকের পেশার সাথে প্রদেয় অর্থের উৎস সামঞ্জস্যপূর্ণ কি না?

গ্রাহকের পেশার বিস্তারিত বর্ণনাপূর্বক সামঞ্জস্যতা নিশ্চিত করুন :

১৫. রিফ গ্রেডিং উচ্চ মধ্যম নিম্ন

মন্তব্য

(মন্তব্য অংশে Subjective বিবেচনায় গ্রাহকের ঝুঁকি সম্পর্কে আবশ্যিকভাবে মন্তব্য করতে হবে। গ্রাহকের ঝুঁকি নিরূপনের ক্ষেত্রে গ্রাহকের পেশার বিস্তারিত ধারণা বিশ্লেষণকরতঃ ব্যবসায়ের ক্ষেত্রে ব্যবসায়ের প্রকৃতি, অর্থের মাত্রা, ব্যবসায়ের এলাকা, ব্যবসায়ের আকার, হিসাবের প্রকৃত সুবিধাভোগী ইত্যাদিসহ অন্যান্য বিশেষ দিক বিবেচনায় নিয়ে গ্রাহককে উচ্চ বা নিম্ন ঝুঁকি সম্পন্ন হিসেবে শ্রেণীকরণ করতে হবে। চাকুরির ক্ষেত্রেও অনুরূপভাবে বিস্তারিত ধারণা লাভ করতঃ বিশেষ করে চাকুরির প্রকৃতি ও দায় দায়িত্বের নিরিখে ঝুঁকি নিরূপন করতে হবে। গ্রাহক উচ্চ ঝুঁকিপূর্ণ হলে নিয়মিত তদারকি করতে হবে)

.....
হিসাব খোলার কর্মকর্তা/রিলেশনশীপ ম্যানেজারের নাম,
স্বাক্ষর (সীলসহ) ও তারিখ :

.....
অনুমোদনকারী কর্মকর্তার নাম, স্বাক্ষর (সীলসহ)
ও তারিখ :

১৬. হিসাব ও গ্রাহক সংক্রান্ত তথ্যাদি সর্বশেষ পর্যালোচনা / হালনাগাদ করার তারিখ :

.....
পর্যালোচনা এবং হালনাগাদকারী কর্মকর্তার
নাম (সীলসহ) স্বাক্ষর ও তারিখ :

FOR OFFICE USE ONLY

Forwarded by

Designation

Source/Branch

RM Code

Signature

Special interest rate (if any):

Special service charge (if any) :
Level Deviation (if any):

* any level deviation must be justified by a file note

Comments by Relationship Manager/Sales Manager/Branch Manager

Signature

Recommended by Unit Head/Head of Retail Business

Signature

Type of Financing:

Number of Installments:

Periodicity of Payment:

Amount of Loan applied for:

Sector type: Private/Public

Sector Code (6-digit):

CIB Subject Code:

FI Subject Code: (Customer ID):

(If Borrower is other than New)

Date:

Ref No:

Branch Name:

UNDERTAKING

(Attachment-Ka)

To
The Manager
 National Finance Ltd.
 Confidence Center (Level-8), Kha-09,
 Pragati Sharani, Shahjampur, Gulshan, Dhaka-1212

Subject: Submission of ownership information of borrowing Individual/Institution

Dear Sir

I proprietor/partner/shareholder/member of Trustee Board/Director/Managing Director/Chairman of am applying for sanctioning/renewal/rescheduling of a loan my own name/aforementioned company's name.

Father's name:

Mother's name:

Husband's name (if applicable):

Permanent address:

Present/Business add:

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: Telephone No

are given for your kind consideration. The list of companies under the ownership of mine along with bank liability status is given in the following table:

Sl No	Name of Company/ Individual	Main Address	Additional Address	Whether the company or individual is availing any loan or not		
				Yes		No
				Name of Bank/Fl	Name of the Branch	

Apart from stated above. If any liability in 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/rescheduling of the loan applied for and I will be punishable by law for proving this false or fabricated information.

Seal and Signature of the bank officer who certified the borrower

Customer Signature

Name:

Name of the Borrowing organization

*If necessary, extra paper could be used for list of companies Exception/Special Recommendation (if any)

Type of Financing:

CIB Subject Code:

Number of Installments:

FI Subject Code: (Customer ID):

Periodicity of Payment:

(If Borrower is other than New)

Amount of Loan applied for:

Date:

Sector type: Private/Public

Ref No:

Sector Code (6-digit):

Branch Name:

UNDERTAKING (Attachment-Ka)

To
The Manager
National Finance Ltd.
Confidence Center (Level-8), Kha-09,
Pragati Sharani, Shahjampur, Gulshan, Dhaka-1212

Subject: Submission of ownership information of borrowing Individual/Institution

Dear Sir

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Father's name:

Mother's name:

Husband's name (if applicable):

Permanent address:

Present/Business add:

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: Telephone No

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Seal and Signature of the bank officer who certified the borrower

Customer Signature
Name:
Name of the Borrowing organization

*If necessary, extra paper could be used for list of companies Exception/Special Recommendation (if any)

LETTER OF INTRODUCTION

Date

This is to certify that Mr/Ms./Mrs. has been working in (Company) since

He/She is a permanent employee of the Company. As per our service rules/terms of employment, his/her date of retirement is He/She is working in our division/department as His/Her salary structure is as follows:

Gross Salary:

BDT

Less : (Deductions)
Tax : BDT .
Provident Fund : BDT .
Loan Installment(s) : BDT .
Other Deductions (Please Specify) : BDT .

Total Deductibles : BDT .

Take-home Salary:

BDT

Signature

Company Seal

Name:

Designation:

HIRE-PURCHASE AGREEMENT



This Hire Purchase Agreement is made and executed on this the _____ day of _____, 20_____

BETWEEN

National Finance Limited ("NFL"), a non-banking financial institution having a license from Bangladesh Bank under section 4 (1) of the Financial Institution Act 1993 and incorporated in Bangladesh under the Companies Act 1994 and carrying out its financial service business from its registered office address at _____, Dhaka, hereinafter referred to as the "**Owner**" (which expression shall unless repugnant to the context, mean and include its successors-in-interest, representatives and assignee) of the One Part

AND

hereinafter referred to as the "**Hirer**" (which expression shall unless repugnant to the context, mean and include his/her heirs, successors-in-interest, representatives and assignee) of the Other Part

AND WHEREAS the Hirer has paid the initial down payment to the Car Dealer towards partial payment of the price of the Car and the Hirer being unable to pay the remaining price of the Car has approached the Owner to buy and pay the remaining price of the Car to the Car Dealer and on commitment of the Owner for payment the Car Dealer has processed to register the Car in the name of the Owner with the relevant registration authority in Bangladesh.

AND WHEREAS the Hirer has approached by an application the Owner to let the Car on hire and the Owner has agreed to let the Car on hire-purchase basis to the Hirer.

AND WHEREAS the Hirer has completed and signed all required documents including the Loan Application Form and Loan Sanction Letter of the Owner which are to be regarded as an Integral part of this Agreement

NOW, THEREFORE IT IS AGREED AS FOLLOWS:

1. That the Owner will let and the Hirer will take the Car on HIRE-PURCHASE basis under the terms and conditions stipulated hereinafter and in the Loan Sanction Letter of NFL.
2. That the hire-purchase price of the Car is the sanctioned amount, but the value of the Car comprises of invoice value of the Car, insurance and registration costs and the hire-purchase charges. The initial payment/margin, insurance and registration cost and the hire-purchase charges paid by the Hirer should be treated as the property of the Owner.
3. The Hirer, upon execution of this Agreement, shall pay to the Owner the hire-purchase price inclusive of all interests, charges and fees thereon punctually by way of monthly post-dated cheques, or as otherwise agreed between the Owner and the Hirer based on the Loan Sanction Letter and other documentation of NHL.
4. That during the continuation of this Agreement, the Hirer agrees-
 - a) to register the Car in the name of the Owner with the relevant registration authority.
 - b) to keep the Car in good and serviceable order and repair and replace all damaged or broken parts with genuine parts at its own expense and not to make any alteration or addition without previously obtaining the written permission from the Owner.
 - c) to permit the Owner or its agent to inspect and examine the conditions of the Car at all reasonable times.
 - d) to keep the Owner notified of his address and the address of the premises/garage where the Car is kept and any change of the same as soon as made, probably within 3 days of such change.
 - e) to pay taxes, fees and all other dues in respect of the car on behalf of the Owner and produce receipts thereof to the Owner and also obtain all necessary permits and licenses for the lawful use of the Car.

- f) to insure the Car in the name of the Owner and keep it comprehensively insured and free from any restriction during the continuance of this Agreement. If the Hirer during the tenure of this Hire-Purchase Agreement fails to maintain the insurance coverage as required by the Owner, the Owner shall have the right, without being obliged to do so, to have the Car insured with any insurance company of its choice at the expense of the Hirer. The Hirer shall promptly reimburse the Owner for any premium payments made by the owner, along with interest at the specified rate.
 - g) to pay Advanced Income Tax (AIT), Fitness and Insurance Premium to the respective authority every year. The Hirer will also provide with photocopies of all renewed documents to the Owner every year as soon as payment is made. The Hirer will complete comprehensive insurance on the Car to cover the possible risk of accident, theft; robbery etc. through the Owner enlisted insurance companies for the 1st year before the disbursement. In subsequent years, the Hirer must renew the insurance in due time and provide photocopy of renewed insurance certificate and money receipt to the Owner as soon as those are obtained by the Hirer.
 - h) not to sell, pledge, hypothecate, hire, encumber in any manner, or part with possession or any interest in the Car or change its notified place of garage without written consent from the Owner or create any lien thereon for any reason whatsoever and also not to use the Car for any purpose other the purpose for which the Car is hired.
 - i) to compensate the Owner against any loss by reason of damage to or destruction or loss of the Car from any cause whatsoever or by reason of claims by third parties in respect of the same.
 - j) to pay on demand all expenses incurred by the Owner in collecting or attempting to collect moneys due to the Hirer, in or obtaining repossession or in attempting to obtain repossession of the Car; and for the purpose of such repossession, leave and license is hereby given to the Owner, its agreement or any other persons employed by it to enter any buildings, premises or place where the Car may be or may be supposed to be and take possession of the same from the Hirer or any other person using or possessing the same without being liable to any suit or other proceedings by the Hirer or any person claiming under him.
 - k) that the Hirer has examined (or has caused to be examined) the Car and satisfied himself as to its condition and running, and no warranty is implied on the part of the Owner as to the quality or state of the Car or as to its fitness for any purpose whatsoever.
 - l) that the grant of any time or other indulgence to the Hirer or the acceptance of any payment after the due dates shall not operate to affect or prejudice the Owner's rights against the Hirer under this Agreement.
5. That in case the Car is lost, stolen, destroyed or damaged, the Hirer shall:
- i. Immediately notify the Owner and the insurance company and lodge a claim with insurance company with a copy to the Owner.
 - ii. Not compromise any claim without the written consent of the Owner.
6. That in respect of application of insurance money-
- (a) If the damage caused to the Car is repairable, all insurance monies received shall be applied to make good the said damage. Alternatively, if in the option of the insurers, the damage caused to the Car in the event of an accident is incapable of economic repair, or when the Car has been lost, stolen or destroyed, any insurance money payable shall be applied:
 - (i) Firstly, for payment to the Owner of the un-paid balance of its hire-purchase price with interest and all other sums payable to the Owner.
 - (ii) Secondly in paying any surplus to the Hirer
 - (b) In the event of a shortfall in payment to the Owner as stated in clause 6(a)(i) above it shall be made good by the Hirer.
 - (c) After the Owner has been fully paid its dues under this Agreement, the title to the Car shall thereupon vest in the Hirer. Subject as aforesaid, the loss, theft, destruction or damage of the Car shall in no case discharge this Agreement or affect in any way the Hirer's liability for payment of installment hereunder.
7. That if the Hirer shall make default in payment of any monthly installment payable hereunder for 5 days after the same have become due or shall fail to observe or perform any of the terms and conditions of this Agreement, the Owner may without prejudice to its claim for arrears of hire or damages (if any) for breach of this Agreement forthwith terminate this Agreement without notice and retake physical possession of the said Car himself or through its agents or servants and the Hirer shall not object to the retaking of possession of the said Car by the Owner or his agents or servants and/or by written notice to the Hirer determine this Agreement and the hiring hereby constituted. On such termination, the Hirer shall immediately return the said Car to the Owner at its place of address or at the address designated by the Owner for the time being and the Hirer shall pay the Owner a sum of [BDT 2,00,000.00 (Taka two lacs) only] every month until the said Car is returned to the Owner.

8. That the Hirer will be able to terminate this Agreement only by returning the Car, to the Owner at its place of address or at the address designated by the Owner for the time being (in the same order and condition in which it was delivered to the Hirer, fair wear and tear excepted) free of all expenses to the Owner, but this shall be without prejudice to any claims the Owner may have against the Hirer in respect of this Agreement.
9. That upon termination of this Agreement, by either the Owner or the Hirer, the Owner may take possession of the Car, either by itself or through its agents with or without the help of Police/BRTA without notice to the Hirer and the Hirer shall upon such termination forthwith return to the Owner the Car, a registration books and certificates, insurance policies and licenses relating to the Car and BRTA may change or alter or transfer the ownership of registration of the Car into the sole name of a person recommended by it without the consent of the Hirer. The Hirer shall pay to the Owner the hire purchase price of the Car less the aggregate of:
 - i. The sums previously paid under this Agreement.
 - ii. net proceeds of sale of the Car if repossessed and sold, and
 - iii. The discount for the acceleration of payment computed according to the Owner's normal accounting practices. "Net proceeds of sale" shall be arrived at after deducting the cost and expense of repossession, storage, insurance and sale of Car in addition to any legal expenses incurred upon such repossession. If the net proceeds of sale of the Car and the amount paid by the Hirer pursuant to this Agreement exceed the aggregate amount of the hire-purchase price with other charges payable under this Agreement, the excess shall be paid to the Hirer.
10. That only after all the sums payable under this Agreement have been fully paid/recovered, this Agreement shall determine and the Hirer shall become the absolute owner of the Car. Until such time, the Car shall remain the property of the Owner. After determination of this Agreement the Hirer shall bear all consequences including damages to the Car or the Third Party claims to the Owner for its name with BRTA because of non-transfer of the name of the Hirer with BRTA probably within 30 days from the date of determination of this Agreement
11. That in the event that the Hirer pays the entire sums outstanding under this Agreement before the due date the Hirer shall be entitled to rebate equivalent to the portion of the financial charge for the un-expired period at the date of such payment. Such rebate shall be calculated as per the normal accounting practice of the Owner.
12. That the Owner shall not incur any liability towards the Hirer nor shall the Hirer be entitled to rescind this Agreement if the Car delivered by the Car dealer to the Hirer does not correspond with the description as contained in this Agreement.
13. That no liability shall attach to the Owner (either in contract or tort) for loss, injury or damage sustained by reason of any defect in the Car of whatsoever nature whether latent or apparent.
14. That no Car dealer by whom the Car was supplied or any person in the employment of any such Car dealer shall be deemed to be the agent for or acting on behalf of the Owner for any purpose and no liability shall be attached to the Owner for any condition, warranties or representations made by such Car dealer or any person in the employment of such Car dealer.
15. The Car shall include all additions, accessories and replacement thereof whether made before or after the date of this Agreement.
16. That by the Owner granting to the Hirer any time, relaxation or forbearance in enforcing its rights under this Agreement shall not affect the Owner's rights as contained herein this Agreement.
17. That any normal notice to the Hirer or the guarantor or both shall be deemed to be validly served on them if it is sent to them personally, by courier service, e-mail. But if service of notice is meant for filing suit/case the notice shall be sent to them by the registered post with acknowledgement due to their address mentioned in the agreement or their last known address
18. That the Owner but not the Hirer shall be entitled to assign the benefits of this Agreement or any right or rights of the Owner hereunder.
19. That the Hirer having issued post-dated cheques for the installments confirms that adequate balance will be maintained in his account for the honoring of cheques on their due presentation. The Hirer also confirms that it is aware that criminal action may be initiated against him if the cheques are dishonored.

20. That the Hirer authorizes the Owner that the Owner may at any time or times hereinafter without notice to the Hirer set off, transfer or apply all or any sum of the money from time to time standing in the credit of any of his account(s) with the Owner in or towards discharge and satisfaction of Car Finance Account arising out of this Agreement at any time or times hereinafter if this account becomes due or Owing to the Owner.
21. That it is expressly agreed between the Hirer and the Owner that all the Terms and Conditions set out and specified in the Application Form of this Auto Loan shall be and remain binding upon the parties as an integral part of this Agreement.
22. This Agreement shall be subject to the non-exclusive jurisdiction of the Bangladesh Courts of Law. All legal or other expenses including Lawyers' fees incurred for the enforcement of the Owner's rights under this Agreement will be incurred by the Hirer.

IN WITNESS WHEREOF, the parties have hereunto set and subscribed their hands on the date and year above mentioned.

National Finance Limited
the **Owner**
Witness-1:

[.....]
the **Hirer**
Witness-2:

LETTER OF CONTINUATION



Date

d	d	m	m	y	y	y	y
---	---	---	---	---	---	---	---

To
Managing Director
National Finance Ltd.
Confidence Center (Level-8), Kha-09,
Pragati Sharani, Shahjadpur, Gulshan, Dhaka-1212

I/We, the undersigned beg to enclose a Demand Promissory Note dated

--

For TK.

--	--	--	--	--	--	--	--	--	--

 (Taka

--

) only

(the "Loan"), signed by me/us and endorsed over to pay by me/us and which is given to you as security for the repayment of the Loan and the said Demand Promissory Note is to be a security to you for the repayment of the ultimate balance or sum remaining unpaid on the Loan and I/we shall remain liable on the said Demand Promissory Note, notwithstanding the fact that by payments made into my/our account from time to time the Loan may from time to time be reduced or extinguished or even that the balance of the said account may be at credit.

I/We do hereby acknowledge and confirm that this letter also refers to and is an integral part of the said Demand Promissory Note executed in your favour. I/We do hereby further acknowledge and confirm for the purpose of section 19 of the Limitation Act (Act IX of 1908), and or any amendment thereto, in order to prejudice any question of limitation law, that I/We am/are liable to you for payment of the amount mentioned in the Demand Promissory Note together with all interests thereon and such Promissory Note shall remain in force.

I/We also acknowledge that the limitation of the Demand Promissory Note shall be suspended until I/We default in repayment of the overdraft facility and the limitation shall start from the date of default.

Your Faithfully,

--

Signature of the First Applicant

--

Signature of the Second Applicant

LETTER OF AUTHORISATION



Date

To
Managing Director
National Finance Ltd.
Confidence Center (Level-8)
Pragati Sharani, Shahjampur, Gulshan, Dhaka - 1212

Re: Authorizing National Finance Ltd. to Repossess Vehicle in the event of default.

I/We, son/daughter/wife
of of (address) hereby

declare and confirm that I/We have availed Auto Loan of BDT From National Finance Ltd. and in this regard I/We do hereby covenant that in the event of breach of any of the terms and conditions and failure to pay any 3 (Three) Installments (even If they are not consecutive) as depicted in the Application Form, National Finance Ltd. is hereby irrevocably authorized in all respects whatsoever to repossess the Vehicle without any objection or force applied on my part/our part.

Details of Vehicles

NFL's Official Signature

Signature of the First Applicant

Signature of the Second Applicant

Name :

Name :

Name :

Seal :

Date :

Date :

Company Name

Company Name

Date :

LETTER OF AUTHORISATION FOR ENCASHMENT OF SECURITIES

Date



To
Managing Director
National Finance Ltd.
Confidence Center (Level-8)
Pragati Sharani, Shahjampur, Gulshan, Dhaka - 1212

Dear Sir/Madam,

RE: AUTHORISATION FOR ENCASHMENT OF SECURITIES

You are hereby authorized to encash/enforce the following securities duly discharged by me/us and held by you as security to liquidate the outstanding Auto Loan including all charges and interest accrued thereon.

Details of Security

This authority shall be valid notwithstanding any change in your document of incorporation or amalgamation, merger or acquisition of yourself with any other body corporate.

Your Faithfully,

Signature of the First Applicant

Signature of the Second Applicant

Witnessed by:

Name:

Signature

IRREVOCABLE LETTER OF AUTHORITY

Date



To
Managing Director
National Finance Ltd.
Confidence Center (Level-8)
Pragati Sharani, Shahjadpur,
Gulshan, Dhaka - 1212

Dear Sir/ Madam,

RE: IRREVOCABLE LETTER OF AUTHORITY FOR WRITING DATES OF UNDATED CHEQUES

In consideration of granting me/us the Auto Loan facility, I/We have provided you with _____ numbers of undated cheques as security along with other securities, so that you can put appropriate dates on the said cheques to complete them should I/We fail to repay installments (not necessarily to be consecutive) or as and when required by National Finance Limited.

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

Your Faithfully,

Signature of the First Applicant

Signature of the Second Applicant

Witnessed by:

Name:

Signature

UNDERTAKING

Date

d	d	m	m	y	y	y	y
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To
Managing Director
National Finance Ltd.
Confidence Center (Level-8)
Pragati Sharani, Shahjadpur, Gulshan, Dhaka - 1212

I/We,

--

 son/daughter/wife of

--

Of

--

 hereby declare

and confirm that I/We have availed Auto Loan of BDT

--	--	--	--	--	--	--	--	--	--

 from National Finance Ltd. ("NFL") and hereby further undertake that in the event of breach of any of the terms and conditions as depicted in the Application Form and in the event of repossession of the vehicle by NFL as authorized, I/We, shall not raise any objection on the sale of the Vehicles(s) and shall not raise any plea of mollified action perpetrated by NFL in the sale process.

I/We, further undertake that in all material times. I/We, upon demand of NFL, shall be responsible to liquidate the outstanding loan either in full or the residue amount upon sale of the Vehicle(s)

--

Signature of the First Applicant

--

Signature of the Second Applicant

LETTER OF DISBURSEMENT

Date

To
Managing Director
National Finance Ltd.
Confidence Center (Level-8)
Pragati Sharani, Shahjadpur, Gulshan, Dhaka - 1212

Dear Sir,
With reference to the above, I would like to request you to disburse the auto loan/auto lease facility granted to me and handover the cheque of BDT only to

As per

sanction letter Ref. No. Dated I would

appreciate if you fix the rental date day of each month commencing from

I hereby also certify and indemnify to National Finance Ltd. that I have nominated the following company as insurer for the vehicle at my own risk and responsibility:

Looking forward of your early action in this regard.

Thank You

Yours sincerely

Name

Date

Branch Name

Name

Address

FINANCING OFFER LETTER

Dear Sir/Madam,

We are pleased to offer you the following Auto Loan Facility under Following Terms & condition on the basis of your

Application dated

Loan Amount

Vehicle Details

Loan Period Interest Rate

Monthly/Rental/Installment. Penal Interest Rate above interest rate

Processing Fee Documentation Fee (including 15% VAT)

Early Settlement Fee on prepayment amount plus 15% VAT

Other fees / Charges

- Security
- a) Registration of Vehicle and comprehensive insurance in favor of National Finance Ltd.
 - b) Personal Guarantee of
 - c) nos. crossed postdated cheques (PDC) /Standing Instruction (SI) / Direct Debit Instruction (DDI) favoring National Finance Ltd. covering the monthly rentals / installments of BDT each & a security cheque (s) covering the full receiving of BDT duly filled and signed by the borrower.

- Others
- a) The interest rate & rental / installment size may be revised in the event of any significant changes in the cost of fund at the discretion of National Finance Ltd.
 - b)

Major documentation to be Completed:

- a) Authority to Complete Promissory Note, Cheque etc.
- b) Demand Promissory Note & Letter of Continuity
- c) Personal Guarantee No (s)
- d) Others:

If the above terms and conditions are acceptable to you; please confirm your acceptance on the duplicate copy of this letter. Please note that this offer is valid for 30 days from the date of issuance of this letter of your acceptance.

Assuring you of our best services at all time.

Authorized Signature

Authorized Signature

ACCEPTANCE

Signature of the First Applicant

Signature of the Joint Applicant

CUSTOMER COPY

Date

Branch Name

Name

Address

FINANCING OFFER LETTER

Dear Sir/Madam,

We are pleased to offer you the following Auto Loan Facility under Following Terms & condition on the basis of your

Application dated

Loan Amount

Vehicle Details

Loan Period Interest Rate

Monthly/Rental/Installment. Penal Interest Rate above interest rate

Processing Fee Documentation Fee (including 15% VAT)

Early Settlement Fee on prepayment amount plus 15% VAT

Other fees / Charges

Security

- a) Registration of Vehicle and comprehensive insurance in favor of National Finance Ltd.
- b) Personal Guarantee of
- c) nos. crossed postdated cheques (PDC) /Standing Instruction (SI) / Direct Debit Instruction (DDI) favoring National Finance Ltd. covering the monthly rentals / installments of BDT each & a security cheque (s) covering the full receiving of BDT duly filled and signed by the borrower.

Others

- a) The interest rate & rental / installment size may be revised in the event of any significant changes in the cost of fund at the discretion of National Finance Ltd.
- b)

Major documentation to be Completed:

- a) Authority to Complete Promissory Note, Cheque etc.
- b) Demand Promissory Note & Letter of Continuity
- c) Personal Guarantee No (s)
- d) Others:

If the above terms and conditions are acceptable to you; please confirm your acceptance on the duplicate copy of this letter. Please note that this offer is valid for 30 days from the date of issuance of this letter of your acceptance. Assuring you of our best services at all time.

Authorized Signature

Authorized Signature

ACCEPTANCE

Signature of the First Applicant

Signature of the Joint Applicant

Date



To
Managing Director
National Finance Ltd.
Confidence Center (Level-8)
Pragati Sharani, Shahjadpur,
Gulshan, Dhaka - 1212

(hereinafter referred to as "NFL")

UNDERTAKING FOR INSURANCE

I/We, S/O

; having address at

"in consideration of NFL providing us an Auto Loan Facility

of BDT (Taka)

only ("the Auto Loan") under the terms and conditions of the Offer Letter no.

dated (the "Offer Letter") issued by NFL and accepted by us for purchase a

do hereby acknowledge and undertake:

1. That as per the terms and conditions of the Offer Letter, we are required to keep the Vehicle under comprehensive insurance in favor of National Finance Ltd. for the entire loan term.
2. That we shall renew the insurance policy every year before its expiry at our own cost.
3. That in case of our failure to renew the insurance in due time NFL shall have the right to call back the Auto Loan facility, which we shall adjust on immediate basis.

IN WITNESS WHEREOF, WE HEREUNTO PUT OUR SIGNATURE AND SEAL ON

Signed in the presence
of the following witnesses
(signatures, names and addresses):

Name of applicant(s)

Signature(s):

1.

2.

Date

To
Managing Director
National Finance Ltd.
Confidence Center (Level-8)
Pragati Sharani, Shahjadpur,
Gulshan, Dhaka - 1212

MEMORANDUM OF DEPOSIT OF CHEQUES

Dear Sir:

I/we agreed to avail an Auto Loan facility of BDT (Taka
 in word) only through Offer Letter No.
dated for a period of months equal to installments.

In the above-mentioned manner, I/we hereby handed over dated cheques of
Bank, bearing leaf no. each equating to monthly/quarterly installments.

I am also handing over a Cheque of Bank, dated
with Leaf Number for the amount of the whole facility.

This memorandum to be considered as an integral part of the Loan/Lease Agreement/Hire Purchase Agreement.

Thanking you,

Thank you for your co-operation.

Sincerely yours,

Name:

Date

To
Managing Director
National Finance Ltd.
Confidence Center (Level-8)
Pragati Sharani, Shahjadpur,
Gulshan, Dhaka - 1212

Subject: Letter of undertaking for providing **PDCs**

Dear Sir:

I would like to inform you that an auto loan of BDT. only has been sanctioned for year's tenure, Ref No: in favor of me.

As per the security documents of the said loan, I have provided the Application fee, processing fee, stamp charge, 1 security cheque and PDCs. But PDCs are still to be submitted. I have applied for the cheques from Branch, Dhaka. However, I take full responsibility to hand over the postdated installment cheques (PDCs) Amount: BDT only (Each), Bank: A/C No: to National Finance Ltd. after disbursement.

Thank you for your co-operation.

Sincerely yours,

Name:

Date

To

Managing Director

National Finance Ltd.

Confidence Center (Level-8)

Pragati Sharani, Shahjadpur,

Gulshan, Dhaka - 1212

Subject: Declaration of Signature Mismatch between my NID/Passport/Driving License and Auto Loan application form of National Finance Ltd.

Dear Sir,

This is kindly informing you that, with respect to the mismatch of my signature in my NID/ Passport/ DL and Auto Loan application form of National Finance Ltd. I would like to confirm you that both are mine.

In this regard, please consider it and process the Auto Loan application.

Thanks and Regards

Yours sincerely

Customer Name

NID No

Specimen Signature of My NID

Specimen Signature of Application Form

Recommended By

Supported By

Date

To

Managing Director

National Finance Ltd.

Confidence Center (Level-8)

Pragati Sharani, Shahjadpur,

Gulshan, Dhaka - 1212

Subject: Declaration regarding my correct information.

Dear Sir,

I would like to inform you that the following information is correct despite all other mismatches in different identification.

Name

Father's Name

Mother's Name

Spouse Name

Date of Birth

E-TIN No.

Supported By,

NID	Passport	Exiting Relationship
Driving License	Trade License	Other's Photo ID
Educational Certificate	Birth Certificate	Others

I thereby confirm that the above mentioned information's are correct and I will be responsible for any situation arises due to using the same.

Now I would request you to consider my information as mentioned above for establishing relationship with National Finance Ltd.

Sincerely Yours,

Signature

Recommended By

Name:

Address:

বিক্রি রশিদ

আমি..... পিতা/স্বামী

বর্তমান ঠিকানা

স্থায়ী ঠিকানা

আমার ব্যবহৃত প্রাইভেটকার যার রেজিস্ট্রেশন নং

ইঞ্জিন নং চেসিস নং

জনাব/জনাবা পিতা/স্বামী

বর্তমান ঠিকানা

স্থায়ী ঠিকানা

এর নিকট নগদ টাকা মাত্র

উল্লিখিত স্বাক্ষীগণের সম্মুখে বুকিয়া পাইলাম।

স্বাক্ষী

স্বাক্ষর

৪৩

৫৩

৬৩

ফরম-টিটি ও

[(মোটর যানবিধি ১৯৮৪ এর ৬৮ *১) বিধি]

মোটরযানের মালিকানা বদলির তথ্য

আমি.....

আমি/আমার

পিতা/স্বামী

ঠিকানা

.....

এত দ্বারা জানাইতেছি যে, আমি/আমার

আমার/আমাদের গাড়ী নং চেসিস নং

ইঞ্জিন নং

জনাব

পিতা/স্বামী ঠিকানা

নমুনা স্বাক্ষর

(১) (২)

এর নিকট হস্তান্তর করিয়াছি তাহার অনুকূলে বদলি করিবার জন্য অনুরোধ জানাইতেছি।

তারিখঃ

হস্তান্তরকারীর স্বাক্ষর

পূর্ণনাম