IPDC Finance PLC.
আইপিডিসি ফাইন্যান্স পিএলসি.

জাগো উচ্ছ্বাসে

To

The Managing Director

IPDC Finance PLC.

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

Branch Source:

Date: d d m m y y y y

Photo (First Applicant)

Photo (Second Applicant)

LOAN INFORMATION

Loan Amount | Term Months | Interest Rate % | Service Charge %

CLIENT INFORMATION FORM / [গ্রাহক তথ্য ফর্ম]

Particulars	First Applicant	Second Applicant
Name:		
Father's Name:		
Mother's Name:		
Date of Birth:	d d m m y y y y	d d m m y y y y
Maritial Status:	☐ Single ☐ Married ☐ Seperated ☐ Others	☐ Single ☐ Married ☐ Seperated ☐ Others
Spouse Name:		
Spouse Profession:		
Spouse Work Address:		
Spouse Contact Number:		
Relationship with applicant:		
Nationality:	Bangladeshi	Bangladeshi
Number of dependents:		
Passport/ID Type & Number:		
Highest Education Level:	☐ SSC ☐ HSC ☐ Graduate ☐ Post Graduate ☐ Others	☐ SSC ☐ HSC ☐ Graduate ☐ Post Graduate ☐ Others
TIN Number:		
Residence Address:		
Mailing Address:		

Particulars	First Applicant	Second Applicant
Permanent Address:		
Residence Status:	☐ Own ☐ Rented ☐ Family Owned ☐ Company provided ☐ Others	☐ Own ☐ Rented ☐ Family Owned ☐ Company provided ☐ Others
Years in current Residence:	☐ Less tha 1 year ☐ 1-3 years ☐ 3-5 years ☐ 5-10 years ☐ > 10 years	☐ Less tha 1 year ☐ 1-3 years ☐ 3-5 years ☐ 5-10 years ☐ > 10 years
Phone (Residence):		
Phone (Mobile):		
Email:		

PROFESSIONAL INFORMATION (SALARIED PERSONS ONLY)

Particulars	First Applicant	Second Applicant
Name of company:		
Designation:		
Office address:		
Months in current job:		
Previous employer:		
Yrs. of exp. with prev emp.:		
Total yrs. of service exp.:		
Office phone:		

SELF EMPLOYED (FOR SELF EMPLOYED PERSONS ONLY)

Particulars	First Applicant	Second Applicant
Profession:		
Name of organization:		
Office address:		
Offiice phone(s):		
Primary source of income:		
Other income sources (if any):		

BUSINESS DETAILS (FOR BUSINESS PERSONS)

Particulars	First Applicant	Second Applicant
Name of organization:		
Nature of business:		
Years in business:		
Office premise status:	☐ Own ☐ Rented	☐ Own ☐ Rented
Office address:		
Office phone(s):		
Type of ownership:	☐ Propietorship ☐ Partnership ☐ Private Limited ☐ Public Limited	☐ Propietorship ☐ Partnership ☐ Private Limited ☐ Public Limited
No. of employees:		
Equity / Share:		
Main Product:		
Main client / buyer:		

FOR LANDLORD / LANDLADY

Particulars	First Applicant	Second Applicant
Number of floors rented:		
Nature of floors rented:	☐ Commercial ☐ Residential	☐ Commercial ☐ Residential
Rented area in Sft. (approx.):		
Construction completion year:		
Address of rented premises:		

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 LIABILITIES DETAILS

Bank	Branch	Loan Amount	Installment	Outstanding

BUSINESS LIABILITIES DETAILS (FOR BUSINESSMAN)

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 : ________

FINANCIAL INFORMATION

Particulars	First Applicant	Second Applicant
Primary Monthly Income		
Profit		
Salary		
Rent		
Interest		
Other Income		
Total Income (A)		
Type of Expense		
Rent & Utility		
Food & Clothing		
Education		
Loan Repayment		
Others		
Total Expenses		
Descretional Income (A-B)		

DECLARATION

I/We declare that the above information is true and I/We authorize IPDC Finance PLC. and its representative to contact my employer(s), bank(s), auditor(s) or any other sources to obtain any information if may require. If my/our application is accepted, I/We agree to abide by the terms and conditions overleaf.

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

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.

1. The Loan shall be made available to the Borrower at an interest of ……………. % per annum and shall be a continuing until liquidation of the entire Loan along with interest and applicable charges.
2. That the terms and conditions of this scheme shall be deemed to have taken effect from the ……………. day of ………... 2 ……………… (subject to the fulfilment of pre- conditions under the scheme) and shall be in force and valid until and unless otherwise terminated.
3. That the 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 permission / clearance to run the Vehicle(s) on the Road.
4. That upon approval by the IPDC Finance PLC.'s Risk Assessment Team as to the eligibility, the Borrower shall in the course of and under due process shall provide IPDC Finance PLC. the following security (s) / Security Documents
   a) Demand Promissory Note b) Letter of Continuation
   c) Postdated cheque representing the equal monthly installments (EMI)
   d) 1 (one) undated postdated cheque for the entire amount including interest and charges e) Letter of Guarantee (Spouse/close relative) / Personal Guarantee
   f) Letter of Authorisation in favor of IPDC Finance PLC. 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 terms and conditions of this Agreement/Application form
   g) Undertaking by the Borrower ensuring no questions will be raised by the Borrower with respect to the sale and price of the Vehicle by the IPDC Finance PLC. and/or any future claims made by IPDC Finance PLC.
   h) Cheque for processing fee @……………. % of the Loan i) Authorisation for Encashment of Securities
5. That before disbursement, the Borrower shall furnish with IPDC Finance PLC. the following documents evidencing title of the Vehicle: a) Original Copy of the registration Certificate, Tax token and fitness issued by BRTA showing the joint registration and; b) First party Comprehensive insurance policy issued by IPDC Finance PLC.'s approved agent;
   c) Board Resolution (if it's a corporate borrower);
   d) All fees payable prior to disbursement as per the facility letter;
   e) All the security documents
6. That upon obtaining all the documents as set -forth in the preceding paragraph, IPDC Finance PLC. shall issue a pay-order in favour of the Vendor/Car Deal ....………………. Address ……………………………………………………………………………..........…….
   ....
7. That the Borrower acknowledges and recognises the beneficial right and interest of IPDC Finance PLC. in the said Vehicle. Such rights of IPDC Finance PLC. shall continue until the Borrower repays the loan with the agreed Loan amount, interest, taxes and other charges time to time extended by IPDC Finance PLC.
8. That subject to the provision of this Agreement, 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) monthly instalments are regularly paid -off by the Borrower and at a penal rate of 2% on the remaining Loan amount.
10. That the ownership of the Vehicle shall remain with IPDC Finance PLC. on account of the Borrower.
11. That the Loans are available for only unregistered Vehicles only. As such, the loan may only be used to purchase new and reconditioned vehicles which have been manufactured in immediate preceding 72 months in respect of brand new vehicles and 60 months in respect of reconditioned vehicles.
12. That, the Borrower shall until full adjustment of the Loan availed from IPDC Finance PLC. 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 consent of IPDC Finance PLC. in writing.
13. The 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 Borrower as bailee, law enforcement agency, Act of God or any authorized or unauthorized third party or parties. The 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 IPDC Finance PLC. shall not bear no liability and responsibility in this regard whatsoever.
14. That IPDC Finance PLC., its agents and nominees shall be entitled during office hour and after giving proper notice to enter into any property of the Borrower for inspection and seizure of the Vehicle.
15. The 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. IPDC Finance PLC. may terminate this Agreement (i) if in the opinion of IPDC Finance PLC. there has been any material adverse change in the financial condition of the Borrower or (ii) if the Borrower fails to make payment of any single installment and other charges thereunder or (iii) if Borrower is in breach of any of the terms and conditions of this Agreement.
17. The Borrower shall indemnify IPDC Finance PLC. in full against all claims, civil or criminal proceedings, losses, mages, costs and expenses arising out of or in consequence of any accident, theft, crime, death etc. relating to the Vehicle. The Borrower shall keep the Vehicle insured comprehensively against loss or damage by fire, and all other usual risks to the extent of its purchase rice. Any sum of compensation received under any such insurance shall be applied towards the payment of the outstanding loan.

18. The Borrower shall not modify the features, performances and specifications of a Vehicle without prior written consent of IPDC Finance PLC. Any costs towards modifications made to the Vehicle will be at the Borrower's own risk, responsibility and expenses.
19. The 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. IPDC Finance PLC. shall be entitled to terminate & recall the Loan facility and ask the Borrower to deposit total outstanding due to the Borrower or file suit against the Borrower if any of the following events take place:
    a) any of the Borrower's postdated cheques is dishonoured once or repetitively and not remedied within a reasonable time;
    b) the Borrower fails to observe or perform any of its other obligations and undertakings under this scheme;
    c) the 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 Borrower changes the substantial physical nature of the Vehicle;
21. That the Borrower shall be charged 60% P.a. (5% 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 IPDC Finance PLC. shall be entitled to repossess the Vehicle(s), as per the letter of authorisation mentioned hereinabove, and for this purpose enter into any premises of the Vehicle(s) with the assistance of IPDC Finance PLC. Repossession Team and the 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 IPDC Finance PLC.'s decision to repossess, the Borrower shall have no rights to raise any objections whatsoever in any action to be taken by IPDC Finance PLC.
24. That the Borrower irrevocably authorises IPDC Finance PLC. to encash any or all of the securities duly discharged and kept with IPDC Finance PLC. 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 Borrower, IPDC Finance PLC. 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.
26. The Borrower(s) hereby grant(s) IPDC Finance PLC. (IPDC), a right of set off as a security for all obligations to IPDC, whether now existing or hereafter arising upon and against all deposits, credits, cheques, collateral and property, now or hereafter in the possession, custody, safekeeping or control of IPDC or any entity under the control of IPDC (including the IPDC's subsidiary) or in transit to any of them. At any time after the occurrence or during the continuance of an Event of Default or at the event of termination by IPDC, without demand or notice, IPDC may set off the same or any part thereof and apply the same to any obligations of the Borrower(s) even though unmatured and regardless of the adequacy of any other collateral securing the obligations. Any and all rights to require IPDC to exercise its rights or remedies with respect to any other collateral which secures the obligations, prior to exercising its right of setoff with respect to such deposits, credits or other property of the Borrower(s) are hereby knowingly, voluntarily and irrevocably waived.
27. To obtain a No Objection Certificate (NOC) for a settled loan facility, Clients holding multiple loan facilities with IPDC, Client must ensure that all their active loan accounts remain in good standing. This means maintaining a consistent and timely repayment record across all facilities. The issuance of the NOC is subject to verification that no outstanding dues, overdue payments, or irregularities exist in any of the remaining loan accounts. Only when all active loan obligations are met in accordance with the agreed terms will IPDC proceed with issuing the NOC for the settled loan facility.
28. In case Client has multiple loan facilities with IPDC, any asset pledged/lien/tagged as security for one loan may be utilized to offset outstanding liabilities, dues, or charges associated with any of the Client's other loan obligations. IPDC reserves the right to apply such security measures in accordance with the agreed terms and conditions of the loan facilities.
29. If any loan availed by the Client becomes irregular, IPDC reserves the absolute right to utilize the Client's deposits—irrespective of their lien status with IPDC—as well as any other securities pledged or held by the client. This includes but is not limited to tangible and intangible assets, movable and immovable properties, or any other collateral provided as security. Such measures may be undertaken to settle any outstanding liabilities, overdue payments, charges, or dues associated with the Client's other loan facilities, ensuring compliance with the agreed terms and safeguarding IPDC's financial interests.
30. IPDC Finance PLC. reserves the right to amend & revise the terms and conditions hereof at any time provided notice has been given to the Borrower.
31. If the declaration is signed by more than one person as Borrower, then the liability of each person there-under, and these terms and conditions shall be joint and several.
32. 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 IPDC.

First Applicant's Signature ______ Second Applicant's Signature ______

Date d d m m y y y y   Date d d m m y y y y

Witnessed by:

Name of witness ______

Address ______

City/Town/Area ______ Post code ______ District ______

Thana ______ Phone ______

Signature of witness ______

IPDC FINANCE

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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.	Tk.
b. With Bank (Savings/Current/FDR/Other)	Tk.	Tk.
c. With Other institution (Savings/Current/FDR/Other)	Tk.	Tk.
INVESTMENT:		
Government Security (BSP/PSP/Others)	Tk.	Tk.
Share in Public Ltd. Co.	Tk.	Tk.
Debenture, Bonds, Life Insurance etc.	Tk.	Tk.
SHARE OF NET WORTH IN:		
a. Other Proprietorship	Tk.	Tk.
b. Partnership(s)	Tk.	Tk.
c. Private Limited Company (s)	Tk.	Tk.
Debtors	Tk.	Tk.
REAL ESTATE:		
Real Estate (Encumbered) (As per Schedule A)	Tk.	Tk.
Real Estate (Unencumbered) (As per Schedule B)	Tk.	Tk.
Others (Details Attached)	Tk.	Tk.
TOTAL ASSETS	Tk.	Tk.

LIABILITIES

Payable to Bank/FI (Present Outstanding as on Schedule C)	Tk.	Tk.
Other Creditors	Tk.	Tk.
Unpaid Taxes	Tk.	Tk.
Other Liabilities (Details Attached)	Tk.	Tk.

TOTAL LIABILITIES

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

(SCHEDULE A)

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

(SCHEDULE B)

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

(SCHEDULE C)

PAYABLE TO BANK/FINANCIAL INSTITUTION	FIRST APPLICANT	SECOND APPLICANT
Name & Address of the Bank/Institution		
Date of Availing the loan		
Limit with Validity		
Present Outstanding		

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

IPDC FINANCE

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GUARANTOR'S INFORMATION

Name :

Relationship with Borrower :

Date of Birth : d d m m y y y y Passport No. / Voter ID

Occupation : ☐ House Wife ☐ Service ☐ Business ☐ Self Employed ☐ Others (Please Specify)

Name of Company

Designation

Office Address

Phone Fax

Mobile email

Number of Years in Occupation y y m m Total Service Length y y m m

Father's Name

Mother's Name

Spouse's Name

Present Address

Address

City/Town/Area Post code

Thana District

Permanent Address

Address

City/Town/Area Post code

Thana District

Phone Mobile

Guarantor's Signature

Applicant's Signature

Applicant's Name

Applicant s Address

Address

City/Town/Area Post code

Thana District

GUARANTOR'S NAME :

NET WORTH STATEMENT AS ON

PERSONAL NET WORTH STATEMENT AS ON:

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

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 Price		
	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

Guarantor's Signature

Date d d m m y y y y

LETTER OF GUARANTEE

Adhesive Stamp BDT 300

Photograph of Guarantor's Passport Size

To
IPDC Finance PLC.
Hosna Centre (4th Floor)
106 Gulshan Avenue
Gulshan, Dhaka-1212

Dear Sir/ Madam:

IN CONSIDERATION of your having at our request agreed to extend Auto Loan facility to ______ (hereinafter referred to as the "Borrower"). I/We ______ ______ son of ______ address ______ hereby jointly and severally guarantee to you repayment 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 as under:

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 if 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 for 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 d d / m m / y y y y

Guarantor's Signature

IPDC FINANCE

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KYC PROFILE FORM FOR INDIVIDUALS (LOAN PRODUCTS)

Customer/Account Name ______________________________

Account/Reference No. ______________________ Client ID ______________

Loan Type ☐ Home Loan ☐ Auto Loan ☐ Personal Loan ☐ Others (please specify) ______________

Identification and Address Verification

Original Passport/National ID/Smart ID sighted and photocopy obtained ☐ Yes ☐ No

Passport / NID / Smart ID No. ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

Comment ______________________________

Have the documents (i.e NID, E-TIN, etc.) verified with the available database? ☐ Yes ☐ No ☐ Not Applicable

Comment (if applicable) ______________________________

Verification of the actual owner of the account

Branch official/Relationship Manager met with the applicant ☐ Yes ☐ No ☐ Not Applicable

Comment (if applicable) ______________________________

Has it been established that the customer is the ultimate beneficiary of the loan? ☐ Yes ☐ No ☐ Not Applicable

Comment (if applicable) ______________________________

Verification of business/occupation and income

Is the primary occupation/business and its legal status verified? ☐ Yes ☐ No ☐ Not Applicable

Comment (if applicable) ______________________________

Are sufficient legal evidences obtained?
(e.g. Employee ID Card, Employment Certificate, Trade License, etc.) ☐ Yes ☐ No ☐ Not Applicable

Comment (if applicable) ______________________________

Is the source of income verified? ☐ Yes ☐ No ☐ Not Applicable

Comment (please specify) ______________________________

Verifications of EMI, client's contribution, etc.

Does the size and number of monthly installments commensurate with the client's monthly income? ☐ Yes ☐ No ☐ Not Applicable

Comment (if applicable) ______________________________

Does the amount of client's contribution/Pre-payment conform with his/her Net-Worth? ☐ Yes ☐ No ☐ Not Applicable

Comment (if applicable) ______________________________

AML-FT Risk Assessment

Risk Score (to be ascertained as per IPDC Finance PLC.'s "Money Laundering and Terrorist Financing Risk Based Assessment Guidelines" and existing regulatory guidelines.) ☐ Low ☐ Medium ☐ High

Comments on Risk Score, if any

Has the purpose of the loan been assessed properly taking into consideration the risk of utilization of the amount for terrorist financing/illicit business? ☐ Yes ☐ No

Comment ______________________________

Is any of the names of the applicant(s)/ co-applicant(s)/ guarantor(s) found in the sanction list or any other blacklist? (If yes, the please give detailed description in the comment section below) ☐ Yes ☐ No

Prepared by

Name ______________________________

Designation ______________________________

Signature with date

Supervisor/Head of Credit Administration

Name ______________________________

Designation ______________________________

Signature with date

When was the client and account related information reviewed and updated? D D M M Y Y Y Y

Reviewed by

Name ______________________________

Designation ______________________________

Signature with date

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 diviation 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: Privete/Public

Sector Code (6-digit):

Branch Name:

CIB Subject Code :

FI Subject Code: (Customer ID) :

(If Borrower is other than New)

Date : d d m m y y y y

Ref No:

UNDERTAKING (Attachment-Ka)

To

The Manager

IPDC Finance PLC.

Hosna Centre (4th Floor)

106 Gulshan Avenue 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 in 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:

SI 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/FI	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 s 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) : (If Borrower is other than New)	
Periodicity of Payment :		Date :	d d m m y y y y
Amount of Loan applied for :		Ref No:	
Sector type: Privete/Public			
Sector Code (6-digit):			

Branch Name:

UNDERTAKING (Attachment-Ka)

To
The Manager
IPDC Finance PLC.
Hosna Centre (4th Floor)
106 Gulshan Avenue 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 in 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:

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Seal and Signature of the bank officer who certified the borrower	Customer s Signature ______ Name: ______ Name of the Borrowing organization ______

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

CLIENTELE ACKNOWLEDGEMENT FORM (CAF)

Name of the Client :

Facility Type :

Sanction Amount (BDT) :

Purpose of the Loan :

SL No.	Questions	Comments IPDC Finance Ltd.	 Customer
1	What is the total amount to be disbursed?		Agreed with IPDC's comment
2(a).	Will it be disbursed at once?	Yes	Agreed with IPDC's comment
2(b).	If not, how many parts will be there and mention the amounts in each disbursement?	N/A	Agreed with IPDC's comment
3	What will be the tenure for repayment?		Agreed with IPDC's comment
4(a).	Is there any grace period allowed?	No	Agreed with IPDC's comment
4(b).	If so, How long?	N/A	Agreed with IPDC's comment
5	What will be the mode of repayment (monthly/ quarterly/half-yearly)?	Monthly	Agreed with IPDC's comment
6	What will be the installment size?		Agreed with IPDC's comment
7(a).	Whether the installment size will be same throughout the repayment tenure?		Agreed with IPDC's comment
7(b).	If not, is the client fully informed about this repayment reschedule?	Yes	Agreed with IPDC's comment
8(a).	Whether the interest rate is fixed or flexible?	Flexible	Agreed with IPDC's comment
8(b).	If fixed, what will be rate?		Agreed with IPDC's comment
8(c).	If flexible, is the client informed about it?	Yes	Agreed with IPDC's comment
9(a).	Will there be any fees or other charges being added in future?	Yes	Agreed with IPDC's comment
9(b).	If so, how much extra will the client have to pay and under what circumstances?	As per schedule of fees and charges	Agreed with IPDC's comment
10(a).	Will there be any prepayment penalty if the client settles the loan/lease early?	Yes	Agreed with IPDC's comment
10(b).	If so, how much the client will have to pay as early settlement fee?	As per the offer letter terms and conditions	Agreed with IPDC's comment

IPDC Sign-off

Date d d m m y y y y

Customer sign-off

Date d d m m y y y y

DEMAND PROMISSORY NOTE

Adhesive
Stamp
BDT 50

Date: d d m m y y y y

On Demand I/We

promise to pay to IPDC Finance PLC. at their office a sum of BDT

(Taka)

only with interest at the rate of per annum provided however, that IPDC shall at any time and from time to time be entitled to give notice to me/us of its intention to change and may thereafter charge interest as such modified rates as IPDC may specify subject to compliance with directives of Bangladesh Bank from time to time.

Signature of the First Applicant

Signature of the Second Applicant

LETTER OF CONTINUATION

Adhesive
Stamp
BDT 200

Date: d d m m y y y y

To

Managing Director
IPDC Finance PLC.
Hosna Centre (4th floor)
106 Gulshan Avenue
Dhaka - 1212

Dear Sir,

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 the said Promissory Note is to be a security to you for the repayment of the ultimate balance or sum remaining unpaid on the Loan.

This letter also refers to and is an integral parof the Promissory Note executed in your favour. I/We hereby 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 Promissory Note together with interest 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 Auto Loan 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 FOR ENCASHMENT OF SECURITIES

Date: | d | d | | m | m | | y | y | y | y |

Adhesive
Stamp
BDT 300

To
Managing Director
IPDC Finance PLC.
Hosna Centre (4th floor)
106 Gulshan Avenue
Dhaka - 1212

Dear Sir/ Madam :

AUTHORISATION FOR ENCASHMENT OF SECURITIES

You are hereby authorized to encash 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.

Yours Faithfully

First Applicant's Signature

Second Applicant's Signature

Witnessed by:

Name :

Signature

UNDERTAKING

Adhesive
Stamp
BDT 300

Date: d d m m y y y y

To
Managing Director
IPDC Finance PLC.
Hosna Centre (4th floor)
106 Gulshan Avenue
Dhaka - 1212

I/We, ______________________ son/daughter/wife of ______________

of ______________________________ hereby declare

and confirm that I/We have availed Auto Loan of BDT __________ form IPDC Finance PLC.
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 IPDC 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 IPDC in the sale process.

I/We, further undertake that in all material times. I/We, upon demand of IPDC Finance PLC. , 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: d d m m y y y y

The Manager
IPDC Finance PLC.
Hosna Centre (4th Floor)
106 Gulshan Avenue
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 IPDC Finance PLC. that I have nominated the following company as insurer for the side vehicle at my own risk and responsibility:

Looking forward of your early action in this regard.

Thank You

Yours sincerely

Name

Date d d m m y y y y

Adhesive
Stamp
BDT 300

To
IPDC Finance PLC.
Hosna Centre (4th Floor)
106 Gulshan Avenue
Dhaka-1212.

(hereinafter referred to as "IPDC")

UNDERTAKING

I/We, ____________________ S/O ____________________ ; having address at ____________________ "in consideration of IPDC providing us an Auto Loan Facility of BDT ____________ (Taka ____________________) only ("the Auto Loan") under the terms and conditions of the Offer Letter no. ____________ dated d d m m y y y y (the "Offer Letter") issued by IPDC 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 IPDC 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 IPDC 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 SEAL AND SIGNATURE ON d d m m y y y y

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

1.

2.

Name of applicant(s) ____________________

Signature(s):

Date d d m m y y y y

To
Managing Director & CEO
IPDC Finance PLC.
Hosna Centre (4th Floor)
106 Gulshan Avenue
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 d d m m y y y y with Leaf Number ______ for the amount of the whole facility.

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

Thanking you,

Thank you for your co-operation.

Sincerely yours,

____

Name: ______________________

Date d d m m y y y y

To
Managing Director & CEO
IPDC Finance PLC.
Hosna Centre (4th Floor)
106 Gulshan Avenue
Dhaka-1212.

Subject: Letter of undertaking for providing ______ IPDCs.

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 ______ IPDCs. But ______ IPDCs 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 IPDC Finance PLC. ______ disbursement by ______

Thank you for your co-operation.

Sincerely yours,

____

Name: ______________________

Date d d | m m | y y y y

To
Managing Director & CEO
IPDC Finance PLC.
Hosna Centre (4th Floor)
106 Gulshan Avenue
Dhaka-1212.

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

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 IPDC Finance PLC. 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 | d | d | | m | m | | y | y | y | y |

To
Managing Director & CEO
IPDC Finance PLC.
Hosna Centre (4th Floor)
106 Gulshan Avenue
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 IPDC Finance PLC.

Sincerely Yours,

______________________ ______________________

Signature Recommended By

Name: ____

Address: ____

বিক্রি রসিদ

আমি------------------------------------- পিতা/স্বামী--

বর্তমান ঠিকানা--

স্থায়ী ঠিকানা---

আমার ব্যবহৃত প্রাইভেট------------------------------------কার যার রেজিস্ট্রেশন নং---------------------

ইঞ্জিন নং--চেসিস নং----------------------------

জনাব/জনাবা--- পিতা/স্বামী--------------------------------------

বর্তমান ঠিকানা--

স্থায়ী ঠিকানা---

এর নিকট নগদ---

টাকা মাত্র উলেখিত স্বাক্ষীগণের সম্মুখে বুঝিয়া পাইলাম ।

সাক্ষী **স্বাক্ষর**

৪৩

৫৩

৬৩

ফরম-টি টি ও

[মোটরযান বিধি ১৯৮৪ এর ৬৪ (১) বিধি]

মোটরযানের মালিকানা বদলির তথ্য

রেজিষ্টারিং অথরিটি--

আমি/আমরা--

পিতা/স্বামী--

ঠিকানা--

-

এতদ্বারা জানাইতেছি যে, আমি/আমরা--

আমার/আমাদের গাড়ী নং-----------------------------চেসিস নং--

ইঞ্জিন নং-------------------------------------

জনাব--

পিতা/স্বামী----------------------------------ঠিকানা---

নমুনা স্বাক্ষর (১)--(২)---

এর নিকট হস্তান্তর #রিয়াছি তাহার অনুকুলে বদলি করিবার জন্য অনুরোধ জানাইতেছি।

তারিখ ঃ--------------------------

হস্তান্তরকারীর স্বাক্ষর

পূর্ণনাম ঃ

CLIENTELE FEEDBACK FORM

Name of the Client:	
Description of Loan:	
Sanction Amount (BDT):	
Purpose of the Loan:	
Product Category:	
Period of the Feedback:	

Questions	Comments	
	IPDC	Customer
Had the client received loan amount as per agreement?	Yes/ No	Yes/ No
If not, what was the reason (in brief)?	N/A	Agreed/ not with IPDC's explanation
Whether the grace period (if any) was allowed accordingly or not?	No	Yes/ No
If not, what was the reason?	N/A	Agreed/ not with IPDC's explanation
Whether FI had charged any extra amount as fee/penalty during this period that was not mentioned in the agreement?	No	Yes/ No
If so, what was the reason?	N/A	Agreed/ not with IPDC's explanation
If the client differs with the explanation of the FI as mentioned in 3(b), what are the reasons to differ?	N/A	
Was there any change in the interest rate during the period?		Yes/ No
If so, what was the reason?	N/A	Agreed/ not with IPDC's explanation

IPDC Sign-off

Date: d d m m y y y y

Customer sign-off

Date: d d m m y y y y

LETTER OF AUTHORISATION

Adhesive Stamp BDT 400

Date: d d / m m / y y y y

To

Managing Director

IPDC Finance PLC.

Hosna Centre (4th floor)

106 Gulshan Avenue

Dhaka - 1212

Re: Authorizing IPDC Finance PLC. 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 IPDC Finance PLC. and hereby further covenant that in the event of breach of any of the terms and conditions failure to pay any 3 (Three) Installments (even If they are not consecutive) as depicted in the Application Form, IPDC Finance PLC. is hereby irrevocably authorized to repossess the Vehicle without any objection or force applied on my part/our part.

Details of Vehicles

IPDC's official Signature	Signature of the First Applicant	Signature of the Second Applicant
Name:	Name:	Name:
Seal:	Date: d d / m m / y y y y	Date: d d / m m / y y y y
Date: d d / m m / y y y y	Company name:	Company name:

LETTER OF IRREVOCABLE LETTER OF AUTHORITY

Date: d d m m y y y y

Adhesive Stamp BDT 400

To
Managing Director
IPDC Finance PLC.
Hosna Centre (4th floor)
106 Gulshan Avenue
Dhaka - 1212

Dear Sir/ Madam :

IRREVOCABLE LETTER OF AUTHORITY

In consideration of granting me/us the Auto loan facility, I/We have delivered to you undated cheques and an authorization letter to take repossession of the vehicle so that you can put such dates on the said documentation and also reposses the mentioned Vehicle for due execution should I/We fail to repay any three installments (not necessarily consecutive) or as and when required.

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

Yours faithfully.

First Applicant's Signature

Second Applicant's Signature

Witnessed by:

Name :

Signature

Date: | d | d | | m | m | | y | y | y | y |

To

The Manager
………………………………………………………

………………………………………………………

………………………………………………………

Subject: Withdrawal of Bank Statement

Dear Sir/ Madam,

I/We have been maintaining an account at your branch.

Therefore, I/We request you to provide a bank statement for the period from …… /………/20…… to ………/………./20…. for my/our personal use.

I/We hereby authorize you to debit necessary charges (if any) in this regard from my/our account. I/We also want to request you to hand over the statements of above period to my/our representative whose signature is attested below.

Sincerely yours,

…………………………………………………
Signature of Account Holder(s)

Account Holder(s) Name (In block letter) : ……………………………………………………………………………

Account Number : ……………………………………………………………………………………………...…………….

Contact No. : ……………………………………………….

Account Holder's Signature	**Authorized Person**
I authorize my representative mentioned in right box to collect the statement on my behalf. Signature: …………………………………………	Name: ………………………………………….. Signature:……………………………………….

For Bank Use only

Signature Verified by:	Action Taken by:

Date: | d | d | | m | m | | y | y | y | y |

To

The Manager
…………………………………………………………….

…………………………………………………………….

…………………………………………………………….

Subject: Verification of Bank Statement

Dear Sir/ Madam,

I/We, the undersigned, the Account Holder(s) of your Bank do hereby delegated the authority to IPDC Finance PLC. or their representative to verify my/our Bank Statement bearing Account No. ………………………………………………… maintained with ………...............................………………….. Branch of ……………………………………………………………..…………………………………………...........

I/We would request you to co-operate with the representative of IPDC Finance PLC. with your opinion as to the authenticity of the Account Statement attached herewith.

You are hereby authorized to debit my/our Account No. ………………………………………….. to realize the Bank Statement verification charge (if any).

Sincerely yours,

…………………………………………………
Signature of Account Holder(s)

Account Holder(s) Name (In block letter) : ………………………………………………………………………………

Account Number : ……………………………………………………………………………………………...…………….

Contact No. : ……………………………………………….

DECLARATION FORM

I hereby declare that any communication regarding change in interest rate, terms and conditions etc. from IPDC will be communicated/notified to the following contact points-

- Address for letter communication (mandatory): ……………………………………………………………………..........................

  ……

  ……

- For Email communication (mandatory): …………………………………………………………………………………....................

- For Notification through SMS (Optional): ....………………………………………………………………….....................

Terms:

a) Communication made by any of the above method (i.e. Letter or Email or SMS) to any of the above contact points by IPDC regarding the notification of any changes in the Loan/Deposit will be treated as valid and duly accepted by me and I will not be able to deny or ignore any of the methods of communications in any manner.

b) The Customer understands, acknowledges and accepts the communication sent via email, facsimile machines, internet, diskettes, SMS or any other method over public lines, is not encrypted, and that these transmission methods are not necessarily secure mean of transmission and delivery of information, and that there are associate risks, including of breach of confidentiality, possible unauthorized alteration and/or unauthorized use, and failure of communication. The Customer agrees to exempt IPDC from any misuse of communication, and to hold IPDC harmless for any cost or loss that the Customer may incur due to the same and any error, delay or problem in transmission or otherwise.

c) If customer subscribes to the SMS Alert Facility of IPDC whereby the Customer shall receive short messaging service alerts on the Customer's Authorized Mobile Number in the form of customized messages. The SMS alerts shall only be sent to the mobile phone number which has been specifically provided by the Customer for the purposes of communication.

d) The SMS alerts will be available to the Customer only if the Customer is within the cellular service range of the particular cellular service provider of the Customer.

e) The customer will be responsible for informing IPDC in writing regarding any change in address, email and phone number within 07 days of such a change taking place.

For and on behalf of Borrower/Depositor:

____

(Authorized Signature & Seal)