

To
The Managing Director
Strategic Finance & Investments Limited
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/ শাখার উৎস:

Date/ তারিখ:

Photo
(First Applicant)
ছবি
(প্রথম আবেদনকারী)

Photo
(Second Applicant)
ছবি
(দ্বিতীয় আবেদনকারী)

LOAN INFORMATION [লোনের তথ্য]

Loan Amount / লোনের পরিমাণ Term / মেয়াদ Months / মাস Interest Rate / সুদের হার % Service Charge / সেবা খরচ %

CLIENT INFORMATION FROM/ [গ্রাহক তথ্য ফর্ম]

Particulars / বিবরণ	First Applicant / প্রথম আবেদনকারী	Second Applicant / ২য় আবেদনকারী
Name / নাম :	<input type="text"/>	<input type="text"/>
Father's Name / পিতার নাম:	<input type="text"/>	<input type="text"/>
Mother's Name / মাতার নাম:	<input type="text"/>	<input type="text"/>
Date of Birth / জন্ম তারিখ:	<input type="text"/>	<input type="text"/>
Marital Status / বৈবাহিক অবস্থা:	<input type="checkbox"/> Single/ অবিবাহিত <input type="checkbox"/> Married/ বিবাহিত <input type="checkbox"/> Separated/ আলাদা <input type="checkbox"/> Others/ অন্যান্য	<input type="checkbox"/> Single/ অবিবাহিত <input type="checkbox"/> Married/ বিবাহিত <input type="checkbox"/> Separated/ আলাদা <input type="checkbox"/> Others/ অন্যান্য
Spouse Name / স্বামী বা স্ত্রীর নাম:	<input type="text"/>	<input type="text"/>
Spouse Profession/ স্বামী বা স্ত্রীর পেশা :	<input type="text"/>	<input type="text"/>
Spouse Work Address/ স্বামী বা স্ত্রীর কাজের ঠিকানা :	<input type="text"/>	<input type="text"/>
Spouse Contact Number/ স্বামী বা স্ত্রীর যোগাযোগের ঠিকানা :	<input type="text"/>	<input type="text"/>
Relationship with applicant/ আবেদনকারীর সাথে সম্পর্ক :	<input type="text"/>	<input type="text"/>
Nationality / জাতীয়তা :	Bangladeshi	Bangladeshi
Number of dependents/ নির্ভরশীলতার সংখ্যা :	<input type="text"/>	<input type="text"/>
Passport/ID Type & Number/ পাসপোর্ট/আইডি নম্বর :	<input type="text"/>	<input type="text"/>
Highest Education Level/ সর্বোচ্চ শিক্ষাগত যোগ্যতা :	<input type="checkbox"/> SSC/ এসএসসি <input type="checkbox"/> HSC/এইচএসসি <input type="checkbox"/> Graduate/ স্নাতক <input type="checkbox"/> Post Graduate/ স্নাতকোত্তর <input type="checkbox"/> Others/অন্যান্য	<input type="checkbox"/> SSC/ এসএসসি <input type="checkbox"/> HSC/এইচএসসি <input type="checkbox"/> Graduate/ স্নাতক <input type="checkbox"/> Post Graduate/ স্নাতকোত্তর <input type="checkbox"/> Others/অন্যান্য
TIN Number/ টিন নম্বর :	<input type="text"/>	<input type="text"/>
Residence Address/ আবাসিক ঠিকানা :	<input type="text"/>	<input type="text"/>
Mailing Address/ মেইলের ঠিকানা :	<input type="text"/>	<input type="text"/>

Particulars / বিবরণ

First Applicant / প্রথম আবেদনকারী

Second Applicant / ২য় আবেদনকারী

Permanent Address
/ স্থায়ী ঠিকানা :Residence Status
/ আবাসিক অবস্থা : Own/নিজস্ব Rented/
ভাড়াকৃত Family Owned/
পরিবারের মালিকানাধীন
 Company provided/
কোম্পানীর সরবরাহ Others/অন্যান্য Own/নিজস্ব Rented/
ভাড়াকৃত Family Owned/
পরিবারের মালিকানাধীন
 Company provided/
কোম্পানীর সরবরাহ Others/অন্যান্যYears in current Residence
/ বর্তমান আবাসিক বছর : Less tha 1 year
এক বছরেরও কম 1-3 years
১-৩ বছর 3-5 years
৩-৫ বছর
 5-10 years
৫-১০ বছর > 10 years
> ১০ বছর Less tha 1 year
এক বছরেরও কম 1-3 years
১-৩ বছর 3-5 years
৩-৫ বছর
 5-10 years
৫-১০ বছর > 10 years
> ১০ বছরPhone (Residence)
/ ফোন বাসভবন :Phone (Mobile)
/ ফোন (মোবাইল) :

E-mail / ই-মেইল:

PROFESSIONAL INFORMATION (SALARIED PERSONS ONLY) [পেশাদার তথ্য (কেবলমাত্র বেতনভুক্ত ব্যক্তিরা)]

Particulars / বিবরণ

First Applicant / প্রথম আবেদনকারী

Second Applicant / ২য় আবেদনকারী

Name of company/
কোম্পানীর নাম :Designation/
উপাধি:Office address/
অফিসের ঠিকানা :Months in current job/
বর্তমান চাকরীর মাস :Previous employer/
পূর্ববর্তী নিয়োগকর্তা :

Yrs. of exp. with prev emp.:

Total yrs. of service exp.:

Office phone/
অফিস ফোন :**SELF EMPLOYED (FOR SELF EMPLOYED PERSONS ONLY) [নিজেকে নিয়োগকর্তা (কেবলমাত্র নিয়োগকর্তা ব্যক্তিদের জন্য)]**

Particulars / বিবরণ

First Applicant / প্রথম আবেদনকারী

Second Applicant / ২য় আবেদনকারী

Profession/
পেশা:Name of organization/
সংস্থার নাম:Office address/
অফিসের ঠিকানা:Office phone(s)/
অফিস ফোন :Primary source of income/
প্রাথমিক আয়ের উৎস :Other income sources (if any)
অন্যান্য আয়ের উৎস (যদি থাকে) :

BUSINESS DETAILS (FOR BUSINESS PERSONS) [ব্যবসায়িক বিবরণ [ব্যবসায়িক ব্যক্তিদের জন্য]]

Particulars / বিবরণ	First Applicant / প্রথম আবেদনকারী	Second Applicant / ২য় আবেদনকারী
Name of organization/ সংস্থার নাম :	<input type="text"/>	<input type="text"/>
Nature of business/ ব্যবসার প্রকৃতি :	<input type="text"/>	<input type="text"/>
Years in business/ ব্যবসার বছর :	<input type="text"/>	<input type="text"/>
Office premise status/ অফিসের প্রাথমিক অবস্থান :	<input type="checkbox"/> Own/নিজস্ব <input type="checkbox"/> Rented/ভাড়াকৃত	<input type="checkbox"/> Own/নিজস্ব <input type="checkbox"/> Rented/ভাড়াকৃত
Office address/ অফিসের ঠিকানা :	<input type="text"/>	<input type="text"/>
Office phone(s)/ অফিস ফোন :	<input type="text"/>	<input type="text"/>
Type of ownership/ মালিকানার ধরণ :	<input type="checkbox"/> Proprietorship মালিকানা <input type="checkbox"/> Partnership অংশীদার <input type="checkbox"/> Private Limited প্রাইভেট লিমিটেড <input type="checkbox"/> Public Limited পাবলিক লিমিটেড	<input type="checkbox"/> Proprietorship মালিকানা <input type="checkbox"/> Partnership অংশীদার <input type="checkbox"/> Private Limited প্রাইভেট লিমিটেড <input type="checkbox"/> Public Limited পাবলিক লিমিটেড
No. of employees/ কর্মীদের সংখ্যা :	<input type="text"/>	<input type="text"/>
Equity / Share মালিকানা অংশীদারিত্ব :	<input type="text"/>	<input type="text"/>
Main Product/ প্রধান পণ্য :	<input type="text"/>	<input type="text"/>
Main client / buyer প্রধান ক্রেতা :	<input type="text"/>	<input type="text"/>

FOR LANDLORD / LANDLADY [ল্যান্ডলর্ড/ল্যান্ডলেডি এর জন্য]

Particulars / বিবরণ	First Applicant / প্রথম আবেদনকারী	Second Applicant / ২য় আবেদনকারী
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 [জমার বিবরণ]

Type of Deposit	Bank/FI Name	Branch	Maturity Date	Amount

BANK DETAILS [ব্যাংকের বিবরণ]

Bank Name	Branch	Account No.

CREDIT CARD DETAILS [ক্রেডিট কার্ড বিবরণী]

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

PERSONAL LIABILITIES DETAILS [ব্যক্তিগত দায়বদ্ধতার বিবরণ]

Bank	Branch	Loan Amount	Installment	Outstanding

BUSINESS LIABILITIES DETAILS (FOR BUSINESSMAN) [ব্যবসায় দায়বদ্ধতার বিবরণ [ব্যবসায়ির জন্য]]

Bank	Branch	Loan Amount	Installment	Outstanding

VEHICLE DETAILS [মূল বিবরণ]Status : Brand New Reconditioned UsedVehicle 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 [আর্থিক তথ্য]

Particulars / বিবরণ

First Applicant / প্রথম আবেদনকারী

Second Applicant / ২য় আবেদনকারী

Primary Monthly Income

Profit	<input type="text"/>	<input type="text"/>
Salary	<input type="text"/>	<input type="text"/>
Rent	<input type="text"/>	<input type="text"/>
Interest	<input type="text"/>	<input type="text"/>
Other Income	<input type="text"/>	<input type="text"/>
Total Income (A)	<input type="text"/>	<input type="text"/>

Type of Expense

Rent & Utility	<input type="text"/>	<input type="text"/>
Food & Clothing	<input type="text"/>	<input type="text"/>
Education	<input type="text"/>	<input type="text"/>
Loan Repayment	<input type="text"/>	<input type="text"/>
Others	<input type="text"/>	<input type="text"/>
Total Expenses	<input type="text"/>	<input type="text"/>
Discretionary Income (A-B)	<input type="text"/>	<input type="text"/>

DECLARATION [ঘোষণা]

I/We declare that the above information is true and I/We authorize Strategic Finance & Investments Limited 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

Second Applicant's Signature

Date

TERMS AND CONDITIONS [শর্তাবলী]

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 theday 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 Strategic Finance & Investments Limited's Risk Assessment Team as to the eligibility, the Borrower shall in the course of and under due process shall provide Strategic Finance & Investments Limited 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 Strategic Finance & Investments Limited 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 Strategic Finance & Investments Limited and/or any future claims made by Strategic Finance & Investments Limited
 - h) Cheque for processing fee @..... % of the Loan i) Authorisation for Encashment of Securites
5. That before disbursement, the Borrower shall furnish with Strategic Finance & Investments Limited 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 Strategic Finance & Investments Limited's approved agent; c) Borad 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, Strategic Finance & Investments Limited 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 Strategic Finance & Investments Limited in the said Vehicle. Such rights of Strategic Finance & Investments Limited shall continue until theBorrower repays the loan with the agreed Loan amount, interest, taxes and other charges time to time extended by Strategic Finance & Investments Limited.
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, business-man 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 Strategic Finance & Investments Limited 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 Strategic Finance & Investments Limited 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 Strategic Finance & Investments Limited 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 Strategic Finance & Investments Limited shall not bear no liability and responsibility in this regard whatsoever.
14. That Strategic Finance & Investments Limited, 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. Statagic Finance & Investments Limited may terminate this Agreement (i) if in the opinion of Statagic Finance & Investments Limited 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 Statagic Finance & Investments Limited in full against all claims, civil or criminal proceedings, losses, damages, 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 price. 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 Statagic Finance & Investments Limited. 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. Statagic Finance & Investments Limited 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 BDT1000 only every overdue installment (whichever is higher) and to be paid at the time of paying the overdue installment.
22. That Statagic Finance & Investments Limited 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 Statagic Finance & Investments Limited 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 Statagic Finance & Investments Limited's decision to repossess, the Borrower shall have no rights to raise any objections whatsoever in any action to be taken by Statagic Finance & Investments Limited.
24. That the Borrower irrevocably authorises Statagic Finance & Investments Limited to encash any or all of the securities duly discharged and kept with Statagic Finance & Investments Limited 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, Statagic Finance & Investments Limited 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. Statagic Finance & Investments Limited reserves the right to amend & revise the terms and conditions hereof at any time provided notice has been given to the Borrower.
27. 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.
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 SFIL.

First Applicant's Signature Second Applicant's Signature

Date

Date

Witnessed by:

Name of witness

Address

City/Town/Area Post code District

Thana Phone

Signature of witness

NET WORTH STATEMENT

 FIRST APPLICANT'S NAME :

 SECOND APPLICANT'S NAME :

 NET WORTH STATEMENT AS ON :
ASSETS
CASH
FIRST APPLIANT
SECOND APPLIANT

a. In Hand	Tk.	<input type="text"/>	Tk.	<input type="text"/>
b. With Bank (Savings/Current/FDR/Other)	Tk.	<input type="text"/>	Tk.	<input type="text"/>
c. With Other institution (Savings/Current/FDR/Other)	Tk.	<input type="text"/>	Tk.	<input type="text"/>

INVESTMENT:

Government Security (BSP/PSP/Others)	Tk.	<input type="text"/>	Tk.	<input type="text"/>
Share in Public Ltd. Co.	Tk.	<input type="text"/>	Tk.	<input type="text"/>
Debenture, Bonds, Life Insurance etc.	Tk.	<input type="text"/>	Tk.	<input type="text"/>

SHARE OF NET WORTH IN:

a. Other Proprietorship	Tk.	<input type="text"/>	Tk.	<input type="text"/>
b. Partnership(s)	Tk.	<input type="text"/>	Tk.	<input type="text"/>
c. Private Limited Company (s)	Tk.	<input type="text"/>	Tk.	<input type="text"/>
Debtors	Tk.	<input type="text"/>	Tk.	<input type="text"/>

REAL ESTATE:

Real Estate (Encumbered) (As per Schedule A)	Tk.	<input type="text"/>	Tk.	<input type="text"/>
Real Estate (Unencumbered) (As per Schedule B)	Tk.	<input type="text"/>	Tk.	<input type="text"/>
Others (Details Attached)	Tk.	<input type="text"/>	Tk.	<input type="text"/>

TOTAL ASSETS

Tk.	<input type="text"/>	Tk.	<input type="text"/>
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LIABILITIES

Payable to Bank/FI (Present Outstanding as on Schedule C)	Tk.	<input type="text"/>	Tk.	<input type="text"/>
Other Creditors	Tk.	<input type="text"/>	Tk.	<input type="text"/>
Unpaid Taxes	Tk.	<input type="text"/>	Tk.	<input type="text"/>
Other Liabilities (Details Attached)	Tk.	<input type="text"/>	Tk.	<input type="text"/>

TOTAL LIABILITIES

Net Worth (Total Assets-Total Liabilities)	Tk.	<input type="text"/>	Tk.	<input type="text"/>
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(SCHEDULE A)

REAL ESTATE (ENCUMBERED)	FIRST APPLICANT	SECOND APPLICANT
Description & Schedule of Property & Type of Construction	<input type="text"/>	<input type="text"/>
Mortgage Amount	<input type="text"/>	<input type="text"/>
Market Value Land	<input type="text"/>	<input type="text"/>
Market Value Building	<input type="text"/>	<input type="text"/>

(SCHEDULE B)

REAL ESTATE (UNENCUMBERED)	FIRST APPLICANT	SECOND APPLICANT
Description & Schedule of Property & Type of Construction	<input type="text"/>	<input type="text"/>
Mortgage Amount	<input type="text"/>	<input type="text"/>
Market Value Land	<input type="text"/>	<input type="text"/>
Market Value Building	<input type="text"/>	<input type="text"/>

(SCHEDULE C)

PAYABLE TO BANK/FINANCIAL INSTITUTION	FIRST APPLICANT	SECOND APPLICANT
Name & Address of the Bank/Institution	<input type="text"/>	<input type="text"/>
Date of Availing the loan	<input type="text"/>	<input type="text"/>
Limit with Validity	<input type="text"/>	<input type="text"/>
Present Outstanding	<input type="text"/>	<input type="text"/>

First Applicant's Signature

Second Applicant's Signature

Date

Date

GUARANTOR'S INFORMATION [গ্যারান্টরের তথ্য]

Name / নাম :

Relationship with Borrower/

ঋণ গ্রহীতার সাথে সম্পর্ক:

Date of Birth/

জন্ম তারিখ :

Passport No. / Voter ID

পাসপোর্ট/ভোটার আইডি নং :

Occupation/
পেশাHouse Wife
গৃহিণীService
সেবাBusiness
ব্যবসাSelf Employed
স্বনির্ভরOthers
অন্যান্য(Please Specify)
(নির্ধারণ করুন)

Name of Company

কোম্পানীর নাম:

Designation

পদবী:

Office Address

অফিসের ঠিকানা:

Phone/ফোন

Fax (ফ্যাক্স)

Mobile/মোবাইল

e-mail
(ই-মেইল)

Number of Years in Occupation

পেশাগত অভিজ্ঞতা:

Total Service Length

(মোট পরিসেবার দৈর্ঘ্য)

Father's Name

পিতার নাম :

Mother's Name

মাতার নাম :

Spouse's Name

স্বামী/স্ত্রীর নাম :

Present Address

বর্তমান ঠিকানা :

Address/ ঠিকানা:

City/Town/Area

শহর/অঞ্চল:

Post code (পোস্ট কোড)

Thana/থানা :

District (জেলা)

Permanent Address

স্থায়ী ঠিকানা :

Address/ ঠিকানা:

City/Town/Area

শহর/অঞ্চল:

Post code (পোস্ট কোড)

Thana/থানা :

District (জেলা)

Phone/ফোন :

Mobile (মোবাইল)

Guarantor's Signature

জামিনদারের স্বাক্ষর :

Applicant's Signature

আবেদনকারীর স্বাক্ষর :

Applicant's Name

আবেদনকারীর নাম :

Applicant's Address

আবেদনকারীর ঠিকানা :

Address/ ঠিকানা:

City/Town/Area

শহর/অঞ্চল:

Post code (পোস্ট কোড)

Thana/থানা :

District (জেলা)

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"/>	Jewellery 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 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

LETTER OF GUARANTEE

To
Strategic Finance & Investments Limited
Rangs RL Square, Level: 3, 201/1 Kha
Progoti Shoroni, Dhaka-1212, Bangladesh



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 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 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 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 of 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 wity 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

AML-FT Risk Assessment

Risk Score (to be ascertained as per Strategic Finance & Investments Limited'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

Special interest rate (if any) :

Designation

Source/Branch

Special service charge (if any) :

RM Code

Level Deviation (if any) :

Signature

* any level deviation must be justified by a file note

Comments by Relationship Manager/Sales Manager/ Branch Manager

Recommended by Unit Head/Head of Retail Business

Signature

Signature

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
Strategic Finance & Investments Limited
Rangs RL Square, Level: 3, 201/1 Kha
Progoti Shoroni, Dhaka-1212, Bangladesh

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:

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/ 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 <input type="text"/>	Customer's Signature <input type="text"/> Name: <input type="text"/> Name of the Borrowing organization <input type="text"/>
---	--

*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
Strategic Finance & Investments Limited
Rangs RL Square, Level: 3, 201/1 Kha
Progoti Shoroni, Dhaka-1212, Bangladesh

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:

Sl No	Name of Company/ Individual	Main Address	Additional Address	Whether the company or individual is availing any loan or not		
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				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 <input type="text"/>	Customer's Signature <input type="text"/> Name: <input type="text"/> Name of the Borrowing organization <input type="text"/>
---	--

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

SFIL Sign-off

Date

Customer sign-off

Date

Date

To
Managing Director & CEO
Strategic Finance & Investments Limited
Rangs RL Square, Level: 3, 201/1 Kha
Progoti Shoroni, Dhaka-1212, Bangladesh

Subject: **Declaration of Signature Mismatch between my NID / Passport / Driving License and Auto Loan application form of Strategic Finance & Investments Limited.**

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 Strategic Finance & Investments Limited. 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 & CEO
Strategic Finance & Investments Limited
Rangs RL Square, Level: 3, 201/1 Kha
Progoti Shoroni, Dhaka-1212
Bangladesh

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 Strategic Finance & Investments Limited

Sincerely Yours,

Signature

Recommended By

Name: _____

Address: _____



LETTER OF AUTHORISATION

I/we, Mr. -----, son of -----
----- of present address at Village/House No. -----, P.O. ----
-----P.S. -----, District-----
----- and Permanent address at Village/House No. -----,
P.O. -----P.S. -----, by faith-----
-----, by profession-----, Nationality-----, I/we have
submitted an application for Home/Lease/Term Loan in Strategic Finance & Investments
Limited. In this circumstance, I/we hereby authorize **Strategic Finance & Investments
Limited** of its office address at Rangs RL Square, 3rd Floor, Plot: Kha-201/1, Progoti
Shoroni, Bir Uttam Rafiqul Islam Avenue Dhaka-1213 to verify/search my/our various
information/documents as follows:

S.L No	Particulars	Remarks
1	Present & Permanent Address	
2	NID	
3	CIB	
4	Bank Statement	
5	Employment and Business location	
6	Land/Property-Vetting	
7	Land/Property-Valuation	
8	Land/Property- Title searching	
9	Approved Plan & Construction- searching	
10	TIN	
11	Trade License	
12	Others	

However, I/we shall pay Strategic Finance & Investments Limited all actual expenses to
related to the above verification and searching work.

Sincerely

Signature:
Name:
Date:

Signature:
Name:
Date:

Date:

To

The Manager

Bank Name:

Branch:

Sub: Letter of Authorization

Dear Sir,

I/we, the undersigned hereby authorize Mr. Md. ----- and/or its authorized representative to collect bank statement authentication report/bank statement copy against my/our following account statement(s) on my/our behalf for the period ----- to -----.

S.L No	Account Name	Account Number	Branch Name

You are requested to kindly provide the bank statement authentication/withdrawal copy in a sealed envelope along with your business card. In this regard I/we am/are authorizing you to deduct necessary service charges & fees (if applicable) from my/our respective account at your bank. In case of any further query please feel free to contact with me/us at your convenience.

Sincerely Yours

Signature:

Name:

Cell Number:

The signature is attested below

Signature:

Name:

Signature:

Name:

নিঃশর্ত অনুমতি পত্র

আমি/আমরা নিম্নস্বাক্ষরকারী, মোঃ -----, পিতা-----,
মাতা-----, ঠিকানা-----

----- স্ট্রাটেজিক ফাইন্যান্স এন্ড
ইনভেস্টমেন্টস লিমিটেড এর প্রধান কার্যালয় থেকে একটি ----- লোন গ্রহন করেছি
যার ঋণ চুক্তি পত্র নং ----- তারিখ----- । আমি/আমরা
ঋণ মঞ্জুরী পত্র ও ঋণ চুক্তি পত্রের শর্ত অনুযায়ী নিয়মিত ভাবে ঋণের কিস্তি পরিশোধ করতে বাধ্য থাকব। এছাড়া
আমি/আমরা এই মর্মে নিঃশর্তভাবে অনুমতি প্রদান করছি যে, গৃহীত ঋণের মেয়াদের মধ্যে যে কোন কারণে
আমার/আমাদের ঋণের কিস্তি বকেয়া পড়ে সেক্ষেত্রে উক্ত ঋণ আদায়ের লক্ষ্যে স্ট্রাটেজিক ফাইন্যান্স এন্ড
ইনভেস্টমেন্টস লিমিটেড এর প্রতিনিধিত্বকারী কর্মকর্তা অথবা তৃতীয় পক্ষের মাধ্যমে আমার বর্তমান অথবা স্থায়ী
ঠিকানা বা বাসস্থান/ব্যবসায়িক ঠিকানা পরিদর্শন করতে পারবে। মাথে মাথে বন্ধকীকৃত মস্পত্তি/ইজারাকৃত গাড়ি বা
যন্ত্রপাতি পরিদর্শন করতে পারবে এবং আমি/আমরা এই পরিদর্শনের ব্যাপারে পূর্ণ সহযোগিতা করতে অঙ্গীকারবদ্ধ।
পরিদর্শনের ব্যাপারে কোনরূপ বাধার সম্মুখীন হলে স্ট্রাটেজিক ফাইন্যান্স এন্ড ইনভেস্টমেন্টস লিমিটেড কর্তৃপক্ষ
আমার/আমাদের বিরুদ্ধে যথাযথ আইনানুগ ব্যবস্থা গ্রহন করতে পারবে।

১. ঋণ গ্রহীতার স্বাক্ষর ও তারিখ

২. ঋণ গ্রহীতার স্বাক্ষর ও তারিখ

৩. ঋণ গ্রহীতার স্বাক্ষর ও তারিখ