

National Housing Finance and Investments Limited

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Corporate Head Office: Concord Balsh Tower (7º Floor), Plot # 11-A, Road # 48, Block # CWN(A), Gulshan-2 Dhaka-1212, Tel: +88 09609 200555, Fax: +88-02-58811652, E-mail: info@nationalhousingbd.com

Individual Loan Application Form

Please affix Attessted 1 copy of passport size Photograph of Principal/First Applicant with Signature

The Manager National Housing Finance an	d Investments Limited	of Principal/First Applicant with Signature
Dear Sir,	Diane.	
I/We	hereby apply for a loan of BDT (in numbers)	
	ars term for Flat Purchase Plot Purchase Self Construction Apartmen	
	purpose by myself/ourselves and my/our family. I/We are providing, in full, the fo	
desired by your Organization		morning milomiation
A. Principal/First Appl	icant Information	
	Personal Information	
Full Name (Mr. /Mrs. /Ms.)		
Father's Name		
Mother's Name		1
Date of Birth	: Age Years Gender	Male Female
Marital Status	: Single Married Widow Others	
Highest Education Level		thers
Professional Status		thers
Nationality	Religion	ITELS
National ID No.	E-TIN	
Other Photo ID Type & No		
Any other Relationship with NHFIL Spouse's Information	: Existing HML/PML/CML Lease/Term Loan TDR/DPS Any others : Name	
(If not included as Co-Applicant)	Profession Phone (Land)	
	Work Address (If any)	
Family Mambaur	Mobile E-mail	
Family Members	Name Age (Please attach addi	tional page if required)
a. Son(s) b. Daughter(s)	DD - MA - WAS	Age Years Age Years
c. Other Dependent(s)	DD / MM / YWY	Age Years Age Years
c. Other Dependent(s)	Contact Details	113-
Present Address	Contact Details	
Tresent name cos	No. of years at Present Add	nacc 1
Residential Status	: Owned Rented Living with Parents Others Others	
Permanent Address	:	
Work Address	1	
Telephone (Home)	: Telephone (Work Place) :	
Mobile	:E-mail :Fax :	

B. Other Applicant / Co-Applicant's Information

Declaration:

I hereby inform you that I intend to be a Other Applicant / Co-Applicant of the loan facility and furnish the following statement with full knowledge of the liability to be assumed and knowing that in considering credit to the applicant you will rely on the particular given below —

Please affix Attessted 1 copy of passport size Photograph of other applicant/ co-applicant with Signature

Personal Information

Full Name (Mr. /Mrs. /Ms.)	:			
Relation with First Applican	!;			
Father's Name	;			
Mother's Name	:			
Date of Birth	DD / MM_ Age	Years	Gender	Male Female
Marital Status	: Single Married	Widow	Others	
Highest Education Level	: SSC HSC	Graduate	Post Graduate C	Others
Professional Status	Salaried Businessman	Professional	Land Lord/Lady	Others
Nationality	:	Religion		
National ID No.	:	E-TIN		
Other Photo ID Type & No.	: Name		No.	
Any other Relationship with NHFIL Spouse Information	: Existing HML/PML/CML Lease/Te	erm Loan 🔲 Ti	DR /DPS Any others	;
	Profession		Phone (Land)	
	Work Address (If any)			
	Mobile	E-mail		
Family Members	: Name	E-IIIdii	Age (Please attach add	ditional page if required)
a. Son(s)	HOHOLN	0	CD-/-MM-/->	Age Years
b. Daughter(s)		U_[DD: 7 MM 7 YYY	Age Years
c. Other Dependent(s)		[DD / MM / YYYY	Age Years
	Contact	Details		
Present Address	:			
		No.	of years at Present Ado	dress :
Residential Status	: Owned Rented Living	with Parents		(Please specify)
Permanent Address	:			
Work Address				
Telephone (Home)	:	- Telephone	(Work Place):	
Mobile		E-mail:		

Principal / First Applicant Department Department Office Phone (Land) Length of Service Total Length of Service	Other Applicant / Co-Applicant Department Permanent Contractual Others Office Phone (Land) Length of Service
Permanent Contractual Others Office Phone (Land) Length of Service Total Length of Service	Permanent Contractual Others Office Phone (Land) Length of Service
Office Phone (Land)	Office Phone (Land) Length of Service
Control & Contro	
	- Anna Anna acuse
Principal / First Applicant	Other Applicant / Co-Applicant
Equity Share (%)	Squity Share (%)
Proprietorship Partnership Private Ltd. Public Ltd. Office Phone (Land) Owned Rented Total Business Experience	Proprietorship Partnership Private Ltd. Public Ltd. Office Phone (Land) Owned Rented Total Business Experience
Details (For Professional)	
Principal / First Applicant	Other Applicant / Co-Applicant
Doctor Engineer Architect Consultant CA/CMA/CS Others	□ Doctor Engineer □ Architect □ Consultant □ CA/CMA/CS □ Others
Daily Weekly Monthly Others Mobile	Daily Weekly Monthly Others Mobile
Lady	
Principal / First Applicant	Other Applicant / Co-Applicant
ii)	Commercial Residential Both Number of Roors Rented (i) (ii) (iii) Mobile
	Proprietorship Partnership Private Ltd. Public Ltd. Office Phone (Land) Owned Rented Total Business Experience etails (For Professional) Principal / First Applicant Doctor Engineer Architect Consutant CA/CMA/CS Others Mobile Lady Principal / First Applicant Commercial Residential Both Number of Floors Rented)

Income & Expenditure De	etails (BDT) (Monthly)		
Particulars	Principal / First Applicant	Other Applicant / Co-Applicant	
Monthly Income / Salary	Tk.	Tk.	
Rent	Tk.	Tk.	
Interest (TDR, Savings Certificates)	Tk.	Tk.	
Others:	Tk.	Tk.	
Gross Income (a):	Tk.	Tk.	
Rent & Utility	Tk.	Tk.	
Fooding & Clothing	Tk.	Tk.	
Education	Tk.	Tk.	
Fixed Obligation (Loan)	Tk.	Tk.	
Others	Tk.	Tk.	
Total Expenses (b):	Tk.	Tk.	
Net Income (a-b) :	Tk.	Tk.	
Loan Details			
Proposed Loan Amount	Tk.	Term	
Installment per month you c	an pay to National Housing	Tk.	
Project Profile	For Flat / Apartment	For Developed Plots	
Property Selected	Yes No Booking Given Yes No		
Name & Address			
of Project			
Land Area	Katha	Katha	
Total Nos. of	Flats Floors Car parks		
Name of Developer / Seller	NATIONAL		
Address of Developer / Seller	10117		
REHAB Membership	□Yes □ No		
Relationship With NHFIL	☐ MOU Signed ☐ MOU not Signed		
Phone / Fax No.			
Expected Date of Delivery			
Expected Date of Registration			
Flat Number	Floors Car parks	Plot Price Tk.	
Total sq. ft.	Gross Net	Reg. Cost Tk.	
Flat Price	Tk. Car park Tk.	Other Cost Tk.	
Registration	Tk. Other Costs Tk.	Total Cost Tk.	
Total Cost	Tk.		
Project Profile	For Self Construction & Apar	rtment Renovation	
Name & Address			
of Project			
Land Area (Katha)	Land Value Tk.	Lac Built-up Area in Sft.	
Floor Details	Floors Units	Car Parks	
Total Construction Cost	Tk. Estimated Co	onstruction Period	

Means of Finan	cing					
Total Construction	Cost	Tk.				
Amount Already Ir	rvested	Tk.				
Loan from Nationa	al Housing Finance	Tk.				
Amount to be Inve	ested	Tk.				
Source(s) of Balance	ce Finance	1				
Bank Account			Principal / F	irst Applicant		
Accour	nt Name	Account Nos.		Name of B	ank & Branch	
		No.				
		No.				
			Othe	r Applicant / Co-	Applicant	
Accour	nt Name	Account Nos.		100	ank & Branch	
		No.				
		No.				
Details of Asset	ts					
Partico	ulars	Principal / First	Applicant	Other Applicant	/Co-Applicant	
☐ FDR ☐ Saving	Certificates	Tk.		īk.	•	
Commence of the Commence of th	Deposit Scheme	Tk.		Tk.		
	Bond Shares	Tk.		Tk.		
Insurance Policy:	Policy Amount					
	Monthly Premium					
	Maturity Date					
1	Name of Nominee(s)					
Vehicles						
Immovable Prope	erty (Please specify)			Value (Bl	DT)	
a.	147	THUN	1			
		MOIN				
b.			I G			
Liabilities & Oblig	nations (Principal)	First Applicant Inform	nation as Borrowo	e) (Disease streets adults)		
Sources of Loan	Purpose	Amount Borrowed		t Present Outstanding	Expiry / Settlement Date	
Bank/Fin. Inst.		Tk.	Tk.	Tk.		
Employer		Tk.	Tk.	Tk.		
Provident Fund		Tk.	Tk.	Tk.		
Credit Card (Issuer's Name & No.)		C. No.	Limit(Tk.)	Outstanding(Tk.)	Expiry	
Others						
	-	pplicant / Co-Applic				
Sources of Loan	Purpose	Amount Borrowed		Present Outstanding	Expiry / Settlement Date	
Bank/Fin. Inst.		Tk.	Tk.	Tk.		
Employer		Tk.	Tk.	Tk.		
Provident Fund		Tk.	Tk.	Tk.		
Credit Card (Issuer's Name & No.)		C. No.	Limit(Tk.)	Outstanding(Tk.)	Expiry	
Others						

Know Your Customer (KYC) Profile Form

(For Official Use Only)

A. Customer / Account Name (Block Letters) :	(Give√Mark)	(Verified
B. Account or Reference Number (after approval) :		Signature)
C. What are the Nature of Business, Relationship and Source of Funds?		
Confirmed principal line of business/legal status/occupation	☐ Yes ☐ No	
2. Obtained Sufficient, legally certified evidence of business/legal status/occupation		
e.g. 🗌 Trade License 📋 Incorporation Certificate 📋 Employee ID Card 📋 Employment Certificate	Yes No	
3. Verified clients annual income capital & assets	☐ Yes ☐ No	
D. Describe how the sources of fund have been verified and confirmation of whether		
or not the levels, types of amounts of transaction are commensurate with nature of the		
business described when the relationship was established.		
Purpose/Size and predictable transaction activity conforms to actual business/Occupational	□ Vec □ Ne	
income trend to customer.	☐ Yes ☐ No	
E. Developer's Information (For Apartment/Commercial Space)		
Confirmed Clients Payment made to Developer reflected to the Bank A/C	☐ Yes ☐ No	
□ By Cash □ By Cheque	_ 163 _ 110	
Information provided by the client verified with Developer and confirmed		
e.g Photograph Allotment Letter Deed of Agreement Money Receipt	☐ Yes ☐ No	
3. Developers Project revisited and confirmed (Clients Allotted Flat)	☐ Yes ☐ No	
F. Original Passport NID e-TIN Credit Card Utility Bills seen and photocopy obtained.	☐ Yes ☐ No	
(if no, please comments)	□ 163 □ 110	
G. Bank Statement (Last 1 year) verified & matched with Signature Photograph Address	□ Yes □ No	
(if no, please comments)	L 163 L 110	
in the present continuency		
·		
H. Status of Non-resident Bangladeshi Work Permit Resident VISA Duel Citizen	☐ Yes ☐ No	
n. status of hori-resident bangiadesin work remitt Resident visk Duer citizen		
Risk Grading : ☐ Superior ☐ Good ☐ Acceptable ☐ Marginal/Watchlist ☐ Special Mention	□ Substandar	d □ Doubtful
Bad/Loss (According to Credit Risk Grading Score)		a Doubtiui
		Λ.
Remarks:		
Source of Account ☐ walk in ☐ Solicited by - Name : Signature	with date	
January Januar		

Declaration				
I/We hereby apply for a Home mortgag in support of the loan applied for are Limited of its representatives to obta application form. I/We further underst submitted by me/us with the application	e true and accurate, ain futher informatio tand that <i>National H</i>	and authorize Natior n from any source to	al Housing Fin which it may	apply pertaining to this
Signature of Principal / First Applica	int		Date	
Signature of Other Applicant / Co-App	plicant		Date	
Signature of Other Applicant / Co-App	plicant		Date	
Signature of Other Applicant / Co-App	plicant		Date	
Signature of Other Applicant / Co-App	plicant		Date	
Counsellor's Notes	ATION OUS	Please affix Attes 1 copy of passport size Photo of Principal/First Ap with Signatur	ograph P	Please affix Attessted 1 copy of assport size Photograph of other applicant/ co-applicant with Signature
Reference (Other then family)				
Name				
Address with Post Code				
Occupation				
Designation				
Phone No. (Office)				
Mobile No.				
Fax No. / E-mail Address				
National Housing requires you to list two referees directly. The referees may be yo for a period of five years or more but are	ur employer, family d			
How did you come to know about	National Housing:			
Developer Newspaper	Relatives	Outdoor advertise	ment (Others (specify)

Clientele Acknowledgement Form

Table - A: CAF (for Asset - side Products)

Name of the Client	<u> </u>	
Description of Loan /	ease Facility	
Sanction Amount Purpose of the Loan		
Product Category		

Questions		Comments		
	Questions	FI's Comment	Client's Comment	
1.	What is the total amount to be disbursed?		Agreed with the FI's comment.	
	Will it be disbursed at once? If not, how many parts will be there and mention the amounts in each disbursement?		Agreed with the FI's comment.	
3.	What will be the tenure for repayment? (In case of rescheduled accounts, the tenure should be considered from the date of rescheduling)		Agreed with the FI's comment.	
	Is there any grace period allowed? If so, How long?		Agreed with the FI's comment.	
5.	What will be the mode of repayment (monthly / quarterly / half-yearly)?		Agreed with the FI's comment.	
6.	What will be the installment size?		Agreed with the FI's comment.	
	Whether the installment size will be same throughout the repayment tenure? If not, is the client fully informed about this repayment reschedule?		Agreed with the FI's comment.	
8(b).	Whether the interest rate is fixed or flexible? If fixed, what will be rate? If flexible, is the client informed about it?		Agreed with the FI's comment.	
	Will there be any fees or other charges being added in future? If so, how much extra will the client have to pay and under what circumstances?		Agreed with the FI's comment.	
	. Will there be any prepayment penalty if the client settles the loan/lease early? . If so, how much the client will have to pay as early settlement fee?		Agreed with the FI's comment.	

N.B.: For rescheduled accounts, questions number 1 and 2 of this CAF is not applicable.

Clientele Feedback Form

Table - C : CFF (for Asset - side Products)

Name of the Client	;		- >			
Description of Loan / Lease Facility						
Sanction Amount	:		- 55			
Purpose of the Loan	:		<u> </u>			
Product Category	:		- 0,			
Period of the Feedback	: (from	to	_)			

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

		CIB Infor	mation related to the	PERSON	
Type of Applicant	: Branch Name	:			
☐ Borrower	Loan Amount	:	Term :	Serial No.	:
Co-Borrower	Exst. Loan No.	:		FI Subject Cod	
Guarantor	Request By	:		Recorded	☐ Checked ☐ Error
— Applicant I	Details				
Name of the A	pplicant in full	ŧ			
Father's Name		:			
Mother's Name	e	£			
Spouse Name			***********		************
Contact Addre	ss	:			
					Post Code :
Permanent Ad	dress	:	***************************************		***************************************
					Post Code :
Phone/Mobile	Number	:			Occupation :
Personal I	nformation —				
Date of Birth :		District	of Birth :	Country of	of Birth:
Gender :		* National ID N	lumber:		E-TIN No.
- Constant				***********	
* Identifica	ation document	data			
Document Typ	oë (Please tick):	Passport	☐ Driving License	☐ Birth Cert	ificate
		NAI	I()NAI		
Document Nu	mber:		Issue Date :	Issuing Co	untry:
To the best of below	my knowledge,	l have obtained t	the credit facilities from differ	ent banks / fina	ncial institutions as mentioned
Name of the I	Banks / Financ	ial Institutions	Name of the brand	th	District / City

^{*}National ID or one Identification document data is mandatory (N.B. - Please attach separate copy of this page for more than one Applicant / Co-Applicant)

	CIB Information re	elated to the COMP	ANY / INSTIT	UTION
Type of Applicant	: Branch Name :			
☐ Borrower	Loan Amount :	Term :	Serial No.	i
☐ Co-Borrower	Exst. Loan No. :		**	de ;
Guarantor	Request By :		Recorded	☐ Checked ☐ Error
Company Name	e :			
Business Addre	ss :			
			Post (Code:
Factory Addres				
			Post (Code:
Business Type				
Company e-TIN	l :	Phone :		
* List of Shareh	older:			
SL. No. Shar	eholder Name	Role	in the Company	§
10 00				
11				
	1			
	TAIA	TAMAL		
		TOWAL		
	HOL	JSING		
List of credit fac	cilities from different banks / fina	ancial institutions :		
Notice Statement	Banks / Financial Institutions	Name of the br	anch	District / City
ivallie of the c	danks / Financial institutions	Name of the bi	anch	District / City
j.				
<u> </u>				

Please use separate sheet if required

"For each shareholder must fill" Information related to the PERSON"

Signature of the Authority

Please ($\sqrt{}$) tick and enclose in numeric order the following documents (as applicable) with the application :

Salaried Person	Self Employed
 2 Copy of Passport size photograph(s) of all Applicant(s) & Co-applicant(s). Copy of National ID Card /e-TIN / Copy of passport duly attested. Tax Assessment paper for last 3 years (Tax return & Assessment Order) Latest salary slip/salary certificate showing all deductions. Bank Statement for the latest one year. Statement of assets with copies of evidence. Evidence of Other Income (If any). Bio Data. Allotment / Baynanama / Agreement with Developer / Owner. Money receipts of amount already paid to Developer / Owner. Any other relevant document not specified above	 2 Copy of Passport size photograph(s) of all Applicant(s) & Co-applicant(s). Tax Assessment paper for last 3 years (Tax return & Assessment Order) Profit & Loss Account & Balance Sheet of Business for last 3 years. Trade License/e-TIN / Memorandum and Articles of Association. Evidence of present work in hand & value thereof. Company's Bank Statement for last three year & Personal Bank Statement for one year. Statement of assets with copies of evidence. Evidence of Other Income (If any). Bio Data. Allotment / Baynanama / Agreement with Developer / Owner. Money receipts of amount already paid to Developer / Owner.
1.	
_	
Property Documents	Freehold (Private) Land
Leasehold Land	Freehold (Private) Land
	Freehold (Private) Land 1.
Leasehold Land 1. Registered Lease Deed. 2. Subsequent Sale Deeds (If any) 3. Development agreement between land owner and developer. 4. Power of Attorney from land owner. 5. Acceptance of power from Lessor. 6. Mutation Khatian of subsequent purchaser. 7. Proposal for mutaion from AC land office. 8. Mat parcha (recent survey report) If any. 9. Up to date Khajna and DCR. 10. Up to date Non Encumbrance Certificate for 12 years. 11. Municipal Tax Receipt. 12. Sale Permission from Lessor. 13. Approved plan & approval letter from RAJUK / CDA 14. Project brochure.	1.



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National Housing Finance and Investments Limited

Corporate Head Office: Concord Baksh Tower (7th Floor), Plot # 11-A, Road # 48, Block # CWN(A), Gulshan-2, Dhaka-1212. Tel: +88 09609 200555, Fax: +88-02-58811652 E-mail: info@nationalhousingbd.com, Principal Branch: Tel: 9670612-4, 9677181-3, 9669800, Fax: 88-02-9671016, Gulshan Branch: Tel: 09609 200555 01817 042210, Fax: 88-02-58811652, Motijheel Branch: Tel: 9567103, 9550071, 01817 042212, Fax: 88-02-9565493, Chittagong Branch: Tel: 031-2863007 01817 042215 Fax: 88-031-2863009, Bogra Branch: Tel: 051-62696, 63994, 01714 049418, Fax: 88-051-63696, Ext. 106, Rangpur Branch: Tel: 0521-56381-2, 01712 840808 www.nationalhousingbd.com