



HOME LOAN APPLICATION FORM

Home Loan Scheme

Regular

আমাদের ঠিকানা

Date

Applicant's Name

Account Number

CF

Group CF

RM Name

RM Code

Branch Code



National Finance Ltd

Application Form

NFL Home Loan Scheme: Regular আমাদের ঠিকানা

[Give tick (✓) in appropriate box & write/type all information in BLOCK LETTERS]

1. PERSONAL DETAILS

Name of Applicant:		Applicant's Photo
English	<input type="text"/>	
বাংলা	<input type="text"/>	
<input type="text"/>		

Name of Co-applicant:		Co-Applicant's Photo
English	<input type="text"/>	
বাংলা	<input type="text"/>	
<input type="text"/>		

Particulars		Applicant		Co-Applicant	
Father's Name	English	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	বাংলা	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Mother's Name	English	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	বাংলা	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Spouse's Name	English	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	বাংলা	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Permanent Address		<input type="text"/>			
Present Address		<input type="text"/>			
Years in present address		a) 1 - 3 yrs. b) 5- 10 yrs. c) 10 yrs.+		a) 1 - 3 yrs. b) 5- 10 yrs. c) 10 yrs.+	
Phone (T&T) No.		Mobile No.		Phone (T&T) No.	
<input type="text"/>		<input type="text"/>		<input type="text"/>	
E-mail		<input type="text"/>			
Is the Residence		<input type="checkbox"/> Rented <input type="checkbox"/> Own <input type="checkbox"/> Parental <input type="checkbox"/> Employer's		<input type="checkbox"/> Rented <input type="checkbox"/> Own <input type="checkbox"/> Parental <input type="checkbox"/> Employer's	
Education Qualification		<input type="checkbox"/> Post Graduate <input type="checkbox"/> Graduate <input type="checkbox"/> HSC <input type="checkbox"/> SSC <input type="checkbox"/> Other		<input type="checkbox"/> Post Graduate <input type="checkbox"/> Graduate <input type="checkbox"/> HSC <input type="checkbox"/> SSC <input type="checkbox"/> Other	

Particulars	Applicant		Co-Applicant	
National ID Number				
Passport Number				
Driving License Number or Birth Registration Number				
E-TIN				
Date of Birth/ Place of Birth				
Gender	<input type="checkbox"/> Male	<input type="checkbox"/> Female	<input type="checkbox"/> Male	<input type="checkbox"/> Female
Marital Status	<input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Other		<input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Other	
Family Members	Name/Profession	Age	Name/Profession	Age
Child - 1				
Child - 2				
Child - 3				
Others				

2. OCCUPATION DETAILS

Particulars	Applicant			Co-Applicant		
Occupation	<input type="checkbox"/> Employed	<input type="checkbox"/> Businessman		<input type="checkbox"/> Employed	<input type="checkbox"/> Businessman	
	<input type="checkbox"/> Professional	<input type="checkbox"/> Landlord	<input type="checkbox"/> Others	<input type="checkbox"/> Professional	<input type="checkbox"/> Landlord	<input type="checkbox"/> Others
Designation/ Position						
Department						
Employee ID						
Organization's Name						
Office Address						
Office T&T No.						
Mobile No. (Office)						
E-mail & Web Address (Office)						
No. of years in current job/ business & Total job/ business experience						
Previous Organization's Name & Duration						

3. INCOME AND EXPENDITURE DETAILS

Income & Expenditure Particulars (Per month)	Applicant			Co-Applicant		
		Source	Amount		Source	Amount
a) Income:						
Income Source Rental Income	Monthly Salary (Gross)			Monthly Salary (Gross)		
	Business Income			Business Income		
	Rental			Rental		
	Other			Other		
	Income			Income		
Applicant's Total Income						
Co-applicant's Total Income						
Total Income (Appl. + Co-appl.)						

b) Expenses (Applicant + Co-applicant):	Amount
House rent	
Household expenses (Family)	
Children's education expenses	
Transportation & Conveyance	
EMI with other Bank/ NBFi (including credit card payment)	
Total Expenses (Appl. + Co-appl.)	
Net Income (Total Income – Total Expenses)	
How much can you pay as EMI ?	

4. ASSETS AND SAVINGS DETAILS

Asset Details	Applicant		Co-applicant	
	Particulars	Amount	Particulars	Amount
Savings in Bank				
Land & Building				
Sanchay Patra				
FDR				
DPS & Life Insurance				
Wages Earners Bond				
Share Investment				
Vehicles				
Others Investments				
Total Asset Value (Appl. + Co-appl.)				

5. LIABILITY DETAILS

Sources of Loan	Applicant			Co-applicant		
	Outstanding Amount	EMI	BalanceTerm (Months)	Outstanding Amount	EMI	Balance Term (Months)
Employer						
Bank/NBFI						
Provident Fund						
Car Loan						
Business Loan						

6. CREDIT CARD DETAILS

Particulars	Applicant	Co-Applicant
Bank Name		
Issue Date		
Credit Limit		
Outstanding Amount		

7. BANK DETAILS

Name of Account Holder	Name of Bank	Branch	Type of Account	Account No.

8. PROPOSED PROPERTY DETAILS

For Flat/Property Purchase:

Developer's Name							
Project's Name							
Project Address							
Expected date of Handover							
Flat no.		Floor no.		Side		No. of Car Parking	
Flat size (excluding car parking)		Flat size (excluding car parking)		Property Type	<input type="checkbox"/> Leasehold <input type="checkbox"/> Freehold		
A. Apartment Price (Tk.)							
B. Car Parking (Tk.)							
C. Registration Cost (Approx.)							
D. Total Cost (Tk.) (A+B+C)							

For Construction:

Address of the property							
Land Area (Katha)				No. of Floors at actual in Physical			
Build-up area at actual in Physical				No. of Units/Floor at actual in Physical			
Build-up area as per Approved Plan				Total Units at actual in Physical			
Present Construction Status				Property Type	<input type="checkbox"/> Leasehold <input type="checkbox"/> Freehold		
A. Land Value (Tk.)							
B. Car Parking (Tk.)							
C. Total Cost (Tk.) (A+B)							
Plan Approval Authority <input type="checkbox"/> RAJUK <input type="checkbox"/> CDA <input type="checkbox"/> KDA <input type="checkbox"/> Other				Approval Date			
Expected date of the first Disbursement							
Do you propose to rent out the property? <input type="checkbox"/> Yes <input type="checkbox"/> No; If yes, monthly expected rent Tk.							
Is the Legal Title O.K.? <input type="checkbox"/> Yes <input type="checkbox"/> No							
Will NFL be able to obtain first mortgage on the property? <input type="checkbox"/> Yes <input type="checkbox"/> No							

9. LOAN REQUIREMENTS

Purpose	For Purchase of	<input type="checkbox"/> Flat <input type="checkbox"/> Ready House <input type="checkbox"/> Commercial Space <input type="checkbox"/> Plot
	For Construction of	<input type="checkbox"/> Own House <input type="checkbox"/> Extension
	For Home Equity/ LAP	<input type="checkbox"/> Renovation/Improvement <input type="checkbox"/> Others
Loan Tenure (Years)		
Property Price or Cost (Flat/Construction)		
Equity already invested by own source		
Loan Requested For		
Rest Equity from own source to be arranged		

10. GENERAL INFORMATION

Have you and/or your spouse applied earlier to NFL for a loan?

Yes No; if yes, Loan A/C no. _____

Have you and/or your spouse given guarantee to any borrower with NFL?

Yes No; if yes, Loan A/C no. _____

Are you or any of your immediate family members a director of any Bank/ FI?

Yes No; if yes, please mention the Bank/FI name.

Please select the mode of repayment convenient to you:

Electronic Fund Transfer (EFTN)

Bank _____ Branch _____ Account no _____

Post Dated Cheques (PDC) from

Bank _____ Branch _____ Account no _____

11. REFERENCE DETAILS (At least one should be an Employed person)

Particulars	Reference: 1 (Immediate Relative)		Reference: 2 (Non-Relative)	
Name				
Designation				
Organization's Name				
Office Address				
Residence Address				
Contact no.	Office T&T:		Office T&T:	
	Office Mobile:		Office Mobile:	
	Residence T&T:		Residence T&T:	
	Residence Mobile:		Residence Mobile:	

Declaration: I/We hereby affirm that the information given above in support of the loan applied for are true & accurate and authorize NFL representative to obtain further information pertaining to this application for any sources to which it may apply.

I/we also agree that my/our loan shall be governed by the rules of NFL which may be in force from time to time.

I/we further undertake to inform NFL regarding any change in my/our occupation/employment/address/contact no. etc. immediately and to provide any further information that you may require.

Applicant's Signature _____

Co-applicant's Signature _____

Date: ____/____/____

Date: ____/____/____

12. GUARANTOR FORM

Photo

Guarantor's Visiting Card

I, hereby agree to guarantee any credit facility(s) agreed to be granted or continued, by NFL to:

Name of Applicant : _____

Address : _____

Guarantor's Name : _____

Father's Name : _____

Mother's Name : _____

Spouse's Name : _____

Relation with Applicant : _____

Permanent Address : _____

Present Address : _____

Education Qualification : Post Graduate Graduate HSC SSC Other

NID no. : _____

Date of Birth : _____

Place of Birth : _____

Mobile no. (Personal) : _____ Residence T&T no. : _____

E-mail (Personal) : _____

TIN no. (Personal) : _____

Designation : _____

Organization's Name : _____

Office Address : _____

Office Mobile no. : _____ Office T&T no. _____

Office E-mail & Web Address : _____

Total Job/ Business experience : _____

Previous Employer/Business experience : _____

Total Income (Monthly) : _____

Net Asset Value : _____

I shall notify NFL immediately of any change to any information stated above.

Guarantor's Signature

Signature Verified by Applicant _____

Date: ____/____/____

13 (A). UNDERTAKING

To
The Manager
Head Office, Confidence Centre (Level 08),
Kha-09, Pragati Sarani, Shahjadpur, Gulshan, Dhaka1212.

Attachment-Ka

Subject: Provision of information on the ownership of companies and their bank liabilities.

I, _____ owner/partner/director/guaranto
of _____, am applying for sanctioning/renewal/rescheduling of a loan in my
own name/ aforementioned company's name.

Applied Amount with NFL: _____ Applied Term with NFL: _____ EMI: Tk _____

Father's Name : _____

Mother's Name : _____

Husband's/Wife's name (if married) : _____

Permanent Address: : _____

Present Address: : _____

Business Address : _____

Date of Birth : ____/____/____ Place of Birth: _____ Country of Birth: _____

National ID Number : _____

Other ID Documents (Passport/Drivinglicense/BirthRegistrationCertificate): ID Number _____

Issue Date _____ ID Issue Country _____ ETIN: _____

RJSC No. _____ RJSC Registration Date: ____/____/____

Gender: Male Female, Telephone Number _____ are given for your kind consideration.

Applied Amount with NFL: _____ Applied Term with NFL: _____ EMI: Tk _____

The list of companies under the ownership of mine along with their bank liability status is given in the following table:

Serial No.	Name of the Company	Main Address	Additional Address	Whether the company is availing any loan or not		No.
				Yes		
				Name of the Bank/FI	Name of the Branch	

Apart from stated above, if any liability in my own name or my company's name is found, I will be bound to obey any decision made by the authority concerned relating to sanctioning/renewal/rescheduling of the loan applied for and I will be punishable by law for providing false or fabricated information.

Seal and Signature of the bank official who certified the borrower:	Customer's Signature : _____
	Name : _____
	Name of the Borrowing organization: _____

*If necessary, extra paper could be used for list of companies.

13 (B). UNDERTAKING

To
The Manager
Head Office, Confidence Centre (Level 08),
Kha-09, Pragati Sarani, Shahjadpur, Gulshan, Dhaka1212.

Attachment-Ka

Subject: Provision of information on the ownership of companies and their bank liabilities.

I, _____ owner/partner/director/guarantor
of _____, am applying for sanctioning/renewal/rescheduling of a loan in my
own name/ aforementioned company's name.

Applied Amount with NFL: _____ Applied Term with NFL: _____ EMI: Tk _____

Father's Name : _____

Mother's Name : _____

Husband's/Wife's name (if married) : _____

Permanent Address: : _____

Present Address: : _____

Business Address : _____

Date of Birth : ____/____/____ Place of Birth: _____ Country of Birth: _____

National ID Number : _____

Other ID Documents (Passport/Drivinglicense/BirthRegistrationCertificate): ID Number _____

Issue Date _____ ID Issue Country _____ ETIN: _____

RJSC No. _____ RJSC Registration Date: ____/____/____

Gender: Male Female, Telephone Number _____ are given for your kind consideration.

Applied Amount with NFL: _____ Applied Term with NFL: _____ EMI: Tk _____

The list of companies under the ownership of mine along with their bank liability status is given in the following table:

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

Apart from stated above, if any liability in my own name or my company's name is found, I will be bound to obey any decision made by the authority concerned relating to sanctioning/renewal/rescheduling of the loan applied for and I will be punishable by law for providing false or fabricated information.

Seal and Signature of the bank official who certified the borrower:	Customer's Signature : _____
	Name : _____
	Name of the Borrowing organization: _____

*If necessary, extra paper could be used for list of companies.

14. LOCATION SKETCH

Name of Applicant's & Co-applicant's : _____

Property Address: _____

Property Address: _____

Prominent objects near by the property:

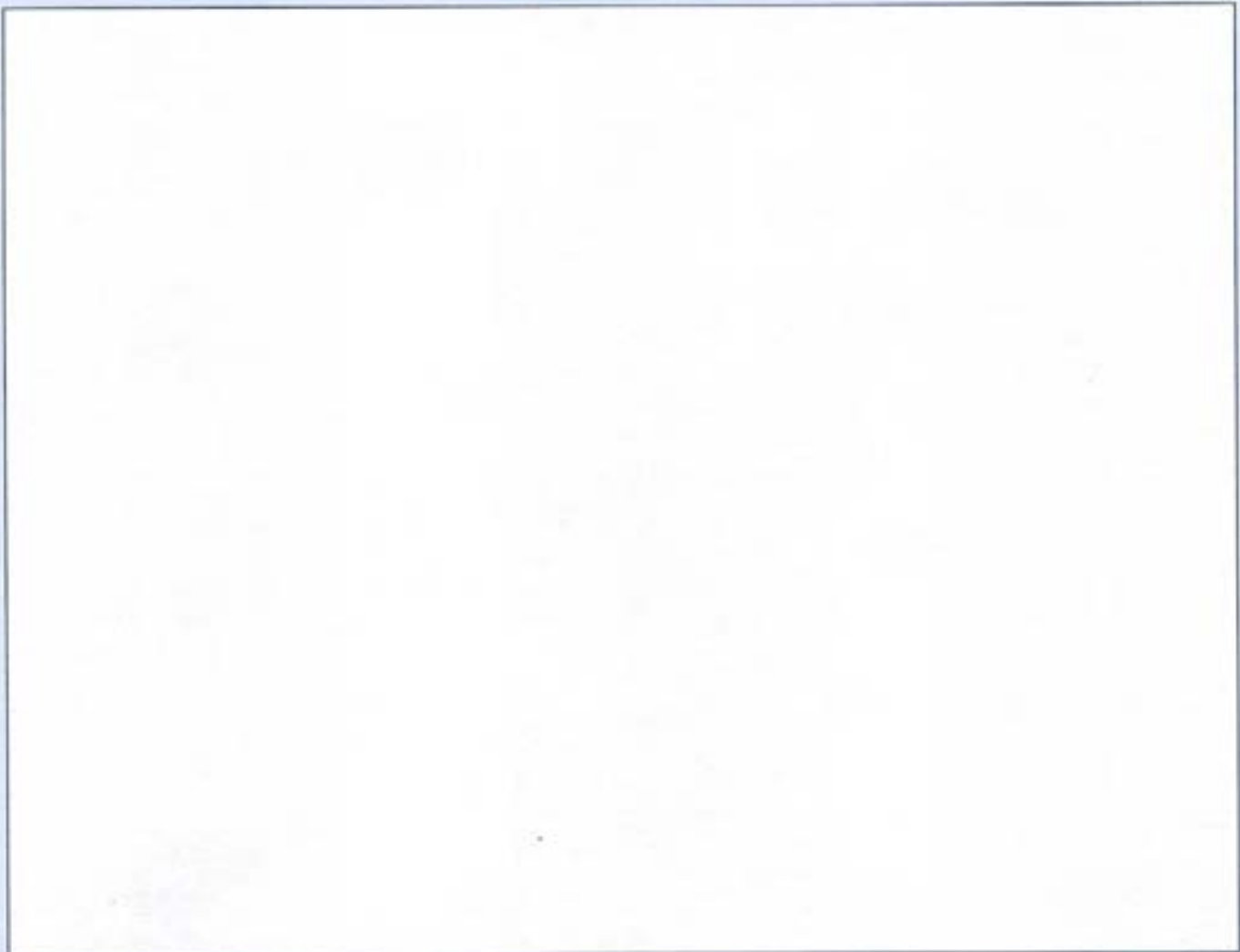
1. _____

2. _____

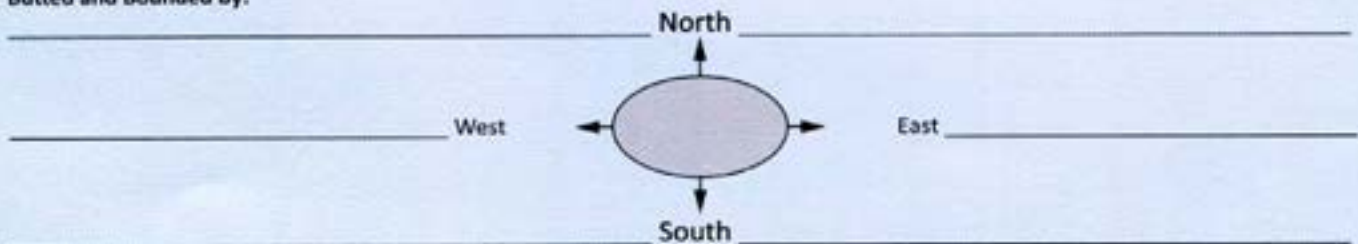
3. _____

4. _____

Location details:



Butted and Bounded by:



Signature of Owner/Borrower: _____ Date: ____/____/____

15. KNOW YOUR CUSTOMER (KYC) FORM

Applicant's & Co-applicant's Name : _____

a) Identification and Address Verification:Original Passport/National ID/Smart ID sighted and photocopy obtained Yes No

Passport/ NID/ Smart NID No.

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

Comment _____

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

Comment (if applicable) _____

b) 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) _____

c) Verification of business/occupation and income:Branch Official/Relationship Manager met with the applicant. Yes No Not Applicable

Comment (if applicable) _____

Is sufficient legal evidence 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) _____

15. KNOW YOUR CUSTOMER (KYC) FORM
d) Verification of EMI, client's contribution, etc. :

Does the size and number of monthly installments commensurate with 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) _____

e) Politically Exposed Person:
 Yes No Not Applicable

f) Loan Exposure with other Bank/FI(s) & re-payment records:

<input type="checkbox"/> Loan with other Bank/FI:	<input type="checkbox"/> Yes	<input type="checkbox"/> No
<input type="checkbox"/> Loan re-payment records	<input type="checkbox"/> Yes	<input type="checkbox"/> No

g) Relationship with NFL:

<input type="checkbox"/> Loan with NFL:	<input type="checkbox"/> Payment Regular	<input type="checkbox"/> Payment Irregular
<input type="checkbox"/> Deposit with NFL:	<input type="checkbox"/> Yes (Mention the amount)	<input type="checkbox"/> No

h) Have You checked with Guarantor (s)

i) Is any name of the applicant(s)/co-applicant(s)/guarantor(s) found in the sanction list or any other blacklist?

(if yes, please give detailed description in the comment section below)

 Yes

 No

Prepared By
Team Leader/Manager/Branch In-charge

Name : _____

Name : _____

Designation : _____

Designation : _____

Signature : _____

Signature : _____

Date : ____/____/____

Date : ____/____/____

16. RECOMMENDATION SHEET (FOR OFFICE USE ONLY)

1. Forwarded By : _____
2. Code : _____
3. Designation : _____
4. Source/Branch : _____
5. Developers Name : _____
6. Project Name : _____
7. Project Address : _____
8. Main Applicant Name : _____
9. Loan Amount : _____
10. ROI Recommend : _____
11. Fee Recommend : _____
12. Loan Purpose : _____
13. Loan Tenure : _____
14. Expected Sanction Date : ____/____/____
15. Expected Disbursement Date : ____/____/____

Comments by who Forwarded:

	_____ Signature & Seal Date : ____/____/____
--	--

Comments by Team Leader/Manager/Branch In-charge:

	_____ Signature & Seal Date : ____/____/____
--	--

Signature by Head of Home Loan:

	_____ Signature & Seal Date : ____/____/____
--	--

17. GENERAL DOCUMENT CHECK LIST

A. Employed/Professional	B. Self-Employed (Businessman)
<ol style="list-style-type: none"> 1. Photograph of both applicant & co-applicant – 2 copies 2. Copy of National ID Card/ Passport/ Birth Certificate 3. Copy of E-TIN Certificate 4. Bio-Data/CV (income-earner) 5. Salary Certificate/Incremental Letter/Self-drawing Salary Sheet 6. Pay-slips last 3 months (with all deductions) 7. Cash Vouchers/Combined Salary Sheet for last 3 months (for Cash salary) 8. Copy of Latest/Renewed along with previous Contract Letters (for Contractual employee) 9. Self-declaration of other income (for Professional I.e., Doctor, Engineer, Teacher etc.) 10. BMDC Certificate (for Doctors only) 11. Copy of Continuous Discharge Certificate – CDC (for Mariner profile) 12. Bank Statement for the last 1 year 13. Business Card (if any) 14. Ownership documents (Title Deed/Mutation), Rental Agreements (if any) & Latest Utility Bill for rented out properties 15. Latest Utility Bill for current residence 16. Sanction Letter and Loan Payment statement with Outstanding balance confirmation 17. Complete Application Form 18. Application Processing Fee 	<ol style="list-style-type: none"> 1. Photograph of both applicant & co-applicant – 2 copies 2. Copy of National ID Card/ Passport/ Birth Certificate 3. Copy of E-TIN Certificate 4. Bio-Data/CV (if required) 5. Copy of Trade License 6. Copy of Memorandum & Article of Association (if applicable) along with Latest Schedule X & Form XII duly attested by RUSC 7. Income tax assessment paper for 3 years 8. Profit & Loss Account for last 3 years 9. Copy of Sales Registrar for last 3 months (if applicable) 10. Copy of L.C/Work-orders for last 1 year (if applicable) 11. Import Registration Certificate (IRC)/Export Registration Certificate (ERC)/Proceed Realization Certificate (PRC) etc. – if applicable 12. Organization/Business Profile 13. Personal & respective Business Bank Statement for last 1 year 14. Business Card (if any) 15. Ownership documents (Title Deed/Mutation), Rental Agreements (if any) & Latest Utility Bill for rented out properties 16. Latest Utility Bill for current residence 17. Sanction Letter and Loan Payment statement with Outstanding balance confirmation 18. Complete Application Form 19. Application Processing Fee

NRB/Remittance Earners (except common documents) (All documents must be in English)

1. Copy of Passport
2. Bio-Data/CV
3. Concern country's citizenship proof (Residence Permit/Work Permit/Akamah)
4. Driving License
5. Salary Certificate & Pay-slips last 3 months (for Employed)
6. Tax papers for last 3 years, Trade License & Partnership Agreement (for Businessman)
7. Remittance proof documents - Money transfer slips & related bank statement or concern Bank's Certificate (for Remittance Earners)
8. Overseas based Bank Statement for last 1 year
9. Domestic based Bank Statement for last 1 year

Title Documents for Own Construction

C. The Private Land (Own Construction)	D. For Government Plots (Own Construction)
<ol style="list-style-type: none"> 1. Ownership Deed of Land 2. Bia Deed for last 25 years 3. C.S., S.A., R.S., and City Jorip Khatian/Porcha/B. S Porcha 4. Recent Survey Report (i.e. Math Porcha duly attested) 5. DCR & Mutation Porcha/A.C Land Mutation based on Recent survey Report 6. Up to date "No Encumbrance Certificate (NEC)" 7. Up to date Land Tax Receipt 8. Approval Plan with Approved Letter and approval letter by Rajuk or other proper Authority 9. Detailed estimate of the cost of construction prepared by a qualified Engineer/Architect at current market rates 	<ol style="list-style-type: none"> 1. Ownership/ Lease Deed of land 2. Bia Deed for last 25 years 3. Mutation Permission, Mutation Proposal & DCR 4. Up to date "No Encumbrance Certificate (NEC)" 5. Up to date land Tax Receipt 6. Mortgage Permission from the lessor to mortgage 7. Approval Plan with Approved Letter and approval letter by Rajuk or other proper Authority 8. Detailed estimate of the cost of construction prepared by a qualified Engr/Architect at current market rates

Documents for Apartment/Land Project (to be given by the developer only once for project approval purpose)

F) For Private Land	G) For Government/Lease Land
<ol style="list-style-type: none"> 1. Ownership Deed 2. Bia Deed for last 25 years 3. Development Agreement (Joint Venture Agreement) with the Landowner 4. Power of Attorney (if any) 5. DCR & Mutation Porcha. 6. Up to date Land Tax Receipt 7. Survey reports duly attested (i.e., City jorip, RS Porcha, SA Porcha, CS Porcha) 8. Approval Plan with Approved Letter and approval letter by Rajuk or other proper Authority 9. Project Brochure 10. Memorandum & Article of Association of the Developer Company along with Latest Schedule X & Form XII duly attested by RJSC. (once for a company) 11. Company Profile (once for a company) 	<ol style="list-style-type: none"> 1. Ownership/ Lease Deed 2. Bia deed for 25 years 3. Development Agreement (Joint Venture Agreement) with the Land Owner 4. Power of Attorney (if any) & Power of Attorney Acceptance 5. Mutation Permission, Mutation Proposal & DCR 6. Up to date Land Tax Receipt 7. Mortgage Permission from the lessor to mortgage 8. Approval Plan with Approved Letter and approval letter by Rajuk or other proper Authority 9. Project Brochure 10. Memorandum & Article of Association of the Developer Company along with Latest Schedule X & Form XII duly attested by RJSC. (once for a company) 11. Company Profile (once for a company)

H) Document from the Individuals (Flat/Plot Purchase)

<ol style="list-style-type: none"> 1. Deed of Agreement 2. Registered Sale deed/Certified true copy with original receipt for Registration 3. Money Receipts or acknowledgement receipt for payments made to Developer/ Seller 4. Letter from Developer/Builder as per NFL draft
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National Finance Ltd

Head Office

Confidence Center, Level- 8, Kha-9, Pragati Sarani, Shahjadpur, Gulshan, Dhaka -1212.
PABX: +88-02-55048350-2, FAX: +88-02-55048354, Email: info@nfi.com.bd

**Principal
Branch**

Unique Trade Center, Level-10, 8, Panthapath, Dhaka- 1215
PABX: +88-02-9144476, +88-02-9116014, Fax: +88-02-9110765

**Chittagong
Branch**

Aziz Court, 17th Floor, 88-89 (Part-90), Agrabad C/A, Chittagong
T & T: +88-31-716135, Fax: +88-31-716134