

**ONE Bank Car Loan**

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Control No. : \_\_\_\_\_



**ONE Bank**

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LIMITED

<b>Customer Name</b>	:	<input type="text"/>
<b>Customer ID</b>	:	<input type="text"/>
<b>Account Number</b>	:	<input type="text"/>
<b>Car Loan Number</b>	:	<input type="text"/>
<b>Branch Name</b>	:	<input type="text"/>
<b>Relationship Manager</b>	:	<input type="text"/>

**ONE Bank Car Loan Agreement**

**Conditions Applicable:**

- a. The borrower(s) will ensure that the credit facility granted will be used only for the purpose for which it has been approved, and in no way this will be used for any illegal/immoral purpose.
- b. The Bank reserves the right to perform any or one of the actions, listed in the following paragraphs, without any reference to the borrower(s):
  - 1. To review the underlying basis on which the facility had been provided (including interest rates, fees, the timing of the charging thereof during the tenor of such facilities),
  - 2. To withdraw approved facilities and terminate the agreement if, in the opinion of the Bank, there has been any material, undesirable change in the borrower's financial condition,
  - 3. To call for additional cash cover on demand for existing, prospective and contingent liabilities,
  - 4. To prohibit the borrower(s) from further using the vehicle and depute a Bank representative to repossess the vehicle in the event of default. And for this purpose enter into any premises of the borrower(s) to remove the vehicle and the borrower(s) will be liable for all expenses incurred in such repossession process.
- c. The credit facility will be repayable on demand, but unless and until demanded shall be repayable in accordance with the agreed terms and conditions for such repayment, applicable to the facility. A demand will constitute any formal written notice addressed to the borrower(s) at their correspondence address registered with the Bank, and will be delivered to such address, by post, fax, or telex and shall be deemed to have been delivered to the borrower.

**Security Documentation:**

The following security documentation will remain lodged with the Bank and will be legally enforceable:

- a. Registration from BRTA in the joint names of the borrower & the bank or as directed by concerned authority from time to time.
- b. Certificate of comprehensive insurance policy/annual renewal of policy solely in the name of the Bank for the entire period of the loan,
- c. ONE Bank sanction letter duly signed and accepted by the borrower(s), along with the detailed terms and conditions attached thereto.
- d. Demand Promissory Note,
- e. Letter of continuation
- f. Authorization letter from the customer empowering the Bank to take repossession of the vehicle in the event of failure to pay three consecutive installments,
- g. Undated & Post dated cheques as required.
- h. Memorandum deposit of cheques/ securities
- i. Letter of Guarantee

Above loan and security documentation will be deemed to be null and void, once the loan is fully liquidated/adjusted.

**Conditions Precedent:**

Until the bank has received the following, the Bank will not be obliged to make the facility or any part available to the borrower:

- a. Written acceptance by the borrower (s) signified by the signing of the Sanction letter, accepting the facility on the basis outlined and subject to the detailed terms and conditions specified.
- b. Completion of the security documentations, as specified above.

**Fees, Costs, Expenses, and Liabilities:**

The borrower will bear the following fees, costs, expenses and liabilities:

- a. Vehicle registration and comprehensive insurance costs (including yearly renewals of such registration and comprehensive insurance premiums, during the tenor of the loan),
- b. Fees for any valuation or verifications required by the Bank,
- c. Applicable stamp duties, registration fees, and other governmental charges incurred or assessed, in respect of the facility and completion of security documentation,
- d. All costs, charges, expenses, legal costs etc. incurred in relation to the facility and in: (i) the preparation and execution of this credit facility and relevant securities, (ii) and in the event of the enforcement.
- e. During the tenor of the loan, all maintenance costs of the vehicle are to be borne by the borrower(s).
- f. In the event of default, any costs incurred as a result of repossession process will be charged to the borrower(s) and the proceeds from selling the vehicle will be used to liquidate and /or offset the outstanding amount, together with the costs involved in repossession. Any shortfall will have to be borne by the borrower(s).
- g. Full liability will be borne by the borrower(s) in the event the vehicle is damaged, stolen or badly effected in any way, shape or form irrespective of the cause of the loss or damage, including acts of God. Any shortfall in proceeds received from insurance claims made in the event of loss or damage of the vehicle will have to be borne by the borrower.
- h. In the event that the vehicle is totally destroyed or damaged beyond repairs, the loan agreement will be deemed to be terminated and the borrower will be required to liquidate the entire outstanding amount of the loan.
- i. In the event the borrower(s) expires, the entire outstanding amount of the loan shall become due and payable at once and the borrower(s) or the legal heirs shall be liable to pay the same to the Bank immediately.
- j. The loan facility may be liquidated prior to the end of the tenure of the facility and partial prepayment is also permitted, however fees will be charged for both full and partial settlement as applicable at the time of application. The amount of partial prepayment will have to be at least 25% of the outstanding balance.

**Warranties and Representations:**

In accepting this offer the following representations and warranties are made by the borrower(s).

- a. The acceptance of the terms and conditions of this application by the borrower(s) constitutes a legal and binding obligation upon the borrower(s).
- b. The borrower(s) shall exercise due and reasonable care as a bonafide custodian in taking custody and using of the vehicle and will cause the vehicle to be used with due care and vigilance complying with all laws, regulations, ordinances, and instructions of governmental authorities. The borrower(s) will ensure that no one but a skilled driver possessing a genuine valid driving license drives the vehicle. The borrower(s) will also ensure that all insurance premiums, road taxes, fines, payments for licenses, and all other charges made in respect of the said vehicle are made on time,
- c. Upon the occurrence of an event for which an insurance claim may be lodged, the borrower shall immediately notify the other Bank and shall deliver to the Bank without delay all documents necessary for receipt of the insurance proceeds by the Bank. The Bank will use the proceeds in any order at its sole discretion towards: (i) the payment of either repairing the vehicle, (ii) the payment of any obligations or debts of the borrower to the Bank, (iii) the compensation of damages incurred to any third party due to the occurrence of the insured events.
- d. Any loss or damage to third parties arising from the borrower's use, operation, and maintenance of the vehicle shall be borne solely by the borrower(s).
- e. The borrower(s) will maintain the vehicle in good operating condition and working order during the entire term of the loan.
- f. The borrower(s) shall not modify the features, performance and specifications of the vehicle without due consent of the Bank. Any costs towards modifications made will be at the borrower's own responsibility and expenses,
- g. The borrower is not permitted to surrender or transfer the vehicle, before the entire loan is fully adjusted.
- h. The borrower(s) shall not assign, transfer, pledge, hypothecate or otherwise dispose of the vehicle or any part thereof or lend the vehicle to a third party,
- i. At any time upon the Bank's request, the borrower(s) shall report on the condition of the use and possession of the vehicle, its condition and the situation of compliance with all regulations and laws concerning the usage of the vehicle,
- j. For the purpose of inspecting the status, operations and custody of the vehicle, the Bank or its representatives have the right at all reasonable times to enter into the residence, office, or premises where the vehicle is available,
- k. The borrower is not in default under any agreement, undertaking or instrument to which it is a party or by which it may be bound, such default being material in the context of this letter, and no event has occurred which with giving of notice, lapse of time, or both, or other conditions would constitute such default under or in respect of any such agreement, undertaking or instrument,
- l. Except as notified to the Bank in writing prior to acceptance of the terms and conditions of this application, no litigation, arbitration, or administrative proceedings are at present current or pending or, to the borrower(s) knowledge, which would have a material adverse effect on the borrower's assets or financial condition,
- m. Except as notified to the Bank in writing prior to the acceptance of the terms of this application, the borrower(s) is not entering into the facility as a trustee for any trust.
- a. Where more than one person as borrower signs the declaration below, the liability of each such person there under shall be joint and several as per the terms and conditions.
- o. The laws of Bangladesh shall govern the terms and conditions and the borrower(s) and the Bank hereby irrevocably submit to the non-exclusive jurisdiction of the courts of the country. Such submission shall not however prejudice the rights of the Bank to take legal measures against the borrower(s) in any other jurisdiction or courts of law elsewhere.
- p. The borrower(s) shall indemnify the Bank against all claims, legal proceedings, losses, damages, costs and expenses arising out of or in consequence of any accident, theft, crime, death etc. relating to the vehicle.

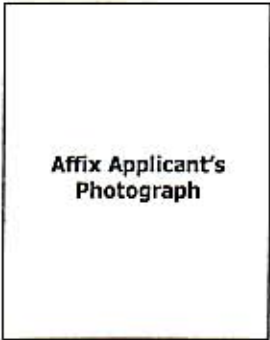
**Reserve Requirement:**

In the event that any reserve requirement, statutory reserved deposit, special deposit, borrowing limitation, gearing constraint, capital adequacy requirement, supplementary tax or other similar restriction, tax (other than a tax on net income in the normal course of the Bank's business) or control applicable to borrowing/facilities of the nature contemplated herein, in addition to those currently applying, is imposed by Bangladesh Bank, any Government or Governmental authority in Bangladesh (or equivalent bodies in overseas countries), the effect of which is directly or indirectly to increase the cost to the Bank of providing or maintaining the facility, or providing funds under them, or to reduce the effective rate of return to the Bank (whether on capital, assets, deposits or otherwise) on the facility then the borrower(s) shall pay to the Bank such additional amount on demand and as when demanded, the amount by which that cost is so increased or reduction has been incurred. In each instance, the amount payable by the borrower(s) will be calculated from the date on which the Bank first incurred the additional cost or reduction, as the case may be.

**Declaration:**

I/we have applied for the loan facility detailed in this application. I/we have read, accepted, and fully understood the above terms and conditions including the authorization for repossession and assignment therein mentioned and its application to the facility granted to me/us by the Bank.

Signature of the Principal Applicant	Verified by bank official	Signature of the Joint Applicant	Signature of witness
Name: _____	Name: _____	Name: _____	Name: _____



**ONE Bank**  
LIMITED



Affix Applicant's  
Photograph

Affix Applicant's Business Card

## ONE Bank Car Loan

To  
The Manager  
ONE Bank Limited

Date \_\_\_\_\_

\_\_\_\_\_ Branch

I/We, \_\_\_\_\_ hereby apply for a loan  
of BDT (in figures) \_\_\_\_\_ (in words) \_\_\_\_\_  
and provide the following information in  
support of the application.

### A. PERSONAL INFORMATION (PRINCIPAL APPLICANT)

Full Name: \_\_\_\_\_

Date of Birth (dd/mm/yyyy) 

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Gender:  Male  Female

Education Level:  Non-graduate  Graduate  Post-Graduate  Other \_\_\_\_\_

Marital Status  Single  Married  Other No of Dependents \_\_\_\_\_

Father's Name : \_\_\_\_\_

Mother's Name : \_\_\_\_\_

Residential Status:  Owned  Mortgaged  Family Owned  Rented  Other

Car Ownership  N/A  Own  Hire purchase  Company Provided

Present Address (Residence): \_\_\_\_\_

No of years living there: \_\_\_\_\_

Permanent Address : \_\_\_\_\_

### Contact Details :

Telephone (Res.) \_\_\_\_\_ (Office): \_\_\_\_\_

(Cellphone): \_\_\_\_\_ E-mail: \_\_\_\_\_

Spouse's Name (if married) : \_\_\_\_\_

Profession: \_\_\_\_\_

Spouse's Work Address (if any): \_\_\_\_\_

Spouse's Contact Number (Telephone): \_\_\_\_\_ (Cell phone) \_\_\_\_\_

### Identification Information:

TIN: \_\_\_\_\_

Passport  Driving License  Voter ID No  Ward Commissioner Certificate \_\_\_\_\_

(Please mention the number)

**B. PERSONAL INFORMATION (JOINT APPLICANT, spouse only)**

Full Name: \_\_\_\_\_

Date of Birth (dd/mm/yyyy) 

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 Gender:  Male  FemaleEducation Level:  Non-graduate  Graduate  Post-Graduate  Other

Father's Name : \_\_\_\_\_

Mother's Name : \_\_\_\_\_

Parent's Address : \_\_\_\_\_

Permanent Address : \_\_\_\_\_

**Contact Details:**

Telephone (Res.) \_\_\_\_\_ (Office): \_\_\_\_\_

(Cellphone): \_\_\_\_\_ E-mail: \_\_\_\_\_

**Identification Information:**

TIN: \_\_\_\_\_

 Passport  Driving License  Voter ID No  Ward Commissioner Certificate \_\_\_\_\_

(Please mention the number)

**C. EMPLOYMENT DETAILS (PRINCIPAL APPLICANT)**Profession :  Service  Self-employed  Businessman  Other

Name of the Company/Organization: \_\_\_\_\_

Nature of Work/Business: \_\_\_\_\_

Designation: \_\_\_\_\_ Years of Experience: \_\_\_\_\_

Work Address: \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_ E-mail: \_\_\_\_\_

Previous Organization (if any): \_\_\_\_\_

Work Address: \_\_\_\_\_

Designation: \_\_\_\_\_ Years of Experience: \_\_\_\_\_

Telephone: \_\_\_\_\_ Fax: \_\_\_\_\_

Total Experience in Work/Business : \_\_\_\_\_ (years) \_\_\_\_\_ (months)

**EMPLOYMENT DETAILS (JOINT APPLICANT, Spouse Only)**Profession :  Service  Self-employed  Businessman  Other

Name of the Company/Organization: \_\_\_\_\_

Designation: \_\_\_\_\_ Years of Experience: \_\_\_\_\_

Work Address: \_\_\_\_\_

Total Experience in Work/Business: \_\_\_\_\_ (years) \_\_\_\_\_ (months)

**D. FINANCIAL DETAILS**

Monthly Income	Amount (BDT)	Bank's Use	Monthly Estimated Expenses	Amount (BDT)	Bank's Use
Applicant's Salary			Loan Repayments		
Business Income			Rent		
Rental Income			Utilities		
Spouse's Income (if any)			Taxes		
Income from Investments			Living Expenses (Food, Education etc)		
Other Income (please specify)			Other Expenses (please specify)		
<b>Total Income</b>			<b>Total Expenditure</b>		

Monthly Uncommitted Income (BDT): \_\_\_\_\_

Accrued End of Service Benefits (if any) (BDT): \_\_\_\_\_

Other Company Benefits (if any) : Please Check [✓]

Company Housing

Free Medical for Self

Company Car /Office Transportation

Free Medical for Self & Family

Annual Bonus (approx) BDT : \_\_\_\_\_

Any other (please specify) : \_\_\_\_\_

**E-I BANK ACCOUNT DETAILS**

1. **Account with ONE Bank Ltd.:**  Yes  No

A/C No: \_\_\_\_\_ A/C Type: \_\_\_\_\_ Average Balance: BDT \_\_\_\_\_

2. **Other Account with ONE Bank Ltd.:**

A/C No: \_\_\_\_\_ A/C Type: \_\_\_\_\_ Average Balance: BDT \_\_\_\_\_

**II. Account with other Bank(s):**  Yes  No

1. Bank's Name: \_\_\_\_\_ Branch \_\_\_\_\_

A/C No: \_\_\_\_\_ A/C Type : \_\_\_\_\_ Average Balance: BDT \_\_\_\_\_

2. Bank's Name: \_\_\_\_\_ Branch \_\_\_\_\_

A/C No: \_\_\_\_\_ A/C Type: \_\_\_\_\_ Average Balance: BDT \_\_\_\_\_

**III. Loan with any Bank(s)/Financial Institutions/Employer:**  Yes  No

1. Lender's Name: \_\_\_\_\_

Amount Outstanding in BDT : \_\_\_\_\_ Monthly Repayment in BDT \_\_\_\_\_ Expiry Date: \_\_\_\_\_

2. Lender's Name: \_\_\_\_\_

Amount Outstanding in BDT : \_\_\_\_\_ Monthly Repayment in BDT \_\_\_\_\_ Expiry Date: \_\_\_\_\_

**IV. Enjoying Credit Card**  Yes  No

1. Bank/Institution's Name: \_\_\_\_\_

Limit: BDT \_\_\_\_\_ Present Outstanding BDT : \_\_\_\_\_

Credit Card No: \_\_\_\_\_ Expiry Date: \_\_\_\_\_

2. Bank/Institution's Name: \_\_\_\_\_

Limit: BDT \_\_\_\_\_ Present Outstanding BDT : \_\_\_\_\_

Credit Card No: \_\_\_\_\_ Expiry Date: \_\_\_\_\_

**F. PROPOSED VEHICLE DETAILS (as per quotation accepted by applicant)**Status : New Reconditioned

Quotation Price: \_\_\_\_\_

Brand: \_\_\_\_\_ Model: \_\_\_\_\_ Manufacturing Year: \_\_\_\_\_

Engine No. \_\_\_\_\_ Chassis No : \_\_\_\_\_ Color: \_\_\_\_\_ CC \_\_\_\_\_

Vendor: \_\_\_\_\_

Contact Person: \_\_\_\_\_

Address: \_\_\_\_\_

Telephone: \_\_\_\_\_ Cellphone: \_\_\_\_\_

**G. GUARANTOR INFORMATION****Guarantor 1 (Spouse/Parent):**

(if married spouse guarantee is preferred)

Name : \_\_\_\_\_

Present Address : \_\_\_\_\_

Permanent Address : \_\_\_\_\_

Work Address : \_\_\_\_\_

Contact Number : (Office) \_\_\_\_\_ (Residence) \_\_\_\_\_ (Cellphone) \_\_\_\_\_

Total Monthly Income : \_\_\_\_\_ Relationship with Borrower \_\_\_\_\_

**Guarantor 2 (Eligible Person):**

Name : \_\_\_\_\_

Present Address : \_\_\_\_\_

Permanent Address : \_\_\_\_\_

Work Address : \_\_\_\_\_

Contact Number : (Office) \_\_\_\_\_ (Residence) \_\_\_\_\_ (Cellphone) \_\_\_\_\_

Total Monthly Income: \_\_\_\_\_ Relation with Borrower : \_\_\_\_\_

**H. IFORMATION ON THE FACILITY APPLIED FOR**

Amount sought in BDT: \_\_\_\_\_ Purpose \_\_\_\_\_

Tenor \_\_\_\_\_ Preferred Repayment Date (each month) \_\_\_\_\_ Starting from (dd/mm/yyyy) \_\_\_\_\_

**I. DEBIT AUTHORITY**

I/we here by authorize ONE Bank Limited to debit my/our SB/CD account bearing number \_\_\_\_\_ for realization of monthly installments against granting me /us Car Loan facility.

The installment amount for BDT \_\_\_\_\_ in consecutive monthly installments as on \_\_\_\_\_ date or following banking day of each month commencing from the month of \_\_\_\_\_ mm, \_\_\_\_\_ YYYY.

**DECLARATION & SIGNATURE**

I/We have read and understood the terms and conditions under which this application is being submitted, and shall abide by its term and conditions as stated and as amended from time to time and to such terms and conditions made applicable to the loan by ONE Bank Limited (the "Bank") at any time, without any prior notice or without my/our consent.

I/We certify that all the above information is accurate.

I/We authorize the Bank to debit my/our account (s) with the Bank and appropriate amounts for payment of monthly installments and for interest and of any amount payable in relation to the loan, until the loan is repaid to the satisfaction of the Bank. I/We undertake to provide sufficient funds in my/our account(s) with the Bank for such debits.

I/We have declared all my existing indebtedness of whatever nature and guarantees, and I/we will not without the prior written approval of the Bank incur any indebtedness whatsoever in addition to the said indebtedness and the loan or give a guarantee or by standing surety for payment of money by any person. I further declare that there are no legal or arbitration proceedings involving or relating in any way to me/us not threatened or likely before any judicial or quasi-judicial or other body, which has or may in any material way affect my financial condition, wealth or assets.

**I/We hereby also declare, confirm and undertake that I/we have not defaulted on any loans in the past, neither is my/our name in the defaulter list of Bangladesh Bank.**

All costs and expenses incurred in relation to the loan shall be on my/our account and I/we shall indemnify the Bank against and for all claims, demands, actions, suits, proceedings, costs, expenses, fees, and damages in relation to the loan, including legal fees and expenses.

The loan shall become due and repayable immediately if in the opinion of the Bank I/we have failed to comply with any of the terms and conditions of the loan made applicable by the Bank from time to time, or if my employment ceased for any reason or on my death or insolvency or other reasons specified by the Bank. From the date of such event(s), amounts outstanding will bear interest rate(s) as determined by the Bank from time to time compounded on such periods as determined by the Bank until settlement of all amounts payable in relation to the loan to the satisfaction of the Bank. I/We acknowledge that the availability of the loan is at the discretion of the Bank, on such terms and conditions as the Bank may from time to time or at any time require without prior notice or without my/our consent.

I/We hereby confirm that the loan obtained by me/us will not be utilized /used for any purpose which is considered illegal or immoral by law of the land.

I/We here by declare that all the information provided by me/us in this application is true, complete and correct and that I/we have not concealed any material information.

[Empty box for signature]

Signature of the Principal Applicant with date

(Verified by Bank Official)

[Empty box for signature]

Signature of the Joint Applicant with date

(Verified by Bank Official)

## Applicant Interview Sheet for Car Loan

**Customer Name**

PRODUCT PARAMETER	Y	N	Comments (if any)
Monthly income complies with minimum requirement (supported by <b>Income Assessment sheet, MANDATORY</b> )			
Age complies with acceptable range			
Minimum Service/Business Length complies			
DOCUMENTS ATTACHED	Attached	Cannot Provide	
Recent Passport size photograph			
Employment Verification: <input type="checkbox"/> Company ID <input type="checkbox"/> Business Card			
Taxpayer's Identification Number (TIN)			
Customer Identity: <input type="checkbox"/> Passport <input type="checkbox"/> Voter ID <input type="checkbox"/> Driving License. <input type="checkbox"/> Ward Commissioner Certificate			
Residence Address Verification (Utility Bills) <input type="checkbox"/> Telephone <input type="checkbox"/> Gas <input type="checkbox"/> Electricity <input type="checkbox"/> Personal Cellphone			
Quotation of the Vehicle			
Letter of Introduction (Company's Letterhead - as applicable)			
Lien of End-Service Benefits (if any)			
<input type="checkbox"/> Up-to-date Trade License Copy <input type="checkbox"/> Partnership Deed <input type="checkbox"/> Company Memorandum of Association & Article of Association (Summary of Share Capital: Schedule-X and Schedule-XII)			
Latest Bank Statement for at least last 6 months (reflects declared income)			
Lease Deed/Rent Receipt/Title Deed (rental income)			
Letter of Undertaking			
Demand Promissory Note (duly stamped and signed)			
Letter of Continuation			
<input type="checkbox"/> Guarantor's (Spouse/Parent) Information <input type="checkbox"/> Letter of Guarantee			
<input type="checkbox"/> Guarantor's (Eligible Guarantor) Information <input type="checkbox"/> Letter of Guarantee			
Photocopy of Certificate of Professional Degree (as applicable)			
<input type="checkbox"/> One undated cheque for full loan amount (principal) : applicable for ALL  and <input type="checkbox"/> PDC/UDC for all individual EMIs  or <input type="checkbox"/> Debit instruction for OBL Bank account holder and 03 (three) UDC for the EMI amount			
Memorandum of Deposits of Cheques (for encashment of undated cheques)			
Debit Authority for Realization of Installment			
Memorandum of Deposits of Securities			
Security Encashment Authority			
Authorization of Repossession of Vehicle			
Acceptable Security (please specify)			
Satisfactory CIB Report dated ----- is in the file			
Others (Please Specify) o o			

**Branch/Sales Use Only**



### Applicant Interview Sheet for Car Loan (contd.)

Particulars	Status		Remarks
Information verified over Telephone [applicant as well as guarantor]	Y	N	
Cheque bounce history	Y	N	
Blacklist Checked	Y	N	
Payment Behaviour Checked (if any)	Y	N	
Account Conduct (if existing)	Y	N	Account Opening Date
Satisfactory Account Transaction	Y	N	Average Balance (BDT):
Account Conduct (with other Bank)	Y	N	Average Balance (BDT):
Satisfactory Account Transaction	Y	N	

Existing Facility(ies): \_\_\_\_\_ Current Outstanding BDT: \_\_\_\_\_

Existing monthly loan payments/EMI: \_\_\_\_\_

Car Price =	Quotation Value +	Registration Cost +	Comprehensive Insurance	+ VAT
		To be borne by the applicant	To be borne by the applicant	

**Branch/Sales Use Only**

Customer's Equity: \_\_\_\_\_ % ; BDT: \_\_\_\_\_

LTV Ratio: \_\_\_\_\_

Credit Score: \_\_\_\_\_ Loan Purpose: \_\_\_\_\_

Loan amount in BDT: \_\_\_\_\_ (in word) \_\_\_\_\_

Tenor:  12 months  24 months  36 months  48 months  60 months  Other (please specify)

Rate of Interest: \_\_\_\_\_ % p.a. Processing Fees in BDT:  1% of Loan Amount (BDT) \_\_\_\_\_  others (BDT) \_\_\_\_\_

EMI : \_\_\_\_\_

Debt Burden Ratio (DBR) \_\_\_\_\_ %

[ DBR = [(Proposed loan installment + any other monthly loan installment payment) / (Monthly income assessed by Bank)] x 100]

**Branch Recommendations & Exceptions:**

**(Authorized Signature)**  
Name & Designation

**(Authorized Signature)**  
Name & Designation

অঙ্গীকারনামা পত্র

সংযোজনী- 'ক'

বরাবর,  
শাখা ব্যবস্থাপক  
ওয়ান ব্যাংক লিমিটেড

তারিখ : .....

বিষয় : ঋণগ্রহীতা ব্যক্তি/প্রতিষ্ঠানের মালিকানা সম্পর্কিত তথ্যাবলী দাখিল প্রসঙ্গে।

মহোদয়,

আমি ..... প্রতিষ্ঠান .....  
এর মালিক/পরিচালক পিতা ..... মাতা .....  
স্বামী (বিবাহিতা মহিলাদের ক্ষেত্রে) ..... স্থায়ী ঠিকানা .....  
..... ব্যবসায়িক ঠিকানা .....  
আমার নিজ নামে/মালিকানাধীন প্রতিষ্ঠানের নামে ঋণ মঞ্জুরী/নবায়ন/পুনঃতফসিলীকরণের জন্য আবেদন করছি।

উল্লিখিত প্রতিষ্ঠান ব্যতীত আমার নিজ নামে/আমার মালিকানাধীন/পরিচালক হিসেবে স্বার্থসংশ্লিষ্ট প্রতিষ্ঠানের তালিকা এতদসঙ্গে সংযুক্ত করলাম।  
নিম্নে বর্ণিত প্রতিষ্ঠান / প্রতিষ্ঠানসমূহ ব্যতীত আমার নিজ নামে/আমার মালিকানাধীন/স্বার্থ সংশ্লিষ্ট কোন প্রতিষ্ঠানের নাম পাওয়া গেলে মিথ্যা বর্ণনার  
দায়ে আমি আইনতঃ দণ্ডনীয় হব। সত্য গোপন করার দায়ে কর্তৃপক্ষ আমার বিরুদ্ধে যে কোন ব্যবস্থা গ্রহণ করতে পারবে এবং কর্তৃপক্ষের সিদ্ধান্ত  
আমি আইনানুগভাবে মেনে নিতে বাধ্য থাকব।

নং	প্রতিষ্ঠানের নাম	স্থায়ী ঠিকানা	ব্যবসায়িক ঠিকানা	বর্তমানে প্রতিষ্ঠানটি কোন ঋণ সুবিধা ভোগ করছে কি-না?		
				হ্যাঁ		না
				ব্যাংক/আর্থিক প্রতিষ্ঠানের নাম	শাখার নাম	
১.						
২.						
৩.						

উপরে পরিবেশিত ভাষ্যে কোন পরিবর্তন হলে আমি পরিবর্তনের ২ সপ্তাহের মধ্যে অবহিত করতে বাধ্য থাকবো। অন্যথায়, কর্তৃপক্ষ আমার বিরুদ্ধে  
আইনানুগ ব্যবস্থা গ্রহণ করতে পারবেন।

প্রত্যয়নকারী ব্যাংক কর্মকর্তার  
স্বাক্ষর, নাম ও সীলমোহর :  
(তারিখসহ)

অঙ্গীকারকারীর স্বাক্ষর :

নাম :

ঋণগ্রহীতা প্রতিষ্ঠানের নাম :

**ONE Bank Limited**  
HRC Bhaban, 46 Kawran Bazar C/A, Dhaka-1215, Bangladesh

**DEMAND PROMISSORY NOTE**

Date: \_\_\_\_\_

Place: \_\_\_\_\_

On demand, I/we \_\_\_\_\_

\_\_\_\_\_ immediately and unconditionally promise to pay to ONE Bank Limited \_\_\_\_\_ Branch  
or order for value received the sum of (BDT \_\_\_\_\_

\_\_\_\_\_ only) with interest at \_\_\_\_\_ percent per annum or at such  
rate as may be fixed by ONE Bank Limited from time to time.

BDT \_\_\_\_\_

Signed

{Revenue Stamp}

\_\_\_\_\_  
(Signature of Principal Applicant)

Name :

\_\_\_\_\_  
(Signature of Joint Applicant)

Name :

**ONE Bank Limited**  
HRC Bhaban, 46 Kawran Bazar C/A, Dhaka-1215, Bangladesh

**LETTER OF CONTINUITY**

Date: \_\_\_\_\_

Place: \_\_\_\_\_

To  
The Manager  
ONE Bank Limited  
\_\_\_\_\_ Branch

Dear Sir,

I/We \_\_\_\_\_ enclose  
Demand Promissory Note for BDT \_\_\_\_\_  
(BDT \_\_\_\_\_ )

only signed by me/us which is given to you as security for the repayment of credit facilities which I/We may avail/ has already availed and the said Promissory Note is to be a Security to you for the repayment of the ultimate balance of amount remaining unpaid on the Overdraft / Loan / Cash Credit / Letter of Credit / Letter of Guarantee, FX facilities etc. accounts held with your bank.

I/We undertake to remain liable on the said Promissory Note and other documents notwithstanding the fact that my/our liabilities referred to above may have been fully or partly adjusted during the currency of the said instrument(s) and documents and even though my/our account(s) may show a credit balance from time to time, the intention being that the security shall be a continuing security for any borrowing by me/us at anytime to the Bank.

I/We further undertake that this Letter is an integral part of the Demand 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 preclude any question of limitation law, that I/we am/are liable to you for payment of the amount mentioned in the Demand Promissory Note together with interest thereon and such Promissory Note shall remain in force.

Yours faithfully,

\_\_\_\_\_  
(Signature of Principal Applicant)

Name :

\_\_\_\_\_  
(Signature of Joint Applicant)

Name :

## Letter of Introduction

Date:

This is to certify that Mr./Mrs.....of .....  
.....(Contact  
address & telephone number) has been working in ..... (company name) since  
(date of joining).....

He/She is a permanent/contractual/ (other, specify.....) employee of the company. He/She is currently  
working in our .....division / department as..... (designation) that is  
..... levels down from our organization top management position.

His /Her salary structure per month is as follows:

Gross Salary	: BDT
<b>Less: Deductions</b>	
Tax	: BDT
Provident Fund	: BDT
Loan Installment(s)*	: BDT
Other deductions	: BDT
(Please specify)	

---

Take-home Salary : BDT

(In words: BDT.....)

Lender's Name	Limit	Outstanding	Installment Payment
1.			
2.			

*\*Note: Loan Installment(s) means applicant's monthly loan repayment to the company against the loan(s) taken by him/her from the company. It also should include the monthly installment amount paid by the employee for any other loan from any other Bank/Financial Institutions etc that the company is aware of.*

This company shall inform the Bank in the event of the loan applicant's death, retirement, resignation, dismissal or termination from the company.

(Signature & Company Stamp)

Name:

Designation:

Telephone:

## GENERAL LETTER OF HYPOTHECATION

To  
The Manager  
ONE Bank Limited

Place: \_\_\_\_\_

Date: \_\_\_\_\_

In consideration with of your opening and/or continuing our with you and allowing us to overdraw such account or consumer loan or allowing our overdrawn account to remain overdrawn and of your extending any other credit facilities as we, the undersigned may request you and you may be willing to extend and such credit facilities from time to time showing the amount of credit facilities extended by you and details of securities hypothecated there against we agree as follows:-

1. The expression "The Security" means all kinds of articles and valuables of any kinds as well as goods and merchandise, fixed and moveable assets, bills of lading, warrants, delivery orders, document of title and securities whatsoever held upon trust for you by us at any time whether before, on or after the date hereof and for any purpose whatsoever and all goods represented by any documents so deposited or delivered.
2. We shall hold the Securities as a continuing security for the repayment or discharge on demand of advances made or which may be made to us or any one or more of us whether alone or jointly on account current or otherwise and of any liability on bills discounted negotiated or held by you at your request or bearing our name and also for any other liability on our part to you incurred or which may be incurred at our request on any account whatsoever (including moneys owing from a survivors on any joint account) and whether as principal debtor surely or guarantor together with interest and all customary charges thereon. And insofar as we are parties to the present agreement as securities or guarantors you may enter into any contract with the principal debtor for the purpose of giving time for payment or for any other purpose without prejudice to your rights against us such sureties or guarantors.
3. We shall not divert or deal with to the detriment of the Bank or pledge or otherwise charge or encumber any of the Securities or permit any act whereby the securities given to the Bank shall be in any way prejudicially affected.
4. You shall have a pledge or in the case of share or marketable securities such other charge as may be appropriate upon the Securities as a security for the repayment or discharge on demand of each and every advance and liability mentioned in clause 2 of this agreement.
5. We will pay all rent and other costs of and incidental to the warehousing of any goods so hypothecated to you as aforesaid including insurance premium covering all risks with "Banker's Clause" in your favour by an insurance company approved by the Bank. The insurance policy/certificate together with the receipts for all premium paid shall be delivered to you failing which you are authorized to effect such insurance at our expense.
6. We will on your request forthwith execute and do all acts and things that may be necessary or required by you for the purpose of giving the Bank an effective pledge over any of the securities or otherwise for the purpose of perfecting the title there to of the Bank or of the Bank or of any purchaser thereof under any sale hereby conferred and for purpose aforesaid we hereby authorize the Bank to execute and do any such act or things as our agent in that behalf and we hereby agree on your request forthwith to execute a power of Attorney empowering the Bank to execute as our Attorney any instruments under seal that may be required for the purpose of giving of full effect to the authority conferred on you by this Clause or by Clause 9 hereof.
7. You may at any time without demand for payment or notice to any person self or otherwise realize any of the Securities in such manner as in your absolute discretion you may think fit and out of the proceeds of such sale or relationship together with any accrued interest on our outstanding liabilities to you, and may apply or appropriate the net balance of such proceeds remaining after such reimbursement into or towards the reduction, discharge or satisfaction of all outstanding liabilities as is mentioned in Clause 2 of this agreement.
8. You shall not be liable for default of any broker auctioneer or other person employed in the sale or relationship of any of the Securities or for any other purpose connected herewith.
9. We hereby authorize you to collect all interest dividends and cash bonuses now or hereafter payable and deal as you may think fit with any bonus or rights issue in respect of any of the Security and hereby authorize you as our agents in that behalf of execute all such documents as may be necessary effectually to vest with you the property in or otherwise deal with such interest, dividends, cash bonuses or rights issues.

10. We shall furnish to the Bank such statements and returns to the costs and market value of the Securities and such detailed description thereof and produce such evidence in support thereof as the Bank may require from time to time.

11. Should our total cost or the market value (whichever is lower) of the Securities at any time in your opinion fall below a sum which is \_\_\_\_\_ percent in excess of the total amount of the advances and liabilities mentioned in Clause 2 hereof then we will at your request forthwith make good the deficiency by paying the amount thereof to you at option by depositing with or delivering to you such further documents of title to goods, share or marketable securities as you may approved or \_\_\_\_\_ partly in the other and in the event of our failing to comply with such request we hereby expressly authorize you immediately to exercise all or any of the powers hereby conferred on you provided that such authority is given without prejudice to any wider authority hereby conferred.

12. We shall accept a statement of account made out from the books of the Bank signed by an authorized officer of the Bank as conclusive proof of the correctness of any sum claimed to be due from us to you without the production of any other voucher, document, paper or evidence.

13. You and your agents and nominees shall be entitled at all times and without notice to us and at your risk and expense to enter any place where the Securities may be inspect, value and / or take charge of all or any part of the Securities.

14. In connection with the Securities or the exercise of any of the powers hereinbefore conferred on you, you shall not be liable for any loss damage or delay however caused.

15. Any notice by way request, demand or otherwise hereunder may be given by the Bank to us personally or may be addressed to us and left or posted at our then or last known place business in Bangladesh. If sent by post, it shall be deemed to have been given at the time when it would be delivered in due course of post and a certificate signed by any authorized officer of the Bank that such notice was so posted shall be conclusive proof thereof.

16. If this agreement is signed by and for one individual the terms "we", "our", "us" etc shall be read throughout where applicable as "I", "my", "me" etc. as the case may be. If this agreement is signed or otherwise executed by or on behalf of more than one party the obligations and liabilities of such parties shall be deemed to be joint and several unless expressly stated to the contrary.

17. In the case of Principal or ourselves being a Firm or Company or Corporation our obligations hereunder shall be binding on our successors and shall continue notwithstanding any change in the constitution of the Firm or Company or Corporation and where we ourselves are a Firm shall bind the Members from time to time of our Firm jointly and severally and notwithstanding that the Firm may be reduced to or consists of a single person

**Witness:**

1. Signature.....  
Name.....  
Father's Name.....  
Address.....

\_\_\_\_\_  
Applicant's Signature(s)

2. Signature.....  
Name.....  
Father's Name.....  
Address.....

## **IRREVOCABLE POWER OF ATTORNEY TO SELL HYPOTHECATED GOODS**

TO ALL TO WHOM THESE PRESENTS SHALL COME, I/we, \_\_\_\_\_ of \_\_\_\_\_ and \_\_\_\_\_ of \_\_\_\_\_, (hereinafter individually and/or collectively referred to as the "Principal") do hereby appoint and constitute ONE BANK LIMITED, with its registered office at HRC Bhaban, 46, Kawran Bazar C/A, Dhaka-1215 (hereinafter referred to as the "Bank") as my/our lawful attorney, to act as my/our attorney in my/our name and on my/our behalf, to do or execute all or any of the acts, deeds and things hereinafter mentioned.

WHEREAS In consideration of ONE Bank Limited (the "Bank") agreeing to grant or continue, or having granted or continued a Consumer Loan/Auto Loan/Loan for Professionals of Tk. \_\_\_\_\_ (Taka \_\_\_\_\_ only) (the "Loan") to me/us, I/we executed a Letter of Hypothecation dated \_\_\_\_\_ (the "Hypothecation") hypothecating to the Bank by way of first floating charge the item described in the Schedule below (the "Property") as a continuing security for the repayment of the Loan, and payment of applicable interests and fees, and all costs, charges and expenses, including legal fees and costs, and charges and expenses incidental to this security and the Property (collectively, the "Liabilities");

AND WHEREAS to enable the Bank to exercise the powers conferred in the Letter of Hypothecation in respect of the Property, a Power of Attorney is to be granted in favour of the Bank;

NOW, THEREFORE, BY THESE PRESENTS, I/we hereby authorize the Bank as my/our lawful attorney for me/us and on my/our behalf to do all the following acts, deeds and things, that is to say:-

1. To take possession of the Property or any part thereof and to take over its/their entire administration, management, and control;
2. To sell or dispose of the Property or any part thereof together pr in parcel either privately or by public auction or by private contract on such terms and condition as the Bank shall think fit and proper, without any reference to the Principal;
3. To realize and receive the sale proceeds and any other money receivable in respect of the Property and apply the same towards set of, adjustment or settlement of the Loan and Liabilities;
4. To execute the necessary deeds, present those for registration and get the same registered (as the case may be) and to vest the Property or any part thereof in any transferee, together with all rights of the owner in upon, or to the Property or any part thereof as if the same had been sold to the transferee by the Principal as the owner.
5. To incur any expenditure that may be necessary for taking over, management and control of the Property and for transfer or encumber thereof and to incur any liabilities for the said purpose.
6. To advertise through newspapers or otherwise for auction of the Property or any part thereof, to arrange and effect the auction or sale, to receive the bid money, and apply the same in meeting expenses and in settling the Loan and Liabilities of the Principal.
7. To negotiate for the sale of the Property or any part thereof, settle the terms of sale to sign, seal, execute and deliver all such contracts, agreements, sale deeds or deeds of conveyance and/or other documents, and/or instruments of transfer with all necessary and reasonable covenants therein, and generally upon such terms and conditions as the Bank shall deem necessary or expedient.
8. To do and perform all other acts, matters, and things that may be necessary or proper for completing the sale or disposal of the Property or any part thereon;
9. To realize, receive and take payment of any consideration or purchase money or other moneys that may become payable to the Principal in connection with such sale or disposal as aforesaid, and upon receipt thereof to give and grant sufficient and effectual receipts or discharges for the same;
10. To collect, receive and take payment of any receivables or book debts of the Principal or other moneys that may become payable to the Principal from any person, firm, company or authority and upon receipt thereof to give and grant sufficient and effectual receipts or discharges for the same;
11. To represent the Principal before any authorities, the Bangladesh Bank or any other person in connection with the transactions referred to herein above, and sign and execute whatever instruments that may be necessary for obtaining the approval, if required, of such transactions by any authority or any other organization or institution for the purpose of completion of the sale of the Property.
12. To appear, represent and act in all civil or criminal courts or arbitration and before judicial and revenue authorities, either in the original or appellate side as well as in any government department, local authority, autonomous, semi-autonomous authority or other body corporate, and to prosecute or defend or to take part in all or any action, application, suit, appeal, proceeding, and for such purposes to subscribe, sign and verify all complaints, written statements and any memorandum of appeal and to do all acts, deeds and things which may be necessary in relation thereto and to execute any power or vokalatnamas by signing on behalf of the Principal to prevent the impairment of the Property or to preserve and protect the interest of the Bank therein.
13. To appoint and retain lawyers and advocates and to remove such advocates and retainers from time to time and again to appoint as occasion shall require for the aforesaid purposes.
14. To apply for withdrawal, withdraw and receive all moneys that may be deposited in any court or office concerning the Property or any part thereof in case of acquisition or requisition of the Property or any part thereof by any Governmental authority.
15. At any time (including, for the avoidance of doubt, prior to the occurrence of an event of default or breach of any document), to perfect the charge of the Property or any part thereof in favour of the Bank at such time and in such manner and present the same for registration and get the same registered in favour of the Bank at the cost and for the account of the Principal.
16. To take all steps for obtaining income tax clearance certificate, if any, for the registration of sale deeds, deeds of conveyance, and mortgage deeds relating to the sale of the Property or any part thereof, and further, to obtain any other sanction or permission from any authority for sale or transfer of the Property;



17. To appear before any registering authority having jurisdiction in that behalf in relation to the Property for registration and acknowledge and register pursuant to the provisions and regulations in that respect for the time being in force, all instruments and writings including sale deeds, deeds of conveyance, mortgage deeds executed and signed either by the Principal directly or under the authority of these presents and to present for registration and to admit execution thereof and do all such acts, and deeds in that behalf as the Attorney may believe is proper and expedient.
18. Without notice to the Principal set off, transfer or apply all or any of the monies from time to time standing to the credit of any account in the name of the Principal in or towards the discharge and satisfaction of all sums of money which are, at the time, due or owing to the Bank by the Principal under the Hypothecation.
19. At any time (including, for the avoidance of doubt, prior to the occurrence of an event of default or breach of a document) to sign, execute, seal, deliver, perfect and do all deeds, documents, assurances, instruments, acts and things which the Bank may consider to be required or desirable in connection with expediting the powers granted herein;
20. To appoint by deed or in writing under hand any one or more persons to be a receiver or manager (the "Receiver") of all or any part of the Property on such terms and conditions as the Attorney deems fit and appropriate and to remove any Receiver appointed by it and appoint a new Receiver in its place. This power shall be in addition to all statutory and other powers of appointment under the Code of Civil Procedure, 1908 (Act V of 1908). The Receiver is deemed to be our agent for all purposes and Lenders shall not incur any liability (either to ourselves or to any other person) by reason of the Bank making its appointment of a Receiver or for any other reason.
21. At any time (including, for the avoidance of doubt, prior to the occurrence of an event of default or breach of a document) from time to time to appoint any substitute or substitutes and to delegate to him or them all or any of the powers, authorities or discretion vested in the Attorney under or by virtue of these presents and to remove any such substitute or substitutes at pleasure and appoint another or others in his or their place to do all such other acts, deeds, matters and things as may be necessary, usual, proper or expedient for the purposes hereof.

AND the Principal do hereby ratify and confirm whatever the Bank, or any substitute(s) or agent(s) appointed by the Bank under this Power of Attorney, shall lawfully do or cause to be done by virtue of these presents.

AND the Principal do hereby undertake to indemnify the Bank for any cost and/or expenses incurred for the execution of any of the powers hereby granted by us to the Bank.

AND the powers conferred on the Bank hereunder are solely to protect the interests of the Bank in the Property and shall not impose any duty upon the Bank to exercise any such power. The Bank shall be accountable only for amounts that is actually received by it as a result of the exercise of such powers, and neither it, nor any of its officers, directors, employees, or agents, shall be responsible to the Principal for any act or failure to act hereunder.

The Principal agrees to indemnify and keep the Bank harmless, safe and indemnified against all losses, damages, detriments, harms, claims, liabilities, demands, costs, charges, and expenses that may be sustained by, or made against, or incurred by the Bank in the lawful exercise of any of the rights, powers or discretion herein contained.

The Principal hereby agree that if, at any time, any provision hereof is or becomes illegal, invalid or unenforceable in any respect under the law of any jurisdiction, neither the legality, validity or enforceability of the remaining provisions hereof nor the legality, validity or enforceability of such provision under the law of any other jurisdiction shall in any way be affected or impaired thereby.

This POWER OF ATTORNEY has been made in consideration of the Loan granted to the Principal by the Bank and shall be valid and in effect until the Loan and Liabilities are satisfied and the Bank, and until that time I/we shall not execute any other power of attorney in favour of any other person in connection with the Property.

The Bank may delegate its authority (to the extent necessary for the exercise of any right, power or discretion exercisable by it under this Power) by power of attorney or in any other manner to any person, any right, power or discretion exercisable by it under this Power of Attorney. Any such delegation may be made upon the terms (including power to sub-delegate) and subject to any regulations which the Bank may think fit; provided that any delegate of a right, power or discretion herein on whom a further right of sub-delegation is conferred, shall be subject to the same restrictions applicable to the Bank in exercising any such right of sub-delegation.

This Power of Attorney shall be governed by and construed and enforced in accordance with the laws of Bangladesh.

**SCHEDULE**  
**(Description of the Goods)**

Brand:	Model:
Manufacturing year:	Particular of Goods:

IN WITNESS WHEREOF I/we have signed this Power of Attorney on the \_\_\_\_\_ day of \_\_\_\_\_ 20\_\_\_\_\_

Signed by the Executants:

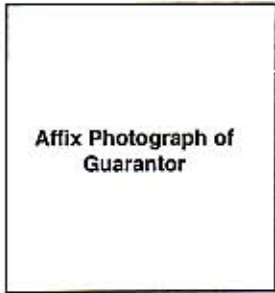
The Executants is/are known to me,  
identified by me and signed in my presence.

1. \_\_\_\_\_  
Name:

2. \_\_\_\_\_  
Name:

Name: \_\_\_\_\_

Notary Public  
License No. \_\_\_\_\_ dated \_\_\_\_\_



**INFORMATION ON GUARANTOR**  
(Parent/spouse guarantor)



I have read and understood the terms and conditions of Car Loan of **ONE Bank Limited** (the "Bank"). I hereby agree to guarantee any credit facilities agreed to be granted or continued, or granted and continued, by the Bank to:-

Name of Applicant : \_\_\_\_\_

Address : \_\_\_\_\_  
\_\_\_\_\_

My personal details are furnished below:

Name : \_\_\_\_\_

Father's Name : \_\_\_\_\_

Spouse Name : \_\_\_\_\_

Mother's Name : \_\_\_\_\_

Relation with the Applicant : \_\_\_\_\_

Present Residential Address : \_\_\_\_\_  
\_\_\_\_\_

Permanent Address : \_\_\_\_\_  
\_\_\_\_\_

Telephone & Mobile No. : \_\_\_\_\_ Fax & email Address : \_\_\_\_\_

TIN : \_\_\_\_\_ Occupation : \_\_\_\_\_

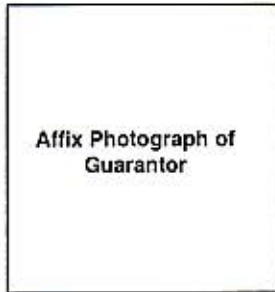
Employer's Name : \_\_\_\_\_ Designation : \_\_\_\_\_

Business Address : \_\_\_\_\_

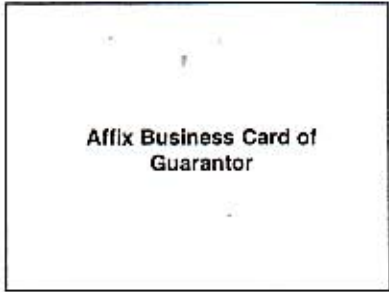
Net Monthly Income : \_\_\_\_\_

I shall notify the Bank immediately of any changes to any of information stated above.

Date: \_\_\_\_\_ Signature: \_\_\_\_\_



**INFORMATION ON GUARANTOR**  
**(Eligible guarantor)**



I have read and understood the terms and conditions of Car Loan of **ONE Bank Limited** (the "Bank"). I hereby agree to guarantee any credit facilities agreed to be granted or continued, or granted and continued, by the Bank to:-

Name of Applicant : \_\_\_\_\_

Address : \_\_\_\_\_

My personal details are furnished below:

Name : \_\_\_\_\_

Father's Name : \_\_\_\_\_

Spouse Name : \_\_\_\_\_

Mother's Name : \_\_\_\_\_

Relation with the Applicant : \_\_\_\_\_

Present Residential Address : \_\_\_\_\_

Permanent Address : \_\_\_\_\_

Telephone & Mobile No. : \_\_\_\_\_ Fax & email Address : \_\_\_\_\_

TIN : \_\_\_\_\_ Occupation : \_\_\_\_\_

Employer's / Business Name : \_\_\_\_\_ Designation : \_\_\_\_\_

Business Address : \_\_\_\_\_

Net Monthly Income : BDT \_\_\_\_\_

I shall notify the Bank immediately of any changes to any of information stated above.

Date: \_\_\_\_\_ Signature: \_\_\_\_\_

**Note: If guarantor is a professional, please attach copy of his/her professional license and TIN.**

**Employer's Certificate**  
(Applicable for guarantor)

This is to certify that Mr./Mrs./Ms \_\_\_\_\_ son/daughter/husband/wife of \_\_\_\_\_ is in employment with \_\_\_\_\_ since the date of \_\_\_\_\_ and is presently occupying the post/designation of \_\_\_\_\_ his/her net monthly salary after all deductions is BDT \_\_\_\_\_ (BDT \_\_\_\_\_ ) only.

Date: \_\_\_\_\_

Signature : \_\_\_\_\_

Name : \_\_\_\_\_

Designation : \_\_\_\_\_

Tel No : \_\_\_\_\_

**GUARANTEE**  
**CORPORATE BODY INDIVIDUALS - JOINTLY AND SEVERALLY TO BANK**

Place: \_\_\_\_\_

This **GUARANTEE** is dated the \_\_\_\_\_

To  
The Manager  
ONE Bank Limited

Dear Sir,

**In consideration of the Bank allowing or granting or continuing to allow or grant to.**

.....(hereinafter referred to as "the Borrower")  
banking accommodation by way of Credit Facilities pursuant to the Credit Contracts up to a limit of  
Taka.....  
(Taka.....  
..... only) or such other limits as required by the Borrower from time to time and inter  
alia secured by Collateral Instruments of the Borrower, I/We the undersigned Guarantor(s) singly / jointly and severally agreed as follows:

**IN WITNESS WHEREOF THE PARTIES HERETO AGREE THAT:**

**1.1 Definitions**

**In this Guarantee, unless the context otherwise requires:**

**'Collateral Instruments'** means notes, bills of exchange, certificate of deposit and other negotiable and non-negotiable instruments, guarantees, indemnities and other assurance against financial loss and any other documents or instruments which contain or evidence an obligation (with or without security) to pay, discharge or be responsible directly or indirectly for, any indebtedness or liabilities of the Borrower or any other person liable and includes any documents or instruments creating or evidencing a mortgage, charge (whether fixed or floating), Pledge, guarantee, lien, hypothecation, assignment, trust arrangement or security interest of any kind;

**'Credit Contracts'** mean collectively the 'Loan Agreement(s) and the 'Sanction Advice(s) from time to time;

**'Credit Facilities'** mean collectively the Cash Credit, Overdraft, All type of Short Term Loan, Packing Credit, Medium and Long Term Loans Facility, Bill Purchase facility, Term Loans Facility, Loans Against Trust Receipts, Time Loans, Acceptance, Issuance of Letter of Credit, FX Transaction Facility, Issuance of Letter of Guarantee or other accommodation and Forced Loans, Advances and Overdraft etc.

**'Guarantee'** includes each separate or independent stipulation or agreement by the Guarantor(s) contained in this Guarantee:

**'Guaranteed Liabilities'** mean the debt obligation of the Borrower under the Credit Contracts including, without limitation, **Interest, Penal Interest, Overdue Management Fees, Commission, Handling Charges and Expenses** (as well after as before judgment to date of payment at such rates and upon such terms as may from time to time be agreed, fees and other charges and all legal and other costs, charge and expenses, VAT, Duty and other Government & Local Charges all losses or damages, occasioned to the Bank by reason of omission, failure or default temporary or otherwise, including costs of enforcement of payment by suit or otherwise, including costs of enforcement or sale or realization of any security for such accommodation as aforesaid or otherwise howsoever or any costs, charges or expenses which the Bank may incur by being joined in any proceeding to which the Bank may be made or make its self party either with or without others in connection with any such securities or any proceeds thereof on a full and unqualified indemnity basis which may required by the Bank in relation to any such moneys, obligations or liabilities or generally in respect of the Borrower, the Guarantor(s) or any Collateral Instrument.

**'Incapacity'** means the death, bankruptcy, and unsoundness of mind or insolvency;

Words Importing the plural shall include the singular and vice versa. Unless otherwise expressed, this guarantee is to be considered joint and several.

**2 Guarantee**

**2.1 Covenant to pay**

The Guarantor(s) hereby Singly / Jointly and severally guarantee to pay to the Bank immediately on demand by the Bank the Guaranteed Liabilities of the Borrower, now or hereafter due, owing or incurred by the Borrower to the Bank under or pursuant to the Credit Contracts and the other such security documents when the same become due for payment or discharge whether by accelerator or otherwise and whether such moneys, obligations or liabilities are express or implied, present, future or contingent, joint or several, incurred as principal or surety, originally owing to the Bank or Purchased or otherwise acquired by it, or Incurred on any banking account or any other manner whatsoever.

2.2 As a separate and independent stipulation, the Guarantor(s) agree that if any purported obligation or liability of the Borrower which would have been the subject of this Guarantee had it been valid and enforceable is not or ceases to be valid or enforceable against the Borrower on any ground whatsoever whether or not known to the Bank, including, without limitation, any irregular exercise or absence of any corporate power or lack of authority of or breach of duty by any person purporting to act on behalf of the Borrower or any legal or other limitation, any whether under the Limitation Act or otherwise or any disability or Incapacity or any change in the constitution of the Borrower, the Guarantor(s) shall nevertheless be liable to the Bank in respect of that purported obligation or liability as if the same were fully valid and enforceable and the Guarantor(s) were the principal debtor in respect thereof. The Guarantor(s) hereby singly / jointly and severally agree to keep the Bank fully indemnified on demand against all damages, losses, costs and expenses arising from any failure of the Borrower to perform or discharge any such purported obligation or liability.

2.3 Statements of account conclusive

Any certificate or determination of the Bank as to the Guaranteed Liabilities shall, in the absence of manifest error, be binding and conclusive on and against the Guarantor(s).

2.4 No security taken by Guarantor(s)

The Guarantor(s) warrant that they have not taken or received the benefit of any security from the Borrower or any other person in respect of their obligation under this Guarantee.

2.5 Compensation

a. The Guarantor(s) agree to pay compensation on each amount demanded of them under this Guarantee in such amount as the Bank certifies as responding to the cost to the Bank of any delayed payment or non-payment under the Credit Contracts.

b. The Bank shall be at liberty to sue the Borrower or each of the Guarantor(s) jointly or severally and the bank shall be entitled to proceed if the Bank desire to do so notwithstanding that any negotiable instruments shall be outstanding at the time when proceedings against the Guarantor(s) or any of the Guarantor(s) be taken and the Guarantor(s) bind themselves singly or jointly and severally to pay on demand the amount due on any judgement that the Bank may obtain against the Borrower with costs thereon.

2.6 Continuing security and other matters

This Guarantee shall:

(a) secure the Guaranteed Liabilities of the Borrower from time to time owing to the Bank and shall be a continuing security, notwithstanding any statement of account or other matter whatsoever;

(b) be in addition to any present or future Collateral Instrument, right or remedy held by or available to the Bank; and

(c) not be in any way prejudiced or affected by the existence of any such Collateral Instrument, rights or remedies or by the same becoming wholly or in part void, void-able or enforceable on any ground whatsoever or by the Bank dealing with exchanging, verification or failing to protect or enforce any of the same or giving time for payment or indulgence or compounding with any other person liable.

2.7 Liability single / joint and several and unconditional

The single / joint and several liabilities of the Guarantor(s) shall not be affected, nor shall this Guarantee be discharged or reduced by reason of:

(a) The Incapacity of the Borrower or any other person liable or the borrower shall become bankrupt or enter into liquidation (compulsory or voluntary) or

(b) The Bank granting any time, indulgence or concession to, or compounding with, discharging, determining, varying or increasing any accommodation, facility or transaction or otherwise dealing or concurring in accepting or varying any compromise, arrangement or settlement or omitting to claim or enforce payment from the Borrower or any other person liable; or

(c) The Bank varying the security or making any variations in the terms of the documents or any neglect or forbearance or delay in the enforcement of any security or terms of contract between the bank and other the borrower or any other obligation; or

(d) The absence or informality of borrowing powers on the part of the Borrower or any irregularity in the exercise thereof; or

(e) The name or the constitution or the character of the Borrower be changed or if the management or administration of the Borrower or its undertaking be taken over or nationalized by the Government; or

(f) The death of any one or more of the Guarantor(s); but shall continue to be operative until determined as to any future accommodation; or

(g) The Bank absorbs any other Bank or concern or if the Bank is amalgamated with or absorbed by any other Bank concern but shall be available for and by the absorbing or amalgamated Bank concern.

(h) Where the Borrowers are a corporation society the Bank is not to be concerned to see or inquire into the power of the Borrowers or their directors or others agents acting or purporting to act on their behalf, any moneys in fact borrowed from the Bank in professed exercise of such powers shall be deemed to form the Bank in professed exercise of such powers shall be deemed to form part of moneys guaranteed, even though the borrowing or obtaining of such moneys be in excess of the powers of the Borrowers, or of the directors or other agents of such moneys be in excess of the powers of the Borrowers, or of the directors or other agents aforesaid or may be in any way irregular or defective or informal.

2.8 Collateral Instruments

The Bank shall not be obliged to make any claim or demand on the Borrower or to resort to any Collateral Instruments or other means of payment now or hereafter held by or available to it before enforcing this Guarantee and no action taken or omitted by the Bank in connection with any such Collateral Instruments or other means of payment shall discharge, reduce, prejudice or effect the single / joint and several liability of the Guarantor(s) under this Guarantee, nor shall the Bank be obliged to apply any money or other property received or recovered in consequence of any enforcement or realization of any such Collateral Instrument or other means of payment in reduction of the Guaranteed Liabilities.

## 2.9 Waiver of Guarantor(s)' right

The Guarantor(s) agree that, without the prior written consent of the Bank, they will not:

- (a) exercise their right of subordination, reimbursement and indemnity against the Borrower or any other person liable;
- (b) demand or accept repayment in whole or in part of any indebtedness now or hereafter due to the Guarantor(s), from the Borrower

or from any other person liable or demand or accept any Collateral Instrument in respect of same or dispose of the same:

- (c) take any step to enforce any right against the Borrower or any other person liable in respect of any Guaranteed Liabilities; or
- (d) claim any counterclaim against the Borrower or any other person liable in competition with the Bank in the liquidation of the Borrower

or any person liable or have the benefit of, or share in, any payment from the Borrower or any other person liable or any Collateral Instrument now or hereafter held by the Bank as security for the Credit Facilities.

## 2.10 Guarantee to deliver certain property

If, pursuant to clauses 2.4 or 2.9 the Guarantor(s) take or receive the benefit of any security or receive or recover any money or other property, such security, money or other property shall be held on trust for the benefit of the Bank and shall be delivered to the Bank on demand.

## 3. Payments and Taxes

### 3.1 Not set-off or counterclaim

All payments to be made by the Guarantor(s) shall be made in full, without any set-off or counterclaim whatsoever and, subject as provided in clause 3.2 free and clear of any deductions or withholdings, on the due date to the account of the Bank.

### 3.2 Grossing up for taxes

If at any time the Guarantor(s) are required to make any deduction or withholding in respect of taxes from any payment shall be increased to the extent necessary to ensure that, after the making of such deduction or withholding, the Bank receives on the due date for such payment (and retains, free from any liability in respect of such deduction or withholding) a net sum equal to the sum which it would have received had no such deduction or withholding been required to be made and the Guarantor(s) shall singly or jointly and severally indemnify the Bank against any losses or costs incurred by it by reason of any failure of the Guarantor(s) to make any such deduction or withholding or by reason of any increased payment not being made on the due date for such payment. The Guarantor(s) shall promptly deliver to the Bank any receipts, certificates or other proof evidencing the amounts (if any) paid or payable in respect of any deduction or withholding as aforesaid.

## 4. Counting Representations and warranties

### 4.1 The Guarantor(s) represent and warrant that:

- (a) Binding obligations

This Guarantee constitutes valid and legally binding obligations of the Guarantor(s) singly / jointly and severally enforceable in accordance with the terms.

- (b) No conflict with other obligations

The execution and delivery of, and performance of their obligations under, and in compliance with the provisions of, this Guarantee by the Guarantor(s) will not (i) contravene any existing applicable law, statute, rule or regulation or any judgement, decree or permit to which the Guarantor(s) are subject, (ii) conflict with, or result in any breach of any of the terms of, or constitute a default under, any agreement or other instruments to which the Guarantor(s) are parties or are subject or by which they or any of their property is bound, or (iii) result in the creation or imposition of or oblige the Guarantor(s) to create any encumbrance on any of the Guarantor(s) undertaking, assets, rights or revenues.

- (c) No litigation

No litigation, arbitration or administrative proceedings are taking place, pending or, to the knowledge of the Guarantor(s), threatened against the Guarantor(s), which could have a materially adverse effect on the Guarantor(s) in performing this Guarantee.

### 4.2 Repetition of representations and warranties

On and of each day from the date of this Guarantee until all moneys due or owing by the Borrower under the Credit Contracts and/or the other security documents and/or by the Guarantor(s) under this Guarantee have been paid in full the Guarantor(s) shall be deemed to repeat the representations and warranties in clause 4.1.

## 5 Set-off

The Guarantor(s) singly/jointly and severally authorize the Bank to apply any credit balance to which the Guarantor(s) are then entitled on any account of the Guarantor(s) with the Bank at any of their branches in or towards satisfaction of any sum then due and payable from the Guarantor(s) to the Bank under this Guarantee. The Bank shall not be obliged to exercise any right given to it by this Clause. The Bank shall notify the Guarantor(s) forthwith upon the exercise or purported exercise of any right set-off giving full details in relation thereto.

## 6 Benefit of this Guarantee

### 6.1 Benefit of Burden

a. This Guarantee shall be binding upon the Guarantor(s) and their heirs and legal representatives in title and shall insure for the benefit of the Bank and its successors in title and assignees and transferees.

b. The liability of the Guarantor(s) shall extend to all indebtedness of the Guarantor(s) incurred or arising until the expiration of six calendar months after the Guarantor(s) or in case of any Guarantor(s) dying or coming under legal disability such Guarantor(s) or in case of any Guarantor(s) dying or coming under legal disability such Guarantor's executors, administrators or legal disability such Guarantor's executors, administrators or legal representatives shall have given to the bank notice in writing to this effect mentioning the names and address of the successors of this guarantee.

### 6.2 No assignment by the Guarantor(s)

The Guarantor(s) may not assign or transfer any of their rights or obligations under this guarantee.

6.3 No implied waivers, remedies cumulative

No failure or delay on the part of the Bank to exercise any power, right or remedy under this Guarantee shall operate as waiver operate as a waiver thereof, nor shall any single or partial exercise by the Bank of any power, right or remedy preclude any other or further exercise thereof or the exercise of any other power, right or remedy. The remedies provided In this Guarantee are cumulative and are not exclusive of any remedies provided by law.

6.4 Expenses

The Guarantor(s) singly / jointly and severally agree to reimbursement the Bank on demand for all legal and other costs, charges and expenses on a full an unqualified indemnity basis, which may be incurred by the Bank in relation to the enforcement on this Guarantee against the Guarantor(s).

7. Notice

Any notice by the Bank to any of the Guarantor(s) under this guarantee may be served by post at the last known address of the addressee or at the address being the office for the time being of the Borrower and such notice shall be deemed to have been given at the time when it would be delivered in the ordinary course of post and it will be sufficient in order to prove service of any such notice that the envelop containing the same was posted and a certificate given by an officer of the Bank that the envelop was posted shall constitute such proof.

8. Governing Law:

a. Any admission of acknowledgement in writing by the Borrower or any person for and on behalf of the Borrowers of the amount of indebtedness of the Borrowers to the Bank and any writing constituting an acknowledgement or promise to make payment for the purpose of the Limitation Act, 1908 or any other like encashment for the time being in force shall be deemed to be an admission, acknowledgements or promise to make payment by or on behalf of the Guarantor(s) and shall be binding and conclusive on and against the Guarantor(s). The Guarantor(s) here by declare that the Borrowers or any person signing such admission, acknowledgement or promise to make payment on behalf of the Borrowers shall be deemed to be an authorized agent of the Guarantor(s).

b. This Guarantee shall be governed by and constructed in accordance with Bangladesh Law.

**IN WITNESS WHEREOF** The parties to this Guarantee have caused this Guarantee to be duly executed as a deed on the date first above written.

**In witness of:** (02 responsible officers of the Bank)

Full Name and Address of the Guarantor/s (Authorized Signatory of Limited Co. Seal)

1. Signature .....	a) Signature of eligible guarantor .....
Name .....	Name .....
Designation .....	Father's Name .....
Address .....	Address .....
.....	.....
.....	.....

2. Signature .....	b) Signature of spouse/parent .....
Name .....	Name .....
Designation .....	Father's Name .....
Address .....	Address .....
.....	.....
.....	.....

**MEMORANDUM OF DEPOSIT OF CHEQUES**

To  
The Manager  
ONE Bank Limited

Date: \_\_\_\_\_

1. In consideration of the Bank granting or continuing credit facilities in any amount as long as the Bank may think fit to me/us, I/we hereby declare that I/we have deposited cheques described in the Schedule below including interest accrued thereon (hereinafter referred to as the "Cheques") and acknowledge that the Cheques are drawn by me/us and are to be held by the Bank as continuing security for repayment of any advances the Bank may make from time to time with interest and charges thereon from time to time applicable or agreed upon.
2. I/we hereby declare and acknowledge that the Cheques will be a continuing security, notwithstanding the fact that by payments made on the account of the credit facilities or advances from time to time be reduce or extinguished or even that the balance of the said account may be in credit.
3. I/we hereby agree that the Bank may at any time or times hereinafter without notice to me/us present all or any of the Cheques and set off, transfer or apply all or any of the moneys from the Cheques from time to time in or towards the discharge and satisfaction of all sums of money which now are or at any time or times hereinafter may become due or owing to the Bank by me/us either alone or jointly with any other person or persons, company or companies, on any account or in respect of any liability whatsoever whether actual or contingent and whether in the character of borrower, principal debtor or guarantor or surety or otherwise.
4. I/we hereby also agree that until all liabilities whether actual or contingent, primary or collateral, joint or several shall have been fully discharged and satisfied the Bank may retain the Cheques as the Bank in its absolute discretion may consider necessary to meet such liabilities on maturity or otherwise.
5. I/we further hereby declare and acknowledge that I/we have nor shall have no claim whatsoever to the amounts of the Cheques and undertake that the Cheques will be honoured on presentment and will retain sufficient sums for payment of the Cheques, until I/we have received from the Bank notice in writing to the effect that the Bank no longer requires the Cheques or the amounts of the Cheques as security.
6. The Bank shall be entitled to require from me/us other cheques from time to time at its sole discretion without reference to me/us until such time as all liabilities and obligations which are outstanding against me/us are fully satisfied and discharged, and the other cheques shall continue to be held by the Bank as security in the same way as the Cheques.
7. If the Cheques are undated, I/we hereby authorise the Bank to insert any date in all or any of the Cheques from time to time.
8. I/we hereby further declare that this letter shall be binding on my heirs, representatives and successors, and shall be valid notwithstanding any change in the amalgamation, or acquisition of the Bank with any other body corporate.
9. I/we hereby further declare that I/ we hereby authorize the Bank to disclose information with regard to the Cheques and/or this security to any regulatory authority, any office of the Bank, any assignee of the Bank, agent of the Bank or to any subsidiary company of the Bank.

**SCHEDULE**  
**Description of Cheques**

<b>Drawee Bank and Branch</b>	<b>Account No.</b>	<b>Cheque No.</b>	<b>Date</b>	<b>Amount</b>
<b>TOTAL:</b>				

(Signature of Principal Applicant)

Name: \_\_\_\_\_

(Signature of Joint Applicant)

Name: \_\_\_\_\_



**MEMORANDUM OF DEPOSIT OF SECURITIES**

To  
The Manager  
ONE Bank Limited  
\_\_\_\_\_  
\_\_\_\_\_

Date: \_\_\_\_\_

1. In consideration of the Bank granting or continuing credit facilities in any amount as long as the Bank may think fit to me/us, I/we hereby declare that I/we have deposited and acknowledge that the deposits or securities in my/our name(s) described in the Schedule below including interest accrued thereon (hereinafter referred to as the "Deposits") be held by the Bank as continuing security for repayment of any advances the Bank may make from time to time with interest and charges thereon from time to time applicable or agreed upon.
2. I/We hereby declare and acknowledge that the Deposits will be a continuing security, notwithstanding the fact that by payments made on the account of the credit facilities or advances from time to time be reduce or extinguished or even that the balance of the said account may be in credit.
3. I/We hereby agree that the Bank may at any time or times hereinafter without notice to me/us encash, set off, transfer or apply all or any of the moneys from time to time standing to the credit of the Deposits in or towards the discharge and satisfaction of all sums of money which now are or at any time or times hereinafter may become due or owing to the Bank by me/us either alone or jointly with any other person or persons, company or companies, on any account or in respect of any liability whatsoever whether actual or contingent and whether in the character of borrower, principal debtor or guarantor or surety or otherwise.
4. I/we hereby also agree that until all liabilities whether actual or contingent, primary or collateral, joint or several shall have been fully discharged and satisfied the Bank may retain the Deposits as the Bank in its absolute discretion may consider necessary to meet such liabilities on maturity or otherwise.
5. I/We further hereby declare and acknowledge that I/we have nor shall have no claim whatsoever to the amounts in the Deposits and no drawings would be permitted from the Deposits, either from principal amount or from the accrued interest, until I/we have received from the Bank notice in writing to the effect that the Bank no longer requires the Deposits as security.
6. The Bank shall be entitled to renew the Deposits on my/our behalf from time to time at its sole discretion without reference to me/us until such time as all liabilities and obligations which are outstanding against me/us are fully satisfied and discharged, and the renewed Deposits shall continue to be held by the Bank as security in the same way as the original Deposits.
7. I/we hereby further declare that this letter shall be binding on my heirs, representatives and successors, and shall be valid notwithstanding any change in the amalgamation, or acquisition of the Bank with any other body corporate.
8. I/We hereby further declare that I/ we hereby authorize the Bank to disclose information with regard to the Deposits and/or this security to any regulatory authority, any office of the Bank, any assignee of the Bank, agent of the Bank or to any subsidiary company of the Bank.

**SCHEDULE**  
**Description of Securities**

Type of Deposit / Security	Name and Address of Issuer	Receipt / Serial No.	Date of Issue	Date of Maturity	Amount
<b>TOTAL:</b>					

(Signature of Principal Applicant)

Name: \_\_\_\_\_

(Signature of Joint Applicant)

Name: \_\_\_\_\_

**MEMORANDUM OF DEPOSIT OF SECURITIES**

(Third Party/Guarantor)

To  
The Manager  
ONE Bank Limited

Date: \_\_\_\_\_

- In consideration of the Bank granting or continuing credit facilities in any amount as long as the Bank may think fit to:-  
Name and address of borrower(s): \_\_\_\_\_  
(hereinafter individually and collectively referred to as the "Borrower")  
I/we hereby declare that I/we have deposited and acknowledge that the deposits or securities in my/our name(s) described in the Schedule below including interest accrued thereon (hereinafter referred to as the "Deposits") be held by the Bank as continuing security for repayment of any advances the Bank may make from time to time with interest and charges thereon from time to time applicable or agreed upon, to the Borrower.
- I/we hereby declare and acknowledge that the Deposits will be a continuing security, notwithstanding the fact that by payments made on the account of the credit facilities or advances from time to time be reduce or extinguished or even that the balance of the said account may be in credit, of the Borrower.
- I/we hereby agree that the Bank may at any time or times hereinafter without notice to me/us encash, set off, transfer or apply all or any of the moneys from time to time standing to the credit of the Deposits in or towards the discharge and satisfaction of all sums of money which now are or at any time or times hereinafter may become due or owing to the Bank by the Borrower either alone or jointly with any other person or persons, company or companies, on any account or in respect of any liability whatsoever whether actual or contingent and whether in the character of borrower, principal debtor or guarantor or surety or otherwise.
- I/we hereby also agree that until all liabilities of the Borrower whether actual or contingent, primary or collateral, joint or several shall have been fully discharged and satisfied the Bank may retain the Deposits as the Bank in its absolute discretion may consider necessary to meet such liabilities on maturity or otherwise.
- I/we further hereby declare and acknowledge that I/we have nor shall have no claim whatsoever to the amounts in the Deposits and no drawings would be permitted from the Deposits, either from principal amount or from the accrued interest, until I/we have received from the Bank notice in writing to the effect that the Bank no longer requires the Deposits as security.
- The Bank shall be entitled to renew the Deposits on my/our behalf from time to time at its sole discretion without reference to me/us until such time as all liabilities and obligations which are outstanding against the Borrower are fully satisfied and discharged, and the renewed Deposits shall continue to be held by the Bank as security in the same way as the original Deposits.
- I/we hereby further declare that this letter shall be binding on my heirs, representatives and successors, and shall be valid notwithstanding any change in the amalgamation, or acquisition of the Bank with any other body corporate.
- I/we hereby further declare that I/ we hereby authorize the Bank to disclose information with regard to the Deposits and/or this security to any regulatory authority, any office of the Bank, any assignee of the Bank, agent of the Bank or to any subsidiary company of the Bank.

**SCHEDULE**

**Description of Securities**

Type of Deposit / Security	Name and Address of Issuer	Receipt / Serial No.	Date of Issue	Date of Maturity	Amount
<b>TOTAL:</b>					

(Signature of Principal Applicant)

Name: \_\_\_\_\_

(Signature of Joint Applicant)

Name: \_\_\_\_\_

## AUTHORIZATION FOR ENCASHMENT OF SECURITIES

To  
The Manager  
ONE Bank Limited

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Dear Sir/Madam,

You are hereby authorized to encash the following \_\_\_\_\_ duly discharged by me/us and held by you as security to liquidate the outstanding loan.

### Details of Security:

Description of Security	Instrument Nos.	Reg. No.	Date of Issue	Denomination X Unit	Total Value

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

Yours faithfully,

\_\_\_\_\_  
Signature of the Principal Applicant

Name :

\_\_\_\_\_  
Signature of the Joint Applicant

Name :

Date:

To  
The Manager  
ONE Bank Limited

**AUTHORIZATION TO TAKE REPOSSESSION OF THE CAR PURCHASED AGAINST BANK LOAN**

Dear Sir/Madam,

I/we hereby authorize ONE Bank Limited to take repossession of the car described below any time at any place and at the absolute discretion of the Bank, purchased by way of Car Loan granted to me/us by the Bank.

**Details of Car:**

<b>Model/ Make</b>	<b>Year of Manufacture</b>	<b>Registration No. &amp; Date of Registration</b>	<b>Chassis No.</b>	<b>Engine No.</b>

Yours faithfully,

\_\_\_\_\_  
Signature of the Principal Applicant

Name :

\_\_\_\_\_  
Signature of the Joint Applicant

Name :

Witness by: \_\_\_\_\_  
(Name)

\_\_\_\_\_  
(Signature)