

Home Loan

(Joint Applicant)

(Applicant)

Affix Applicant's & Joint Applicant's Business Card

Affix Joint Applicant's Photograph

Affix Applicant's Photograph

Date: _____

To
The Manager/Head of Retail
ONE Bank Limited
.....Branch/HO

Dear Sir,

I/We request you to kindly sanction me/us a ONE Bank Home Loan of BDT (Taka.....) on your usual terms and conditions. I/We furnish you the following particulars and bind myself/our self to furnish other relevant information and to complete required formalities as and when asked for and comply with the terms and conditions. I/We hereby certify that all information given below is valid and authentic.

A. LOAN FACILITY DETAILS

Details of Project		<input type="checkbox"/> Own Construction	<input type="checkbox"/> Apartment Purchase	<input type="checkbox"/> Takeover	<input type="checkbox"/> Renovation
		<input type="checkbox"/> Others _____			
Developer's Name (If applicable)		_____			
Project Name (If applicable)		_____			
Project Address / Location		_____			
Area of Land _____ Katha/Sft	Type of Land (Please ✓ the appropriate box)	<input type="checkbox"/> Private	<input type="checkbox"/> Housing & Settlement		
Land Value (Tk.) _____		<input type="checkbox"/> RAJUK	<input type="checkbox"/> CDA	<input type="checkbox"/> Others _____	
Name of Land Owner(s)/Lessee _____					
Total No. of Apartments <input type="text"/>	No. of Floors <input type="text"/>	Total Area in Each Floor <input type="text"/>			
Expected Date of Handover	<input type="text"/> D <input type="text"/> D <input type="text"/> M <input type="text"/> M <input type="text"/> Y <input type="text"/> Y	RAJUK/CDA/Others Approval No. _____			
		& Date ____ (dd) ____ (mm) ____ (yyyy)			
Present Status of the Project: _____					

Details of Apartment			
Apartment No.	<input type="text"/>	Floor(s) No.	<input type="text"/>
		Size of Apartment(s)	<input type="text"/> (Sft)
Facing / Side	<input type="text"/>	Your Portion of Land	<input type="text"/>
		Flat Type	<input type="text"/>
		Car Park(s) Taken	<input type="text"/>
Other Facilities (Specify) _____			
Do you intend to rent out the property? <input type="checkbox"/> Yes <input type="checkbox"/> No Expected Monthly Rent (if to be rented) _____			
Loan Tenure Requested For: _____		Moratorium Period: _____	

B. FINANCING PLAN			
Requirement of Funds		Sources of Funds	
a) Purchase Price/Estimated Cost	Tk. _____	a) Amount Spent/Paid	Tk. _____
b) Registration Cost	Tk. _____	b) Loan Requested from OBL	Tk. _____
c) Other Cost (please specify)		c) Balance Amount	Tk. _____
I.	Tk. _____		
II.	Tk. _____		
III.	Tk. _____		
Total Fund Required (a+b+c)	Tk. _____	Total Planned Funds (a+b+c)	Tk. _____

C1. APPLICANT'S INFORMATION	
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Full Name	:	_____
Date of Birth	:	____(dd) ____ (mm) ____ (yy) Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female
Education Level:		<input type="checkbox"/> Non-Graduate <input type="checkbox"/> Graduate <input type="checkbox"/> Post-Graduate <input type="checkbox"/> Other (Please Specify) _____
Marital Status:		<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Others _____ (Please Specify) No. of Dependents: _____
TIN:		_____ National ID: _____ Passport/Other ID: _____

Father's Name	:	_____
Profession:		_____ Designation: _____ Organisation: _____
Father's Contact Number	:	Telephone: _____ Mobile: _____

Mother's Name : _____

Profession: _____ Designation: _____ Organisation: _____

Mother's Contact Number : Telephone: _____ Mobile: _____

Residential Status: Owned Rented Living with Parents Others _____ (please specify)

Present Address : _____

Years at Present Address: _____

Permanent Address : _____

Telephone : Home: _____ Cell : _____

Employment Category : Salaried Personnel Self-employed Businessman Others _____

Present Employer's/
Organisation/Group Name: _____

Nature of Business: _____ Total Experience: _____

Profession: _____ Designation: _____ No. of Years in Present Profession: _____

Office Address : _____

Business/Factory
Address : _____

Telephone : Office: _____ Factory: _____ Cell: _____

Previous Employer's/Organization Name: _____

Office Address : _____

Profession: _____ Designation: _____ Years in Previous Profession: _____

Telephone : Office: _____ Factory: _____

C2. JOINT APPLICANT'S INFORMATION	<input type="checkbox"/> Relationship with Applicant
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Full Name : _____

Date of Birth : ____ (dd) ____ (mm) ____ (yy) Gender: Male Female

Education Level: Non-Graduate Graduate Post-Graduate Other (Please Specify) _____

Marital Status: Single Married Others _____ (Please Specify) No. of Dependents: _____

TIN: _____ National ID: _____ Passport/Other ID: _____

Father's Name : _____

Profession: _____ Designation: _____ Organisation: _____

Father's Contact Number : Telephone: _____ Mobile: _____

Mother's Name : _____
 Profession: _____ Designation: _____ Organisation: _____
 Mother's Contact Number : Telephone: _____ Mobile: _____

Residential Status: Owned Rented Living with Parents Others _____ (please specify)
 Present Address : _____
 _____ Years at Present Address: _____
 Permanent Address : _____
 Telephone : Home: _____ Cell : _____

Employment Category : Salaried Personnel Self-employed Businessman Others _____
 Present Employer's/
 Organisation/Group Name: _____

Nature of Business: _____ Total Experience: _____
 Profession: _____ Designation: _____ No. of Years in Present Profession: _____
 Office Address : _____

 Business/Factory
 Address : _____

 Telephone : Office: _____ Factory: _____ Cell: _____

Previous Employer's/Organization Name: _____
 Office Address : _____
 Profession: _____ Designation: _____ Years in Previous Profession: _____
 Telephone : Office: _____ Factory: _____

C3. APPLICANT'S SPOUSE INFORMATION

Full Name : _____
 Date of Birth : ____ (dd) ____ (mm) ____ (yy) Gender: Male Female
 Education Level: Non-Graduate Graduate Post-Graduate Other (Please Specify) _____
 Marital Status: Single Married Others _____ (Please Specify) No. of Dependents: _____
 TIN: _____ National ID: _____ Passport/Other ID: _____

Father's Name : _____
 Profession: _____ Designation: _____ Organisation: _____
 Father's Contact Number : Telephone: _____ Mobile: _____

Mother's Name : _____
Profession: _____ Designation: _____ Organisation: _____
Mother's Contact Number : Telephone: _____ Mobile: _____

Residential Status: Owned Rented Living with Parents Others _____ (please specify)
Present Address : _____
Years at Present Address: _____
Permanent Address : _____
Telephone : Home: _____ Cell : _____

Employment Category : Salaried Personnel Self-employed Businessman Others _____
Present Employer's/
Organisation/Group Name: _____

Nature of Business: _____ Total Experience: _____
Profession: _____ Designation: _____ No. of Years in Present Profession: _____
Office Address : _____
Business/Factory
Address : _____
Telephone : Office: _____ Factory: _____ Cell: _____

Previous Employer's/Organization Name: _____
Office Address : _____
Profession: _____ Designation: _____ Years in Previous Profession: _____
Telephone : Office: _____ Factory: _____

For Spouse Guarantor Only:
"I declare that I have read and understood the terms and conditions of Home 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. I shall notify the Bank immediately of any changes to any of the information stated in this application."
Signature: _____ Date: _____
Signature Verified by Applicant: _____

C4. JOINT APPLICANT'S SPOUSE INFORMATION

Full Name : _____

Date of Birth : ____ (dd) ____ (mm) ____ (yy) Gender: Male Female

Education Level: Non-Graduate Graduate Post-Graduate Other (Please Specify) _____

Marital Status: Single Married Others _____ (Please Specify) No. of Dependents: _____

TIN: _____ National ID: _____ Passport/Other ID: _____

Father's Name : _____

Profession: _____ Designation: _____ Organisation: _____

Father's Contact Number : Telephone: _____ Mobile: _____

Mother's Name : _____

Profession: _____ Designation: _____ Organisation: _____

Mother's Contact Number : Telephone: _____ Mobile: _____

Residential Status: Owned Rented Living with Parents Others _____ (please specify)

Present Address : _____

Years at Present Address: _____

Permanent Address : _____

Telephone : Home: _____ Cell : _____

Employment Category : Salaried Personnel Self-employed Businessman Others _____

Present Employer's/
Organisation/Group Name: _____

Nature of Business: _____ Total Experience: _____

Profession: _____ Designation: _____ No. of Years in Present Profession: _____

Office Address : _____

Business/Factory
Address : _____

Telephone : Office: _____ Factory: _____ Cell: _____

Previous Employer's/Organization Name: _____
 Office Address : _____
 Profession: _____ Designation: _____ Years in Previous Profession: _____
 Telephone : Office: _____ Factory: _____

For Joint Spouse Guarantor Only:
 "I declare that I have read and understood the terms and conditions of Home 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. I shall notify the Bank immediately of any changes to any of the information stated in this application."
 Signature: _____ Date: _____
 Signature Verified by Applicant: _____

C5. GUARANTOR'S INFORMATION	<input type="checkbox"/> Relationship with Applicant _____
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Full Name : _____
 Date of Birth : ____ (dd) ____ (mm) ____ (yy) Gender: Male Female
 Education Level: Non-Graduate Graduate Post-Graduate Other (Please Specify) _____
 Marital Status: Single Married Others _____ (Please Specify) No. of Dependents: _____
 TIN: _____ National ID: _____ Passport/Other ID: _____

Father's Name : _____
 Profession: _____ Designation: _____ Organisation: _____
 Father's Contact Number : Telephone: _____ Mobile: _____

Mother's Name : _____
 Profession: _____ Designation: _____ Organisation: _____
 Mother's Contact Number : Telephone: _____ Mobile: _____

Residential Status: Owned Rented Living with Parents Others _____ (please specify)
 Present Address : _____
 _____ Years at Present Address: _____
 Permanent Address : _____
 Telephone : Home: _____ Cell : _____

Employment Category : Salaried Personnel Self-employed Businessman Others _____
 Present Employer's/
 Organisation/Group Name: _____

Nature of Business: _____ Total Experience: _____
 Profession: _____ Designation: _____ No. of Years in Present Profession: _____
 Office Address : _____

 Business/Factory
 Address : _____

 Telephone : Office: _____ Factory: _____ Cell: _____

Previous Employer's/Organization Name: _____
 Office Address : _____
 Profession: _____ Designation: _____ Years in Previous Profession: _____
 Telephone : Office: _____ Factory: _____

For Guarantor Only:
 "I declare that I have read and understood the terms and conditions of Home 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. I shall notify the Bank immediately of any changes to any of the information stated in this application."
 Signature: _____ Date: _____
 Signature Verified by Applicant: _____

D. REFERENCE

Name of Referee 1 : _____
 Relationship : _____ Occupation: Service Self-employed Business Other _____
 Name of Organisation : _____ Designation: _____
 Residence Address : _____
 Office Address : _____
 Telephone : Home: _____ Office: _____ Mobile: _____

Name of Referee 1 : _____
 Relationship : _____ Occupation: Service Self-employed Business Other _____
 Name of Organisation : _____ Designation: _____
 Residence Address : _____
 Office Address : _____
 Telephone : Home: _____ Office: _____ Mobile: _____

E. 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 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 loans.

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 defaulters 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 the law of the land.

I/We hereby 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.

_____ (Verified by Bank Official)
Signature of the Principal Applicant with date

_____ (Verified by Bank Official)
Signature of the Joint Applicant with date