

IPDC Finance Limited আইপিডিসি ফাইন্যান্স লিমিটেড



| To Di i | | | |
|--|--|-------------------------|--------------------------|
| The Managing Director IPDC Finance Limited | | | |
| I/We hereby apply for an auto | loan to purchase a vehicle for my/our poiling in full the following information the prescribed form. | Photo (First Applicant) | Photo (Second Applicant) |
| Branch Source: | | | |
| Date: d d m m | ı y y y y | | |
| LOAN INFORMATION | | | |
| Loan Amount | Term Months Interes | st Rate % Se | vice Charge % |
| CLIENT INFORMATION | I FORM / গ্রাহক তথ্য ফর্ম] | | |
| Particulars | First Applicant | Secon | d Applicant |
| Name: | | | |
| Father's Name: | | | |
| Mother's Name: | | | |
| Date of Birth: | d d m m y y y y | d d m m y | у у у |
| Maritial Status: | Single Married Seperated O | thers Single Married | Seperated Others |
| Spouse Name: | | | |
| Spouse Profession: | | | |
| Spouse Work Address: | | | |
| | | | |
| Spouse Contact Number: | | | |
| Relationship with applicant: | | | |
| Nationality: | Bangladeshi | Bar | ngladeshi |
| Number of dependents: | | | |
| Passport/ID Type & Number: | | | |
| Highest Education Level: | | | SC Graduate |
| TIN Number: | Post Graduate Others | Post Graduate | Others |
| Residence Address: | | | |
| | | | |
| Mailing Address: | | | |

| Particulars | First Applicant | Second Applicant |
|--------------------------------|---|---|
| Permanent Address: | | |
| Residence Status: | Own Rented Family Owned Company provided Others | Own Rented Family Owned Company provided Others |
| Years in current Residence: | Less tha 1 year 1-3 years 3-5 years 5-10 years > 10 years | Less tha 1 year 1-3 years 3-5 years 5-10 years > 10 years |
| Phone (Residence): | | |
| Phone (Mobile): | | |
| Email: | | |
| PROFESSIONAL INFORM | ATION (SALARIED PERSONS ONLY) | |
| Particulars | First Applicant | Second Applicant |
| Name of company: | | |
| Designation: | | |
| Office address: | | |
| Months in current job: | | |
| Previous employer: | | |
| Yrs. of exp. with prev emp.: | | |
| Total yrs. of service exp.: | | |
| Office phone: | | |
| SELF EMPLOYED (FOR SE | LF EMPLOYED PERSONS ONLY) | |
| Particulars | First Applicant | Second Applicant |
| Profession: | | |
| Name of organization: | | |
| Office address: | | |
| Offiice phone(s): | | |
| Primary source of income: | | |
| Other income sources (if any): | | |



| BUSINESS DETAILS (FO | R BUSINESS PERSON | NS) | | |
|--------------------------------|-------------------|----------------|-----------------|----------------|
| Particulars | Firs | t Applicant | Second | Applicant |
| Name of organization: | | | | |
| Nature of business: | | | | |
| Years in business: | | | | |
| Office premise status: | Own | ted | Own | ed |
| Office address: | | | | |
| | | | | |
| Office phone(s): | | | | |
| Type of ownership: | Propietorship | Partnership | Propietorship | Partnership |
| | Private Limited | Public Limited | Private Limited | Public Limited |
| No. of employees: | | | | |
| Equity / Share: | | | | |
| Main Product: | | | | |
| Main client / buyer: | | | | |
| FOR LANDLORD / LANDL | _ADY | | | |
| Particulars | Firs | t Applicant | Second | Applicant |
| Number of floors rented: | | | | |
| Nature of floors rented: | Commercial | Residential | Commercial | Residential |
| Rented area in Sft. (approx.): | | | | |
| Construction completion year: | | | | |
| Address of rented premises: | | | | |
| | | | | |
| DEPOSIT DETAILS | | _ | | |
| Type of Deposit | Bank/FI Name | Branch | Maturity Date | Amount |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |





BANK DETAILS Bank Name Branch Account No. CREDIT CARD DETAILS Card No. Issued By Limit Outstanding SI. No. 1 2 3 4 PERSONAL LIABILITIES DETAILS Bank **Branch Loan Amount** Installment Outstanding **BUSINESS LIABILITIES DETAILS (FOR BUSINESSMAN) Loan Amount** Installment Outstanding Bank **Branch** VEHICLE DETAILS: Reconditioned Status: **Brand New** Vehicle Name: Type of Vehicle: Manufacturing Year: Manufacturer: CC: Country of Origin: Model: Engine No: Chassis No: Purchase Price (excluding registration/insurance /CNG cost): BDT Vendor/ Dealer: Vendor Address: Contact Person (Vendor): Vendor Contact No:

| FINANCIAL INFORMATION | | |
|-----------------------------|--|------------------------------|
| Particulars | First Applicant | Second Applicant |
| Primary Monthly Income | | |
| Profit | | |
| Salary | | |
| Rent | | |
| Interest | | |
| Other Income | | |
| Total Income (A) | | |
| Type of Expense | | |
| Rent & Utility | | |
| Food & Clothing | | |
| Education | | |
| Loan Repayment | | |
| Others | | |
| Total Expenses | | |
| Descretional Income (A-B) | | |
| | | |
| DECLARATION | | |
| my employer(s), bank(s), au | information is true and I/We authorize IPDC Finditor(s) or any other sources to obtain any infolle by the terms and conditions overleaf. | |
| | | |
| First Applicant's Signature | | Second Applicant's Signature |
| Date d d m m y y | уу | Date d d m m y y y y |



TERMS AND CONDITIONS

I/We agree that by signing the declaration below, I/We shall be bound by the following terms and conditions (in consideration of availing the Auto Loan as applied for) under the Auto Loan scheme.

- 3. That the Borrower shall be solely responsible for taking all steps required for acquisition of the Vehicle, including but not limited to:
 - a) contact the dealers of the Vehicle (s) locally;
 - b) procure necessary documents with a view to materialize the Loan;
 - c) obtain necessary permission / clearance to run the Vehicle(s) on the Road.
- 4. That upon approval by the IPDC Finance Limited's Risk Assessment Team as to the eligibility, the Borrower shall in the course of and under due process shall provide IPDC Finance Limited the following security (s) / Security Documents
 - a) Demand Promissory Note b) Letter of Continuation
 - c) Postdated cheque representing the equal monthly installments (EMI)
 - d) 1 (one) undated postdated cheque for the entire amount including interest and charges e) Letter of Guarantee (Spouse/close relative) / Personal Guarantee
 - f) Letter of Authorisation in favor of IPDC Finance Limited to take repossession of the Vehicle in the event of failure to pay any three installments (even if they are not consecutive) or breach of any terms and conditions of this Agreement/Application form
 - g) Undertaking by the Borrower ensuring no questions will be raised by the Borrower with respect to the sale and price of the Vehicle by the IPDC Finance Limited and/or any future claims made by IPDC Finance Limited.
- 5. That before disbursement, the Borrower shall furnish with IPDC Finance Limited the following documents evidencing title of the Vehicle: a) Original Copy of the registration Certificate, Tax token and fitness issued by BRTA showing the joint registration and; b) First party Comprehensive insurance policy issued by IPDC Finance Limited's approved agent;
 - c) Board Resolution (if it's a corporate borrower);
 - d) All fees payable prior to disbursement as per the facility letter;
 - e) All the security documents
- 7. That the Borrower acknowledges and recognises the beneficial right and interest of IPDC Finance Limited in the said Vehicle. Such rights of IPDC Finance Limited shall continue until the Borrower repays the loan with the agreed Loan amount, interest, taxes and other charges time to time extended by IPDC Finance Limited.
- 9. That at early full or partial settlement of the outstanding loan is allowed provided initial 6(six) monthly instalments are regularly paid -off by the Borrower and at a penal rate of 2% on the remaining Loan amount.
- 10. That the ownership of the Vehicle shall remain with IPDC Finance Limited on account of the Borrower.
- 11. That the Loans are available for only unregistered Vehicles only. As such, the loan may only be used to purchase new and reconditioned vehicles which have been manufactured in immediate preceding 72 months in respect of brand new vehicles and 60 months in respect of reconditioned vehicles.
- 12. That, the Borrower shall until full adjustment of the Loan availed from IPDC Finance Limited keep the Vehicle in good working condition (fair and reasonable wear and tear excepted) and shall be bound to replace suitable articles of similar kinds at own cost and equal value all such parts and accessories there of which have broken or shall become broken, lost or worn-out and shall not alter ,take away or remove any parts of the said Vehicle without consent of IPDC Finance Limited in writing.
- 13. The Borrower shall bear full liability for any damage, theft, hijacking, destruction impounding of or any impairment whatsoever whether physically or otherwise and howsoever caused whether by the Borrower as bailee, law enforcement agency, Act of God or any authorized or unauthorized third party or parties. The Borrower shall also be liable for paying fines, penalties imposed by any competent authority or Government body due to violation of any law, rule, regulation of use of the Vehicle and that IPDC Finance Limited shall not bear no liability and responsibility in this regard whatsoever.
- 14. That IPDC Finance Limited, its agents and nominees shall be entitled during office hour and after giving proper notice to enter into any property of the Borrower for inspection and seizure of the Vehicle.
- 15. The Borrower shall exercise due and reasonable care as a bonafide custodian while using the Vehicle and will cause the Vehicle to be used with due care and vigilance complying with all laws, regulations, ordinances and instruction of Government authorities. The Borrower will also ensure that all insurance premiums, road taxes, fines, payments for licenses and all other charges made in respect of the Vehicle are paid on due time.



- 16. IPDC Finance Limited may terminate this Agreement (i) if in the opinion of IPDC Finance Limited there has been any material adverse change in the financial condition of the Borrower or (ii) if the Borrower fails to make payment of any single installment and other charges thereunder or (iii) if Borrower is in breach of any of the terms and conditions of this Agreement.
- 17. The Borrower shall indemnify IPDC Finance Limited in full against all claims, civil or criminal proceedings, losses, mages, costs and expenses arising out of or in consequence of any accident, theft, crime, death etc. relating to the Vehicle. The Borrower shall keep the Vehicle insured comprehensively against loss or damage by fire, and all other usual risks to the extent of its purchase rice. Any sum of compensation received under any such insurance shall be applied towards the payment of the outstanding loan.
- 18. The Borrower shall not modify the features, performances and specifications of a Vehicle without prior written consent of IPDC Finance Limited. Any costs towards modifications made to the Vehicle will be at the Borrower's own risk, responsibility and expenses.
- 19. The Borrower shall not assign, transfer, pledge, hypothecate or otherwise dispose of the Vehicle or any part thereof or lend the Vehicle to a third party.
- 20. IPDC Finance Limited shall be entitled to terminate & recall the Loan facility and ask the Borrower to deposit total outstanding due to the Borrower or file suit against the Borrower if any of the following events take place:
 - a) any of the Borrower's postdated cheques is dishonoured once or repetitively and not remedied within a reasonable time;
 - b) the Borrower fails to observe or perform any of its other obligations and undertakings under this scheme;
 - c) the Borrower transfers or disposes of or attempts to transfer or dispose of the Vehicle or any part thereof;
 - d) the Vehicle or any part thereof is totally destroyed or damaged;
 - e) the Borrower changes the substantial physical nature of the Vehicle;
- 21. That the Borrower shall be charged 60% P.a. (5% p.m) on the arrear installment amount or BDT 1000 only for every overdue installment (whichever is higher) and to be paid at the time of paying the overdue installment.
- 22. That IPDC Finance Limited shall be entitled to repossess the Vehicle(s), as per the letter of authorisation mentioned hereinabove, and for this purpose enter into any premises of the Vehicle(s) with the assistance of IPDC Finance Limited Repossession Team and the Borrower shall be liable for all expenses incurred for removal of the Vehicle(s).
- 23. That in the event of failure to pay installments and in the event of IPDC Finance Limited's decision to repossess, the Borrower shall have no rights to raise any objections whatsoever in any action to be taken by IPDC Finance Limited.
- 24. That the Borrower irrevocably authorises IPDC Finance Limited to encash any or all of the securities duly discharged and kept with IPDC Finance Limited as security at its absolute discretion in the event the Loan account become irregular and shall apply the proceeds towards adjustment of the outstanding loan liabilities along with all legal fees.
- 25. That in the event of normal death of the Borrower, IPDC Finance Limited shall be entitled to encash the securities and adjust the dues first before any refund is made to the heirs/ nominees and/or in the event no balance lies or no fund shall be raised from the deceased's account, the Loan shall be recovered from the Borrower's estate.
- 26. IPDC Finance Limited reserves the right to amend & revise the terms and conditions hereof at any time provided notice has been given to the Borrower.
- 27. If the declaration is signed by more than one person as Borrower, then the liability of each person there-under, and these terms and conditions shall be joint and several.
- 28. These terms and conditions shall be governed and interpreted in accordance with the laws of Bangladesh and the parties hereby irrevocably submit to the non-exclusive jurisdiction of the Courts of Bangladesh.

DECLARATION

I/We have applied for the auto loan and have read and fully understood the above terms and conditions and I/We declare that I/We shall be responsible to abide by the above terms & conditions and I/We hereby warrant that all the information and supporting documentation furnished by me/us in this application are true and accurate and not suppressing any material fact.

I/We acknowledge that the Loan applied for will be made available at the absolute discretion of IPDC.

| First Applicant's Signature | | Second Applicant's Signature | | | | | |
|-----------------------------|----------------------|------------------------------|----------|-----|-----|----|----|
| | Date d d m m y y y y | | Date | d d | m m | уу | уу |
| Witnessed by: | | | | | | | |
| Name of witness | | | | | | | |
| Address | | | | | | | |
| City/Town/Area | | Post code | District | | | | |
| Thana | | Phone | | | | | |
| ALAF-T8 | | Signature of v | vitness | | | | |



IPDC Finance Limited আইপিডিসি ফাইন্যান্স লিমিটেড



| NET W | OR | TH | S | ГА | ΤE | ΜE | ΞN | Т | | | | | | | | | | | | | |
|---|-----|----|---|----|-----|----|-----|-----|----|---|---|---|----|---|----|-----|-----|----|-----|-----|--|
| FIRST APPLICANT'S NAME : | | | | | | | | | | | | | | | | | | | | | |
| SECOND APPLICANT'S NAME : | | | | | | | | | | | | | | | | | | | | | |
| NET WORTH STATEMENT AS ON : | | | | | | | | | | | | | | | | | | | | | |
| ASSETS: | | | | | | | | | | | | | | | | | | | | | |
| CASH | | | | FI | RST | ГΑ | PP. | LIC | AN | Т | | | | S | EC | ONI | D A | PP | LIC | ANT | |
| a. In Hand | Tk. | | | | | | | | | | | Т | k. | | | | | | | | |
| b. With Bank (Savings/Current/FDR/Other) | Tk. | | | | | | | | | | | T | k. | | | | | | | | |
| c. With Other institution (Savings/Current/FDR/Other) | Tk. | | | | | | | | | | | T | k. | | | | | | | | |
| INVESTMENT: | | | | | | | | | | | | | | | | | | | | | |
| Government Security (BSP/PSP/Others) | Tk. | | | | | | | | | | | T | k. | | | | | | | | |
| Share in Public Ltd. Co. | Tk. | | | | | | | | Ť | Ť | Ť | | k. | | | | | | | | |
| Debenture, Bonds, Life Insurance etc. | Tk. | | | | | | | | | | | T | k. | | | | | | | | |
| SHARE OF NET WORTH IN: | | | | | | | | | | | | | | | | | | | | | |
| a. Other Proprietorship | Tk. | | | | | | | | | | | Т | k. | | | | | | | | |
| b. Partnership(s) | Tk. | | | | | | | | | Ť | Ť | | k. | | | | | | | | |
| c. Private Limited Company (s) | Tk. | | | | | | T | | Ť | Ť | Ť | T | k. | | | | | | | | |
| Debtors | Tk. | | | | | | | | | İ | İ | 1 | k. | | | | | | | | |
| REAL ESTATE: | | | | | | | | | | | | | | | | | | | | | |
| Real Estate (Encumbered) | Tk. | | | | | | | | | | | T | k. | | | | | | | | |
| (As per Schedule A) | | | | | | | | | | | | | | | | | | | | | |
| Real Estate (Unencumbered) | Tk. | | | | | | | | | | | T | k. | | | | | | | | |
| (As per Schedule B) | | | | | | | | | | | | | | | | | | | | | |
| Others (Details Attached) | Tk. | | | | | | | | | | | T | k. | | | | | | | | |
| TOTAL ASSETS | Tk. | | | | | | | | | | | 1 | k. | | | | | | | | |
| LIABILITIES | | | | | | | | | | | | | | | | | | | | | |
| Payable to Bank/FI | Tk. | | | | | | | | | | | Т | k. | | | | | | | | |
| (Present Outstanding as on Schedule C) | | | | | | | | | | | | | | | | | | | | | |
| Other Creditors | Tk. | | | | | | | | | | | Т | k. | | | | | | | | |
| Unpaid Taxes | Tk. | | | | | | | | | | | T | k. | | | | | | | | |
| Other Liabilities | Tk. | | | | | | | | | | | T | k. | | | | | | | | |
| (Details Attached) | | | | | | | | | | | | | | | | | | | | | |
| TOTAL LIABILITIES | | | | | | | | | | | | | | | | | | | | | |
| | _ | | | | | | | | | | | _ | | | | | | | | | |



(SCHEDULE A)

| REAL ESTATE (ENCUMBERED) | FIRST APPLICANT | SECOND APPLICANT |
|---|------------------------------|------------------|
| Description & Schedule of Property & Type of Construction | | |
| Mortgage Amount | | |
| Market Value Land | | |
| Market Value Building | | |
| (SCHEDULE B) | | |
| REAL ESTATE (UNENCUMBERED) | FIRST APPLICANT | SECOND APPLICANT |
| Description & Schedule of Property & Type of Construction | | |
| Mortgage Amount | | |
| Market Value Land | | |
| Market Value Building | | |
| (SCHEDULE C) | | |
| PAYABLE TO BANK/FINANCIAL INSTITUTION | FIRST APPLICANT | SECOND APPLICANT |
| Name & Address of the Bank/Institution | | |
| Date of Availing the loan | | |
| Limit with Validity | | |
| Present Outstanding | | |
| | | |
| | | |
| First Applicant's Signature | Second Applicant's Signature | |
| Date d d m m y y y | Date | dd mm yyyy |





IPDC Finance Limited আইপিডিসি ফাইন্যান্স লিমিটেড



| GUARANTOR'S INFO | RM/ | ATIO | N | | | | | | | | | | | | | | | | | | | | | | | |
|---------------------------------------|-------|-------|---|----|------|---|----|-----|-----|-----|----|------------|-------|------|-----|------|-------|-------|---|--|-----|---------|------|------|------|------|
| Name : | | | | | | | | | | | | | | | | | | | | | | <u></u> | | | | |
| Relationship with Borro | wer | : | | | | | | | | | | | | | | | | | | | | | | | | |
| Date of Birth : | | m m | | У | У | У | | Pa | ssp | ort | No | o. / Voter | r ID | | | | | | | | | | | | | |
| Occupation : Hou | use V | Vife | | Se | rvic | е | Bu | sir | ess | 6 | | Self E | Empl | loye | d | | Oth | ers | | | | (P | leas | se S | Spec | ify) |
| Name of Company | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Designation | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Office Address | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Dhana | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Phone | | | | | | | | | | | | Fax | | | | | | | | | | | | | | |
| Mobile | | | | | | | | | | | | email | | | | | | | | | | | | | | |
| Number of Years in Occ | cupa | ıtion | | У | | | | | | | | Tot | tal S | Serv | ice | Ler | ngth | ı | У | | n r | | | | | |
| Father's Name | | | | | | | | | | | | | | | | | | | | | | I | | | | |
| Mother's Name | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Spouse's Name Present Address Address | | | | | | | | | | | | | | | | | | | | | | | | | | |
| City/Town/Area | | | | | | | | | | | | | | | | Pos | t co | de | | | | | | | | |
| Thana | | | | | | | | | | | | | | | | | Dist | trict | | | | | | | | |
| Permanent Address Address | | | | | | | | | | | | | | | | | | | | | | | | | | |
| City/Town/Area | | | | | | | | | | | | | | | | Pos | t co | de | | | | | | | | |
| Thana | | | | | | | | | | | | | | | | | Dist | trict | | | | | | | | |
| Phone | | | | | | | | | | | | | Mol | oile | | | | | | | | | | | | |
| Guarantor's Signature | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Applicant's Signature | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Applicant's Name | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Applicant s Address | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Address | | | | | | | | | | | | | | | | | | | | | | | | | | |
| City/Town/Area | | | | | | | | | | | | | | | | Pos | t co | de | | | | | | | | |
| Thana | | | | | | | | | | | | | | | | Dist | trict | | | | | | | | | |

| GUARANTOR'S NAME: | | | | | | | | | | | | \perp | | | |
|--|-----------------|---------|-----|-------|----------------|--------------------|-------|--------------------------------------|------------------|-----|-------|-------------|----------|------|----|
| NET WORTH STATEMENT | AS ON | | | | | | | | | | | | | | |
| PERSONAL NET WORTH | STATEMENT | - | | | | _ | | _ | - | AS | 10 | N: | | | |
| | | _ | Ξ | Ξ | | | _ | | | | _ | Ξ | _ | Ξ | _ |
| LIABILITIES | | | Tk. | | | ASSETS | | | | | | T | k. | | |
| Payable to Bank/FI | | | | | | Cash in H | | Bank /FI | | | | | | | |
| (Present Outstanding as o | on Schedule C) | | | | | Investmer | | | | | | | | | |
| Other Creditors | | | | | | Sanchay F | | | | | _ | | | | |
| Unpaid Taxes | | | | | | | | ents in other Co artner, Director | | | | | | | |
| Other Liabilities : | | | | | | Real Estat | | | | | | | | | |
| | | | | | | | | cumbered) | | | | _ | 1 | | |
| | | | | | | (As per S | chedu | le A) | | | | | | | |
| | | | | | | | | nencumbered) | | | | | | | |
| | | | | | | (As per Southers : | cneau | le B) | | | | | | | |
| | | | | | | Car | | | | | | | | | |
| | | | | | | Household | Annli | ances | | | \pm | + | + | | |
| Tatal Linkillar | | | | | | Jewelry etc | | anoco | | | _ | | <u> </u> | | |
| Total Liability | | | | | | Total Asse | | | | | \pm | + | + | | |
| Description & Sch Property & Typ Constructio | oe of | | N | lortg | age A | Amount | | Land | Market Buildi | | | | То | tal | |
| | | | | | | | | | | | | | | | |
| REAL ESTATE (UNEN | CUMBERED) | | | | | | | | | (8 | SCI | ΗEΓ | DUI | Ε | B) |
| | Schedule of Pro | perty & | | | | | | Mar | ket Price | | | | | | |
| Туре | of Construction | | | | | Land | | Building | | | Т | ota | .l | | |
| | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | |
| PAYABLE TO BANK/F | INANCIAL INS | TITUTIO | N | | | | | | | (8 | 3CI | 1EI | DUI | .E | C) |
| Name & Address of the | Date of A | | | ı | Limit valid | | | Present | | | | curi Val | ity v | vith | l |
| Bank/Institution | | | | | vanu | inty | | Outstanding | | | | <u>v ai</u> | | | |
| | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | |
| Guarantor's Signatu | те | | | | | | | Date | l d r | n m | | | У | У | У |
| | | | | | | | | | | | | | | | |



LETTER OF GUARANTEE





To
IPDC Finance Limited
Hosna Centre (4th Floor)
106 Gulshan Avenue
Gulshan, Dhaka-1212

D - - - O' - / M - - I - - -

| Dea | r Sir/ Madam: | | | | | | | | | | | | |
|------|---------------------------------|-------|-----------|------------|--------|---------|--------------|------------|-------|-------------|-----------|-----------|------------|
| IN | CONSIDERATION | of | your | having | at | our | request | agreed | to | extend | Auto | Loan | facility |
| to | | | | (he | ereina | fter re | ferred to as | the "Borre | ower" |). I/We he | reby joir | ntly and | severally |
| gua | rantee to you repayme | nt wi | thin | | days 1 | from d | emand of a | II sums du | e and | l payable t | o you b | y the Bo | rrower in |
| resp | ect of said loan facility | prov | rided, ho | owever, th | at the | amou | nt due and | payable by | / and | recoverab | le from | me/us u | nder this |
| gua | rantee sha ll not at any | time | exceed | the sum o | f BDT | | | (Taka | | |) (| only in a | ddition to |

I/ we jointly and severally further agree as under:

1. My/ our liability under this guarantee shall be co-extensive with that of principal debtor, i.e. Borrower, and you may at your option hold me/us primarily responsible for the liabilities of the Borrower.

costs, service charges, expenses and interests (if any) in terms of the Auto Loan facility extended to the Borrower.

- 2. This guarantee shall continue to remain binding on me/us until receipt by you of written notice if discontinuance thereof and notwithstanding such notice I/ We shall continue to remain liable to you for all sums due and owing to you by the borrower whether certain or contingent up to the time of receipt by you of such notice and also for any credits established for the Borrower and /or instruments drawn on you or accepted by you, for the benefit of the Borrower and purporting for to be on a date on or before the date of receipt of such notice, even through actually paid or honored after that date.
- 3. This guarantee shall not be discharge or prejudiced by any partial payment or settlement of account or existence of a credit balance of the Borrower at any time or by discharge of Borrower by operation of law or for any other reason.
- 4. The insolvency, liquidation or winding up of the Borrower shall not affect my/ our liability and I/We will continue to reliable to you until all moneys due from the Borrower have been paid in the terms of the guarantee
- 5. If the Borrower is at any time declared bankrupt/ insolvent or a winding up order is made against the Borrower, you may prove in bankruptcy, insolvency or winding up proceedings and take steps for recovery of the entire amount of money due from Borrower and I/we shall continue to be liable for the full amount guaranteed hereunder notwithstanding the pendency of steps/ actions taken for recovery of the amount due from the Borrower as mentioned above.
- 6. In the case of Borrower or ourselves being a firm, any change in the Borrower's or our Constitution shall not affect liability hereunder and our liability shall be the joint and several liability of the partners of the firm.
- 7. In the event of my/our death, bankruptcy, liquidation, winding up or insolvency this guarantee shall not terminate or lapse and it shall continue to be binding and operative against my/ our heirs, administrators, successors in-interest and assigns until all moneys due to you from the Borrower have been paid in terms of this guarantee.
- 8. Until all monies and liabilities due from or incurred by the Borrower to you shall have been paid or discharged I/ we shall not either by paying of any sum recoverable hereunder or by any other means or ground, claim any set-off of counter claim against the Borrower in respect of any liability or claim or prove in competition with you in respect of any payment by me/ any of us hereunder or be entitled have the benefit of any set-off counter claim or prove against or dividend composition or payment by the Borrower of his estate or the benefit or any other security which you may now or hereafter hold for any money or liabilities due or incurred by Borrower to you or to have any share therein.
- 9. Nothing done or omitted to be done by you in pursuance of any authority or provision contained in this guarantee shall affect or discharge my/ our liability hereunder to you.
- 10. This guarantee shall be governed by the prevailing laws of Bangladesh. Any dispute between the parties shall be submitted to a Court of competent jurisdiction

Date d d m m y y y y

ALAF-LOG Guarantor's Signature



For official use only [শুধুমাত্র অফিসের ব্যবহারের জন্য]

KYC PROFILE FORM, INDIVIDUAL / গ্রাহক পরিচিতি সম্পর্কিত ফরম, ব্যা

| 1. Account Title / [হিসাবের শিরোনাম] | | | | | | | | | | | | | | | | | | | | | | | |
|---|-----------|--------|---------|---------|------|---------------------|-----------|-------|---------|--------|----------------------------|--------|-------------|-------|-----------|---------|---------------|-----------------|---------|--------|---------|-------|----------|
| 2. Branch ID & Account No / [শাখার কোড এবং হিসাব নদ | রে] | | | | | | | | | | | | | | | | | | | | | | |
| 3. CIF No. /[সি আই এফ নং] | | | | | | | Grou | p CI | F No | ./[গ্র | ॰ প সি ^ড | আই এফ | ন ং] | | | | | | | | | | |
| 4. Client's Name / [গ্রাহকের নাম] | | | | | | | | | | | | | | | | | | | | | | | |
| 5. Name of account opening officer / হিসাব খোলার কর্মকর্তা | র নাম] | | | | | | | | | | | | | | | | | | | | | | |
| Documents / मिलनामि | | | | | | | | | | | | | lt | f pho | toco | | | ained চপি গৃ | | | | | |
| 6, Birth Registration Certificate / [জন্ম নিবন্ধন সনদ নং] | | | | | | | | | | | | | | | | | | Yes . | ′ হঁগা | | | No / | না |
| 7. Passport number / [পাসপোর্ট নং] | | | | | | | | | | | | | | | | | | Yes | ′ হঁ্যা | | | No / | না |
| 8. National ID number / জাতীয় পরিচয় পত্র নং | | | | | | | | | | | | | | | | | | Yes | / হঁ্যা | | | No / | না |
| 9. Commissioner Certificate / [কমিশনার সনদ] | | | | | | | | | | | | | | | | | | Yes | / হঁগা | | | No / | না |
| 10. E-TIN /হি-টিন] | | | | | | | | | | | | | | | | | | Yes | / হঁগা | | | No / | না |
| 11. Driving License number / [ড্রাইভিং লাইসেল] | | | | | | | | | | | | | | | | | | Yes | ' হঁ্যা | | | No / | না |
| 13. What is the source of fund? How source of fund | l has l | oeen v | verifie | d (if a | ppli | cable) ¹ | ? / [প্রে | নয় আ | র্থের উ | ংস বি | ক ? তহ | :বিলের | উৎস | কিভা | বে নির্বি | শ্চিত ব | চ রা হ | য়েছে? | (প্রযো | জ্য সে | [(ফ্রাৰ | | |
| 14. Is the source of fund consistent with the profess Justify the consistency by giving details description | | | | | | | | | | | | | | | 1] | | | | | | | | |
| 15. Risk Score / [রিক্ষ কোর] Low / Comment /[মন্তব্য] | ' [নিম্ন] | | | | | Mediu | m /[মং | ญม] | | | | | Hig | h /ডি | B5] | | | | | Ext | reme |) /[অ | তি উচ্চ] |
| | | | | | | | | | | | | | | | | | | | | | | | |



| Alsk score to be ascertained as per IPDC Finance Limited's Money Laundering and plan to be provided in details under the Comment field. [আইপিডিসি ফাইন্যান্স লিমিটেড-এর "N এর নির্দেশনা মোতাবেক রিস্ক স্কোর নিরূপন করতে হবে। প্রাপ্ত রিস্ক ক্ষোরের বিপরীতে ঝুঁকি মোকাবেলায় গ্রহন্ | Money Laundering and Terrorist Financing Risk Based Assessment Guidelines" |
|--|--|
| da trat til erioleta taa oara tia til aara 201 idio taa ealean ti tileo Sita erioletiin da | 114 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 |
| | |
| | |
| Name of Relationship Manager, Signature (with seal) and date [রিলেশনশীপ ম্যানেজারের নাম, স্বাক্ষর (সীলসহ) ও তারিখ] | Approving Officer's Name, Signature (with seal) and Date [অনুমোদনকারী কর্মকর্তার নাম, স্বাক্ষর (সীলসহ) ও তারিধ] |
| ls any of the Names of the applicant/nominee/beneficiary is found in the sanction list comment field [আবেদনকারী/ নমিনী/ বেনিফিসিয়ারির কারোর নাম স্যাংশন লিট বা অন্য কোন নিষিদ্ধ ডাঁ | |
| Ves [राँ] | াব্যার গাড্রা গ্রেছ কিং ভত্তর হা হলে মত্ত্য অল্লে বিভাগ্নত । বর্ষী |
| Comment [মন্তব্য]: | ואט ניוון |
| | |
| | |
| | |
| | |
| | |
| | |
| | Verifying Officer's Name, Signature (with seal) and Date |
| | [যাচাইকারী কর্মকর্তার নাম, স্বাক্ষর (সীলসহ) ও তারিখ] |
| 16. Last date of review/update of account and customer information / [হিসাব ও গ্রাহকসংক্রায | ভ তথ্যাদি সর্বশেষ পর্যালোচনা/হালনাগাদ করার তারিখ <u>।</u> |
| | |
| | |
| | |
| | |
| | |
| | |
| | Name, Signature (with seal) of review/updating officer and Date |
| | [পর্যালোচনা এবং হালনাগাদকারী কর্মকর্তার নাম, স্বাক্ষর (সীলসহ) ও তারিখ] |
| Please open [হিসাবটি খুলুন] | Do not open [হিসাবটি খুলবেন না] |
| | |
| | |
| | |
| | Signature and Date with Seal of Approving Officer [অনুমোদনকারী কর্মকর্তার সীলসহ স্বাক্ষর ও তারিখ] |
| | |
| Account Opening date [হিসাব খোলার তারিখ] d d m m y y y y | Maturity Date [মেয়াদ পূর্তির ভারিখ] d d m m y y y y |
| | |
| | |
| | |
| | Signature and Date with Seal of Account Opening Officer |
| | [হিসাব খোলার কর্মকর্তার সীলসহ স্বাক্ষর ও তারিখ] |
| Account opening form scanned by [আবেদন ফরমের স্ক্যান সম্পন্নকারী কর্মকর্তা] | |
| | |
| Name [নাম] | |
| | Signature and Date |
| ALAF-KYC 2 | [স্বাক্ষর ও তারিখ] |
| | - |

| FOR OFFICE USE ONLY | |
|--|---|
| Forwarded by | Special interest rate (if any) : |
| Designation | |
| Source/Branch | Special service charge (if any) : Level Deviation (if any) : |
| RM Code | |
| Signature | * any level diviation must be justified by a file note |
| Comments by Relationship Manager/Sales Manager/ Branch Manager | Recommended by Unit Head/Head of Retail Business |
| | |
| | |
| | |
| Signature | Signature |



| Type of Financing : | | | CIB Subject Co | de: | | |
|---|-----------------------|---------------------------------|-------------------|--------------------|---------------------------------|---------|
| Number of Installments: | | | FI Subject Code | e: (Customer IE | 0): | |
| Periodicity of Payment : | | | (If Borrower is o | other than New | | |
| Amount of Loan applied for : | | | Date: | d m m | у у у у | |
| Sector type: Privete/Public | | | Ref No: | | | |
| Sector Code (6-digit): | | | | | | |
| Branch Name: | INDEDTAGNO. | | /A 1 1 | | | |
| То | JNDERTAKING | | (Attachment-h | (a) | | |
| The Manager IPDC Finance Limited Hosna Centre (4th Floor) 106 Gulshan Avenue Dhaka - | 1919 | | | | | |
| | | h a waa colin aa laadh dalac da | al/leastitutiae | | | |
| Subject: Submission of owners | ship information of I | borrowing Individu | al/Institution | | | |
| Dear Sir | | | | | | |
| I | | | pro | oprietor/partne | r/shareholder/member of Tr | ustee |
| Board/Director/Managing Director | | | am applying | ງ for sanctioninឲ្ | g/renewal/rescheduling of a | loan |
| in my own name/aforemention Father's name: | ed company's nam | e. | | | | |
| | | | | | | |
| Mother's name: | ` | | | | | |
| Husband's name (if applicable | 9): | | | | | |
| Permanent address: | | | | | | |
| Present/Business add: | | | | | | |
| National ID Number: | | Other ID | documents (Pa | ssport/Driving | license/Nationality certifica | te) ID |
| number Id issue | date | ID issue cou | intry | Date of Birth | : D | istrict |
| of Birth: | ountry of Birth: | | TIN: | G | Gender: Telep | hone |
| No | given for your kind | consideration. The | list of companie | es under the ow | nership of mine along with | bank |
| liability status is given in the fo | ollowing table: | | | | | |
| SI Name of | Main Address | Additional Addres | Whether the | company or inc | dividual is availing any loan o | r not |
| No Company/ | | | Yes | | | No |
| Individual | | | Name o | of Bank/FI | Name of the Branch | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| Apart from stated above. If any the authority concerned relating false or fabricated information. | ng to sanctioning/re | | | | | |
| Seal and Signature of the bank of | officer who | | Customer s' Sig | nature | | |
| certified the borrower | | | oustorner's org | inatur6 | | |
| | | | Name: | | | |
| | | | Name of the Bo | orrowing organi | zation | |

*If necessary, extra paper could be used for list of companies Exception/Special Recommendation (if any)



| Type of Financing: | | CI | B Subject Code : | | |
|--|----------------------|------------------------|----------------------|------------------------|----------------------------|
| Number of Installments : | | FI | Subject Code: (Cus | stomer ID) : | |
| Periodicity of Payment : | | (If | Borrower is other to | han New) | |
| Amount of Loan applied for : | | Da | ate: | m m y y y | / <u>y</u> |
| Sector type: Privete/Public | | Re | ef No: | | |
| Sector Code (6-digit): | | | | | |
| Branch Name: | | | | | |
| То | UNDERTAKING | | (Attachment-Ka) | | |
| The Manager | | | | | |
| IPDC Finance Limited | | | | | |
| Hosna Centre (4th Floor) | | | | | |
| 106 Gulshan Avenue Dhaka - | - 1212 | | | | |
| Subject: Submission of owner | rship information of | borrowing Individual/l | nstitution | | |
| Dear Sir | | | | | |
| I | | | proprieto | or/partner/sharehol | der/member of Trustee |
| Board/Director/Managing Dire | ector/Chairman of | | am applying for sa | anctioning/renewal/ | rescheduling of a loan |
| in my own name/aforemention | ned company's nam | ne. | | | |
| Father's name: | | | | | |
| Mother's name: | | | | | |
| Husband's name (if applicable | e): | | | | |
| Permanent address: | | | | | |
| Present/Business add: | | | | | |
| National ID Number: | | Other ID d | ocuments (Passpor | t/Driving license/Na | ationality certificate) ID |
| number Id issue | e date | ID issue countr | .y Dat | e of Birth: | District |
| of Birth: | Country of Birth: | ٦ | ΓIN: | Gender: | Telephone |
| No | given for your kind | consideration. The lis | t of companies und | er the ownership of | f mine along with bank |
| liability status is given in the fo | ollowing table: | | | | |
| SI Name of | Main Address | Additional Address | Whether the comp | any or individual is a | availing any loan or not |
| No Company/ | | | Yes | | No |
| Individual | | | Name of Ban | k/FI Nam | ne of the Branch |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| Apart from stated above. If ar the authority concerned relat false or fabricated information | ing to sanctioning/r | | | | |
| Seal and Signature of the bank | officer who | | ustomer s' Signature | | |
| certified the borrower | | | - | | |
| | | Na | ame: | | |
| | | | | | |

*If necessary, extra paper could be used for list of companies Exception/Special Recommendation (if any)



CLIENTELE ACKNOWLEDGEMENT FORM (CAF)

| Name of | f the Client : | | | | |
|----------|--|--|----------------------------|--|--|
| Facility | Туре : | | | | |
| Sanctio | n Amount (BDT) : | | | | |
| | | | | | |
| Purpose | e of the Loan : | | | | |
| | | | | | |
| | | Comn | ments | | |
| SL No. | Questions | IPDC Finance Ltd. | Customer | | |
| 1 | What is the total amount to be disbursed? | | Agreed with IPDC's comment | | |
| 2(a). | Will it be disbursed at once? | Yes | Agreed with IPDC's comment | | |
| 2(b). | If not, how many parts will be there and mention the amounts in each disbursement? | N/A | Agreed with IPDC's comment | | |
| 3 | What will be the tenure for repayment? | | Agreed with IPDC's comment | | |
| 4(a). | Is there any grace period allowed? | No | Agreed with IPDC's comment | | |
| 4(b). | If so, How long? | N/A | Agreed with IPDC's comment | | |
| 5 | What will be the mode of repayment (monthly/ quarterly/half-yearly)? | Monthly | Agreed with IPDC's comment | | |
| 6 | What will be the installment size? | | Agreed with IPDC's comment | | |
| 7(a). | Whether the installment size will be same throughout the repayment tenure? | | Agreed with IPDC's comment | | |
| 7(b). | If not, is the client fully informed about this repayment reschedule? | Yes | Agreed with IPDC's comment | | |
| 8(a). | Whether the interest rate is fixed or flexible? | Flexible | Agreed with IPDC's comment | | |
| 8(b). | If fixed, what will be rate? | | Agreed with IPDC's comment | | |
| 8(c). | If flexible, is the client informed about it? | Yes | Agreed with IPDC's comment | | |
| 9(a). | Will there be any fees or other charges being added in future? | Yes | Agreed with IPDC's comment | | |
| 9(b). | If so, how much extra will the client have to pay and under what circumstances? | As per schedule of fees and charges | Agreed with IPDC's comment | | |
| 10(a). | Will there be any prepayment penalty if the client settles the loan/lease early? | Yes | Agreed with IPDC's comment | | |
| 10(b). | If so, how much the client will have to pay as early settlement fee? | As per the offer letter terms and conditions | Agreed with IPDC's comment | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | IPDC Sign-off | | Customer sign-off | | |



Date d d m m y y y y

Date d d m m y y y y

LETTER OF INTRODUCTION

| | | | | | | | | I | Date | d d | m m | У | у у у |
|-------------------------|--------------------------------------|------|-------|---------|---------|--------|------------------|----------|---------|----------|------------|---------|-----------|
| | | | | | | | | | | | | | |
| This is to certify that | at Mr./Ms./Mrs. | | | | | | | | | | | | has been |
| working in | | | | | | | (Co | ompany) |) since | d d | m m | У | у у у |
| He/She is a perma | nent employee of the | e Co | mpany | . As pe | r our s | ervice | ru l es/t | erms of | f emplo | oyment,ł | nis/her da | te of r | etirement |
| is | | | | | | | He/ | She is v | workin | g in our | | | |
| division/departmen | t as | | | | | | | | | | | | His/Her |
| salary structure is a | as follows: | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| Gross Salary: | | | | | | | | | | BDT | | | |
| Less : | (Deductions) Tax | : | BDT | | | | | | | | | | |
| | Provident Fund | : | BDT | | | | | | | | | | |
| | Loan Installment(s) | : | BDT | | | | | | | | | | |
| | Other Deductions (Please Specify) | : | BDT | | | | | | | | | | |
| | Total Deductibles | : | BDT | | | | | | | | | | |
| Take-home Salary | , | | | | | | | | | BDT | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | - | | |
| Signature | | | | | | | | | | | Com | pany S | eai • |
| | | | | | | | | | | | | | |
| Name : | | | | | | | | | | | | | |
| Designation : | | | | | | | | | | | | | |



DEMAND PROMISSORY NOTE

| Date: d d m m y y y y | Adhesive Stamp BDT 50 |
|--|--|
| On Demand I/We | |
| promise to pay to IPDC Finance Limited at their office | a sum of BDT |
| (Taka |) |
| only with interest at the rate of | per annum provided however, that |
| IPDC shall at any time and from time to time be entitled | led to give notice to me/us of its intention to change and may |
| thereafter charge interest as such modified rates as | s IPDC may specify subject to compliance with directives of |
| Bangladesh Bank from time to time. | |
| | |
| | |
| | |
| | |
| | |
| | |
| Signature of the First Applicant | Signature of the Second Applicant |



LETTER OF CONTINUATION

| | | | Adhesive (Stamp (BDT 300 |
|--|---------|------------------------|----------------------------------|
| Date: d d m m y y y y | | | |
| То | | | |
| Managing Director | | | |
| IPDC Finance Limited | | | |
| Hosna Centre (4th floor) | | | |
| 106 Gulshan Avenue | | | |
| Dhaka - 1212 | | | |
| Dear Sir, | | | |
| I/Me the undersigned here to englace a Demand Premiseery Note | datad | | for TV |
| I/We, the undersigned beg to enclose a Demand Promissory Note | dated | | for TK. |
| (taka |) only | (the Loan), signed I | by me/us and |
| endorsed over to pay by me/us and which is given to you as security for the re | epayme | ent of the Loan the sa | id Promissory |
| Note is to be a security to you for the repayment of the ultimate balance or sum | remain | ning unpaid on the Loa | n. |
| This letter also refers to and is an integral parof the Promissory Note executed in confirm for the purpose of section 19 of the Limitation Act (Act IX of 1908), a prejudice any question of limitation law, that I/We am/are liable to you for promissory Note together with interest thereon and such Promissory Note shall re- | nd or a | any amendment there | to, in order to |
| I/We also acknowledge that the limitation of the Demand Promissory Note repayment of the overdraft facility and the limitation shall start from the date of definition of the Demand Promissory Note repayment of the overdraft facility and the limitation shall start from the date of definition of the Demand Promissory Note repayment of the overdraft facility and the limitation of the Demand Promissory Note repayment of the overdraft facility and the limitation shall start from the date of definition of the overdraft facility and the limitation of the Demand Promissory Note repayment of the overdraft facility and the limitation shall start from the date of definition of the overdraft facility and the limitation of the limitation of the limitation of the limitation of the limitation of the limitation of the limitation of the limitation of the limitation of the limitation of the limitation of the limitation of the | | oe suspended until I/ | We default in |
| Your Faithfully, | | | |
| Signature of the First Applicant Signature | | of the Second Applica | |



LETTER OF AUTHORISATION

| То | | |
|--|--|--|
| Managing Director | | |
| IPDC Finance Limited | | |
| Hosna Centre (4th floor) | | |
| 106 Gulshan Avenue | | |
| Dhaka - 1212 | | |
| Re: Authorizing IPDC Finance Limited to | Repossess Vehicle in the event of default | |
| I/We, | | son/daughter/wife |
| of of | | (address) hereby |
| declare and confirm that I/We have a | vailed Auto Loan of BDT | from |
| IPDC Finance Limited and hereby further | er covenant that in the event of breach of a | any of the terms and conditions failure to |
| pay any 3 (Three) Installments (even If | they are not consecutive) as depicted in th | e Application Form IPDC Finance Limited |
| | | |
| is nereby irrevocably authorized to repo | ossess the Vehicle without any objection or | force applied on my part/our part. |
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| Details of Vehicles | | |
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| IPDC's official Signature | Signature of the First Applicant | Signature of the Second Applicant |
| | | |
| Name: | Name: | Name: |
| | Date: d d m m y y y y | Date: d d m m y y y y |
| Seal: | Date. | Date. |
| Date: d d m m y y y y | Company name: | Company name: |

ALAF-LOA

LETTER OF AUTHORISATION FOR ENCASHMENT OF SECURITIES

| Data. Id. d. Im. m. IV. V. V. V. | |
|---|---------------------------------------|
| Date: d d m m y y y y | |
| To Managing Director | Adhesive |
| Managing Director IPDC Finance Limited | |
| Hosna Centre (4th floor) | |
| 106 Gulshan Avenue | |
| Dhaka - 1212 | |
| Briana 1212 | |
| Dear Sir/ Madam : | |
| | |
| AUTHORISATION FOR ENCASHMENT OF SECURITIES You are hereby authorized to encash the following securities duly discharged by | ma/us and hold by you as socurity to |
| liquidate the outstanding Auto Loan including all charges and interest accrued thereor | |
| Details of Security | |
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| This authority shall be valid notwithstanding any change in your document of inco | orporation or amalgamation, merger or |
| acquisition of yourself with any other body corporate. | |
| | |
| Yours Faithfully | |
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| First Applicant's Signature | Second Applicant's Signature |
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| | |
| Witnessed by: | |
| Nama : | |
| Name: | |
| | |
| | |
| Signature | |
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ALAF-LOAES

LETTER OF IRREVOCABLE LETTER OF AUTHORITY

| Date: d d | m m | уу | уу | | | | | | | | | | | | | | | | | | |
|--------------------------------|-------------|----------|-----------|----------|----------|----------|-------|--------|--------|------|--------|-------|-------|-------|-------|--------|--------|--------|------|---------|-----|
| То | | | | | | | | | | | | | | | | | | | | | |
| Managing Dired IPDC Finance | | | | | | | | | | | | | | | | | | | | | |
| Hosna Centre (| | | | | | | | | | | | | | | | | | | | | |
| 106 Gulshan Av | /enue | | | | | | | | | | | | | | | | | | | | |
| Dhaka - 1212 | | | | | | | | | | | | | | | | | | | | | |
| Dear Sir/ Mada | m : | | | | | | | | | | | | | | | | | | | | |
| IRREVOCABLI | ELETTER | OF AU | THORI | TY | | | | | | | | | | | | | | | | | |
| In consideration | n of granti | ng me/u | is the i | Auto Ic | an fac | ility, I | /We | have | deliv | erec | d to | you | unda | ated | che | ques | s an | d an | aut | horizat | ion |
| letter to take re | possessio | n of the | vehic | e so th | nat you | ı can | put : | such | date | s on | the | saic | l doc | ume | ntat | ion | and | also | rep | osses | the |
| mentioned Veh | cle for due | e execut | ion sh | ould I/\ | Ne fail | to rep | pay a | any tl | rree | nsta | llme | nts | (not | nece | ssaı | rily o | cons | ecuti | ive) | or as a | and |
| when required. | | | | | | | | | | | | | | | | | | | | | |
| I/We understan | d that the | cheques | s will au | ıtomat | ically h | e dee | emed | l to b | e null | and | l voic | l one | ce th | e loa | ın is | fulls | / liai | iidate | ed. | | |
| | | q | | | , | | | | | | | | | | | | | | | | |
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| Yours faithfu ll y. | | | | | | | | | | | | | | | | | | | | | |
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| First Applic | ant's Signa | ıture | | | | | | | | | | | | Se | con | d Ap | plica | ant's | Sig | nature | |
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| Witnessed by: | | | | | | | | | | | | | | | | | | | | | |
| Name : | | | | | | | | | | | | | | | | | | | | | |
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| Signature | | | | | | | | | | | | | | | | | | | | | |
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UNDERTAKING

| Date: d d m m y y y y | | Adhesive Stamp BDT 300 |
|--|--|------------------------|
| To Managing Director IPDC Finance Limited Hosna Centre (4th floor) 106 Gulshan Avenue Dhaka - 1212 | | |
| I/We, | son/daughter/wife of | |
| of | | hereby declare |
| and confirm that I/We have availed Auto Loan of BDT | form IPD | C Finance Limited |
| and hereby further undertake that in the event of breach of any | of the terms and conditions as depicted in the | ne Application Form |
| and in the event of repossession of the vehicle by IPDC as a | uthorized, I/We, shall not raise any objection | on the sale of the |
| Vehicles(s) and shall not raise any plea of mollified action perpe | etrated by IPDC in the sale process. | |
| I/We, further undertake that in all material times. I/We, upon der the outstanding loan either in full or the residue amount upon sa | | oonsible to liquidate |
| Signature of the First Applicant | Signature of the Sec | oond Applicant |
| Signature of the First Applicant | Signature of the Sec | cond Applicant |



LETTER OF DISBURSEMENT

| Date: d d m m y y y y |
|--|
| The Manager IPDC Finance Limited Hosna Centre (4th Floor) 106 Gulshan Avenue Dhaka-1212 |
| Dear Sir, |
| With reference to the above, I would like to request you to disburse the auto loan/auto lease facility granted to me and handover the cheque of BDT only to |
| as per |
| sanction letter Ref. No dated I would |
| appreciate if you fix the rental date day of each month commencing from |
| I hereby also certify and indemnify to IPDC Finance Limited that I have nominated the following company as insurer for the side vehicle at my own risk and responsibility: |
| Looking forward of your early action in this regard. |
| Thank You |
| Yours sincerely |
| |
| Name |

