

# HOME LOAN APPLICATION FORM

APPLICANT'S NAME : .....

TYPE OF LOAN :  Flat Purchase  Commercial Space / Shop Purchase  Home Equity  
 House Purchase  Land Purchase  Registerloan  Construction  Takeover

RM'S NAME : .....

BRANCH NAME : .....

PHOTOGRAPH OF THE  
APPLICANT WITH NAME &  
SIGNATURE  
ATTESTED BY RM OF MFIL

Applicant

PHOTOGRAPH OF THE  
CO-APPLICANT WITH NAME &  
SIGNATURE  
ATTESTED BY RM OF MFIL

Co-Applicant

## HOME LOAN APPLICATION FORM

Name of Applicant	:	<input style="width: 100%; height: 20px;" type="text"/>
CIF Number of Applicant	:	<input style="width: 80%; height: 20px;" type="text"/>
Name of Co-Applicant-1	:	<input style="width: 100%; height: 20px;" type="text"/>
CIF Number of Co-Applicant	:	<input style="width: 80%; height: 20px;" type="text"/>
Name of Co-Applicant-2	:	<input style="width: 100%; height: 20px;" type="text"/>
CIF Number of Co-Applicant	:	<input style="width: 80%; height: 20px;" type="text"/>
Name of Co-Applicant-3	:	<input style="width: 100%; height: 20px;" type="text"/>
CIF Number of Co-Applicant	:	<input style="width: 80%; height: 20px;" type="text"/>
CIF Number of PG-1	:	<input style="width: 80%; height: 20px;" type="text"/>
CIF Number of PG-2	:	<input style="width: 80%; height: 20px;" type="text"/>
Product Code	:	<input style="width: 80%; height: 20px;" type="text"/>
Loan Account Number	:	<input style="width: 100%; height: 20px;" type="text"/>
Branch Code	:	<input style="width: 80%; height: 20px;" type="text"/>
Branch Name	:	<input style="width: 100%; height: 20px;" type="text"/>
RM'S Name	:	<input style="width: 100%; height: 20px;" type="text"/>
RM'S Code	:	<input style="width: 80%; height: 20px;" type="text"/>

**OFFICE USE ONLY**

Loan Amount	TK.			Term:
Fees	.....%	Legal: Tk.....	Technical: Tk.....	Documentation: Tk.....
Category of File	<input type="checkbox"/> PPFS <input type="checkbox"/> Standard <input type="checkbox"/> Urgent			
Expected Disbursement Date				
Security Mode	<input type="checkbox"/> RM through BLA <input type="checkbox"/> Mortgage through TLA <input type="checkbox"/> Lien <input type="checkbox"/> Additional Security <input type="checkbox"/> RM Through TLA <input type="checkbox"/> Tagging with Existing Security <input type="checkbox"/> Alternative Security <input type="checkbox"/> Interim Security <input type="checkbox"/> DP..... Days			
Client Segment	<input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/> D			
Category of Client	<input type="checkbox"/> New <input type="checkbox"/> Existing			
Interest Rate	Fixed		Variable	
Developer Category	<input type="checkbox"/> PPD <input type="checkbox"/> PD <input type="checkbox"/> GD <input type="checkbox"/> N & PD <input type="checkbox"/> Single Project <input type="checkbox"/> Others : .....			
Legal Vetting Status (LVS)	<input type="checkbox"/> Good Right <input type="checkbox"/> Under Process :			
Technical Valuation Status (TVS)	<input type="checkbox"/> Done <input type="checkbox"/> Under Process :			
CPV Template Available	<input type="checkbox"/> Yes <input type="checkbox"/> No			
CIB Reference (1)	No.	Date:	Status:	
CIB Reference (2)	No.	Date:	Status:	
CIB Reference (3)	No.	Date:	Status:	
CIB Reference (4)	No.	Date:	Status:	
	Amount	Cheque No.	Date	Bank
Fee Cheque Details				
Comments				
	Signature:		Date:	

Signature : .....

Name of RM : .....

Phone : .....

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.....  
Signature of Authorized Person-Business ( Recommended By)

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.....  
Signature of Authorized Person-CRM ( Received By)

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.....  
Signature of Authorized Person-CAD ( Received By)

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Date of Application

# HOME LOAN APPLICATION FORM

Purpose of Loan :	<input type="checkbox"/> Flat Purchase	<input type="checkbox"/> Commercial Space / Shop Purchase	<input type="checkbox"/> Home Equity	<input type="checkbox"/> Takeover
	<input type="checkbox"/> House Purchase	<input type="checkbox"/> Land Purchase	<input type="checkbox"/> Registerloan	<input type="checkbox"/> Construction

## PERSONAL INFORMATION (Please fill in BLOCK letters)

	Applicant					Co-Applicant															
Full Name																					
Date of Birth						Age :					Yrs.					Age :					Yrs.
Father's Name																					
Mother's Name																					
Spouse Name																					
Relationship with Applicant																					
Sex	<input type="checkbox"/> Male <input type="checkbox"/> Female					<input type="checkbox"/> Male <input type="checkbox"/> Female															
Country of Citizenship																					
Resident Status	<input type="checkbox"/> Resident <input type="checkbox"/> Non Resident					<input type="checkbox"/> Resident <input type="checkbox"/> Non Resident															
Residence Status	<input type="checkbox"/> Own <input type="checkbox"/> Rented <input type="checkbox"/> Parental <input type="checkbox"/> Others					<input type="checkbox"/> Own <input type="checkbox"/> Rented <input type="checkbox"/> Parental <input type="checkbox"/> Others															
Years in Present Address	Less than 1 year	1<3 years	3<5 years	5<10 years	>10 years	Less than 1 year	1<3 years	3<5 years	5<10 years	>10 years											
Permanent Address																					
Present Address (Including Post Code)																					
Mailing Address (Including Post Code)																					
Mobile Number(s)																					
Phone Number (Residence)																					
E-mail (s)																					
Marital Status	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Other					<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Other															
Educational Qualification																					
Institution & Passing Year																					
Professional Registration No.																					
Tax Identification Number (TIN)																					
National ID / Passport No. Driving License / Birth Registration No.																					
Family Members	Name				Age	Name				Age											
a. Son / Daughter																					
b. Son / Daughter																					
c. Son / Daughter																					

**EMPLOYMENT / PROFESSION DETAILS (SALARIED PERSON)**

	Applicant	Co-Applicant
Name of Organization		
Employment Status	<input type="checkbox"/> Contractual <input type="checkbox"/> Permanent <input type="checkbox"/> Temporary	<input type="checkbox"/> Contractual <input type="checkbox"/> Permanent <input type="checkbox"/> Temporary
Designation		
Division/Department		
Email		
Office Address		
Nature of Employer's Business		
Phone Number (Office)	Fax :	Fax :
Joining Date		
Total Working Experience	years	years
Name of Previous Employer		
Salary Date & Payment Mode	<input type="checkbox"/> ..... <input type="checkbox"/> Cash <input type="checkbox"/> Bank <input type="checkbox"/> Cash + Bank	<input type="checkbox"/> Cash <input type="checkbox"/> Bank <input type="checkbox"/> Cash + Bank <input type="checkbox"/> Others

**PRIMARY BUSINESS DETAILS (FOR BUSINESS PERSON & PROFESSIONALS ONLY)**

	Applicant	Co-Applicant		
Profession	<input type="checkbox"/> Business <input type="checkbox"/> Professional <input type="checkbox"/> .....	<input type="checkbox"/> Business <input type="checkbox"/> Professional <input type="checkbox"/> .....		
Name of Organization / Business				
Nature of Business				
Date of Establishment				
Business Experience (in Years)				
Designation				
Office Address	<input type="checkbox"/> Own <input type="checkbox"/> Rented	<input type="checkbox"/> Own <input type="checkbox"/> Rented		
Phone Numbers (Office)				
Type of Ownership	<input type="checkbox"/> Proprietorship <input type="checkbox"/> Partnership <input type="checkbox"/> Limited Co.	<input type="checkbox"/> Proprietorship <input type="checkbox"/> Partnership <input type="checkbox"/> Limited Co.		
% of Equity or Shareholding				
Number of Employees				
Main Product / Service				
Main Banker				
Business Turnover (Last 2 Years)	Years 20	Tk.	Years 20	Tk.
	Years 20	Tk.	Years 20	Tk.
Net Profit (Last 2 Years)	Years 20	Tk.	Years 20	Tk.
	Years 20	Tk.	Years 20	Tk.
Factory Address				
<input type="checkbox"/> Own <input type="checkbox"/> Rented				
Phone				

**MONTHLY INCOME & EXPENDITURE STATEMENT (TAKA / MONTH)**

	Applicant	Co-Applicant
<b>INCOME</b>		
Gross Salary		
Net Salary		
Business Income		
Remittance		

<b>Existing Rental Income (Please specify)</b>		
<b>Interest Income (Please specify)</b>		
<b>Other Income</b>		
<b>TOTAL INCOME</b>		
<b>TOTAL FAMILY INCOME</b>		

**EXPENSE**

House Rent		
Family Maintenance		
Utility (Electricity+Gas+Telephone+Mobile)		
Food, Transport, Education & Others		
Existing Loan Installment		
Credit Card Bill Payment		
Other Expense (If any)		
<b>TOTAL EXPENSE</b>		
<b>TOTAL FAMILY EXPENSE</b>		
<b>SURPLUS</b>		

**REQUESTED LOAN DETAILS**

Requested Loan Amount	Tk	Term:	Years:
Installment per month you can pay to MFIL		Tk	
Home loan shield coverage	<input type="checkbox"/> 50% <input type="checkbox"/> 75% <input type="checkbox"/> .....	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Insurance premium will be paid by		<input type="checkbox"/> MFIL <input type="checkbox"/> Customer	
Disbursement mechanism	<input type="checkbox"/> Single/ Full Disbursement <input type="checkbox"/> Partial Disbursement		
Expected 1st disbursement date:			
Post dated cheques to be issued from			
bank	A/C #	A/C Title	
Comfortable installment date	<input type="checkbox"/> 1st <input type="checkbox"/> 5th <input type="checkbox"/> 10th <input type="checkbox"/> 15th <input type="checkbox"/> 20th		
Purpose(if home equity loan)			

**FINANCING PLAN**

Requirement of Funds		Sources of Funds	
a) Purchase Price / Construction	Tk.	a) Amount Invested/Paid	Tk.
b) Other Cost (Please specify)		Source (Please specify)	
I. Registration Cost	Tk.	b) Loan Requested from MFIL	Tk.
II. Car Parking	Tk.	c) Sources of Balance Amount (Please specify) Tk.	
III. Utilities	Tk.	I. Savings from Bank	Tk.
IV. Interior Decoration	Tk.	II. Disposal of Investment	
V. Others (.....)	Tk.	III. Personal Borrowings	Tk.
Vi. Home Loan Shield	Tk.		Tk.
Total Fund Required (a+b)	Tk.	IV. Loan from P.F. /Employer	

**BANK ACCOUNT DETAILS (PLEASE MENTION YOUR ACCOUNT DETAILS)**

Account Name	Number	Bank Name	Branch	Type
				Current / Savings
BO Account				Cash / Margin

**PARTICULARS OF THE APARTMENT/ COMMERCIAL SPACE / SHOP TO BE PURCHASED**

Apartment No :	Floor(s) No :	Size of Apartment :	Sft. :	Side :
Number of Car Park(s) :	Facilities (Specify)	<input type="checkbox"/> Lift	<input type="checkbox"/> Generator	<input type="checkbox"/> Others
Will MFIL be able to obtain first mortgage on the property		<input type="checkbox"/> Yes	<input type="checkbox"/> No	
Do You propose to rent out the property :	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Expected Monthly Rent : TK.	
Is it your first property	<input type="checkbox"/> Yes	<input type="checkbox"/> No		

**PROJECT DETAILS**

Developers / Owner's Name			
Project Name			
Project Address			
Area of Land	Katha/Sft.		
Type of land (please tick the appropriate box)	<input type="checkbox"/> Private <input type="checkbox"/> Rajuk / CDA / CHAUK <input type="checkbox"/> Ministry of H&P Works <input type="checkbox"/> National Housing Authority		
Location	<input type="checkbox"/> Metro <input type="checkbox"/> Municipality/Pourashava <input type="checkbox"/> Union Parishad		
Total number of apatments		No. of floors (approved)	
Expected date of handover		Road width for property access	Feet
Market value of property	Tk.	Area of construction	sft.
Present construction status	<input type="checkbox"/> Foundation Stage <input type="checkbox"/> Brick Works Done <input type="checkbox"/> Interior Finishing Stage <input type="checkbox"/> Others :		
Alternative/ Interim/ Additional security type/ security detail			

**PARTICULAR OF CONSTRUCTION / LAND / BUILDING**

Name of the Project			
Address			
Land Owner			
Type of Land	<input type="checkbox"/> Private <input type="checkbox"/> Rajuk / CDA / CHAUK <input type="checkbox"/> Ministry of H&P Works <input type="checkbox"/> National Housing Authority		
Area of Land (Katha)		Land Value	Tk.
Construction Value	Tk.	Total Value (Land + Const.)	Tk.
Approved No. of Floors		No. of Floors to be Constructed	
Total Flat in the Project		Area in each Floor	
Construction / Development Stage			



### DETAILS OF ASSETS

Particulars	Applicant	Co-Applicant
<input type="checkbox"/> FDR <input type="checkbox"/> Savings Certificates	Tk.	Tk.
<input type="checkbox"/> DPS <input type="checkbox"/> Other Deposit Scheme	Tk.	Tk.
<input type="checkbox"/> Shares <input type="checkbox"/> Wage Earners Bond	Tk.	Tk.
Number of Cars		
Car Cost Borne by	<input type="checkbox"/> Self <input type="checkbox"/> Employer	<input type="checkbox"/> Self <input type="checkbox"/> Employer
Immovable Property (Market. Value) (Please Specify with Location)	Applicant	Co-Applicant
	Tk.	Tk.
	Tk.	Tk.
	Tk.	Tk.
	Tk.	Tk.

### OTHER PERSONAL & BUSINESS LIABILITIES DETAILS (APPLICANT/S AND SPOUSE)

Name of Bank / FI	Type of Loan	Sanctioned Amount	Sanction Date	Term (Month) / Due/Paid	Monthly Installment	Outstanding Amount	Security

### CREDIT CARDS DETAILS

	Bank	Limit	Outstanding
Credit Card		Tk.	Tk.
		Tk.	Tk.

**GENERAL INFORMATION**

Have You or Your Spouse Given Guarantee(s) for any Borrower(s)?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have You or Your Spouse Had Any Business Relation with Meridian Finance Before?	<input type="checkbox"/> Yes <input type="checkbox"/> No
	If yes, as <input type="checkbox"/> Borrower <input type="checkbox"/> Depositor <input type="checkbox"/> PG <input type="checkbox"/> Others

**REFERENCES (PROVIDE FOLLOWING DETAILS OF RELATIVE WHO WILL ACT AS REFEREES.  
MFIL MAY MAKE SUCH INQUIRIES FROM THE REFEREES AS IT DEEMS NECESSARY.**

Name		
Occupation		
Designation		
Department/ Division		
Organization		
Residence Address		
Residence Phone No.		
Office Phone No.		
Mobile No.		
E-mail :		
Relationship		

**PERSONAL GUARANTOR (S) DETAILS (ONE RELATIVE & ANOTHER NON RELATIVE)**

	<b>Personal Guarantor-1</b>	<b>Personal Guarantor-2</b>
Photo of PG with Name & Signature duly attested by the Applicant	Photo of PG-1	Photo of PG-2
Name		
Date of Birth	D   D   M   M   Y   Y   Y   Y	D   D   M   M   Y   Y   Y   Y
Father's Name		
Mother's Name		
Spouse Name		
Present Address		
Permanent Address		
Occupation		
Designation		
Organization		
Office Address		
Monthly Income		
Telephone Number (s)		
Mobile Number (s)	Res:                                  Off:	Res:                                  Off:
E-mail		
National ID / Passport No.		
Relationship		
Total Assets		
Total Liability Value:		
<b>Signature of the Guarantor(s) with Date</b>		

## TERMS AND CONDITIONS

In consideration of Meridian Finance & Investment Limited (together with its successors-in-interest and assignees hereinafter called "MFIL") agreeing to grant me/us (hereinafter referred to as "the Customer") Home Loan Facility (the "Facility") under "Home Loan Scheme" in pursuant to my/our application for the Facility, I/we agree by signing the declaration below that I/we shall be bound by the following terms and conditions :

1. MFIL reserves the right to withdraw the Facility and demand repayment if there has been any default in repayment of any installment of the Facility.
2. a) MFIL shall not be obliged to make the Facility available until it has received formal written acknowledgement from the Customer accepting the terms and conditions specified in the Sanction Letter of MFIL.  
b) Interest rate is floating and can be re-fixed at any time at MFIL's sole discretion.
3. Prepayment penalty decided by MFIL will be charged on the outstanding amount at the time of prepayment.
4. The acceptance of the terms and conditions of MFIL's sanction letter by the Customer constitutes a legal and binding obligation and is enforceable in accordance with the terms of this letter.
5. The Customer authorizes MFIL to appoint agents to collect the Facility or part of the Facility payable to MFIL, as MFIL may consider necessary. In the due discharge of their duty, information regarding Customer's Facility will be supplied to the agent. All charges payable to such agents to collect amount owed to MFIL are liable to be at Customer's cost and risk, in addition to all other costs, charges and expenses incurred by MFIL to recover outstanding dues/monies.
6. MFIL is authorized to open and maintain Facility account(s) for the purpose of administering and recording payments by the Customer in respect of the Facility.
7. The Facility shall be utilized for the specified purpose for which it has been sanctioned. Payment shall be made by MFIL to the vendor or to the customer as determined by MFIL, depending upon the purpose of the Facility.
8. By accepting the Facility partly or in full, the Customer agrees not to settle the same before payment of 6 Equal Monthly Installments, unless otherwise agreed with MFIL.
9. All payments required to be made in respect of the Facility shall be made by the Customer on the respective due dates and the Customer hereby irrevocably authorizes MFIL to debit any account with all amounts owing in respect of Facility, including interest and charges and expenses (together the "Indebtedness"), at such time as the same shall become or be due and payable and transfer such sum to the loan account for adjustment but in any case the Customer shall always remain liable and agree(s) to make payment in full of all such sums to MFIL.
10. The Customer unconditionally undertakes to repay the Facility as per terms and conditions of MFIL's sanction letter.
11. MFIL is authorized to enforce all or any of the following securities executed/ kept as lien by Customer in favour of MFIL and recover the Facility with interest and other charges accrued in the loan account: i) Demand Promissory Note, ii) Where the Facility is made available for purchase of consumer item(s), Hypothecation on the consumer item(s) purchased by the Customer, iii) Assignment of End Service Benefit, iv) Personal Guarantee by Third Party, v) Undated Cheque, vi) Post Dated Cheques.
12. The Customer irrevocably authorizes MFIL to enforce the securities at its absolute discretion in the event the loan account becomes irregular and shall apply all proceed recovered towards adjustment of the outstanding loan liabilities along with all legal fees.
13. The Customer agrees that MFIL will require maximum 10 working days from the date of receiving the instruction for closure of the Facility and the Customer shall bear any payments that may be due within the period.
14. In the event of normal death of the Customer, MFIL shall be entitled to the End Service Benefits from the employer and adjust the dues first before any refund is made to the heirs/nominees.
15. MFIL's account statement and records shall be binding on the Customer and constitute conclusive evidence of debt for all purposes.
16. If at any time, any provision of hereof becomes illegal, invalid or unenforceable, in any respect neither the legality, validity or enforceability of the remaining provisions shall be affected or impaired thereby.

17. MFIL reserves the right to alter these terms and conditions at any time to be notified to the Customer post facto.

18. Any notice made by MFIL in respect of the Facility shall be in writing and made to the address given by the Customer to MFIL and shall be deemed to have been served on the Customer within 7 business days from the date of posting.

19. If declaration below is signed by more than one person as Customer, the liability of each such person thereunder, these terms and conditions shall be joint and several.

20. The terms and conditions shall be governed by and construed in accordance with the laws of Bangladesh and the Customer and MFIL hereby irrevocably submit to the non-exclusive jurisdiction of the courts of Bangladesh.

### **SPECIAL NOTIFICATIONS:**

1. The Applicant must be sure that the application has been properly filled up and that all the necessary papers/ documents have been enclosed.
2. If any information is not applicable in this booklet, please write N/A (Not applicable).
3. MFIL reserves the right to reject any application at any time without assigning any reason.
4. Please be sure that the property is free, saleable and non-encumbrance.
5. The property offered by you as security of MFIL Home Loan should have not been mortgaged with any scheduled bank/ financial institution and there cannot be any litigation against the property.
6. Please keep photocopy of every document along with the Loan Application at your own self which are deposited with MFIL.

### **DECLARATION & SIGNATURE**

I/we have applied for the facility detailed in this application. I/we hereby acknowledge that I/we have read, accepted and fully understood the above terms and conditions and its application to the facility granted to me/us by MFIL. I/we hereby declare that the borrowing proceed shall not be utilized for purchase of any kind of Govt. Securities/ Sanchaypatras.

I/we fully understand the fact that for ease of monitoring and accounting, MFIL will route these repayments through a special account which will be opened in my/our name in MFIL's book.

Furthermore, I understand that the quantum of monthly installments may be re-fixed at MFIL's sole discretion. I understand and agree that the agreegrate of any debit balance in the said special account and my/our Personal Loan Account is the total understanding on account of Personal Loan Facility and I/we and my/our successors, jointly and separately, will always remain liable to repay this outstanding and any interest and other charges thereon.

I/we hereby warrant that all the information furnished by me/us in this application is true, complete and accurate in all respects and I/we have not willfully withheld any material fact. I/we acknowledge that the facility requested by me/us in this application will be made available at the discretion of MFIL.

In case of any information provided in this application form mismatch with the information of my/our account maintained with MFIL, I/we hereby irrevocably authorize MFIL to amend the same as per this application form.

I/We further confirm that I/We have had no insolvency proceedings against me/us nor have I/We been adjudicated insolvent. I/We also agree that MFIL may take up such references and make such inquiries in respect of this application, as it may deem necessary. I/We undertake to inform MFIL regarding any change in my /our occupation /employment /current residential address and to provide any further information that it may require.

\_\_\_\_\_  
Signature of Applicant

Date :

\_\_\_\_\_  
Signature of Co-Applicant-1

Date :

\_\_\_\_\_  
Signature of Co-Applicant-2

Date :

\_\_\_\_\_  
Signature of Co-Applicant-3

Date :

<b>গুরুত্বপূর্ণ তথ্য ও শর্তাবলী</b> <b>হোম লোন</b>	
<b>শর্তাবলী</b>	
<b>আবেদন পদ্ধতি</b>	হোম লোনসেবা গ্রহণ করতে ঋণগ্রহীতার ঋণের আবেদনপত্র পূরণ করে এর সাথে গ্রহণযোগ্য পরিচয়পত্র এবং আয়ও অর্থ উপার্জনকারী সম্পত্তির প্রমাণপত্র জমা দেয়ার জন্য অনুরোধ করা যাচ্ছে।
<b>ঋণ প্রদান</b>	প্রয়োজনীয় সকল কাগজপত্র গ্রহণ ও অন্যান্য প্রক্রিয়া সম্পন্ন হবার পর দ্রুততম সময়ের মধ্যে ঋণ প্রদান করা হবে। যদি moratorium period প্রযোজ্য হয়, সেক্ষেত্রে অনুমোদিত ঋণ এ অর্থ এক বা একাধিক পর্যায়ে আপনার ন্যূনতম নিজস্ব বিনিয়োগ ও প্রয়োজনীয় অন্যান্য কাজের অগ্রগতির ভিত্তিতে প্রদান করা হবে।
<b>সুদের হার ও ধরন</b>	সুদের হার .....%  সুদের ধরন:  এই ঋণ সুবিধার ক্ষেত্রে ফ্লোল্ড/ভেরিয়েবল সুদের হার প্রযোজ্য
<b>সুদের ধরন পরিবর্তন</b>	ঋণগ্রহীতা তার সুবিধা অনুযায়ী ফ্লোল্ড থেকে ভেরিয়েবল অথবা ভেরিয়েবল থেকে ফ্লোল্ড রেটে সর্বোচ্চ একবার সুদের ধরন পরিবর্তনকরার জন্য আবেদন করতে পারবে। এক্ষেত্রে সুদের ধরন পরিবর্তন ফি মেরিডিয়ান ফাইন্যান্স এবং ইনভেস্টমেন্ট লিঃ সর্বশেষ প্রকাশিত ফি তালিকা অনুযায়ী প্রযোজ্য হবে
<b>প্রসেসিং, ডকুমেন্টেশন এবং অন্যান্য ফি</b>	এই সেবার জন্য প্রক্রিয়াকরণ এবং নথিকরণ ফি ঋণ গ্রহীতার ঋণ অনুমোদন পত্র প্রদানের সময় সংগ্রহ করা হবে  অর্থায়নকৃত সম্পত্তির নিবন্ধন, মূল্যায়ন, আইনী যাচাই বাছাই এবং অন্যান্য আনুসঙ্গিক খরচ (প্রকৃত) ঋণ গ্রহীতাকে বহন করতে হবে। প্রাথমিক মূল্যায়ন এবং আইনী যাচাই বাছাইএর পর নির্বাচিত সম্পত্তির পরিবর্তন হলে পরবর্তী যেকোন মূল্যায়ন এবং আইনী নিরীক্ষা সংক্রান্ত খরচ (প্রকৃত) ঋণ গ্রহীতাকে বহন করতে হবে।
<b>ঋণের কিস্তি পরিশোধের পদ্ধতি</b>	ঋণগ্রহীতা নিচে উল্লেখিত যেকোন পদ্ধতিতে ঋণ পরিশোধ করতে পারেন * সমান মাসিক কিস্তিঃ আসল এবং সুদের সমষ্টি * যদি কয়েকটি ধাপে ঋণ প্রদান করা হয়, সেক্ষেত্রে moratorium কালে ৬ থেকে ১২টি প্রাক সমান মাসিক সুদের কিস্তির অর্থপ্রত্যেক ঋণ প্রদানের সাথে পরিশোধ করতে হবে ঋণগ্রহীতাকে “Direct Debit Authorization and Mandate Setup” পূরণ করে “Electronic Fund Transfer” এর মাধ্যমে মাসিক কিস্তি প্রদান করতে হবে
<b>বিলম্বিত কিস্তি পরিশোধের জন্য জরিমানার হার এবং চুক্তিমূলক পরিশোধ</b>	বিলম্বিত কিস্তির উপর ঋণের বিদ্যমান সুদের হার থেকে ৪% বেশি হারে জরিমানা পরিশোধ করতে হবে
<b>পূর্ব নিষ্পত্তির পদ্ধতি</b>	- পূর্ব নিষ্পত্তি ফি:অপরিশোধিত অর্থের উপর ২% এবং মুসক/সর্বশেষ প্রকাশিত ফি তালিকা অনুযায়ী প্রযোজ্য হবে - ন্যূনতম ৬টি মাসিক কিস্তি পরিশোধের পূর্বে কোন ধরনের পূর্ব নিষ্পত্তি গ্রহণযোগ্য নয়
<b>আংশিক পরিশোধ পদ্ধতি</b>	- আংশিক পরিশোধ : ফিআংশিক নিষ্পত্তির অর্থের উপর ২% এবং মুসক/সর্বশেষ প্রকাশিত ফি তালিকা অনুযায়ী প্রযোজ্য হবে - ন্যূনতম ৬টি মাসিক কিস্তি পরিশোধের পূর্বে কোন ধরনের পূর্ব নিষ্পত্তি গ্রহণযোগ্য নয় - আংশিক পরিশোধিত অর্থের পরিমাণ অবশ্যই কমপক্ষে ১০০,০০০ টাকা হতে হবে কিন্তু অপরিশোধিত ঋণ এর ৭০% এর বেশি হতে পারবে না
<b>বীমা এবং নবায়ন</b>	ঋণগ্রহীতাকে, মেরিডিয়ান ফাইন্যান্স এবং ইনভেস্টমেন্ট লিঃ অনুকূলে বন্দকসহ, তালিকাভুক্ত যেকোনো বীমা কোম্পানি থেকে (আগুন, ভূমিকম্প, ঝড়, তুফান থেকে বুকি মুক্ত হবার জন্য) সম্পত্তির বীমা করিয়ে নিতে হবে। প্রথম বছরের বীমার প্রিমিয়াম ঋণগ্রহীতার হোম লোনের মধ্যে অর্থায়ন করা যাবে তবে পরবর্তী বছরগুলোতে ঋণগ্রহীতাকে অবশ্যই নিজ দায়িত্বে বীমা নবায়ন করে নিতে হবে এবং বীমা সংক্রান্ত সার্টিফিকেট ও রসিদের কপি যথাসময়ে মেরিডিয়ান ফাইন্যান্স এবং ইনভেস্টমেন্ট লিঃ জমা দিতে হবে, অন্যথায় মেরিডিয়ান ফাইন্যান্স ঋণটি প্রত্যাহারে সময় সম্পূর্ণ ঋণ প্রত্যাহার করে সম্পত্তি বিক্রয় করে তা সমন্বয় করতে পারবে আমাদের পরামর্শ এই যে, ঋণগ্রহীতা আমাদের তালিকাভুক্ত সুপরিচিত জীবন বীমা কোম্পানি থেকে হোম লোন শিল্ডের সেবা নিতে পারে যা ঋণগ্রহীতার অনাকাঙ্ক্ষিত অকাল মৃত্যুর পর তার বংশধরদের ঋণ এর বোঝা থেকে সুরক্ষা করবে।
<b>অন্যান্য শর্তাবলী</b>	* বন্ধককৃত সম্পত্তির নিবন্ধন ঋণ গ্রহীতাকে নিজ দায়িত্বেসম্পন্ন করতে হবে ( প্রযোজ্য ক্ষেত্রে) * নিবন্ধন ও অন্যান্য আনুসঙ্গিক খরচ ঋণগ্রহীতাকে বহন করতে হবে * অনুমোদিত সুদের হার ঋণ অনুমোদনের ৩০ দিন পর্যন্ত কার্যকর থাকবে। এরপর বিদ্যমান Interest Rate Matrix অনুযায়ী সুদের হার পরিবর্তনশীল হবে * অফার লেটার প্রদানের ১৮০ দিনের মধ্যে যদি ঋণ সেবা না নেয়া হয় তাহলে ঋণ আবেদন পুনঃমূল্যায়ন করতে হবে। এই সুযোগটি মেরিডিয়ান ফাইন্যান্স এন্ড ইনভেস্টমেন্ট লিঃ এর বিবেচনা অনুযায়ী বৃদ্ধি করা যেতে পারে * নির্দিষ্ট তারিখের মধ্যে ঋণের কিস্তি প্রদানে বাধ্য হলে অথবা নির্দিষ্ট সময়সীমার মধ্যে (ঋণ প্রদানের সময় বা তারপর) কোন প্রয়োজনীয় কাগজপত্র জমা দিতে না পারলে ঋণ গ্রহীতাকে খেলাপি বলে বিবেচনা করা হবে। এক্ষেত্রে মেরিডিয়ান ফাইন্যান্স এন্ড ইনভেস্টমেন্ট লিঃ ঋণগ্রহীতার সাথে ঋণের চুক্তি অনুযায়ী প্রয়োজনীয় আইনগত ব্যবস্থা গ্রহণ করতে পারে * সুদের হারে কোন পরিবর্তন হলে, মেরিডিয়ান ফাইন্যান্স এন্ড ইনভেস্টমেন্ট লিঃ এর ক্রেডিট পলিসি অনুযায়ী ঋণের মেয়াদ বা মাসিক কিস্তি অথবা উভয়ই পরিবর্তিত হতে পারে। সুদের হার বৃদ্ধি বা হ্রাস পেলে প্রথম ধাপে ঋণের মেয়াদ বাড়তে বা কমতে পারে * হোম লোন এর আবেদন পত্রটি সম্পূর্ণ বিনামূল্যে প্রদান করা হয় * মেরিডিয়ান ফাইন্যান্স এন্ড ইনভেস্টমেন্ট লিঃ ঋণ অনুমোদন অথবা প্রত্যাখ্যান করার সম্পূর্ণ ক্ষমতা বহন করে। ঋণের পরিমাণ এবং সুদের হার এর উপর কোন প্রকার ছাড়ের জন্য মৌখিকপূর্ব প্রতিশ্রুতি দেয়া হবে না * ঋণ প্রদানের পূর্বে অথবা পরে ঋণগ্রহীতার জমি অথবা বাড়ি/ফ্ল্যাট এর উপর/ সামনে মেরিডিয়ান ফাইন্যান্স এন্ড ইনভেস্টমেন্ট লিঃ এর পক্ষ থেকে নিম্ন লিখিত সাইনবোর্ড (বাংলা/ইংরেজিতে) প্রতিস্থাপন করা হবে। ঋণ এর মেয়াদকাল পর্যন্ত এই সাইনবোর্ডটি যথাযথভাবে সংরক্ষণের দায়িত্ব ঋণগ্রহীতাকে বহন করতে হবে  <div style="border: 1px solid black; padding: 5px; text-align: center;">এইসম্পত্তি ( বিস্তারিত ঠিকানা) মেরিডিয়ান ফাইন্যান্স এন্ড ইনভেস্টমেন্ট লিমিটেড এর নিকট দায়বদ্ধ অথবা অর্থায়নে ঃ মেরিডিয়ান ফাইন্যান্স এন্ড ইনভেস্টমেন্ট লিমিটেড</div>

মেরিডিয়ান ফাইন্যান্স এন্ড ইনভেস্টমেন্ট লিঃ এর কোন কর্মকর্তা/কর্মচারী এবং ক্রেতার মধ্যে যেকোন ধরনের আর্থিক লেনদেন সম্পূর্ণভাবে নিষিদ্ধ। এধরনের কোন লেনদেন এর জন্য কোন অবস্থাতেই মেরিডিয়ান ফাইন্যান্স এন্ড ইনভেস্টমেন্ট লিঃ দায়বদ্ধ থাকবে না। ঋণ প্রদানের পূর্বে সকল প্রয়োজনীয় ফি “Meridian Finance & Investment Limited” এর নামে চেক অথবা পে অর্ডার এর মাধ্যমে পরিশোধ করতে হবে।

আমি / আমরা ব্যক্তিগত প্রয়োজনে এই ঋণ সুবিধাটির জন্য আবেদন করছি। এই ঋণ এর সকল বৈশিষ্ট্য ও শর্তাবলী আমাকে/ আমাদেরকে সঠিকভাবে ব্যাখ্যা করা হয়েছে। অতএব আমি/আমরা নিশ্চিত করছি যে উপরোক্ত শর্তাবলী আমি/আমরা পড়েছি, বুঝতে পেরেছি এবং পূর্ণসম্মতি দিচ্ছি

----- ঋণগ্রহীতার স্বাক্ষর	----- সহ-ঋণগ্রহীতার স্বাক্ষর
----- মেরিডিয়ান ফাইন্যান্স এন্ড ইনভেস্টমেন্ট লিঃ স্ট্যাম্প এর স্বাক্ষর, নাম, পদবী, ফোন নং	
----- CIF* প্রযোজ্যক্ষেত্রে	

## MOST IMPORTANT DOCUMENT HOME LOAN

Conditions Category	Standard Procedure
Application Procedure	In order to avail the Home Loan facility, borrower is requested to apply in Home Loan Application Form of MFIL, which has to be supported by acceptable identity documents, proof of income source(s) & income generating asset(s).
Disbursement	The loan will be disbursed within shortest possible time after submission of all required documentation and completion of required processes. Disbursement will take place either in full (sanctioned amount) at once, or in phases if the loan is approved with moratorium period subject to completion of borrower's equity investment and corresponding work in progress.
Interest Rate & Mode	<p><b>Interest Rate .....% p.a</b></p> <p><b>Mode of Interest:</b></p> <ul style="list-style-type: none"> <li><input type="radio"/> Fixed</li> <li><input type="radio"/> Variable.</li> </ul>
Conversion of Interest Rate Mode	Borrower can apply for conversion of interest rate mode from Fixed to Variable or Variable to Fixed maximum once during the tenure of the loan at his /her convenience. Conversion Fee will be applicable as per the latest Schedule of fees & charges.
Processing, Documentation & Other Fees	<p>Processing &amp; Documentation Fee for the facility will be collected from borrower at the time of delivery of the Sanction Letter.</p> <p>Borrower will bear the Registration cost and any other incidental cost regarding registration, valuation &amp; legal checking of the financed property at actual basis. Borrower will also bear the cost of any subsequent property valuation &amp; legal checking if the primary schedule of the property is changed.</p>
Repayment Method	<p>Borrower can repay the loan through the following method.</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Equal Monthly Installment (EMI): Combination of principal &amp; interest</li> <li><input type="checkbox"/> If disbursement is made in phases, then 6 to 12 nos. pre-EMI payment for interest during moratorium period to be issued at the time of each part disbursement</li> </ul> <p>Borrower will be required to sign "Direct Debit Authorization and Mandate Setup Form" if MFIL offers EMI collection through "Electronic Fund Transfer".</p>
Penal Rate for delayed installment/ contractual payments	4% higher than the exiting interest rate (of the loan) on the Overdue amount.
Early Settlement / Foreclosure Procedure	<p>Early Settlement Fee: 2% of the outstanding amount along with applicable VAT/ Latest schedule of fees &amp; charges will be applicable</p> <p>No early settlement is allowed before payment of at least 6 EMI</p>
Prepayment Procedure	<p>Prepayment Fee: 2% of the partial settlement amount along with applicable VAT/ Latest schedule of fees &amp; charges will be applicable</p> <p>No prepayment is allowed before payment of at least 6 EMI</p> <p>Prepayment amount has to be at least BDT 100,000 but not more than 70% of the outstanding loan amount.</p>
Insurance & Renewal	Borrower shall, with mortgage clause favoring MFIL, complete comprehensive insurance of the property to cover the possible risk of fire, earthquake and / or cyclone through MFIL enlisted insurance companies for the 1 <sup>st</sup> year. This premium can be included in the loan amount. In subsequent years, borrower must renew the insurance in due time and provide photocopy of renewed insurance certificate & money receipt to MFIL at his/her own responsibility, otherwise MFIL will have the right to call-back the entire loan at the time of call-back & adjust the same by selling the property.
Other Conditions	<p>We recommend the borrower to avail Home Loan Shield, a distinctive type of Life Insurance Policy, designed in association with reputed Insurance Company, aimed at securing and safeguarding the bereaved heirs of an Insured Borrower from the burden of loan following the untimely death of the Borrower.</p> <ul style="list-style-type: none"> <li>▪ Registered Mortgage of Property has to be completed at borrower's own accountability (as applicable)</li> <li>▪ Registration cost &amp; other relevant cost must be borne by the borrower</li> <li>▪ Interest Rate for approved loan is valid for 30 days from the date of approval of Loan Application. After that period, the Interest Rate might be changed as per existing Interest Rate Matrix.</li> <li>▪ Loan application will have to be re-assessed if the facility is not availed within 180 days from issuance of indicative offer letter. This might be extended at the discretion of MFIL.</li> <li>▪ In case of Non-payment of EMI by due date or Non-submission of any required document within the deadline (during or after disbursement), the borrower will be considered as defaulter. In that case, MFIL may / will take legal actions as per the terms &amp; conditions of the contract</li> <li>▪ While the interest rate is revised, the tenure or EMI or both can be changed (as necessary) in line with MFIL credit policy.</li> <li>▪ Home Loan Application Form is free of cost.</li> <li>▪ MFIL reserves the right to approve or decline a loan application. No prior verbal commitment will be made on the loan amount or on concession/discounts from standard tariffs.</li> <li>▪ MFIL shall place a signboard with the following content (in Bengali or English) on / in front of the financed property of borrower before or after the disbursement of the Home Loan. Borrower will be liable for maintenance of the Sign Board for the entire tenure of the Loan after disbursement.</li> </ul> <div style="border: 1px solid black; padding: 5px; text-align: center; margin: 10px auto; width: 80%;"> <p>This property (full address) is mortgaged with "Meridian Finance &amp; Investment Limited." Or Financed by: "Meridian Finance &amp; Investment Limited."</p> </div>
Any kind of monetary transaction between customer and MFIL official is strictly prohibited. MFIL will not be liable for any such transaction under any circumstances. All required fees and charges are to be paid by the borrower in favor of "Meridian Finance & Investment Limited." through cheque or pay order before disbursement.	

I am / we are applying for this loan facility due to individual requirements. The features and terms & conditions of this facility have been explained to me/ us properly. Therefore, I/we hereby confirm that I/we have read & understood the above terms & conditions and hereby give my / our full consent.

----- Borrower's Signature		----- Co-borrower's Signature
----- Signature of MFIL Staff	----- Name, Designation, Contact no.	----- CIF* (if applicable)

## CLIENTELE ACKNOWLEDGEMENT FORM

<b>Name of the Client:</b>		
<b>Description of Loan Facility</b> Sanction Amount: Purpose of the Loan: Product Category: Consumer Finance		
Questions	Comments	
	FI's comment	Client's comment
1. What is the total amount to be disbursed?	Tk.	
2(a). Will it be disbursed at once?	Yes	
2(b). If not, how many parts will be there and mention the amounts in each disbursement?		
3. What will be the tenure for repayment? (In case of rescheduled accounts, the tenure should be considered from the date of rescheduling)	..... months	
4(a). Is there any grace period allowed?	No	
4(b). If so, How long?	N/A	
5. What will be the mode of repayment (monthly/quarterly/half-yearly)?	Monthly	
6. What will be the installment size?	Tk.	
7(a). Whether the installment size will be same throughout the repayment tenure?		
7(b). If not, is the client fully informed about this repayment reschedule?		
8(a). Whether the interest rate is fixed or flexible?	Fixed	
8(b). If fixed, what will be rate?		
8(c). If flexible, is the client informed about it?		
9(a). Will there be any fees or other charges being added in future?	No	
9(b). If so, how much extra will the client have to pay and under what circumstances?	N/A	
10 (a). Will there be any prepayment penalty if the client settles the loan early?	Yes	
10 (b). If so, how much the client will have to pay as early settlement fee?	2% p.a.+VAT	
	<b>Authorized Signatory of MFIL</b>	<b>Signature of the Client</b>

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



CIF# ..... Date:.....

## CLIENTELE FEEDBACK FORM

<b>Name of the Client:</b>		
<b>Description of Loan Facility</b> Sanction Amount: Tk. Purpose of the Loan: Product Category: Consumer Finance Period of the Feedback ( from..... To.....): ..... Year/Month		
Questions	Comments	
	FI's comment	Client's comment
1(a). Had the client received loan amount as per agreement?		
1(b). If not, what was the reason (in brief)?		
2(a). Whether the grace period (if any) was allowed accordingly or not?	N/A	
2(b). If not, what was the reason?	N/A	
3(a). Whether FI had charged any extra amount as fee/penalty during this period that was not mentioned in the agreement?		
3(b). If so, what was the reason?		
3(c). If the client differs with the explanation of the FI as mentioned in 3(b), what are the reasons to differ?		
4(a). Was there any change in the interest rate during the period?		
4(b). If so, what was the reason?		
	<b>Authorized Signatory of MFIL</b>	<b>Signature of the Client</b>

**DOCUMENT CHECKLIST FOR HOME LOAN**

SL.	Particulars	Available	Not Applicable	Remarks
<b>BASIC DOCUMENTS</b>				
1	Application form (Properly filled up)			
2	Photograph of applicants attested by introducer/RM, Photograph of guarantor attested by applicants (2 copies)			
3	2 copies of the Passport / National ID Card / Valid Driving License			
4	CIB undertaking form (properly filled up)			
5	Original personal bank statement for the last 1 year. (not more than 10 days older from the date of submission)			
6	Deed of agreement between Client & Developer / Landowner & money receipts			
<b>BASIC DOCUMENTS (IF APPLICABLE)</b>				
7	CV/Bio Data			
8	Office ID Card/Visiting Card/Business card			
9	TIN Certificate for both Applicant & Co-applicant(s)			
10	Tax Assessment Paper For Resident 1 year & NRB 2 years			
11	Evidence of other income			
12	Rental agreement/ possession deed of business house (For business person only)			
13	Photocopies of Title deeds supporting fixed assets, Rental agreement & Utility Bills copy			
14	Supporting Documents of liquid assets/FDR copy/Portfolio Statement			
15	Copy of sanction letter & bank statement showing repayment of other loan installments			
16	Credit Card statement for the last 6 months			
17	Copy of valid trade license (current year & last two years)			
18	Copy of Business Permission Letter from Proper Authority			
19	Evidence of present work in hand, value and PRC return (For business person only)			
20	Construction Cost Estimation none by client (In case of construction case)			
21	Approved Building Plan & permission from proper authority			
<b>SERVICE HOLDER</b>				
22	Letter of introduction / Salary certificate			
23	Bank statement showing monthly salary for the last 1 year			
24	Latest salary slip/Revenue stamped salary slip of voucher			
25	Latest transfer order (Government Employee)			
26	Continuous Discharge Certificate/ Competency Certificate			
<b>SOLE PROPRIETORSHIP</b>				
27	Sales ledger for the last 1 year (minimum)			
28	Business bank statement for the last 2 years (minimum)			
<b>PARTNERSHIP</b>				
29	Partnership deed			
30	Audited P/L account and Balance Sheet of business for the last 3 years (minimum)			
31	Company bank statement for the last 2 years (minimum)			
32	Contact number & address of other partners			
<b>LIMITED LIABILITY COMPANY</b>				
33	Copy of RJSC certified Memorandum & Articles of Association (MEMART)			
34	Latest copy of form X, XII copy of certificate of incorporation & commencement of business and Board resolution regarding proposed loan facility			
35	Audited P/L account and Balance Sheet of business for the last 3 years (minimum)			
36	List of directors & signatories along with address and Net worth statement			
37	Company bank statement for the last 2 years (minimum)			
<b>NON RESIDENT BANGLADESHI</b>				
38	Empolyment contact, Letter of introduction, salary certificate & ID card			
39	Residency permit or Latest work permit			
40	Overseas bank statements for the last 1 year & local Banks statements showing remittance earnings for the last 1 year (minimum)			
41	Copy of power of attorney, if any			





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