

# Jamuna Bank Limited

PHOTO

## Application for Retail Loan (CCS/Auto/Any purpose/Salary/Personal/Education/Doctors/Overseas Job Loan)

To

The Manager

Jamuna Bank Limited

----- Branch

**Basic Information**

I/We,----- do hereby apply for Jamuna Bank Limited loan for of Tk.  
----- (In word)

and certify that all the information give below are currently valid and authentic.

### Facility Details :

Type of Facility : -----Purpose-----

Amount sought in BDT : ----- Tenor : -----Preferred repayment date: -----

Offered Security:-----

### A. Personal Information :

Full Name : -----

Abbreviated Name : -----

Father's Name : -----

Mother's Name : -----

Spouse's Name & profession (if applicable) : -----

Spouse's work address (if any) : -----

Spouse's/Parents' contact number (if any) : Telephone : ----- Mobile : -----

Applicant's Date of birth : ----- (date) ----- (month) -----(year)

Gender : Male  Female

Educational Level : Below SSC  SSC &HSC  Graduate & Post Graduate

Marital status : Married  Unmarried

Personal Car : Yes  No

Children (if any) : No. : 1<sup>st</sup> Child : Male  Female  Age -----

: 2<sup>nd</sup> Child : Male  Female  Age -----

TIN No. ----- Voter ID -----Passport No. -----

### Contact Details :

Present address : -----

No. of years at present address : -----

Residential status:  Owned  Spouse owned  Living with parents  Rented  Have own developed land.

Permanent address: -----

Work address: -----

Telephone: Home: ----- Work place: ----- Mobile: -----

Fax: -----

E mail: -----

**Profession/Occupation info**

**B. Joint Applicant (Spouse Only) :**

Full Name : -----  
Abbreviated Name : -----  
Father's Name : -----  
Mother's Name : -----  
Joint Applicant's Date of Birth : ----- (date) ----- (month) -----(year)  
Educational Level : Below SSC  SSC &HSC  Graduate & Post Graduate   
TIN No. ----- Passport No. -----

**C. Employment Details :**

**1. For Service Holders :**

Name of present employer : -----  
Department/Location : ----- Designation/Functional Designation : -----  
Date of Joining with present employer : ----- Telephone No. : -----  
Previous employer's name & address : (1) -----  
Designation : ----- Length of service : -----  
Telephone No. : -----  
Previous employer's name & address : (2) -----  
Designation : ----- Length of service : -----  
Telephone No. : -----

**2. For self employed persons / professionals (Doctors / Pathologists / Engineers / Programmers / Consultants Accountants/IT Professionals etc.):**

Profession : ----- No. of years in practice -----  
Clinic/Chamber/Firm/Office Name : -----  
Address : -----  
Phone no. : -----

**3. For Businessmen :**

Organization's Name & address : -----  
Nature of business : -----  
Company structure : -----Percentage of share (if applicable) : -----

Years in present business : -----Total length of business :  
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<b>Financial Info</b>
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**D. Financial information :**

**1. Income & Expenses :**

Monthly Income	Amount (Tk.)	Bank Use	Monthly Expenditure	Amount (Tk.)	Bank Use
Salary			Loan repayment JBL		
Business income			Other loan & credit Card Installments		
Rental Income			Rent and Utilities		
Interest earning			Living expenses: food, education, clothing, etc.		
Second Applicant's Income (spouse)			Educational Expenses		
Any other source			Any other (place specify)		
<b>Total Income (X)</b>			<b>Total Expenditure (Y)</b>		

Monthly uncommitted income in BDT (X-Y) :	
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**2. Net Worth :**

**Personal Assets & Liability Position :**

Liabilities	Amount (Tk.)	Assets	Amount (Tk.)
Loan from Jamuna Bank Limited		Savings A/C with JBL limited	
Credit Card		Current A/C with JBL limited	
Loan from other Banks		Fixed deposit with JBL limited	
Loan from Employer		Savings A/C with other Banks	
Loan from Other source		Current A/C with other Banks	
Other Liabilities (including any guarantee given)		Fixed deposit with other Banks	
		Bonds	
		Shares/certificates	
		Land & building ***	
		Motor vehicles	
		Furniture & appliances	
		Investment in business	
		Other assets (Please specify)	
<b>Total Liability (Y)</b>		<b>Total Assets (X)</b>	

Net Worth (X-Y):	
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**\*\*\* Schedule of Land and Building :**

(Amount in Taka)

Schedule of Property	Encumbered/ Unencumbered	Value of Land	Value of Building	Total

<b>Bank Account Info</b>
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**E. Bank Account Details :**

**I. Depository Accounts :**

- 1. Bank's Name ----- Branch: -----  
 Account Name ----- Account no. ----- Account type: -----  
 Average balance (Approx.) : -----
- 2. Bank's Name ----- Branch: -----  
 Account Name ----- Account no. ----- Account type: -----  
 Average balance (Approx.) : -----
- 3. Bank's Name ----- Branch: -----  
 Account Name ----- Account no. ----- Account type: -----  
 Average balance (Approx.) : -----

**II. Loan with any Bank/Financial Institute/Employer :**

- 1. Lender's Name ----- Branch : -----  
 Account Name ----- Account no. ----- Loan type : -----  
 Amount outstanding in BDT : ----- Monthly Repayment in BDT : -----
- 2. Lender's Name ----- Branch : -----  
 Account Name ----- Account no. ----- Loan type : -----  
 Amount outstanding in BDT : ----- Monthly Repayment in BDT : -----

**III. Credit Card :**             Yes                             No.

Credit Card issuing Bank's/institution's name : -----  
Limit : ----- Outstanding in BDT : ----- Credit Card no. -----

**F. Is the applicant an employee of any Corporate Client of Jamuna Bank Limited :**     Yes             No.

**G. I. Reference/Guarantor (immediate relatives)**

Name : ----- Relationship with applicant : -----  
Residence address : -----  
Work address : -----  
Contact details : Tel : Res : ----- Office : ----- Mobile : ----- Email : -----  
Profession----- In the Profession since.....Day.....Month..... Year

**G.II. Reference/Guarantor :**

Name : ----- Relationship with applicant : -----  
Residence address : -----  
Work address : -----  
Contact details : Tel : Res : ----- Office : ----- Mobile : ----- Email : -----  
Profession----- In the Profession since.....Day.....Month..... Year

**H. Housing status of relatives in the command area :**

- Own             Parents' House             Spouse House             In-laws Hou

**Authority, Declaration**

**I. Debit authority :**

In consideration of granting me loan facility. I/We authorized the Bank to debit my/our account(s) No. ----- with the bank and appropriate amount for payment of monthly installments, interest and/or any amount payable in relation to the loan, until the loan is repaid to the satisfaction of the bank. I undertake to provide sufficient fund in my/our account(s) with the Bank for such debits.

**Declaration & Signature :**

I/We have read and understood the terms and conditions of the loan. I/We shall abide by the terms and conditions as stated and as amended from time to time by the bank.

I/We confirm that the above information is/are correct.

I/We will not without the prior written approval of the Bank incur any indebtedness whatsoever in addition to the said indebtedness or give any guarantee or stand as surety for payment of money by any person.

I/We also declare that I/We am/are not director of any bank financial institutions under section 27(2) of Banking companies act 1991.

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

The loan shall become due and repayable immediately, if in the opinion of the Bank, I/We have failed to comply with the terms and conditions of the loan or any statement/declaration made in relation to the loan application is proved false.

I/We acknowledge that the availability of the loan is at the discretion of the bank, on such terms and conditions as the Bank may from time to time or at any time require without prior notice or without my/our consent.

\_\_\_\_\_  
Signature of Principal applicant

\_\_\_\_\_  
Signature of joint applicant

\_\_\_\_\_  
Signature verified by RM

# Jamuna Bank limited

Retail Banking Division, Head Office, Dhaka

## Matrix for assessing credit score

Sl. No.	Items	Points allowed	Point Assigned	Point Scored
<b>1</b>	<b>Profession:</b>	Points allowed	5	
	Fixed salaried person (of Govt./reputed organization)	5		
	Professionals	3		
<b>2</b>	Monthly net Cash flow:	Points allowed		
	Tk. 5,000 – Tk. 6,000	30	60	
	Tk. 6,001 – Tk. 8,000	33		
	Tk. 8,001 – Tk. 10,000	35		
	Tk. 10,001 – Tk. 15,000	40		
	Tk. 15,001 – Tk. 20,000	43		
	Tk. 20,001 – Tk. 25,000	45		
	Tk. 25,001 – Tk. 30,000	48		
	Tk. 30,001 – Tk. 40,000	50		
	Tk. 40,001 – Tk. 50,000	53		
	Tk. 50,001 – Tk. 60,000	55		
	Tk. 60,001 – Tk. 80,000	58		
Tk. 80,001 and above	60			
<b>3</b>	Ownership of Car		3	
<b>4</b>	Ownership of house in municipal Area		3	
<b>5</b>	Ownership of T&T Telephone at residence		2	
<b>6</b>	Customer of our Bank having other well performed credit facility / considerable deposit/loan availed earlier and repaid as per terms		3	
<b>7</b>	Other mentionable regular Income/Earning by spouse	0-3	3	
<b>8</b>	Guarantor's status	0-2	2	
<b>9</b>	Social Status/Reputation of the customer	0-3	3	
<b>10</b>	Holding of passport	1	1	
<b>11</b>	Income Tax payer	0-2	2	
<b>12</b>	First Class Club member	1	1	
<b>13</b>	FDR/others savings instruments in the form of security	1-10	10	
<b>14</b>	Reputation of supplier	0-2	2	
	<b>Total points</b>		<b>100</b>	

**Jamuna Bank Limited**  
Retail Banking Division  
Head Office, Dhaka

CONTACT POINT VERIFICATION REPORT							
Applicant's name:			CPV agent's name:				
Application ID:			Date:				
Telephone Verification							
Residence			Office				
Telephone No:			Telephone No:				
Mobile No:			Mobile No:				
Req Tel (TNT) No:			Req Tel (TNT) No.:				
Person Contacted:			Person contacted:				
Rel. with applicant:			Rel. with applicant:				
Date & Time			Date & Time				
Physical Verification							
Residence			Office				
Residence address:			Company name & address:				
Person contacted:			Person contacted:				
Relation with applicant:			Designation:				
Years at current address:			Nature of business:				
Residence status:	Own	Rent	Other	Applicant's designation:			
Residence size:	Small	Medium	Large	Years at current organization:			
Residence type:	Falt	House	Other	Company existence since:			
Residence	Excelle	Good	Fair	Poor	No. of employees:		
			Office size:	Small	Mediu	Large	Very
			Company profile:	Excelle	Good	Fair	Poor
			Date & Time:				
I do hereby declare that the information provided in this report is true and correct.							
<p>Signature</p>  <p>Name</p> <p>Designation</p> <p style="text-align: right;">Authorized Signature</p>							



# Jamuna Bank Limited

## Branch Checklist & Recommendation For Personal Loan

Purpose : ----- Loan Amount ----- Quotation Value-----Tenor-----Months  
 Monthly Installment: ----- Existing Loan EMI: ----- 3% of Credit Card Limit: ----- Monthly Income:  
 -----DBR: ----- Credit Score: ----- Procession Fee: -----% Risk Fund -----%  
 Interest Rate: -----%  
 Loan Marketed by: -----

Description of Documents	Required (√/x)	Submitted (√/x)	Remarks	<u>TRACKING</u>
Application Form duly completed and signed				Date Received by Branch -----/-----/-----
Letter of Introduction signed by competent authority as per our format (if applicable)				
Copy of Letter of authorization from the employee to employer for deposit of salary & end service benefit to Jamuna Bank Limited and its confirmation from the employer, signed by competent authority, (if applicable)				Time:
Salary certificate/Salary Slip (if Applicable)				Date Received by RBD
Copy of Valid TIN Certificate				
Copy of Valid Passport Copy/Driving License/ Voter ID/other identification.				-----/-----/-----
Bank Statement of the Borrower & Guarantor				
Visiting Card of the Borrower & Guarantor				Time:
Photographs of the Borrower and Guarantor				
Copy of Valid Trade License (if applicable)				Date Approved by RBD
Memorandum & Article of Association/Partnership Deed (if applicable)				
Copy of Telephone/Mobile/Utility Bill				-----/-----/-----
CIB clearance, Ok?				
Income Justification				Date Approved by RBD
Average balance/Credit Turnover Calculation Sheet				
Contact Point Verification (CPV) completed & Satisfied?				-----/-----/-----
All Legal & Security Documents Provided (As per LAP)				

**If any of the above document is not provided by the customer or if any other waiver is sought, please justify below :**

**Recommendation/Justification:**

**Status of Existing Consumer Loan Portfolio:**

Total No. of A/C.	Amount ('000' Tk.)	Total No. of Regular A/C.	Amount ('000' Tk.)	Total No. of SM A/C.	Amount ('000' Tk.)	Total No. of Classified A/C	Amount ('000' Tk.)

R.M. (signature):	Admin & verification Signature:	Manager's Signature:
Name:	Name:	Name:

Designation:	Designation:	Designation:
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## Jamuna Bank Limited

Retail Banking Division  
Head Office, Dhaka

Ref: JBL/HO/RBD /20

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

### Approval Sheet

Account Name	:	-----		Sources of income	-----		
Nature of Loan	:		Amount:		Quoted value:		Loan-to-Price: .....%
Interest Rate	:	.....%	Tenor:	.....(Months)	Service Charge:	.....%	Risk Fund: .....%
Installment	:	Tk.....	Income	.....	DBR	.....%	
Primary Security	:						

Relationship Manager  
Branch

Admin & Verification  
Branch

Branch Manager

Relationship Manager  
Retail Banking Division

-----Head office use only-----

Approval Level :    Head of Retail        Head of Credit        CRM        DMD        MD