

12(b).Customer's/allied accounts loan liability with NBL and other Bank

(Figure in Lac)

Sl no	Name of the a/c	Nature of the a/c with rate of interest	Name of the Bank	Monthly installment	Validity	Overdue/EOL	CL status

12 (c) Net worth of the customer

(Figure in Lac)

Name of the Client	Net Worth	Land & Building	
		Encumbered	Un-encumbered

13. Turn over in the other loan A/c of the client/allied accounts with NBL, Branch (if any):

(Figure in Lac)

Nature of account	Year	Limit	Summation		Turnover		Balance		
			Debit	Credit	Adj.	Recycling	High	Low	Average

14. Earnings of the Customer/allied accounts (if any):

(Figure in Lac)

Name of the Account	Year	Interest	Commission	Others	Total

15. Documentation Status :

16. Audit Objections :

17. Brief profile of key person:

18. Other Information:

19. Customer's Approach:

20. Recommendation of the Branch Office:

21. Proposed Facility:

Sanction/Validity Extension of NBL Student Loan (NSL) limit of Taka Lac		
i)	Nature of limit	: NBL Student Loan (NSL) limit (Sanction/ Enhancement/Extension)
ii)	Amount of limit	: TakaLac only.
iii)	Purpose	: To meet up the solvency requirement for getting student visa for studying abroad.
iv)	Validity	: Maximum One year from the date of 1 st disbursement / as per customer requirements.
v)	Margin	: 10% on the loan amount.
vi)	Rate of interest	: 9% per annum with quarterly rest subject to changes that may be made by the bank from time to time. (Maximum 2% higher rate will be applicable covering the EOL amount and period over the prescribed rate (if any).
vii)	Fee & Charges	: A. In case of total loan limit up to Taka 50.00 Lac, loan processing fee will be 0.50% of total sanctioned amount, but total fee will not be more than Taka 15000.00. In case of total loan limit more than Taka 50.00 Lac, the processing fee will be 0.30% of total sanctioned amount, but the fee will not be more than Taka

			<p>20000.00.</p> <p>B. Early Payment Fees (either in part or full): @ 0.50% on the paid amount to be realized in every instance of part and/or in case of full and final settlement of loan before expiry.</p> <p>If the client wants to settle the loan within 01 (one) month due to increase in rate of interest, loan can be settled without 'Early Settlement Fee' or any additional fees as per FICSD circular letter # 01, dated February 12, 2017.</p> <p>All fee and charges will be changed as per circular of Bangladesh Bank and NBL Schedule of Charges from time to time.</p> <p>Other Fees & Charges:</p> <ul style="list-style-type: none"> ✓ CIB Charges: At actual ✓ Stamp Charges & VAT: As per Schedule of Charges. <p>All relevant stamp charges & VAT will be on borrower's account and will be debited from the account at the time of disbursement.</p>
viii)	Mode of Disbursement	:	NBL Bank Account Transfer
ix)	Mode of repayment	:	Lump sum amount to be deposited from time-to-time. However, full and final payment including interest at the time of adjustment from own source or encashment of FDR/deposits (if needed).

All other terms & conditions will be observed as per Head Office Circular No.4640 dated April 25, 2023 shall be observed.

Documents to be enclosed with the proposal

- ❖ Application from the customer.
- ❖ 1 Passport size recent photograph (standard format) of all the applicant(s).
- ❖ Photocopy of National ID with verification of all the applicant(s).
- ❖ Photocopy of e-TIN certificate of primary applicant.
- ❖ Educational certificates of student attested by the Branch/Sub-Branch.
- ❖ Copy of offer letter (preferred)/any legitimate document asking for the solvency proof provided by the concerned educational/training institution in favor of the student. The said document(s) must be attested by the respective Manager of the branch/sub-branch.
- ❖ Undertaking from the primary applicant to provide tax return before the end of loan tenor (if not already provided)
- ❖ Valid Passport of the student
- ❖ CIB of primary applicant (s)
- ❖ Utility Bill copy of residence address
- ❖ CPV Report/KYC

All documents need to be originally seen and signed by the concerned Manager of the branch/sub-branch

Income Supporting Documents

For Salaried Customer

Letter of Introduction (LOI)/salary certificate/pay slip/Salary Bank statement.

The document(s) must be attested by the concerned Manager of the branch/sub-branch.

For businessperson

Attested copy of latest trade license, Bank statement, copy of IT-10-B (Latest).

For private practice

Attested copy of Certificate of professional degree/License/Self declared monthly income certificate.

For landlord/landlady

Attested copy of Rent receipt/Rental agreement/Title Deed/Utility Bill and Bank statement.

For student

Income supporting documents to be obtained from parents.

Any other income supporting documents need to be verified by the concerned Manager of the branch/sub-branch.

Note :

Apart from the mentioned account statements, other statements (if any) from different business entity/profession will also be considered.