



Bangladesh Bank

Head Office

Dhaka

Website: www.bb.org.bd

Banking Regulation and Policy Department

BRPD Circular No. 03

08 May 2025

Date:-----

25 Baishakh1432

Managing Director/Chief Executive Officer
All Scheduled Banks in Bangladesh.

Dear Sir,

Transactions with Bank-Related Persons or Institutions

In order to ensure proper utilization of bank-company's funds and to acquire and maintain the depositors' confidence, transactions with bank-related persons or institutions need to be conducted transparently under explicit policies. In this respect certain provisions regarding transactions with bank-related persons or institutions are incorporated in Sections 17, 18, 26Ga, 27, and 28 of the Bank-Company Act, 1991. Necessary amendments have been made to Sections 17, 26Ga, 27, and 28 of this said Act, through the Bank-Company (Amendment) Act, 2023. Furthermore, to ensure proper compliance of the stated amendments and the regulations related to transactions with bank-related persons or institutions, banks are hereby instructed to adhere to the following instructions.

1. Definition: For the purpose of this circular-

- (a) 'Bank-related Persons or Institutions' shall refer to the following individuals, institutions, entities or companies:
 - (i) Any director, Managing Director/Chief Executive Officer, and any other official or person, who, in accordance with the regulations issued by Bangladesh Bank from time to time, is deemed by Bangladesh Bank to exert significant influence on the governance or operations of the bank-company;
 - (ii) A significant shareholder of a bank-company, director/partner of the significant shareholder company/institution/organization/trust, representative director of shareholder company/institution/organization/trust, ultimate beneficial owner of a bank-company or any individual, institution, or company who or which exerts, or is deemed by Bangladesh Bank to exert control, joint control, or significant influence over the bank-company;
 - (iii) Family members of the individuals mentioned in paragraphs 1(a) (i) and 1(a) (ii);
 - (iv) A company in which a bank-company or the bank-related persons mentioned in paragraph 1(a) (i) to 1(a) (iii) have control, joint control, or significant influence;
 - (v) Any subsidiary company of a bank;

- (vi) Individuals, institutions, or companies who or which are related to the persons mentioned in paragraphs 1(a)(i) to 1(a) (iv) in the same manner described above;
 - (vii) Any natural person, legal person or legal arrangement through whom/which a transaction is carried out on behalf of, or for the benefit of, the persons mentioned in paragraphs 1(a) (i) to 1(a) (vi);
 - (viii) Any other individual, institution, or company deemed by Bangladesh Bank to be related to the bank-company, based on the nature of the relationship or the transactions between them, as per the regulations issued by Bangladesh Bank from time to time;
- (b) ‘Financial transaction’ shall refer to the on-balance sheet and off-balance sheet credit exposures, including loans, secured loans and advances, overdrafts, investments in securities, claims arising from prepayments, deferred payments, derivatives, commitments, letters of credit, guarantees, and other credit risk bearing facilities, as well as dealings, including but not limited to service contracts, asset purchases and sales, construction contracts, lease agreements, borrowings, and write-offs;
 - (c) ‘Credit facilities’ shall refer to the on-balance sheet and off-balance sheet credit exposures, comprising, *inter alia*, loans, secured loans and advances, overdrafts, investments in securities, claims arising from prepayments, deferred payments, derivative exposures, commitments, letters of credit, guarantees, and any other facilities that give rise to credit risk;
 - (d) ‘Significant shareholder’ shall refer to any individual, institution, company, or family member who, directly or indirectly, solely or jointly with others, holds more than 5 percent of the ownership shares of a bank-company;
 - (e) ‘Controlled institution’ or ‘controlled company’ shall refer to an institution or company of an individual, institution, or company -
 - (i) where that individual, institution, or company holds a significant share or exercises control in any other means; or
 - (ii) where that individual or his family members or that institution or company or any of their subsidiary companies are directors; or
 - (iii) which is the sole proprietorship business or partnership firm of that individual or his/her family members; or
 - (iv) where that individual, institution, or company retains the right to appoint or remove directors or retain the ability to control its management or operations through a contract or any other means.
 - (f) ‘Related Person or Institution’: If an individual or institution or company holds the position of a director in the board of any other institution or holds 20 percent or more shares of that institution or becomes guarantor for any loan of that institution, the person or institution shall be considered as the related person or institution of the stated individual or institution or company;
 - (g) ‘Representative Director’ shall refer to an individual authorized under Section 86 of the Companies Act, 1994;

- (h) 'Loan' shall refer to the loan as defined under Clause (Ga) of Section 2 of the Artha Rin Adalat Ain, 2003;
- (i) 'Secured loan or advance' shall refer to those loans or advances which are provided against the pledge of assets and where the market value of the pledged assets, as determined by the method prescribed by Bangladesh Bank, is never less than the amount of the loan at any time;
- (j) 'Collateral' shall refer to the eligible collateral as specified by Bangladesh Bank in its directives issued from time to time;
- (k) 'Family' or 'family member' shall refer to the wife, husband, father, mother, son, daughter, brother, or sister of an individual and any dependent person on that individual;
- (l) 'Bank-company' shall refer to any company licensed under Section 31 of the Bank-Company Act, 1991, to operate banking business in Bangladesh, including any specialized bank; and
- (m) 'Finance company' shall refer to any finance company defined in Section 2, Clause 17 of the Finance Company Act, 2023.

2. General Provisions for Transactions with Bank-related Persons or Institutions:

- (a) The aggregate amount of credit facilities extended by a bank-company to its bank-related persons or institutions and their related persons or institutions shall not exceed 10 percent of the bank-company's Tier-1 capital. In calculating Tier-1 capital, the capital preservation policies issued by Bangladesh Bank from time to time under the provisions of Sub-Section (1) of Section 13 of the Bank-Company Act, 1991, will be applicable.
- (b) Any breach or violation of the credit facility limit stated in 2(a) shall be immediately reported by the bank-company to Bangladesh Bank. In such cases, the bank-company shall also prepare and submit an action plan, satisfactory to Bangladesh Bank, for bringing the credit facilities to bank-related persons or institutions into compliance with the prescribed limit within a defined timeframe set by Bangladesh Bank.
- (c) If a person or institution becomes related to the bank-company after the conclusion of a transaction with them, the bank-company shall ensure that the Board is immediately notified of the change in relationship and all relevant existing transactions. The Board shall take appropriate measures, within a reasonable timeframe, to ensure compliance with the applicable provisions of this circular.
- (d) Financial transactions by a bank-company with its related persons or institutions or with any person or institution in which its directors have a connection (as guarantor or otherwise) shall be subject to the following conditions:
 - (i) The financial transactions shall reflect the bank-company's interests, and the terms of the financial transactions must not be more favorable than those with non-related persons. These terms include, but are not limited to, rate of interest, rate of commission, fees, charges, margin, tenure, amortization schedules, acceptable types, quality and amount of collateral, and other aspects of financial transactions;
 - (ii) The bank-company shall not engage in financial transactions that involve acquiring or disposing of goods/assets and other services at inflated or depreciated prices relative to fair

- market value; or conducting financial transactions that the bank-company would not undertake with unrelated persons under comparable circumstances;
- (iii) Prior approval of the majority of the bank's Board of directors must be obtained for the execution or renewal or any change in the terms or conditions of financial transactions and for the modification/release/return of the primary security, collateral security, personal guarantees, etc. Decisions of the bank-company's Board regarding the termination or modification of transactions with related persons or institutions shall explicitly document the terms and conditions of such transactions and must include a formal confirmation that the transaction is conducted solely in the interest of the bank and on terms and conditions not more favorable than those offered in comparable transactions with non-related persons or institutions; and
 - (iv) If any memorandum regarding the financial transaction with a director or his/her related persons or institutions is submitted to the Board, the Board shall ensure that the concerned director and his family member(s) serving as director(s) on the bank's board refrain from participating in the discussion, voting on the matter, or otherwise influencing the decision in any manner. The bank-company's Board shall establish internal procedures to ensure that individuals who are actual or potential beneficiaries of a financial transaction with any bank-related person or institution are not involved in the processing, approval, or oversight of such transactions.
 - (e) Financial transactions conducted with any bank-related person or institution must be approved by the shareholders at the subsequent Annual General Meeting (AGM) of the bank and must be disclosed in the bank's audited financial statements;
 - (f) In determining/identifying the ultimate beneficial owners, the instructions of the Banking Regulation and Policy Department issued by Circular No. 16, dated 01 December 2024, and any subsequent circulars/circular letters to be issued in this regard must be followed;
 - (g) In determining/identifying the group of companies/institutions, the instructions of Banking Regulation and Policy Department issued by Circular No. 1, dated 16 January 2022, and any other circulars/circular letters already issued or to be issued in this regard must be followed;
 - (h) Bank-related persons or institutions must be identified by bank-companies in accordance with the provisions of Bank-Company Act, 1991, and this circular. The bank-company shall maintain an up-to-date list (register) of bank-related persons or institutions, along with the supporting information and documentation used for their identification, as well as a register of transactions with bank-related persons and institutions. If deemed necessary, Bangladesh Bank may conduct regular or special inspection/supervision in this regard;
 - (i) No bank-company shall accept its own shares as collateral security for any financial transaction;
 - (j) In conducting financial transactions with any bank-related person or institution, the bank-company shall strictly apply the same banking procedures, including loan risk analysis, credit risk assessment, and due diligence, as are applied to transactions with non-related persons or institutions;
 - (k) The updated information of the transactions with bank-related persons or institutions must be submitted through Rationalised Input Template (RIT) to Bangladesh Bank Enterprise

Data Warehouse (EDW) portal within 10 (ten) days after the end of each quarter. Banks have to submit such information from September, 2025 quarter manually, and from December, 2025 quarter through RIT; and

- (1) In addition to the above instruction, any bank-company must also adhere to the established/existing rules and regulations for conducting financial transactions with the individuals or institutions related to the bank, in the same manner as they would for financial transactions with regular customers.

3. Provisions for Director and Representative Director Related Credit Facilities:

In addition to complying with the relevant provisions of the Bank-Company Act, 1991 and other instructions in this circular, a bank-company must comply with the following instructions while conducting any credit facility with its director/representative director and his/her family members, their related institutions, their controlled institution or company, and any person or institution with whom the director has a relationship as guarantor, and or the shareholding company/institution/organization/trust which has nominated representative director or its directors or partners:

(a) Limit to Credit Facilities:

- (i) The aggregate amount of credit facilities provided or to be provided to a director and his/her family members, their related institutions, their controlled institution or company, and any person or institution with whom the director has a relationship as guarantor shall not exceed 50 percent of the face value of shares of that bank-company held in director's own name. If there is more than one director from a family, any member of the family can avail credit facility against the total value of shares of that bank-company held by the director/directors provided that the guarantee from the relevant director has been taken. In the case of a public limited company, the proportion of shares held by the director or his/her family members in that company shall be used to determine the portion of the credit facilities to be considered with that director;
- (ii) In cases where the total amount of prevailing credit facilities exceeds 50 percent of the paid-up capital against the shares held by the director/shareholder company/institution/organization/trust in the bank on the effective date of this circular, the matter must be immediately presented at the meeting of the Board of Directors and must be brought to the notice of Bangladesh Bank. Similarly, if any individual is appointed as a director/representative director of a bank-company, and the aggregate amount of prevailing credit facilities exceeds 50 percent of the paid-up capital against the shares held by the director/shareholder company/institution/organization/trust in the bank, the matter must be immediately presented at the meeting of the Board of Directors and must be brought to the notice of Bangladesh Bank. In this case, the additional credit facilities owed to the director/representative director/shareholder institution or company must be repaid within the time frame specified by Bangladesh Bank. Under any circumstances neither can the 50 percent limit for credit facilities be exceeded, nor can previously conducted transactions be renewed, extended, or have their terms altered;

(b) Provisions Regarding Prior Approval of Bangladesh Bank:

- (i) In cases of cumulative direct credit facilities amounting to BDT 50.00 lakh (5 million) or more, or cumulative direct and indirect aggregate credit facilities amounting to BDT 1.00 crore (10 million) or more, with the director/representative director and their family members, their related institutions, their controlled institutions or companies, and individuals or institutions with whom they have a guarantee relationship, as well as shareholder companies /institutions/organizations/trusts or their directors or partners who have nominated the representative director, prior approval from Bangladesh Bank must be obtained;
- (ii) When any existing credit facility to a director/representative director/former director and his/her family members, their related institutions, their controlled institutions or companies, and individuals or institutions with whom they have a guarantee relationship, as well as shareholder companies/institutions/organizations/trusts or their directors or partners who have nominated the representative director is to be renewed, or when the terms and conditions of such facility are to be changed, and when initial guarantees, supplementary guarantees, personal guarantees, etc., provided against that are to be modified, canceled, or refunded, bank must obtain prior approval from Bangladesh Bank. In the case of renewal of any existing credit facility, an application signed by the Managing Director/Chief Executive Officer must be submitted to the Banking Regulation and Policy Department (Division-2) of Bangladesh Bank at least 07 (seven) working days before the expiration of the relevant credit facility, along with prior approval from the Board; and
- (iii) For prior approval, banks should apply to Bangladesh Bank using the attached form (Annexure-A) duly signed by the Managing Director enclosing the following documents and information:
 - 1. Attested copy of the meeting minutes of the Board of Directors and the memorandum related to the transaction;
 - 2. The updated CIB (Credit Information Bureau) report of the concerned director and the borrowing person or institutions;
 - 3. Attested copy of the loan/investment sanction letters issued to at least three non-bank-related customers (engaged in the same type of business) during the same period, along with the ledger statements as proof of disbursement;
 - 4. Attested copy of the original loan/investment sanction letter (containing the terms and conditions of the financial transaction);
 - 5. A testimonial by the bank as a certificate of the proper utilization of the existing facilities to the person or institution mentioned in clause 3 (b) (ii);
 - 6. Collateral valuation report by the valuation firm (where applicable); and
 - 7. CIB Enquiry Form 1 (Annexure-B), 2 (Annexure-D) and Undertaking (Annexure-C).

(c) Provisions Regarding Acceptance of Collateral:

- (i) No bank-company shall sanction any loan or advance, except for secured loans or advances, to its director/representative director, family members, their related institutions, their controlled institutions or companies, and any individuals or institutions associated as

guarantors and the respective bank's shareholder company/institution/organization/trust. Any such credit facility must be backed by collateral mortgaged in favour of the bank. Additionally, personal guarantee of the director/representative director must be obtained in all such cases;

- (ii) Such credit facilities must be adequately secured with sufficient collateral. Priority should be given to collateral such as bank deposits, gold or gold ornaments, land, buildings, and shares of companies listed on the stock exchange;
- (iii) In the case of credit facilities involving the representative director and their family members, their related institutions, their controlled institutions or companies, and the shareholder company/institution/organization/trust that nominated the representative director, as well as its directors or partners, the approval and guarantee of the shareholder company/institution/organization/trustee board/Board of Directors/partners, as applicable, must be obtained. The relevant documents must be attached to the application submitted for approval from Bangladesh Bank. Furthermore, in such credit facilities with the bank's shareholder company/institution/organization/trust, personal guarantees from all directors or partners of the concerned company or institution must be obtained; and
- (iv) In such cases, before executing any credit facility, the concerned bank must ensure that the shares of the bank held by the respective director or shareholder company/institution/organization/trust have not been used as collateral for credit facilities with any other bank-company or finance company. Similarly, after executing such credit facilities, those shares of the bank cannot be used as collateral for credit facilities with any other bank-company or finance company.

(d) Provisions Regarding Waiver of Interest/Profit:

- (i) Before waiving any imposed or unimposed interest or profit on loans/investment facilities granted to individuals or institutions mentioned in clause 1(a), prior approval from Bangladesh Bank must be obtained;
- (ii) Under no circumstances shall the principal amount of the loan or investment be waived;
- (iii) Interest or profit on loans/investments transferred to bank's income shall not be waived;
- (iv) In the case of investment facilities granted to individuals or institutions mentioned in clause 1(a), the investment recipient cannot be exempted from bearing any losses; and
- (v) In the case of a former director who currently does not hold any shares in the bank, interest or profit may be waived on loans or investment facilities granted to them before they assumed the position of director or after their regular resignation from the position, with the approval of the Board of Directors and without prior approval from Bangladesh Bank. However, if the director was removed from his/her post by Bangladesh Bank or any other regulatory authority, he/she will not be eligible for this benefit as described in this clause.

4. Provisions Regarding Credit Facilities to Independent Directors:

No credit facilities can be provided to an independent director and his/her family members, their related institutions, their controlled institution or company, and any person or institution with which the director has a relationship as guarantor. However, if an independent director of a bank-

company also serves as an independent director of its subsidiary company to comply with any regulatory requirement, the aforementioned restrictions shall not be applicable for the credit facilities to that subsidiary company.

5. Provisions to be followed for Credit Facilities to Alternate Directors:

While serving as an alternate director, no credit facilities shall be provided to the alternate director, his/her family members, their related institution, their controlled institution or company, and any person or institution with which the director has a relationship as guarantor. Additionally, no interest/profit waivers or exemptions from interest imposition shall be granted in such cases.

6. Provisions to be followed for Credit Facilities to Government-Nominated Bank Directors:

- (a) No credit facilities except renewal of existing facility shall be conducted with the government-nominated director, his/her family members, their related institutions, their controlled institution or company, and individuals or institutions with whom they have a guarantee relationship and the limit of the credit facility provided previously cannot be extended;
- (b) Before being appointed as a director, no changes shall be made to the terms of credit facilities involving the director, his/her family members, or any company or institution under their control. Additionally, no interest or profit waivers, exemptions from interest imposition, or rescheduling of such facilities shall be allowed; and
- (c) If such credit facilities become classified as default loans, immediate legal action must be taken. The measures adopted by the bank must be promptly reported to Bangladesh Bank.

7. Provisions to be followed for Credit Facilities to the Managing Director/Chief Executive Officer:

- (a) While serving as the Managing Director/Chief Executive Officer of the bank, no credit facilities shall be provided to him or any institution or company related to him or under his control. Additionally, the tenure or limit of any previously provided credit facilities shall not be extended, renewed, or modified in any way, nor shall any interest or profit waivers or exemptions from interest imposition be granted;
- (b) As the Managing Director/Chief Executive Officer of the bank is a contractual officer, no credit facilities shall be provided to them under the financial transaction policies set for the bank's officers and employees. However, in the case of Country Head of foreign banks operating in Bangladesh, the applicable policies for the relevant bank's officers and employees shall be followed;
- (c) A credit card may be issued to the Managing Director/Chief Executive Officer under the same terms and limits applicable to non-bank-related customers. However, Banking Regulation and Policy Department (Division-2) of Bangladesh Bank must be notified at least 07 (Seven) working days before issuing the credit card;
- (d) No loans or advances, other than secured loans or advances, shall be granted to the family members of the Managing Director/Chief Executive Officer, their related institutions, their controlled institution or company without obtaining sufficient collateral;
- (e) Personal guarantee of the Managing Director/Chief Executive Officer along with sufficient secondary collateral must be obtained for any credit facilities to the family

members of the Managing Director/Chief Executive Officer, their related institutions, their controlled institution or company. Priority should be given to collateral such as deposits held with the bank, gold or gold ornaments, land, buildings, and shares of companies listed on the stock exchange, and the provided collateral must be mortgaged in favour of the bank. Additionally, such credit facilities must be reported to Banking Regulation and Policy Department (Division-2) of Bangladesh Bank before 07(seven) working days of the completion of the transaction; and

- (f) No waiver of the principal of the loan or investment in full or in portion, or interest or profit transferred to income account, shall be allowed for the bank's Managing Director/Chief Executive Officer, his/her family members, their related institutions, their controlled institution or company. Additionally, prior approval from Bangladesh Bank must be obtained before waiving any interest or profit imposed or not imposed on the loan or investment or part thereof.

8. Provisions to be followed for Credit Facilities to Significant Shareholders:

- (a) If the accumulated amount of credit facilities complete or prospective, with significant shareholders of the bank, his/her family members, their related institutions and their controlled institution or company exceeds BDT1.00 crore (10 million), banks must report to Banking Regulation and Policy Department (Division-2) of Bangladesh Bank within 07 (seven) working days of executing such transaction;
- (b) No loans or advances, other than secured loans or advances, shall be granted to a significant shareholder of the bank, their family members, their related institutions, their controlled institution or company, and any person or institution with whom the significant shareholder has a relationship as guarantor. In such credit facilities, adequate collateral must be provided, and the personal guarantee of the significant shareholder must be obtained. Priority must be given to taking bank-held deposits, gold or jewelry, land, buildings, or shares of companies listed on the stock exchange as collateral security and the collateral security must be pledged in favour of the bank; and
- (c) No waiver of the principal of the loan or investment in full or in portion, or interest or profit transferred to the income account, shall be allowed for a significant shareholder of the bank, their family members, their related institutions, their controlled institution or company, and any person or institution with whom the significant shareholder has a relationship as guarantor. Additionally, prior approval from Bangladesh Bank must be obtained before waiving any imposed or unimposed interest or profit on such loans or investments or its portion.

9. Provisions to be followed for Credit Facilities to Subsidiary Companies:

Prior approval from Bangladesh Bank must be obtained for any credit facilities to subsidiary company(ies) of a bank-company.

10. Procedure of classifying Bank-related Persons or Institutions by Bangladesh Bank:

- a. Bangladesh Bank, taking into account the nature of relationships, transactions, and any other relevant affiliations with the bank-company, may classify any person or institution as a bank-related person or institution in accordance with the definition provided in paragraph

(1)(a) of this circular. Such classification shall be made based on the decision of the competent authority of Bangladesh Bank;

- b. Following the issuance of the decision to classify a person or institution as bank-related person or institution, Bangladesh Bank shall notify the concerned bank-company in written. Until the bank-company submits evidence demonstrating the absence of affiliation, from the date of receipt of the notification, the identified person or institution shall be presumed to be bank-related person or institution; and
- c. Upon receiving such evidence, the competent authority of Bangladesh Bank shall review the submission and may decide to amend or revoke the initial notification. The bank-company shall be informed without delay of the outcome of this review. If Bangladesh Bank determines that the evidence is insufficient, or if the bank fails to respond within the prescribed timeframe, the initial classification shall stand. In such case, Bangladesh Bank shall formally notify the bank-company of its final decision and instruct the bank to record the identified person or institution as bank-related person or institution in the relevant registers of the bank-company.

11. Any violation of the instructions in this circular will result in disciplinary action against the relevant bank-company, its Board of Directors, and the concerned officers under Sections 26Ga, 27, 28, and 109 of the Bank-Company Act, 1991.

12. BRPD Circular No. 04, dated 23 February 2014, is hereby repealed. However, all actions taken previously under the instructions outlined in the aforementioned circular shall be considered valid and in effect.

13. For the information of the Board of Directors and to take necessary actions, a comprehensive agenda regarding the subject matter of this circular must be presented at the next board meeting immediately following the issuance of this circular. Additionally, arrangements must be made to bring this circular to the attention of all bank officials.

14. This circular is issued in compliance with the provisions of Sections 26Ga, 27, and 28 of the Bank-Company Act, 1991, and under the authority granted by Sections 26Ga and 45 of the same Act. This circular will take effect immediately.

Yours Faithfully,



(Md. Ala Uddin)
Director (BRPD)
Phone: 9530095

Application Form for Credit Facilities to Bank-Related Persons or Institutions

1. Name and Address of applicant (individual/institution):
2. Nature of institution (sole proprietorship/partnership/private/public limited company):
3. Applicant's paid-up capital and net worth:
4. a) Nature of business:
b) Purpose of the proposed credit facility:
5. Name of Group (where applicable):
6. Name, Address and shareholding percentage of the applying institution's owners/partners/ directors:
7. Name and address of guarantor/guarantors of the credit facility applied for:
8. Name of the concerned director and relationship between applicant and director:
9. Description of the credit facility applied for:

Type	Amount				Tenure	Rate of Interest/Profit/Commission
	New	Renewal	Enhancement/ Reduction	Total		
a. Funded credit facility						
b. Non-funded credit facility						
Total (a+b)						

10. Description of Collateral:

Type	Primary Collateral		Secondary Collateral		Total value
	Description*	Value	Description*	Value	
a. Funded credit facility					
b. Non-funded credit facility					
Total (a+b)					

(*nature of security, quantity, etc. should be described in detail as much as possible)

11. Up-to-date description of a credit facility conducted with the director/representative director/former Director and his/her family member, their related institutions, their controlled institution or company and any person or institution with whom the director has a relationship as guarantor, as well as with the shareholder company/institution/organization/trust that nominate such representative directors or its directors or partners:

Name of the A/C	Type of credit facility	Sanctioned amount and date of the credit facility	Outstanding amount and date	Date of expiry	Description of securities and their value	Classification status	comment

Cont'd.

12. Up-to-date description of the applicant and related director's credit exposure in other banks/ finance companies:

Name of the A/C	Name of bank/ finance company, branch	Type of credit facility	Sanctioned amount and date of the credit facility	Outstanding amount and date	Date of expiry	Description of securities and their value	Classification status	comment

13. Aggregate amount of credit facilities provided along with the proposed credit facility to be provided to the director/representative director/former director and his/her family member, their related institutions, their controlled institution or company and any person or institution with whom the director has a relationship as guarantor, as well as with the shareholder company/ institution/organization/trust that nominate such representative directors or its directors or partners and description of the paid-up value of shareholding in applicant bank by director/shareholder company/institution/organization/trust:

Aggregate amount of credit facilities*	No. of share holding by director/shareholder company/institution/organization/ trust	Share value	Percentage (%)

14. Has the share held in the name of the concerned bank director or shareholder company/institution/ organization/trust been pledged as collateral security with any bank-company or finance company? If so, please provide the name of the concerned bank-company or finance company and the amount of pledged shares.

15. Description of credit facilities to or for the benefit of bank-related persons or institutions including the proposed credit facility:

[In lakh taka (BDT in million)]		
Aggregate amount of credit facilities	Tier-1 capital of bank	Percentage (%)

16. Has the credit risk been analyzed for proposed credit facility? If yes, mention the result:

17. Has prior approval from Bangladesh Bank been taken for any previous credit facility for this applicant/director? If yes, mention the reference and date of approval [attach a copy of approval letter]:

18. Has any previous credit proposal of the applicant been rejected by Bangladesh Bank? If yes, mention the reference and date [attach a copy of the letter]:

I hereby certify that the above-mentioned information is correct and no information has been concealed.

Date:

Signature:

Name:

Managing Director:

(with the official seal)

Enquiry Form-1
(For Individual)

Individual data

1. Title	Name*
<input type="text"/>	<input type="text"/>
2. Father's title	Father's Name*
<input type="text"/>	<input type="text"/>
3. Mother's title	Mother's Name*
<input type="text"/>	<input type="text"/>
4. Spouse's title	Spouse's Name
<input type="text"/>	<input type="text"/>
5. National ID number* (10/17 digits)	6. TIN
<input type="text"/>	<input type="text"/>
7. Date of birth(dd/mm/yyyy)*	8. Gender*
<input type="text"/>	<input type="text"/>
9. District of birth*	10. Country of birth*
<input type="text"/>	<input type="text"/>

Main (Permanent) address:

12. Street no./Street name/Village/PS/Upazilla*

<input type="text"/>		
District*	Postal Code	Country*
<input type="text"/>	<input type="text"/>	<input type="text"/>

Additional (Present) address:

13. Street no./Street name/Village/PS/Upazilla

<input type="text"/>		
District	Postal Code	Country
<input type="text"/>	<input type="text"/>	<input type="text"/>

Identification document data

14. ID type (Passport/Driving License/Commissioner Certificate) ID number

<input type="text"/>	<input type="text"/>
ID issue date(dd/mm/yyyy):	ID issue country:
<input type="text"/>	<input type="text"/>

15. Telephone number

<input type="text"/>

*** Indicates mandatory information to be provided.**

1. If Country of birth (SL 10) is Bangladesh then **NID no (SL 05) is Mandatory.**
2. If Country of birth (SL 10) is other than Bangladesh then **Passport Information (SL 14) is mandatory.**

Undertaking

To
 The Manager

Subject: Provision of information on the ownership of companies and their bank liabilities.

Dear Sir,

I,owner/partner/director/guarantor of, am applying for sanctioning/renewal/rescheduling of a loan in my own name/ aforementioned company’s name. My father’s name:....., mother’s name:....., husband’s name(in case of married woman):....., Permanent address: Street No/Village..... Street Name/PS/Upazilla.....District.....Postal code.....country....., Business address: Street No/Village..... Street Name/PS/UpazillaDistrict.....Postal code.....country....., Date of Birth:....., District of Birth:....., Country of Birth:....., National ID Number:....., Other ID documents(Passport/Driving license /Birth Registration Certificate): ID number.....ID issue date.....ID issue country....., TIN:....., Gender: Male/Female, Telephone Number:.....are given for your kind consideration. The list of companies under the ownership of mine along with their bank liability status is given in the following table:

Serial no.	Name of the Company	Main Address	Additional Address	Whether the company is availing any loan or not		
				Yes		No
				Name of the bank/FI	Name of the branch	

Apart from stated above, if any liability in my own name or my company’s name is found, I will be bound to obey any decision made by the authority concerned relating to sanctioning/renewal/ rescheduling of the loan applied for and I will be punishable by law for providing this false or fabricated information.

Seal and Signature of the bank official who certified the borrower.	Customer’s Signature: Name: Name of the Borrowing organization:
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*If necessary, extra paper could be used for list of companies.

Enquiry Form-2
(For Proprietorship/Partnership/Limited or any other Company)

Company data

1. Title	Trade Name*
2. Legal form* **	3. TIN*

Company's main (Permanent) address:

4. Street no./Street name/Village/PS/Upazilla*

District*	Postal Code	Country*

Additional (Business) address:

5. Street no./Street name/Village/PS/Upazilla

District	Postal Code	Country

6. Telephone number

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* Indicates mandatory information to be provided.

** Indicates form of a company like Proprietorship, Partnership, Public Limited, Private Limited, Corporation etc.