



# বাংলাদেশ কৃষি ব্যাংক

মুখ্য আঞ্চলিক/আঞ্চলিক কার্যালয়

.....  
ফোন নাম্বার.....  
ই-মেইল.....



পত্র নং :-

তারিখঃ .....

উপমহাব্যবস্থাপক  
পরিধারণ বিভাগ  
বাংলাদেশ কৃষি ব্যাংক  
প্রধান কার্যালয়, ঢাকা।

বিষয়: ..... ভিত্তিক LDCL (Loan Documentation Check List) প্রতিবেদন প্রেরণ প্রসঙ্গে।

প্রিয় মহোদয়,

শিরোনামে বর্ণিত বিষয়ে বাংলাদেশ কৃষি ব্যাংক, প্রধান কার্যালয়, ঢাকা এর পরিধারণ বিভাগের ১৪.০৯.২০২১ তারিখের  
অভ্যন্তরীণ নিয়ন্ত্রণ ও পরিপালন পরিপত্র নং ০১/২০২১-২০২২ এর প্রতি সদয় দৃষ্টি আকর্ষণ করা হলো।

০২। উল্লেখিত পত্রের নির্দেশনা মোতাবেক অত্র অঞ্চলাধীন .....টি শাখার ..... ভিত্তিক LDCL (Loan Documentation  
Check List) প্রতিবেদন আপনার সদয় পরবর্তী ব্যবস্থা গ্রহণের নিমিত্তে এতদসঙ্গে প্রেরণ করা হলো।

আপনার বিশ্বস্ত

সংযুক্তিঃ .....

(.....)

Bangladesh Krishi Bank  
.....Region

**LOAN DOCUMENTATION CHECKLIST**

For the Quarter ended on :.....

**STATUS: Individual/Proprietorship/Partnership/Limited Company.**

On basis of all the loan documentation verification certificate for 10 lac and above loan issued in the reporting quarter; Chief Regional office/ Regional office will prepare this statement using '√' mark in the column as applicable.

Sl. No	DESCRIPTION	Yes	No	Partial	Not Applicable
<b>A.</b>	<b>GENERAL DOCUMENTS</b>				
1.	Letter of Borrower requesting for new facilities/renewal in business pad of the client.				
2.	Authority of Borrow to Borrower (Letter of authority from partners in case of partnership concern and resolution in case of limited company)- with list of Partners/Directors.				
3.	Form XII certified by RJSC regarding list of existing Directors for limited company.				
4.	Facilities Advice Letter: accepted unconditionally by Borrower.				
5.	Demand Promissory Note				
6.	Letter of Continuity.				
7.	Deed of Partnership (for partnerships, Borrower/third party), By-Laws etc.				
8.	Memorandum and Articles of Association (for limited company Borrower/third party) with Certificate of Incorporation				
9.	Letter of Arrangement				
10.	Letter of Disbursement				
11.	Revival Letter (Form I & II)				
12.	Double Party D.P. Note (for Guarantor and 3rd Party Mortgagor)				
13.	D.P. Note (Joint & Several for Limited Company/Partnership Firm)				
14.	Balance Confirmation Letter (Signature duly verified)				
15.	Personal Net Worth Statement				
16.	Copy of National Id				
17.	Photograph of Investment Client				
18.	Up to date CIB Report				
19.	Credit Report of the Investment Client/Supplier				
20.	Liability Declaration of the Investment Client along with an Undertaking that they have no liability with any bor financial institution excepting as declared.				
21.	Undertaking stating that, they will not avail any credit facility from any other bank or financial institution without prior consent of the bank.				
22.	Undertaking stating that customer does not have any relationship as Director of Sponsor with the bank.				
23.	Undertaking stating that customer shall not sell or transfer the ownership of the business/factory/shop until bank dues are fully paid or without NOC of the bank.				
24.	Investment Risk Grading Score Sheet (IRGS) (where applicable)				
25.	Post dated cheque covering the Investment				
26.	Proper Stamping.				
<b>B.</b>	<b>CC/PLEDGE/HYPOTHECATION OF INVENTORY (SME)</b>				
1.	Letter of pledge/pledge Agreement				
2.	Letter of Disclaimer (if required)				
3.	Resolution to hypothecate inventory (for Third Party partnerships and limited cos.)				
4.	Letter of Hypothecation of Inventory/ Hypothecation Agreement.				
5.	Letter of Hypothecation of stock in Trade				
6.	IGPA to sale pledge goods				
7.	Letter of Continuity				
8.	Periodical Stock Report				
9.	Letter of Disclaimer form the owner of rented Warehouse				
10.	RJSC Search Report (for limited company partnerships; Borrower/ third party)				

11.	RJSC Form 18, and receipt of filing with RJSC				
Sl. No	DESCRIPTION	Yes	No	Partial	Not Applicable
12.	Certificate of registration from RJSC				
13.	Modification of pledge/pledge Agreement of Inventory				
14.	Modification of Letter of Hypothecation of Inventory.				
15.	RJSC Form 19, and receipt of filing with RJSC				
16.	Insurance Policy-jointly insured with cover note				
<b>C.</b>	<b>MORTGAGE</b>				
1.	Letter of nomination of third party mortgagor from Borrower with attested specimen signature of mortgagor				
2.	Resolution to mortgage and guarantee (for Third party partnerships and limited company)				
3.	Copy of valid ID (for Third party individual mortgagor)				
4.	Personal Guarantee from Third party mortgagor				
5.	Original title deeds of mortgagor and previous owners (Bia-Deed)				
6.	Record of Rights i.e. CS, SA, RS parcha, Mohanagar Jorip parcha (if within Mohannagar Area)				
7.	Mutation parchas in mortgagor's name, certified by Assistant Commissioner of Land.				
8.	Certified Mutation khatian alongwith DCR.				
9.	NOC of the competent Authority for Mortgage				
10.	Land development tax receipts of the immediately preceding Bangali year				
11.	Municipal holding tax receipts for property in municipalities.				
12.	Building/factory plan with letter of approval.				
13.	Real Estate Appraisal/Valuation report				
14.	RJSC search Report (for limited company/registered partnerships; borrower/third party)				
15.	Memorandum of deposit of title deeds (for equitable mortgages) with legal counset's approved draft.				
16.	Mortgage Deed and registration receipt endorsed by mortgagor (for legal/Registered mortgage) along with power of Attorney.				
17.	RJSC Form 18, and receipt of filing with RJSC if property in the name of ltd cos.				
18.	Certificate of registration from RJSC				
19.	Modification of Memorandum of deposit of the deeds.				
20.	RJSC Form 19, and receipt of filing with RJSC.				
21.	Income Tax Clearance Certificate as required for Registration.				
22.	Non Encumbrance Certificate from Land Registrar.				
23.	Certified copy of purchase Deed along with Deed Delivery receipt duly endorsed (in absence of original Title Deed)				
24.	Registered partition Deed among the Co-owners (if required)				
25.	Mortgage Deed duly Registered along with Registration Receipt duly discharged.				
26.	Registered IGPA favoring Bank to sale the property.				
27.	B.S. Khatian.				
28.	Up to date Union Parishad Tax Payment Receipt (if property within UP)				
29.	Original Lease Deed (in case of lease hold property)				
30.	Allotment Letter favoring Lessee (in case of Leasehold Property)				
31.	Mutation letter favoring lessee (in case of Leasehold Property)				
32.	NEC along with search fee paid receipt				
33.	Deed of Further Charge on the Mortgage property				
34.	Redemption Deed executed by immediate past Mortgagee Bank.				
35.	Letter of consent of the 1st Mortgage Bank in case of 2nd charge/mortgage & also pari passu security sharing agreement between 1st Mortgage Bank and the Mortgagee, if applicable subject to consent of 1st Mortgage Bank.				
36.	Photograph of the Mortgaged Property				
37.	Location Map				
38.	Survey Report from professional Surveyors				
39.	Physical Visit Report by Bank Officials				
40.	Lawyer's clean opinion in respect of acceptability of the property as collateral				

	security.				
Sl. No	DESCRIPTION	Yes	No	Partial	Not Applicable
<b>D.</b>	<b>IDBP</b>				
1.	Acceptance of L/C issuing Bank (duly verified)				
2.	Related documents for LC				
3.	Letter of Indemnity				
<b>E.</b>	<b>BASED ON CLIENT TYPE</b>				
<b>A.</b>	<b>Proprietorship Firm</b>				
1.	Trade License (up to date)				
2.	Persona Net-Worth Statement (PNS) of Proprietor				
<b>B.</b>	<b>Partnership Firm</b>				
1.	Trade License (up to date)				
2.	Partnership Deed (Registered)				
3.	Letter of Guarantee of the partners				
4.	Persona Net-Worth Statement (PNS) of Proprietor				
5.	Letter of Partnership				
6.	Partnership Account Agreement.				
<b>C.</b>	<b>Limited Company</b>				
1.	Trade License (up to date)				
2.	Memorandum & Articles of Association (Certified by RJSC)				
3.	List/Personal profile of the Directors				
4.	Certificate of Incorporation				
5.	Form XII Certified by RJSC (Particulars of Directors)				
6.	Latest Form X Certified by RJSC(Distribution of Shares)				
7.	Board Resolution in respect of availing Investments & execution of document with Bank.				
8.	Letter of Guarantee of the Directors				
9.	Personal Net-Worth Statement (PNS) of Directors.				
10.	Deed of Mortgage & Hypothecation for creation of Charge on fixed & floating assets (existing & future) with RJSC.				
11.	Modification of charge with RJSC through form 19				
12.	Certified copy of charge creation certificate from RJSC.				
13.	Undertaking stating that the Investment client shall not make any amendment or alteration in Memorandum & Article of Association without prior approval of Bank.				
14.	Approval of the Bank for any inclusion or exclusion of Directors in & from the company.				
15.	Certificate of Commencement (in case of Public Limited Company)				
16.	Joint venture Agreement (in case of joint venture Limited Company)				
17.	BOI Permission (in case of joint venture Company)				
<b>F.</b>	<b>OTHER DOCUMENTS</b>				
1.	Please Specify .....				
2.					
3.					

Total Loan on which documentation verification certificate issued: No = ..... Amount in Lac Taka.....

DEPARTMENT/UNIT  
RELATIONSHIP MANAGER  
CREDIT ADMINISTRATION

NAME

DATE

SIGNATURE