



CORPORATE DEPOSIT APPLICATION FORM

REQUIRED DOCUMENT CHECKLIST

Sl. No.	For Corporate	Yes	N/A
01	Board Resolution or Forwarding letter from CFO or CEO for opening the account (in case of company)		
02	Memorandum and Articles of Association along with Certificate of Incorporation (in case of company)		
03	Signatories photo and photocopies of NID duly attested by Bangladesh Finance Official (in case of company)		
04	Detailed information of the signatories		
05	Trade license (in case of proprietorship and partnership business)		
06	Registered partnership deed (in case of partnership business)		

CORPORATE DEPOSIT APPLICATION FORM

Date : Deposit No. :

Manager

..... Branch

Bangladesh Finance Ltd.Customer ID : Dear **Muhtaram:**

I /We hereby apply to open / renew a deposit in your organization. My/Our detail information is furnished below.

Customer ID : Name (In English) Name (বাংলায়)

Select the Deposit Scheme (Please tick the appropriate box only):

- | | | |
|--|--|---|
| <input type="checkbox"/> Mudarabah Term Deposit | <input type="checkbox"/> Mudarabah Retirement Plan | <input type="checkbox"/> Mudarabah Hajj Scheme |
| <input type="checkbox"/> Mudarabah Monthly/Quarterly Profit Scheme | <input type="checkbox"/> Mudarabah Monthly DPS | <input type="checkbox"/> Mudarabah Umrah Scheme |
| <input type="checkbox"/> Mudarabah Cash Waqf Scheme | <input type="checkbox"/> Mudarabah Flexible DPS | |

*Cash Deposit is Not Allowed (নগদ ডিপোজিট গ্রহণযোগ্য নয়)

Please issue Account Payee Cheque/ Demand Draft/ Pay Order / EFT/ RTGS/ MFS drawn in favor of "Bangladesh Finance Ltd"

Deposit Amount (BDT):	
Taka (in word):	
Cheque/DD/PO/ Deposit no.:	Dated:
Drawn on (Bank, Branch, Routing No.):	Account no.:

■ Source of Fund:

■ Term: ■ Months..... ■ Maturity Date:

Contact Person Name:

Contact Person's Number:

Authorization to Receive Profit/QAD*/ Repayment to our Bank A/C No :

Bank Name: Branch: Routing No :

..... Branch Customer ID : [][][] [][][][][][][][][]

CONTACT INFORMATION:

DOCUMENTS SUBMITTED:

- ☐ Board resolution on signatories ☐ Valid Photo ID of all signatories ☐ Certificate of Incorporation
☐ Passport size photo of all signatories ☐ Article of Association/ Bye-laws ☐ Partnership deed ☐ Trade License

OFFICE USE ONLY:

Scan Ref. No:

Received By

SIGNATORY INFORMATION:

 Customer ID :

 PHOTO
 OF THE
 SIGNATORY

Name (In English)																																																																																																													
Name (বাংলায়)																																																																																																													
Father's Name:																																																																																																													
Mother's Name:																																																																																																													
Spouse's Name:																																																																																																													
Date of Birth																																																		Place of Birth:																																																											
National ID No:																																																		Nationality:																																																											
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Phone: Res																														Office:																														Mobile:																																																	
E-mail:																														Fax:																																																																															
Passport No. (if any):																																																		Birth Reg. No. (if any):																																																											
E-TIN (If any):																																																		Driving license No. (if any):																																																											
Gender: <input type="checkbox"/> Female																														<input type="checkbox"/> Male																														Resident Status: <input type="checkbox"/> Resident <input type="checkbox"/> Non-Resident																																																	
Occupation: <input type="checkbox"/> Service (Government/Private)																														<input type="checkbox"/> Business																				<input type="checkbox"/> Retired																				<input type="checkbox"/> Student																				<input type="checkbox"/> Other																			
Designation:																																																																																																													
Office Name & Address:																																																																																																													
Relation with this TDR: <input type="checkbox"/> Chairman <input type="checkbox"/> Managing Director <input type="checkbox"/> Director <input type="checkbox"/> Proprietor <input type="checkbox"/> Partner <input type="checkbox"/> Signatory <input type="checkbox"/> Power of Attorney Holder <input type="checkbox"/> Others.....																																																																																																													

Please attach the recent photograph and a copy of valid identification like National ID or passport (if address differs, please attach copy of utility bill or bank statement).

Signature of the Signatory

RISK ASSESSMENT FORM

Customer ID : _____

Name of Depositor _____

Risk category on Profession/ Business:

Deposit No. : _____

Sl	Nature	Risk level	Score	Sl	Nature	Risk level	Score
1	Jewellery /Gold Business	High	5	21	Motor Parts Business	Medium	3
2	Money Changer/Courier service agent	High	5	22	Freight/Shipping/Cargo Agents	Medium	3
3	Real Estate Agent/ promoter of Construction Project	High	5	23	Auto Business (New Car)	Low	2
4	Offshore Corporation	High	5	24	Shop Owner (Retail)	Low	2
5	Art/Antique Dealer	High	5	25	Land / property broker	Low	2
6	Owner of Restaurant/ Residential Hotel	High	5	26	Provident/Gratuity Fund	Low	2
7	Import/Export Agent	High	5	27	Small Business	Low	2
8	Cash Financing Business	High	5	28	Self employed Professional	Low	2
9	Share/Stock Dealer	High	5	29	Corporate Customer	Low	2
10	Business in different places	High	5	30	Construction Material Business	Low	2
11	Arms Business	High	5	31	Construction Material Business	Low	2
12	Mobile Phone Operator	High	5	32	Computer/Mobile Phone Dealer	Low	2
13	Man power Export Business	High	5	33	Software business	Low	2
14	Travel Agent	High	4	34	Manufacturer (Except Arms)	Low	2
15	Auto Dealer (Reconditioned Car)	Medium	3	35	Retired Person	Low	1
16	Leasing/Finance Company/ Bank	Medium	3	36	Service/Job	Low	1
17	Carrying Operator	Medium	3	37	Housewife	Low	0
18	Insurance/Brokerage agency	Medium	3	38	Student	Low	0
19	Religious organization	Medium	3	39	Farming/ Agriculturist	Low	0
20	Amusement Park/Organization	Medium	3	40	Others – According to type, FI will fix risk rating		0

Risk Categorization:

Based on net worth

Amount in Taka	Risk Level	Risk Rating
Up to Taka 50 Lac	Low	0
Taka 50 Lac - Taka 100 Lac	Medium	1
>Taka 100 Lac	High	3

Based on type of account opening

Type	Risk Level	Risk Rating
Relationship Manager/Branch	Low	0
Direct Sales Agent	Medium	1
Internet/Walk in/ Unsolicited	High	3

Based on net worth

Risk Rating	Nature of Risk
>= 8	High
<8	Low

Comment by BAMLCO/ Head of Branch:

Overall Risk rating is in low / high level based on verification of profession and risk categorization by Relationship Manager. Also considering amount with in lac

Official Signature with Date

Authorizer's Signature with Date

KYC PROFILE FORM

1.	Name of the Depositor:	
2.	Type of Account:	
3.	Customer ID No.:	
4.	Name & Code of Dealing Officer:	
5.	Passport No.	: Photocopy Received? <input type="checkbox"/> Yes <input type="checkbox"/> No (if applicable)
6.	Birth Registration No.	: Photocopy Received? <input type="checkbox"/> Yes <input type="checkbox"/> No (if applicable)
7.	National ID No.	: Photocopy Received? <input type="checkbox"/> Yes <input type="checkbox"/> No (if applicable)
8.	E-TIN (If any)	: Photocopy Received? <input type="checkbox"/> Yes <input type="checkbox"/> No (if applicable)
9.	VAT Registration No.	: Photocopy Received? <input type="checkbox"/> Yes <input type="checkbox"/> No (if applicable)
10.	Driving License No.	: Photocopy Received? <input type="checkbox"/> Yes <input type="checkbox"/> No (if applicable)
11.	Information of Beneficial Owner (In case of company, detail information of the controlling shareholders or shareholders holding 20% & above shares of the company).....	
12.	Source of fund and how it was verified:	
13.	Details of customer's occupation with nature:	
14.	Is the amount matched with customer's income level ?	
15.	Risk Grading: High <input type="checkbox"/> Low <input type="checkbox"/>	
	Comments:	
16.	Date of Updating information regarding account & Depositor:	

Signature of the Officials with Date

CLIENTELE ACKNOWLEDGEMENT FORM (CAF)

Name of the Customer :
Description of Deposit :
Deposit Amount :
Deposit No. :

Product Type/ category: Retail/ Corporate

Questions		BANGLADESH FINANCE's Comment	Customer's Comment
1.	What will be the investment income sharing ratio (IISR)?		Agreed with Bangladesh Finance's Comment
2.	When will be the Deposit account mature?		Agreed with Bangladesh Finance's Comment
3.	Will the profit rate be same in case of early encashment?	NO	Agreed with Bangladesh Finance's Comment
4.	If no, whether the client is fully informed about tenure-wise different rates of profit for early encashment?	Yes	Agreed with Bangladesh Finance's Comment
5.	Will there be any fees charged against the deposit account?	NO	Agreed with Bangladesh Finance's Comment
6.	If so, whether the depositor is informed about it or not?	N/A	Agreed with Bangladesh Finance's Comment

Official Signature with Date

Client's Signature with Date

*Cash Deposit is Not Allowed (নগদ ডিপোজিট গ্রহণযোগ্য নয়)

ACKNOWLEDGEMENT

Date :

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Received with thanks from Mr./Ms	
Tk.	(in word)
Cheque/ PO/ DD No:	Drawn on (Bank):
Branch, Routing No:	Dated:
Hot Line: 16727	Received by:
	Signature:

গ্রাহক অঙ্গীকার নামা

গ্রাহকের নাম :	
আমানতের পরিমাণ :	আমানতের ধরণ:

	প্রশ্নসমূহ	মন্তব্য	
		প্রতিষ্ঠানের মন্তব্য	গ্রাহকের মন্তব্য
১.	আমানতের উপর প্রদত্ত মুনাফার আয় বন্টন হার কত?	গ্রাহক:.....প্রতিষ্ঠান:.....	প্রতিষ্ঠানটির মন্তব্যের সাথে একমত
২.	আমানত হিসাবটির মেয়াদ কবে শেষ হবে?		প্রতিষ্ঠানটির মন্তব্যের সাথে একমত
৩.	মেয়াদ পূর্তির পূর্বে আমানতকৃত অর্থ উত্তোলন করা হলে মুনাফার হার কি একই থাকবে?	না	প্রতিষ্ঠানটির মন্তব্যের সাথে একমত
৪.	যদি মুনাফার হার একই না থাকে, সেক্ষেত্রে আমানতের মেয়াদ ভিত্তিক মুনাফার হার সম্পর্কে গ্রাহককে অবহিত করা হয়েছে কিনা?	হ্যাঁ	প্রতিষ্ঠানটির মন্তব্যের সাথে একমত
৫.	আমানত হিসাবের বিপরীতে কোন ফি আরোপ করা হবে কিনা?	না	প্রতিষ্ঠানটির মন্তব্যের সাথে একমত
৬.	যদি এরূপ ফি আদায় করা হয়, তবে সে বিষয়ে গ্রাহককে অবহিত করা হয়েছে কিনা?	প্রযোজ্য নহে	প্রতিষ্ঠানটির মন্তব্যের সাথে একমত

অফিসারের স্বাক্ষর ও তারিখ

গ্রাহকের স্বাক্ষর ও তারিখ

গ্রাহক মতামত ফর্ম

গ্রাহকের নাম :		
আমানতের পরিমাণ :	আমানতের ধরণ:	

প্রশ্নসমূহ	মন্তব্য	
	প্রতিষ্ঠানের মন্তব্য	গ্রাহকের মন্তব্য
১. চুক্তিনামায় উল্লেখ না থাকলেও মেইনটেন্যান্স বা একই বকমের অন্যান্য ফি কি কর্তন করা হবে?	না	প্রতিষ্ঠানটির মন্তব্যের সাথে একমত
২. যদি কর্তন করা হয়, তাহলে কর্তন করার কারণ কী?	প্রযোজ্য নহে	

CLIENTELE FEEDBACK FORM (CFF)

Name of the Customer :
Description of Deposit :
Deposit Amount :
Deposit No. :

Product Type/ category: Retail/ Corporate

	Questions	BANGLADESH FINANCE's Comment	Customer's Comment
01	Whether BANGLADESH FINANCE has charged any extra fee (maintenance fee/ others) which was not mentioned in the agreement?	No	YES/NO
02	If so, what is the reason?	Not Applicable	Agreed with BANGLADESH FINANCE's Comment

Official Signature with Date

Client's Signature with Date

TERMS & CONDITIONS

This is an agreement between account holder(s) and Bangladesh Finance Limited setting forth the terms and conditions for operating Mudarabah-based term and deposit schemes. By signing an account opening form or by using an account, the customer(s) agree(s) to be bound by these terms and conditions, as amended from time to time which will be communicated to customers.

Mudarabah Principle:

The term refers to a form of business contract in which one party brings capital and the other gives effort. The proportionate share in profit is determined by mutual agreement. But the loss, if any, is borne only by the owner of the capital, in which case the entrepreneur, i.e. the financial institution gets nothing for the labour. The financier is known as 'Rab-al-Maal' and the entrepreneur as 'Mudarib'. As a financing technique adopted by Islamic Financial Institutions (IFIs), it is a contract in which all the capital is provided by IFIs while the business is managed by the other party. The profit is shared in pre-agreed ratios, called investment income Sharing Ratio (IISR) and loss, if any, unless caused by negligence, misconduct or breach of contract by the 'Mudarib' is borne by the IFIs. The IFI passes on this loss to the depositors. The deposit is accepted in the Mudarabah Accounts under unrestricted Mudarabah Principles of Islamic Shari'ah and the accepted deposit is invested according to Shari'ah permitted modes of financing.

Some guiding rules for Mudarabah-based Accounts:

- I. Depositor under MSD shall get the share of% of the distributable Investment Income.
 - II. Distributable Investment Income (DII) refers to the income after deductions of the "Mudarabah Profit Equalization Provision"
 - III. Profit shall be calculated on daily balance basis but applied twice in a year i.e. June and December.
 - IV. Mudarabah Term Deposit Account holders for.....Month(s) shall get the share of.....% of the distributable Investment income.
 - V. MTD will be auto renewed for the same period, if it is not encashed within 1 (one) month after maturity.
 - VI. In case of MTD, profit shall be calculated on daily balance of deposit but applied at the maturity. If profit is not withdrawn after maturity, the same shall be added with the principal.
 - VII. The depositors must preserve the Receipts properly and carefully. In case of loss or damage of the Receipts, the depositor must inform us immediately for taking necessary precautions. Duplicate receipt may be issued after observing necessary formalities in that regard as per NBFI's existing rules. If the depositor fails to inform the NBFI about the loss in due course, the NBFI shall not be responsible for withdraw of money against the MTDR through fraudulent means.
 - VIII. MTDR is not transferable instruments as such it cannot be endorsed in favour of others.
 - IX. If the account holder wishes to encash his/her MTDR earlier than 1 (one) month, his right to share profit will be forfeited and absolved to share loss on his deposit for the period remained with the NBFI. However, in case of premature encashment of MTDR after one month, profit/loss will be applicable at the reduced rate as per NBFI's premature encashment policy.
 - X. In case of Mudarabah Cash Waqf, the depositor (Waqif) cannot withdraw the money for his personal use.
 - XI. Any other terms and conditions of Mudarabah contract will be complied with as decided by the Shari'ah Supervisory Committee as and when required.
- **Mode of Acceptance:** Deposit shall be made by 'Account Payee' cheque or pay order drawn in favor of "Bangladesh Finance Ltd." together with duly filled application form. Deposit cheque should be made from the depositor's bank account and repayment cheque/transfer will also be made on that account.
 - **Mode of Repayment:** The depositor(s) has to return the deposit certificate duly discharged to BANGLADESH FINANCE office for receiving the repayment cheque/transfer. If the deposit matures on a holiday, payment will be made on the next working day.
 - **Minimum Period:** Deposits will be accepted for a minimum term of 3 (Three) months. Deposit cannot be en-cashed before completion of three months as per the rules of the Bangladesh Bank.
 - **Deposit of Minors:** Deposit can be made in the name of minors through legal guardian(s). The guardian has to submit his/ her photograph along with the photocopy of valid identification card like national ID, passport or driving license. The legal guardian can also avail qard against deposit.
 - **Transfer:** BANGLADESH FINANCE Deposit is not transferable.
 - **Premature Withdrawal:** For new deposits, premature encashment may be allowed only after completion of 3 months subject to management approval. For renewed deposits premature encashment can be done any time after maturity at reduced rate for the broken period as per prevailing premature encashment policy of BANGLADESH FINANCE ISLAMIC.
 - **Renewal:** Bangladesh Finance deposit will be automatically renewed with accrued profit from the date of maturity at the prevailing rate or return unless otherwise advised. Any changes in profit must be communicated to customers by E-mail/SMS etc.
 - **Payment of Profit:** Deposit profit will be transferred to customer's Bank Account through Bangladesh Electronic Fund Transfer Network (BEFTN) or by A/C payee cheque in favor of depositor.

- **Quick Qard Facility:** Depositors can take qard against deposit at any time after placing the deposit with BANGLADESH FINANCE. The amount of the qard will be determined by BANGLADESH FINANCE at its sole discretion. The actual cost will be taken as service charge for the qard as per prevailing qard against deposit policy.
- **Qard Repayment:** Depositor can repay the qard at any time.
- **Taxes and Excise Duties:** Taxes and Excise Duties on Profit will be applicable as per Govt. rules and regulations. Any other charges imposed by government, regulator of any other relevant authority from time to time will also be applicable
- **Nomination Facility:** Depositor/s can place fund in single or joint name. Moreover BANGLADESH FINANCE deposit scheme gives the customers the facility to nominate person(s) to receive the payment of the deposit from BANGLADESH FINANCE in case of their unfortunate demise as per the rules of the Government of Bangladesh.
- **Right to change:** Bangladesh Finance reserves the right to change the terms and conditions mentioned above which must be communicated to customers by E-mail/SMS etc.

Signature of the First Depositor/ Legal Guardian


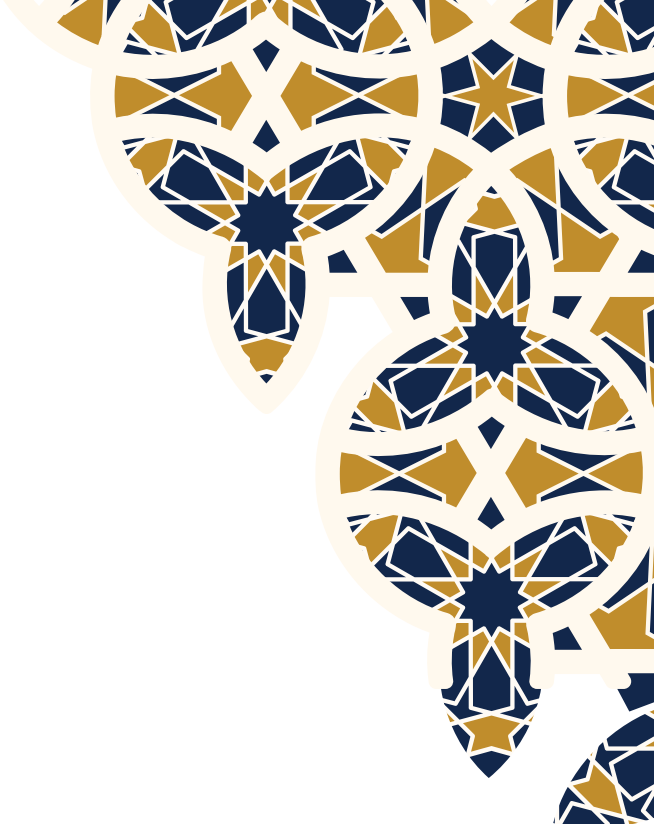
Signature of the Second/ Joint Depositor

OFFICE USE ONLY:

Source	<input type="checkbox"/> Walk in	<input type="checkbox"/> Sales	<input type="checkbox"/> Telesales	<input type="checkbox"/> Emp. Reference	<input type="checkbox"/> Friends/ Relatives
	<input type="checkbox"/> Customer Reference	<input type="checkbox"/> Billboard	<input type="checkbox"/> Advertisement	<input type="checkbox"/> SMS Marketing	<input type="checkbox"/> Mail/ Letter/ Internet

Any Special Offer:	<input type="checkbox"/> Sr. Citizen	<input type="checkbox"/> Privilege offer.	<input type="checkbox"/> Existing BANGLADESH FINANCE Home Financing A/C. #
			BO A/c (for BANGLADESH FINANCE shareholder)#

Emp. Ref. Name & Code:	RM Name & Code:	Tele Name & Code:
Received By: Signature & Seal	Date of Receipt	Authorized by: Signature & Seal



এখনই সময়



Bangladesh
finance islamic