

Date \_\_\_\_\_

MSDS

Mudaraba Special Deposit Scheme Account Number

To Manager \_\_\_\_\_

1 yr  2 yr  3 yr

\_\_\_\_\_

\_\_\_\_\_ Branch

Please open a Mudaraba Special Deposit Scheme Account (MSDS) in my/our name with your bank for a period of 3 (three) years, under the terms and conditions mentioned overleaf and with the following details:

Amount :Tk. \_\_\_\_\_ (in words) \_\_\_\_\_

**Personal Information**

Particulars	1 <sup>st</sup> Applicant	2 <sup>nd</sup> Applicant
Name		
Date of Birth		
Father's Name		
Mother's Name		
Mailing Address		
Telephone		
Sex		
Marital Status		
Occupation/Nature of Business		
Religion		
DBL Account No (if any)		

**Pay in Mode**

Cash  Cheque no. \_\_\_\_\_ Date \_\_\_\_\_ Bank \_\_\_\_\_ Branch \_\_\_\_\_  
 Transfer from Account No \_\_\_\_\_

\_\_\_\_\_  
Signature of the Accountholder

\_\_\_\_\_  
Signature Verified by Bank Official

**Renewal Instruction**

Transfer the principal at maturity \_\_\_\_\_  Renew Principal

**Profit Pay out mode**

Transfer to Account No \_\_\_\_\_

**Operation Instruction**

Singly  Either of us one signature being sufficient  Joint signature being necessary

Thank You

\_\_\_\_\_  
Signature of the 1<sup>st</sup> Applicant

\_\_\_\_\_  
Signature of the 2<sup>nd</sup> Applicant

**BANK USE ONLY**

IC

ID

Sector Code

1<sup>st</sup> Applicant \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

2<sup>nd</sup> Applicant \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_  
Input by

\_\_\_\_\_  
Authorized by

\_\_\_\_\_  
Branch Manager

# CUSTOMER COPY



## Mudaraba Special Deposit Scheme

MSDS Account Number

Four groups of empty boxes for MSDS Account Number: a group of 4 boxes, a group of 4 boxes, and two groups of 8 boxes each.

Date\_\_\_\_\_

Name : \_\_\_\_\_  
1<sup>st</sup> Applicant \_\_\_\_\_ 2<sup>nd</sup> Applicant

Amount :Tk \_\_\_\_\_ (in words) \_\_\_\_\_

### Pay in Mode

Cash  Cheque no \_\_\_\_\_ Date \_\_\_\_\_ Bank \_\_\_\_\_ Branch \_\_\_\_\_

Transfer from Account No \_\_\_\_\_

Deposit Date \_\_\_\_\_ Maturity Date \_\_\_\_\_ Monthly Profit Income \_\_\_\_\_

\_\_\_\_\_  
Authorized Signature

\_\_\_\_\_  
Authorized Signature

**Nomination Form for refund of money deposited**

(Vide Section 103 of the Bank Company Act. 1991)

Date \_\_\_\_\_

To  
The Manager

\_\_\_\_\_ Branch

I/We (Please print full name) \_\_\_\_\_

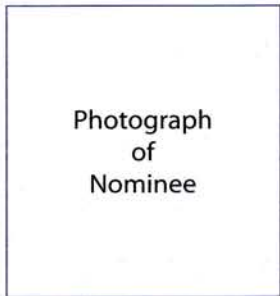
have given my/our authority to \_\_\_\_\_

(Here in after called the nominee) with the particulars detailed below to:

(a) Receive/draw the amount of deposits held by you in my/our account in the event of my/our death.

(b) That in the event, the Nominee who is so authorized above remains a minor at the time of my/our death, \_\_\_\_\_ is authorized to receive/draw the amount of deposits \_\_\_\_\_ held by you in my/our account.

(c) That the nominee or the person so authorized under paragraph no. (b) as the case may be, shall be entitled to all my/our accounts to the exclusion of all other persons and that payment made by you to him/her shall constitute a full discharge by you of your liability in respect of such deposits.

**Nominee Particulars**

Father's Name	Mother's Name
Address	
Date of Birth	Telephone
Sex	Marital Status
Occupation/ Nature of Business	Religion
DBL Account No (if any)	
Relationship with Applicant(s)	
Signature of the Nominee	

I/We hereby declare that everything done by you in pursuance of this authority shall be binding upon me/us until you receive notice from me/us in writing to the contrary. Furthermore, I/We hereby declare that everything done by you in pursuance of this authority shall be binding on my/our heirs, executors and administrators and all other persons claiming through or under me/us.

\_\_\_\_\_  
Signature of 1<sup>st</sup> Applicant\_\_\_\_\_  
Signature of 2<sup>nd</sup> Applicant\_\_\_\_\_  
Signature of Witness**BANK USE ONLY**Nominee   **TERMS & CONDITIONS**

- Under this scheme minimum principal deposit is Tk. 100,000 (Taka one lac).The client can deposit any amount in multiples of Tk. 50,000 (Taka fifty thousand) subject to a maximum amount of Tk. 50,00,000 (Taka fifty lac) either singly or jointly.
- The tenure of Mudaraba Special Deposit Scheme is 3 (Three) years.
- The client will not be entitled to any profit if the principal deposit is encashed before 1 year. However, the client will be entitled to prevailing provisional rate on Mudaraba savings account in case of premature encashment before maturity but after 1 year. If the profit amount already paid is more than the profit amount payable, the bank reserves the right to adjust the excess amount from the principal deposit.
- In case of death of the depositor the relevant account will be closed. Nominee shall receive the amount of deposits.
- Depositor has to pay income tax or any other tax the government may fix from time to time, as and when applicable.
- A receipt will be provided to the depositor which is non-transferable.
- If there is any loan in the name of the depositor(s) with DBL, then DBL shall have the right to adjust the loan amount from the deposit which has been deposited by the account holder for depositor under the scheme of 'DBL Mudaraba Special Deposit Scheme.
- The provisional rate of MSDS may vary at the discretion of the bank at the time of renewal.
- This principal deposit cannot be submitted or marked lien to avail any investment from any financial institution except Dhaka Bank Limited.
- Clients will have the option of availing investment upto 90% of the principal deposit.
- The deposit under the scheme will be governed under Mudaraba principle and actual profit rate would be calculated on the basis of actual profit of the respective year.

\_\_\_\_\_  
Signature of 1<sup>st</sup> Applicant\_\_\_\_\_  
Signature of 2<sup>nd</sup> Applicant