

APPLICATION FOR MUDARABA TERM DEPOSIT

Photo
of
applicant

Photo of
Nominee
(Attested
by the
Depositor

The Manager
Dhaka Bank Limited
Islamic Banking Branch

MTDR No.

ACCOUNT NUMBER

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Date.

CUSTOMER IC

CUSTOMER ID

Dear Sir,

Assalamu Alaikum

I/We request you to open a Mudaraba Term Deposit Account in your Bank in my/our name. I/We agree that our contractual relationship shall be governed by the terms and conditions appearing on the back of the form and Government law as may be modified from time to time.

Amount : : Tk
(In words) : Taka

Beneficiary (Applicant)

1. Name :
Address with Zip Code :
Date of Birth : Profession :
Telephone : (Res.) (Cell) (Off.)
Father's Name/Husband : Mother's Name :

2. Name :
Address with Zip Code :
Date of Birth : Profession :
Telephone : (Res.) (Cell) (Off.)
Father's Name/Husband : Mother's Name :

Period

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 Months Expected Rate of Profit :

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Date of issue

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 Date of Maturity

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Please note my/our following instruction(s) unless altered by me/us:

- ☐ To be renewed automatically with profit as per revised rate of profit (if any).
☐ only principal for the next period as per revised rate of profit (if any).
☐ Pay profit to Account No. on maturity
☐ Nominee :

1. Name : Relationship Share: Signature:

2. Name : Relationship Share: Signature:

Debit Instruction :

Operation Instruction : ☐ Singly ☐ Either of us one signature being sufficient ☐ Either or Survivor
☐ Joint Signature ☐ Others (Please Specify)

Signature

Signature

Signature

Signature

FOR BANK'S USE ONLY:

Signature of verifying Officer Manager's Signature:

RULES AND REGULATIONS OF MUDARABA TERM DEPOSIT

1. or more is accepted as deposit from the depositors in this account.
2. In this account deposit is accepted for a period of 1 Month, 3 Months, 6 Months, 1 Year and 3 Years. Bank alone will decide the rate of profit of Mudaraba deposits and Investment.
3. No profit is allowed if the deposit is withdrawn before one month of deposit. In case of withdrawal after one month and before maturity only Mudaraba Savings rate of profit is given.
4. If any Mudaraba Term Deposit holder closes the account before declaration of yearly profit and loss of the Bank, the holder will receive the profit at previous year's rate or Bank's expected (provisional) rate for the year. Afterwards if the Bank declares any higher or lower rate of profit on Mudaraba deposits no claim and complaint from depositors or Bank or to each other will be acceptable.
5. Levy/taxes, if any, imposed by the Government from time to time will be deducted as per rate.
6. Bank will invest the deposit with other deposits and capital in any suitable sector of investment run on the Shariah principles.
7. The Mudaraba Term Deposit Receipt (MTDR) should be preserved properly. In case of loss, the account holder should notify the issuing Branch immediately by quickest possible means so that Bank takes care of deposit.
8. Any change in the address of the depositor should be immediately communicated to the Bank. Bank will not be responsible for delay, non delivery etc. of letters, remittance etc, sent through post office and other agents.
9. Bank can refuse to accept the deposit from any client without showing any reason.
10. The client must accept any change in rules and regulations of this deposit from time to time.
11. Subject to the deduction of levy, taxes if any imposed by the government from time to time.

Signature

Signature

Signature

Signature