

LAKHOPOTI DEPOSIT SCHEME

Application Form

লাখপতি ডিপোজিট স্কিম

DHAKABANK
L I M I T E D
EXCELLENCE IN BANKING

www.dhakabankltd.com

LAKHOPOTI DEPOSIT SCHEME
Application Form



To
The Manager
Dhaka Bank Limited

Date

D	D	M	M	Y	Y	Y	Y
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LDS Account Number

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Customer IC

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Customer ID

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_____ Branch

Dear Sir,

Please open a Lakhopoti Deposit Scheme Account as per the following details:

Monthly Deposit Amount Tk. _____ (in words: _____) only

LDS Installment, charges (if any) to be debited from Link A/C No.

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Tenure : 4 years 5 years 6 years 8 years 10 years 12 years

Customer Information Form (CIF)

Name of the Customer/Applicant : _____

Father's Name/Spouse's Name : _____ Mother's Name : _____

Nationality : _____ Marital Status : Married Single Others

Date of Birth :

D	D	M	M	Y	Y	Y	Y
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 Gender : Male Female

National ID No. : _____ Passport/Driving License No. (if available) : _____

TIN (if available) : _____

Present Address : _____

Permanent Address : _____

Contact Details :

Telephone : Residence : _____ Office : _____ Mobile : _____

Fax : _____ E-mail : _____

Residency Status : Resident Non-Resident

Profession : Service Business Others (please specify)

Name of the Organization : _____

Address : _____

Designation : _____ Number of years at present Employment/Business _____

If the Account Holder is a Minor, name of the Guardian _____

Address : _____

I/We do solemnly declare that all information provided here is true. I shall provide any kind of relevant information/documents in addition to the information provided herein as per requirement.

Signature of A/C Holder or
Guardian (if Holder is Minor)

Nominee's Photograph

Nominee's Information

Nominee(s) : In case of my/our death, I/we nominate the following person(s) to receive the balance of the Account. I/We can change or cancel my/our Nomination anytime.

	Name & Address	Date of Birth	Relation	Share %	Signature or Thumb Impression
1.					
2.					
3.					

Information of Guardian where Nominee is Minor

Name of the Guardian :

Address of the Guardian :

Relationship with Nominee :

Signature of the Guardian :

Guardian's Photograph

Monthly Instalment Size [Lakhpoti Deposit Scheme]

Tenure	4 years	5 years	6 years	8 years	10 years	12 years
Lakhpoti 10 lac	18,640.80	14,503.20	11,751.20	8,326.00	6,286.80	4,940.00
Lakhpoti 25 lac	46,602.00	36,258.00	29,378.00	20,815.00	15,717.00	12,350.00
Lakhpoti 50 lac	93,204.00	72,516.00	58,756.00	41,630.00	31,434.00	24,700.00

For Bank's Use Only

Sector Code : (under SBS-2 of Bangladesh Bank)

Maker : Name :	Checker : Name :	Manager/Authorized Officer : Name :
Employee ID :	Employee ID :	Employee ID :
Signature :	Signature :	Signature :

Customer Copy

LAKHPOTI DEPOSIT SCHEME

Branch.....

LDS Account Number

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Customer ID

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Tenure : 4 years

5 years

6 years

8 years

10 years

12 years

Account Holder Name : _____ Date: _____

Mailing Address : _____

Monthly Deposit Tk. _____ Opening Date: _____ Maturity Date: _____

Matured Value Tk. _____ (in words _____)

(Including Tax as applicable)

Authorized Signature

Name & PA No.

Branch Seal

Authorized Signature

Name & PA No.

TERMS & CONDITIONS

1. The name of this plan is 'LAKHOPOTI DEPOSIT SCHEME' and the Account Holder indicates 'LAKHOPOTI DEPOSIT SCHEME' Account Holder.
2. The tenure of LDS will be 4/5/6/8/10/12 years at the discretion of the Applicant. However, tenure chosen at the time of opening Scheme cannot be changed later on.
3. Monthly installment will be automatically realized from the linked Savings/Current Account. If a person does not have any such Account, opening of new SB/CD Account will be required.
4. In the event of failure to pay monthly installment within next 10 days of due dates, it will be the sole responsibility of the Account Holder to settle the arrear installment amount through written instruction (Late payment charge will be applicable to installments defaulted).
5. Any institution, club or non-profit organization having legal entity also can open LDS Account subject to proper maintenance of Know Your Customer (KYC) and Transaction Profile (TP) as well as document checklist for opening Savings/Current Account.
6. In the event of encashment of the Scheme, Account Holder will require to present the Acknowledgement Slip (customer copy of LDS).
7. Encashment on or before maturity of LDS can be done only through issuing Branch.
8. LDS Account Holder are to preserve the Acknowledgement Slip (customer copy) with due care. In case the Acknowledgement Slip(s) is/are lost, stolen, burned, destroyed or altered into different form, the Account Holder will notify such incident to Bank on immediate basis in writing whereupon the Bank will issue Duplicate Slip after observing necessary formalities.

Terms & Conditions

1. The name of this Scheme is 'LAKHOPOTI DEPOSIT SCHEME' and the Account Holder indicates 'LAKHOPOTI DEPOSIT SCHEME' Account Holder.
2. A person of 18 years of age or above can open any number of Lakhopoti Deposit Scheme (LDS) singly or jointly.
3. The tenure of LDS will be 4/5/6/8/10/12 years at the discretion of the Applicant. However, tenure chosen at the time of opening Scheme cannot be changed later on.
4. A passport size photograph is required to open the Account.
5. A passport size photograph of the Nominee(s) attested by LDS Account Holder must be attached to Application Form.
6. Monthly installment will be automatically realized from the linked Savings/Current Account. If a person does not have any such Account, opening of new SB/CD Account will be required.
7. Deduction of monthly installments will start from the day of opening the above Accounts and all subsequent installments will be deducted of the following months. Sufficient available/cleared fund must be kept in the linked Account on or within the next 10 days of due dates for deduction of the installment amount.
8. In the event of failure to pay monthly installment within next 10 days of due dates, it will be the sole responsibility of the Account Holder to settle the arrear installment amount through written instruction (Late payment charge will be applicable to installments defaulted).
9. If any installment remains unpaid for 3 (three) consecutive months the Account will be closed automatically and settled as per Bank's rule.
10. Any institution, club or non-profit organization having legal entity also can open LDS Account subject to proper maintenance of Know Your Customer (KYC) and Transaction Profile (TP) as well as document checklist for opening Savings/Current Account.
11. Dhaka Bank Limited reserves the right to make changes/alteration/amendments/additions/modifications etc. of LDS and to its related charges, fees etc. without assigning any reason whatsoever at any time.
12. In the event of encashment of the Scheme, Account holder will require to present the Acknowledgement Slip (customer copy of LDS).
13. LDS Account Holder are to preserve the Acknowledgement Slip (customer copy) with due care. In case the Acknowledgement Slip(s) is/are lost, stolen, burned, destroyed or altered into different form, the Account Holder will notify such incident to Bank on immediate basis in writing whereupon the Bank will issue Duplicate Slip after observing necessary formalities.
14. Overdraft facility of maximum 80%, or Tk. 50,000.00 whichever is higher would be offered to LDS Account Holders.
15. Any benefit from LDS may come under purview of Income Tax or any other levy as decided by Government of Bangladesh.
16. In case of death of the LDS Account Holder the relevant Account will be closed. Nominee(s) will receive the proceeds of the Scheme(s). If the Nominee(s) is/are Minor, the proceeds of the Scheme(s) will go to the Legal Guardian of the Nominee(s).
17. LDS Account Holder will fix the share of payment to each Nominee by fixing the share of amount receivable by such Nominee(s) in case the number of Nominees is more than one.
18. Deposited amount will be payable to Nominee(s) as per prior written authority recorded with the Bank. In that case, Succession Certificate will not be required and the matter can be finalized at the Branch level.
19. In the event of LDS Account Holder's death, he/her Nominee(s) will not be allowed to continue the LDS Account.
20. In case of corporate bodies, Nomination should be clearly articulated. The Nomination of a Scheme should be in conformity with relevant Company Act and the concerned Company's Memorandum and Articles of Association.
21. Encashment on or before maturity of LDS can be done only through issuing Branch.
22. Premature Encashment:

If Lakhopoti Deposit Scheme Accounts are encashed or closed before maturity, following rules will be applicable to settle the account:

Account Relationship	Rate of Interest
Less than 12 months	No Interest
12 months or more but less than 60 months	Prevailing Savings Account Rate
60 months or more but less than 144 months	Prevailing Savings Account Rate+1%

23. If the Scheme Holder expires after availing a credit facility, Nominees/heirs of the LDS Account Holder will be paid the remaining balance of the Scheme after adjustment of outstanding loan amount by encashing the instrument.

Declaration

I/We, hereby declare that the above information and all information provided in the Customer Information Form (CIF) is true and I/we am/are not barred under any Law or Act that is enforceable within Bangladesh. I/We am/are aware of the rules of opening and operation of the LDS as stated in the Terms and Conditions section above and I/we agree to abide by the Rules and Regulations of Dhaka Bank Limited for maintaining such Scheme.

I/We further declare that I/we shall solely be responsible for any misinformation and hold the Bank absolutely indemnified against any consequences arising there from.

Signature of Account holder
Name: _____

Signature of Bank Official
Name: _____