

তাওফেয়

মুদারাবা সেভিংস বন্ড হিসাব

ইসলামী শরীয়াহভিত্তিক
আমানত হিসাব

TAWFEER MUDARABA SAVINGS BOND ACCOUNT

Application Form



Islamic Banking Division

DHAKA BANK
L I M I T E D
EXCELLENCE IN BANKING

www.dhakabankltd.com



TAWFEER MUDARABA SAVINGS BOND ACCOUNT
Application Form

Applicant's Photograph

To
The Manager
Dhaka Bank Limited

Branch

TMSB Account Number :

Date:

D	D	M	M	Y	Y	Y	Y
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Dear sir,

Assalamu Alaikum Wa- Rahmatullah,

I/We request you to open a **Tawfeer Mudaraba Savings Bond Account (TMSBA)** 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 last page of this Form and government Law as may be modified from time to time.

1. Face Value of the Bond (please tick): ☐ Tk. 5,000 ☐ Tk. 10,000 ☐ Tk. 25,000 ☐ Tk. 50,000 ☐ Tk. 1,00,000
2. Rate of Profit:

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 (Provisional)
3. Maturity Period: ☐ 1 year ☐ 2 years ☐ 3 years ☐ 4 years ☐ 5 years
4. Date of Issue:

D	D	M	M	Y	Y	Y	Y
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5. Date of Maturity:

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---
6. Operating Instruction: ☐ Singly ☐ Jointly ☐ Either or Survivor ☐ Others (specify) _____

Beneficiary (Applicant)

7. Type of the Account: ☐ Individual ☐ Joint ☐ Proprietorship ☐ Limited Company ☐ Club ☐ Society ☐ Co-operatives ☐ Others
8. Name of the Applicant(s)
- | | | |
|---------------|------------|------------------------|
| Mother's Name | | Father's/Spouse's Name |
| i) _____ | i) _____ | i) _____ |
| ii) _____ | ii) _____ | ii) _____ |
| iii) _____ | iii) _____ | iii) _____ |

9. Contact Details

Present Address (with postal code): _____

Permanent Address (with postal code): _____

10. Telephone : Office : _____ Residence : _____ Mobile : _____

E-mail : _____

11. Date of Birth :

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

12. Nationality : _____ National ID No. : _____

13. Occupation : _____

14. TIN (if available) : _____

15. Residency Status : Resident ☐ Non-Resident ☐

Passport Number : _____ Date of Issue : _____ Date of Expiry : _____

Date of Visa (if available) : _____ Date of Expiry : _____

Issuing Authority of Visa : _____ Occupation (abroad) : _____

Work Permit Issuing Authority : _____ Date of Expiry : _____

Foreign Address (Residential) : _____



16. Where the A/C Holder is a Minor :

I/We, as the legal Guardian of the undermentioned Account Holder, hereby declare that the Account Holder is a Minor. Necessary information about him/her is given below. The Account will be operated in my signature until the A/C Holder becomes an adult or my further notice.

a) Name of the A/C Holder (Minor) : _____

b) Name of the Guardian : _____ Relation with the Minor : _____

Signature : _____

17. 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.					

18. Mode of Deposit : ☐ Cash ☐ Cheque
On debiting Account No. _____ for Tk. _____

19. Source of fund : _____

20. Letter of Authorization to operate TMSB (For NRB clients only)

I/ We hereby authorize the following to receive proceeds from my/our Bond Account as well operate the Account as and when deemed necessary.

i) Name : _____

ii) Father's / Spouse's Name : _____

iii) Mother's Name : _____

iv) Nationality : _____

v) Date of Birth : _____

vi) Occupation (with designation) : _____

vii) National ID No. : _____

viii) Passport No./Driving Licence No. (if available) : _____

ix) TIN (if available) : _____

x) Present Address (with postal code) : _____

xi) Contact Details : Telephone No. : Res. : _____ Office : _____ Mobile : _____ E-mail : _____

Specimen Signature of Operating Person

1. _____
2. _____
3. _____
Signature verified by Bond Holder(s)

Bond Holders A/C No. : _____

21. Signature of Applicants :

a) Signature _____

b) Signature _____

c) Signature _____

Name : _____ Name : _____ Name : _____

Manager's Remarks : _____

Signature of Dealing Officer

Branch Manager's Signature

**DHAKA BANK**

L I M I T E D

EXCELLENCE IN BANKING

22. Annexure D: Know Your Customer (KYC) Profile Form

(For Savings, Current & STD account)

(To be completed by the Account Opening Officer/Relationship Manager)

1. Customer/Account Name:

2. Type of Account:

3. Account or Reference Number:

4. Name of A/C Opening Officer/Relationship Manager:

5. Source of Fund:

6. Describe how the source of funds have been verified and confirmation of whether or not the levels, type or amounts of transactions are commensurate with nature of the business described when the relationship was established:

7. Information regarding Beneficial Owner of the account (in case of company, information regarding controlling shareholder(s) and the shareholder(s) holding 20% or more shares.)

8. Passport No. _____ Is photocopy obtained (where applicable)? Yes/No

9. Voter ID No. _____ Is photocopy obtained (where applicable)? Yes/No

10. National ID No. _____ Is photocopy obtained (where applicable)? Yes/No

11. TIN _____ Is photocopy obtained (where applicable)? Yes/No

12. VAT Reg. No. _____ Is photocopy obtained (where applicable)? Yes/No

13. Driving Licence No. _____ Is photocopy obtained (where applicable)? Yes/No

14. For Non-Resident & Foreigners ensure the reason for opening the Account in Bangladesh.

Type of Visa

☐ Resident☐ Non-Resident

Document Checklist for Tawfeer Mudaraba Savings Bond Account (TMSBA)
(For Branch Use)

a) Individual :

- ☐ Two copies of passport size photograph
- ☐ Photocopy of Citizenship Certificate/Passport/Voter ID card/National ID Card/Driving Licence
- ☐ Photograph of nominee. In case of Minor Nominee, copy of the Birth Certificate and photograph required
- ☐ Personal Information Form
- ☐ KYC Form
- ☐ National ID of Nominee
- ☐ Copy of passport/Visa/work permit for NRB

b) Sole Proprietorship Concern :

- ☐ Copy of valid Trade Licence
- ☐ Recent passport size photograph(s) of Signatory attested by the Introducer
- ☐ Photocopy of Citizenship Certificate/Passport/Voter ID Card/National ID Card/Driving Licence
- ☐ Sole Proprietorship Declaration
- ☐ Official Seal
- ☐ Tax Certificate
- ☐ Personal Information Form
- ☐ KYC Form

c) Partnership Concern :

- ☐ Copy of Partnership Deed of the Firm (registered/notarized)
- ☐ Firm Registration Certificate (if registered)
- ☐ List of Partners with their addresses
- ☐ Copy of valid Trade Licence
- ☐ Recent passport size photograph(s) of Signatory/Signatories attested by the Introducer
- ☐ Photocopy of Citizenship Certificate/Passport/Voter ID Card/National ID Card/Driving Licence
- ☐ Resolution of the Partners of the Firm for opening the Account and authorization for its operation duly certified by Managing Partner of the Firm with Official Seal

d) Private Limited Company:

- ☐ Certified true copy of Certificate of Incorporation
- ☐ Certified true copy of the Memorandum & Articles of Association of the Company
- ☐ Certified true copy of Certificate of Commencement
- ☐ Certified true copy of Form XII of the Company
- ☐ Extract of the Resolution of the Board Meeting of the Company for opening the Account and authorization of its operation duly certified by the Chairman/Managing Director of the Company
- ☐ Recent passport size photograph(s) of Signatory/Signatories attested by the Introducer
- ☐ Photocopy of Citizenship Certificate/Passport/Voter ID Card/National ID Card/Driving Licence
- ☐ List of Directors with addresses
- ☐ Copy of valid Trade Licence
- ☐ Official Seal with designation
- ☐ Tax Certificate
- ☐ Personal Information Form
- ☐ KYC Form

e) Trusts/Clubs/Associations/Societies/Co-operatives/NGO/Non-trading Concerns:

- ☐ Certified true copy of the Constitution/By-Laws/Trust Deed/Memorandum and Articles of Association
- ☐ Certificate of Registration of the Association/Club/Charity/Trust/Society/Co-operative/NGO/Non-trading Concern for inspection and return (along with a duly certified photocopy for Bank's record)
- ☐ List of Members of the Governing Body/Executive Committee of the Association/Club/Charity/Trust/Society/Co-operative/NGO/Non-trading concern with their addresses;
- ☐ Extract of Resolution of the Association/Club/Charity/Trust/Society/Co-operative/NGO/Non-trading Concern for opening the Account and authorization of its operation duly certified by the Chairman/Secretary of the Association/Club/Charity/Trust/ Society/Co-operative/NGO/Non-trading Concern etc.
- ☐ Recent passport size photograph(s) of Signatory/Signatories attested by the Introducer
- ☐ Photocopy of Citizenship Certificate/Passport/Voter ID Card/National ID Card/Driving Licence
- ☐ Official Seal mentioning designation
- ☐ Personal Information Form
- ☐ KYC Form

f) Any other documents deemed necessary for opening Account _____



Terms and Conditions of Tawfeer Mudaraba Savings Bond Account (TMSBA)

1. i. Tawfeer Mudaraba Savings Bond Account (TMSBA) is a contract between the depositor client and the Bank based on Mudaraba principle of Islami Shari'ah.
ii. Here depositor client is 'sahib al-mal' (owner of fund) while the Bank is 'mudarib' (business manager).
iii. Here the Bank receives the deposit and invests the same strictly conforming to Shari'ah principles.
2. Any mentally sound individual/NRB adult can open this Account singly or jointly fulfilling requirement of documents in page 4 of 6.
3. Any institution, club or non-profit organization **having legal entity** also can open this Account subject to full compliance of document checklist mentioned in page 4 of 6.
4. The Laws, Rules and Regulations with regard to investment in Bangladesh as specified by Bangladesh Bank shall apply to and govern the conduct of Accounts opened by the Account Holders.
5. Any number of Accounts for any denomination of Bond can be opened provided proper Know Your Customer (KYC) and Transaction Profile (TP) are duly maintained.
6. One set of photocopies of the pages number 1 to 7 of the passport along with Visa page (for NRB) is required.
7. TMSB Holder will have to provide necessary information when asked for to comply with the instructions of Money Laundering Prevention Act and Anti Terrorism Act of the country.
8. Each Account will be given one Account Number. This Number is to be properly quoted on all letters and documents addressed to the Bank and on all deposit slips. The Bank will not be responsible for any loss/damage occurring as a result of wrong quotation of Account Number.
9. Fees/Commissions/Charges as determined by the Bank will be paid by TMSBA Holder from time to time as per Bangladesh Bank Regulations.
10. Bond Holders are to preserve the instrument with due care. In case the Bond(s) is/are lost, stolen, burned, destroyed or altered into different form, the Bond Holder will notify such incident to Bank on urgent basis in writing whereupon the Bank will issue Duplicate Bond after observing necessary formalities. The Bank will assume no responsibilities in case the Bond is encashed by unauthorized source or person particularly due to Bond Holder's negligence.
11. The balance in the Account(s) is/are payable to solely at Dhaka Bank Limited and shall be governed by and subject to the Negotiable Instruments Act and Laws in place in Bangladesh. As used herein "Laws" will include Bank Circulars, Modification, Regulations and Orders of the Government and Bangladesh Bank including practice of Banking.
12. The Bank reserves the right to amend the present Rules at any time in any manner with or without serving prior notice to the Account Holder (s) separately or to the public.
13. Foreign Exchange Guidelines of Bangladesh Bank is applicable to NRB Customer/Depositor.
14. In case of encashment of the Bond, Bond Holder or his/her Nominee or authorized person shall submit the **original Bond to the issuing Branch of Dhaka Bank Limited.**
15. The Bond will be acceptable as security for any investment/financing up to 90% of deposit amount.
16. This is a non-renewable Bond to the effect that if the Bond holder does not encash the Bond after maturity, no profit will be given for the additional period.
17. In compliance with Bangladesh Bank's Regulation and for convenience of transaction, Local/NRB clients may maintain Savings/Mudaraba Savings Account with any of Dhaka Bank Branches so as to put their proceeds (on maturity or premature encashment) on such Accounts and to safely manage such proceeds Clients are to be instructed to open such Account preferably within a period no later than 3 (three) weeks after the issuance of Bonds. NRB clients can also make such transactions through Mudaraba Foreign Remittance Account if there is any.
18. Encashment on or before maturity can be executed only through issuing Branch.
19. Proceeds against encashment of Bonds will be transferred to any parallel Account (Savings/Mudaraba Savings Account) maintained with any DBL Branches.
20. Bond Holder will have to notify immediately any changes in his/her address to the Bank.
21. Bond Holder may nominate any person (preferably a close relative in Bangladesh) to receive payments of profit and principal amount against the Bond(s) in his/her absence. He /She may also change the Nominee any time if necessary.
22. An Individual/Proprietorship/Partnership concern or any other legal entities of TMSBA may Nominate a person to withdraw the deposited/accrued sum against such instrument in the event of death or discontinuation. In such case, the Nominee will have to submit the following papers/documents in order to withdraw deposited/accrued sum against the Bonds along with the application. (However, it is not necessary on Nominee's part to submit succession certificate in the process):
 - i) Death Certificate of the TMSBA Account Holder duly attested by Embassy/High Commission/Consulates of Bangladesh abroad.
 - ii) In absence of Nominee, the claimant will provide succession certificate from Court.
23. Profit Disbursement in the event of Premature Encashment:
 - i) Within a year-no profit
 - ii) After minimum 1 year-Previous year(s) maturity value + profit on deposits (principal+profit) at prevailing Mudaraba Savings profit rate.

Signature of Applicant(s) :

- (1) _____
- (2) _____
- (3) _____

Authorized Officer
(Seal, Signature & Date)



Declaration :

I/We, the undersigned have read and understood the above terms and conditions. I/We hereby declare that I/we have stated true information in the Application Form including that of KYC Profile. As a Tawfeer Mudaraba Savings Bond Holder I/we will abide by the terms and conditions set by Dhaka Bank Limited. I/We, further state that Dhaka Bank Limited will have the discretion to change the terms and conditions of my/our Bond Account as deemed necessary from time to time.

Signature of Applicants :

a) Signature

b) Signature

c) Signature

Name : _____ Name : _____ Name : _____

For Bank's Use Only

Sector Code :

Customer IC

(Under SBS-2 of Bangladesh Bank)

Marketed By :

Name :

ID :

Account No. :

Signature & Date :

Maker :

Name :

Employee ID :

Signature & Date :

Checker :

Name :

Employee ID :

Signature & Date :

Manager/Authorized Officer :

Name :

Employee ID :

Signature & Date :