

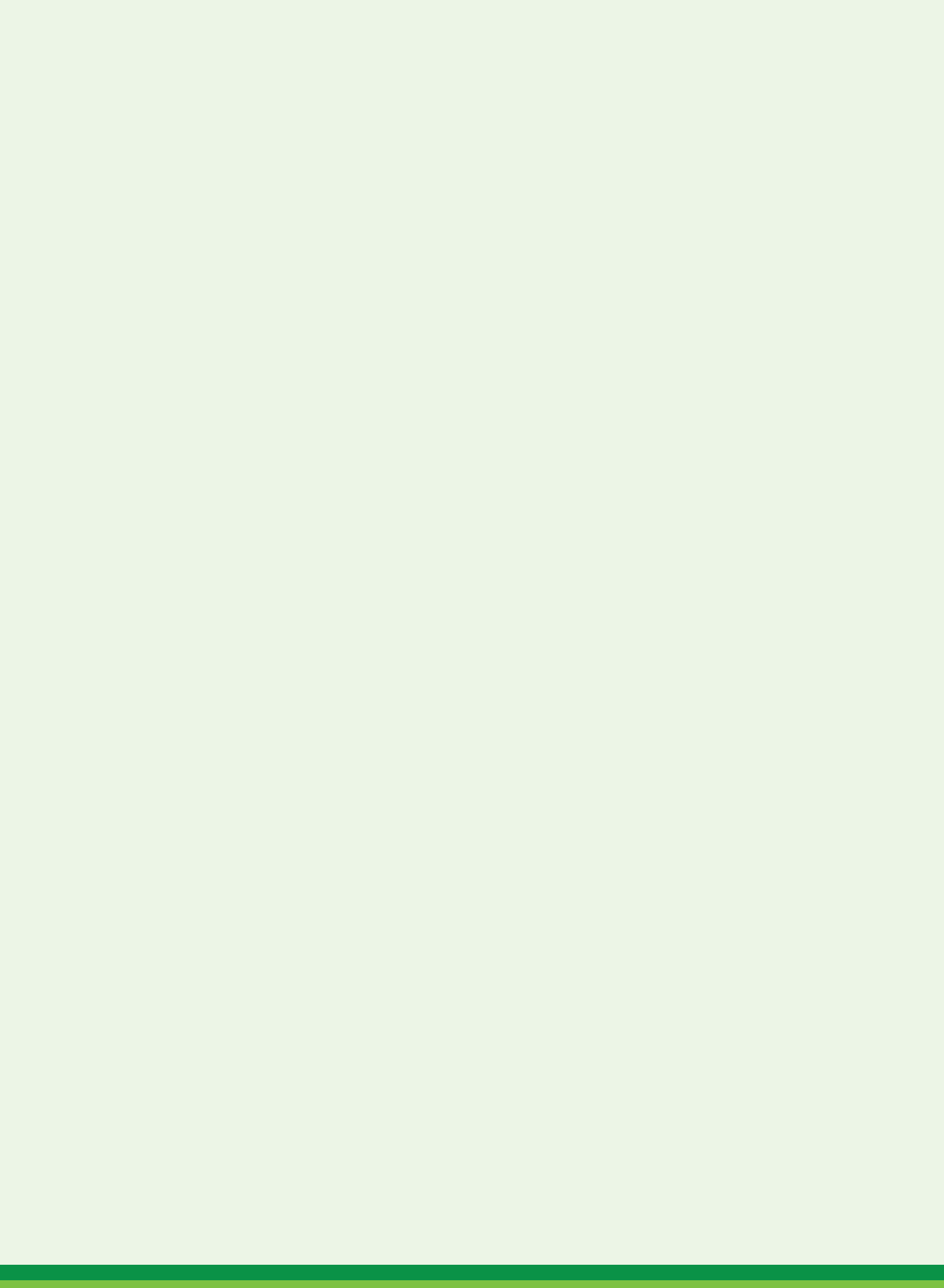
DBH Finance PLC.

Corporate Mudaraba Deposit Application Form Islamic Financing Wing (IFW)

Customer ID:

Customer Name:





DBH Finance PLC.

Corporate Mudaraba Deposit Application Form

Date:

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Deposit No.:

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Manager

DBH Finance PLC.

Customer ID:

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..... Branch-IFW

Dear Sir/Madam,

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

Name of the 1st Depositor:

Customer ID:

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(In English)

.....

(বাংলায়)

.....

Select the Mudaraba Deposit Schemes (Please tick the appropriate box only):

Term Deposit

- Mudaraba Term Deposit (MTDR) Mudaraba Monthly Income Deposit (MMID) Mudaraba Day Wise Deposit (MDWD)
 Mudaraba Quarterly Income Deposit (MQID)

Deposit Related Information:

Cash Deposit Not Allowed (নগদ ডিপোজিট গ্রহণযোগ্য নয়)

Please issue Account Payee Cheque/ Demand Draft/ Pay Order drawn in favor of "DBH Finance PLC."

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

■ Source of Fund:

■ Term: Months

■ Maturity Date:

■ Income Sharing Ratio (ISR): Customer % ■ DBH %

Operating Instruction:

Mudaraba Deposit Account will be operated by:

Jointly Either or Survivor Others (Please Specify)

Special Instruction (if any)

Instruction for Deposit Renewal: Renew principal with profit Renew principal only Not applicable

Authorization to Receive Profit/Repayment to our Bank A/C No.:	<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>																				
Bank Name:	Branch:																				

- **Mode of Acceptance:** Deposit shall be made by 'Account Payee' cheque drawn in favor of "DBH Finance PLC." together with duly filled in 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 DBH 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 can not be encashed before completion of three months as per the rules of Bangladesh Bank.
- **Transfer:** DBH Deposit is not transferable.
- **Renewal:** DBH Islamic Deposit will be automatically renewed (except DPS products) with accrued profit from the date of maturity at the then prevailing Income Sharing Ratio (ISR) unless otherwise advised.
- **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.
- **Taxes and Excise Duties:** Tax on profit will be applicable as per the prevailing Government rules and regulations. Government Excise duty will also be applicable as per prevailing Government rules and regulations. Any other charges imposed by Government, regulator or any other relevant authority from time to time will also be applicable.
- **Right to Change:** DBH reserves the right to change any terms and conditions mentioned above under Intimation to customer.

■ **MUDARABA TERMS & CONDITIONS**

This "Mudaraba Agreement" is executed between Account Holder(s) and DBH Finance PLC setting forth the terms and conditions for operating all types of Mudaraba deposits under DBH Islamic Deposit Schemes. By signing an Account Opening Form (AOF) or by using an account, the customer(s) agree(s) to be bound by these terms and conditions, as amended from time to time by DBH Shari'ah Supervisory Committee(SSC) and Bangladesh Bank.

- **Mudaraba Principle:** The term "**Mudaraba**" refers to a form of business contract in which one party provides fund, called as "**Rab-al Maal/ Sahib-al Maal/Depositor**" and the other manages the fund, i.e. Financial Institution known as "**Mudarib/Fund Manager**", i.e. **DBH**. The proportionate share in profit is determined by the mutual agreement. The profit is shared in pre-agreed ratio, called **Income Sharing Ratio (ISR)** between 'Depositor' and 'DBH'. In case of any loss that must be borne by the Depositors. But, if the loss is incurred by negligence, misconduct, or breach of contract by the Mudarib, then the loss to be borne by DBH.

The deposit is accepted in the Mudaraba Accounts under "**Unrestricted/Unconditional Mudaraba Principle**" and the received deposit is invested/financed according to Shari'ah permitted modes of financing and the profit derived from financing is shared between the Depositors and DBH as per the agreed ISR. At the end of the month, rate of return is calculated based on the Earned Rate of Return (ERR) as output of ISR. DBH may also accept funds under "**Restricted/Conditional Mudaraba Principle**" from the Government/ Regulator/ Inter-banks or any other bodies if such scope arises.

Some guiding rules for Mudaraba-based Accounts:

- a. Profit shall be shared as per the agreed ratio which is called Income Sharing Ratio (ISR) between deposit **Customer** and **DBH**. The ISR may vary from customer to customer based on the amount, tenure and types etc. **ISR** for this account is **Customer.....%: DBH.....%**
 - b. In case of pre-mature encashment, the customer shall agree to receive lower portion of his/her agreed ISR ranging from 20% to 50% based on product type, tenure etc. or as per industry standard practice or as decided by DBH Management under intimation to customers as per product program guidelines (PPG) under DBH Mudaraba Deposit Schemes.
 - c. Depositor shall agree to keep a certain percentage of profit in a '**Profit Equalization Fund (PEF)**' to Mudarib as "Tabarru" (donation) as per the industry practice which shall be maximum 5% for establishing steady profit distribution mechanism. PEF amount shall be reserved for depositors only, DBH shall not receive any amount from the depositors' fund.
 - d. Mudaraba Term Deposit Receipt (MTDR) is not transferable instruments as such it can not be endorsed in favour of others.
 - e. Product-wise features as mentioned in the respective brochures as per PPG of DBH Islamic Deposit shall be complied by the Customers and DBH.
 - f. Any other issues not mentioned in this AOF of Mudaraba contract arises from time to time shall be settled mutually by the Customers and DBH as per laws and practice of the industry.
- **Declaration of the Depositor(s):** I/ We hereby confirm that I/ we have read & understood all the terms and conditions of DBH Islamic Deposit schemes (mentioned at the back page of this form) and I/we hereby undertake to comply with those terms and conditions. I/we also declare that all the information furnished by me / us in this form are true and accurate. I/ we further undertake to provide any other necessary information/ documents, if required.

Authorized Signatories

Sl. No.	Name	Designation	Signature	Official Signature with Date
1				
2				
3				
4				
5				

Clientele Acknowledgement Form (CAF) & Clientele Feedback Form (CFF)

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

Product Type/Category: Corporate

Questions		DBH's Comment	Customer's Comment
1.	What will be the Income Sharing Ratio (ISR):	Customer% : DBH%	Agreed with DBH's Comment
2.	When will be the Deposit account matured?		Agreed with DBH's Comment
3.	Will the ISR be same in case of early encashment?	NO	Agreed with DBH's Comment
4.	If no, whether the customer is fully informed about tenure- wise different ISRs for early encashment?	YES	Agreed with DBH's Comment
5.	Will the deposit be auto renewed? if not, instructed or encashed by customer on maturity? (Not applicable for DPS)	YES	Agreed with DBH's Comment
6.	Will there be any fees charged against the deposit account?	NO	Agreed with DBH's Comment
7.	If so, whether the depositor is informed about it or not?	N/A	Agreed with DBH's Comment

Product Type/Category: Corporate

Questions		DBH's Comment	Client's Comment
1.	Whether DBH has charged any extra fee (maintenance fee/ others) which was not mentioned in the agreement?	No	YES/NO
2.	If so, what is the reason?	N/A	Agreed with DBH's Comment

Official Signature with date

Customer's Signature with date

গ্রাহক অঙ্গীকার নামা ও গ্রাহক মতামত ফরম

গ্রাহকের নাম :	
আমানতের পরিমাণ :	আমানতের ধরণ:

	প্রশ্নসমূহ	মন্তব্য	
		প্রতিষ্ঠানের মন্তব্য	গ্রাহকের মন্তব্য
১.	আমানতের উপর প্রদত্ত আই.এস.আর কত?	গ্রাহক.....% ডিবিএইচ%	প্রতিষ্ঠানটির মন্তব্যের সাথে একমত
২.	আমানত হিসাবটির মেয়াদ কবে শেষ হবে?		প্রতিষ্ঠানটির মন্তব্যের সাথে একমত
৩.	(ক) মেয়াদ পূর্তির পূর্বে আমানতকৃত অর্থ উত্তোলন করা হলে আই.এস.আর কি একই থাকবে?	না	প্রতিষ্ঠানটির মন্তব্যের সাথে একমত
	(খ) যদি আই.এস.আর একই না থাকে, সেক্ষেত্রে আমানতের মেয়াদ ভিত্তিক আই.এস.আর সম্পর্কে গ্রাহককে অবহিত করা হয়েছে কিনা?	হ্যাঁ	
৪.	মেয়াদ পূর্তিতে আমানতকৃত অর্থ উত্তোলন করা না হলে এবং গ্রাহক কোন ধরনের নির্দেশনা না দিয়ে থাকলে হিসাবটি স্বয়ংক্রিয়ভাবে নবায়ন হবে কি? (ডিপিএস এর জন্য প্রযোজ্য নয়)	হ্যাঁ	প্রতিষ্ঠানটির মন্তব্যের সাথে একমত
৫.	(ক) আমানত হিসাবের বিপরীতে কোন ফি আরোপ করা হবে কিনা?	না	প্রতিষ্ঠানটির মন্তব্যের সাথে একমত
	(খ) যদি এরূপ ফি আদায় করা হয়, তবে সে বিষয়ে গ্রাহককে অবহিত করা হয়েছে কিনা?	প্রযোজ্য নয়	

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

অফিসারের স্বাক্ষর ও তারিখ

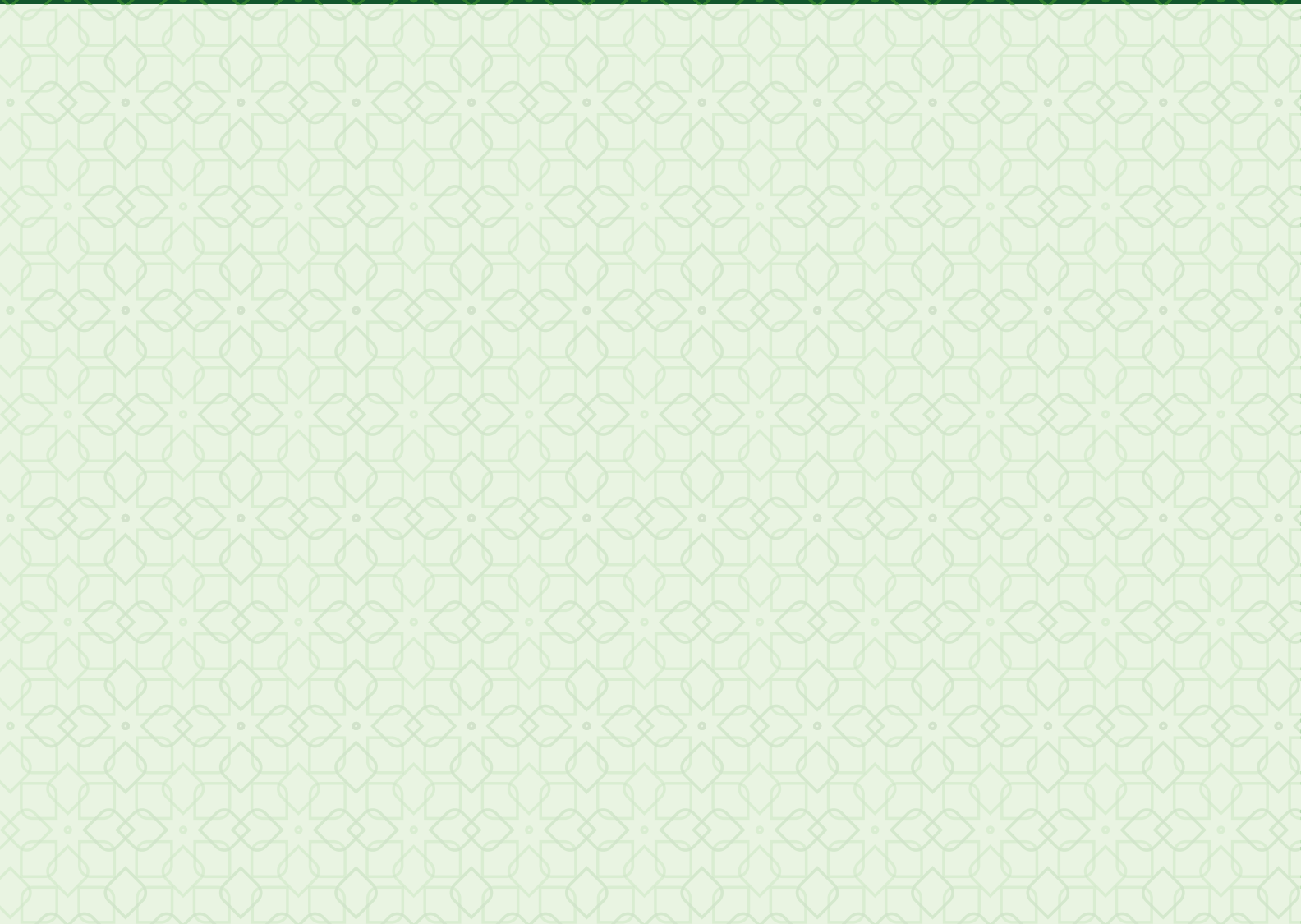
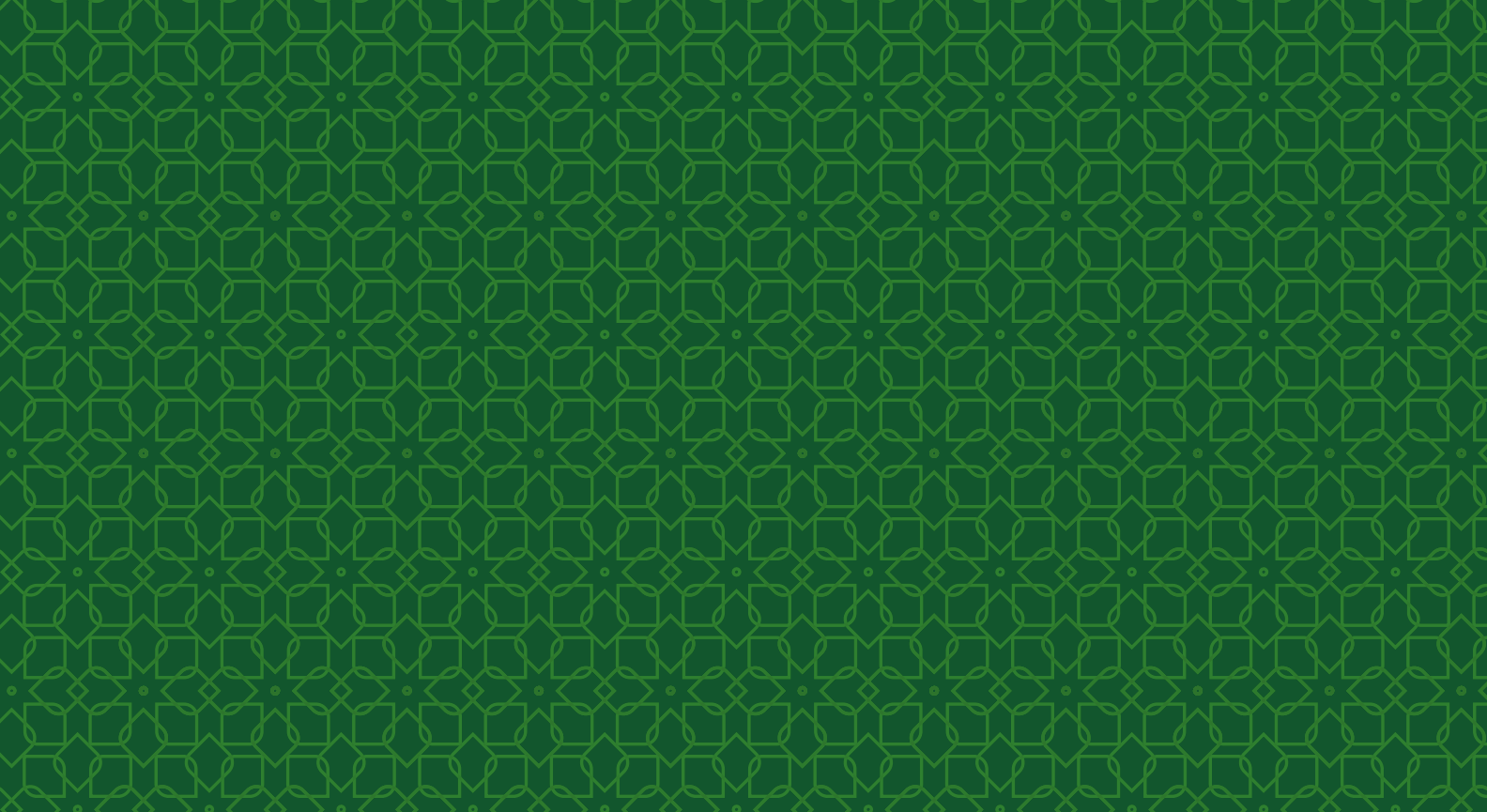
গ্রাহকের স্বাক্ষর ও তারিখ

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:	Existing DBH Home Loan A/c.#
			BO A/c (for DBH shareholder)#

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



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