

# Non-Individual Deposit Scheme

# Account Opening Form

## Corporate Financial Services



Account Name

Account Number

ARM Code

RM Code

Growing Together...

## Corporate Financial Services

### Deposit Scheme Account Opening Form [ Non-Individual ]

SL No.

Date        The Manager  
LankaBangla Finance Ltd.

\_\_\_\_\_ Branch

TDR Account No.  New Relation  Existing Relation Existing Relationship Ref. No. 

Dear Sir,

We are applying to open the following deposit scheme account. Our detailed information are given below:

- Classic TDR 3 Months  Classic TDR 6 Months  
 Classic TDR 12 Months  Employee Provident Fund  
 Shohoj Sanchoy  months  
 Others.....

Deposit Amount Interest Rate  .  %Tenure  Years  Months

## Account Information

Account Title 
 Type of Organization  Partnership  Private/Public Limited  NGO  Proprietorship  Joint Venture  
 Govt. Organization  Club/Society  Others (Please Specify) 
Trade License Number   Authority TIN Number VAT Number Registration Number Nature of Business Business/Office Address Registered Address Mailing Address (Any type of documents  
delivery purpose)

## Contact Information

Contact Person Name Office Phone No.  Mobile No. E-mail Address  Web Address SMS Service No.  Fax No. bKash Account  
(Mobile Number)

## Terms & Conditions

### A. General

- TDR is a non-negotiable instrument fixed for the period specified and cannot be endorsed or discounted
- Interest on such loan shall be fixed at 2% over interest rate of the respective TDR
- LankaBangla Finance Limited (LBFL) will receive deposits only for a specific period of time
- Any repayment received by LBFL shall be used to adjusting outstanding interest and the outstanding loan principle
- Issue only an A/C Payee Cheque/Pay Order/Bank Draft in favour of **LankaBangla Finance Limited**
- Loan fee applicable
- TDR will be accepted and the instrument will be provided subject to realization of Cheque/Pay Order/Demand Draft etc.
- E. Taxes & Levies**
- Taxes, Excise duty and Levies will be applied on deposit accounts as per Government rules and regulations
- Each deposit will be given an account number which shall be quoted on all correspondence by the depositor
- F. Transferability**
- TDR accounts are not transferable
- In case of death of the depositor, upon receipt of death certificate the account will cease to be operative and the amount deposited so far net off deduction will be paid to the nominee, and in absence of nominee, to the legal heirs of the deceased as per rules in force
- TDR shall be governed by any guideline from Bangladesh Bank as well as others controlling authority of Bangladesh

### B. Minimum Amount

- Minimum deposit amount is BDT 50,000 (Incase of Money Builder minimum deposit amount is BDT 500)

### C. Premature/Early Encashment

#### C.1 Term Deposit

Deposit amount cannot be encashed before completion of 3 (three) months from the opening date of the TDR. For premature encashment after completion of 3 (three) months, interest rate of the concerned account will be reduced by according to the following schedule:

Number of Months the deposit remained with LBFL	4-7 Months	8-12 Months	13-24 Months	25-36 Months	More than 36Months
Interest rate reduced by	2.50%	2.00%	1.75%	1.50%	1.00%

### D. Loan Against TDR

- Quick Loan against TDR shall be allowed at any time after opening a TDR account
- An account holder can get loan against TDR maximum 80% (for Earn First maximum 70%) of his/her deposited amount or 90% by the Discretion of LBFL authority

Photograph(s) of Signatories

Signatory-1 Photograph		Signatory-2 Photograph		Signatory-3 Photograph		Signatory-4 Photograph	
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Signing Authority & Acceptance of Terms & Conditions

Singly   
  Jointly   
  Either or Survivor   
  Others (Please Specify) \_\_\_\_\_  
 Special Instruction (if any) \_\_\_\_\_

I/We hereby declare that the above mentioned information are correct and shall provide any future information that is required. I/We hereby also acknowledge that we have read understood and agreed to the Terms & Conditions governing corporate account(s) and all other products as indicated above with LBFL.

Signature with seal

Name: \_\_\_\_\_  
 Designation: \_\_\_\_\_  
 Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

Signature with seal

Name: \_\_\_\_\_  
 Designation: \_\_\_\_\_  
 Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

Signature with seal

Name: \_\_\_\_\_  
 Designation: \_\_\_\_\_  
 Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

Signature with seal

Name: \_\_\_\_\_  
 Designation: \_\_\_\_\_  
 Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

FOR OFFICE USE ONLY

Date of Application	<input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>	Date of Acceptance/Issue	<input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>
Amount of TDR	<input type="text"/>	Rate of Interest	<input type="text"/> . <input type="text"/> %
Tenure	<input type="text"/> Years <input type="text"/> Months	Date of Maturity	<input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>
ARM Code	<input type="text"/>	Branch Code	<input type="text"/>
RM Code	<input type="text"/>	Sector Code	<input type="text"/>
		Product Code	<input type="text"/>
		Cost Centre	<input type="text"/>

**For**  
LankaBangla Finance Limited

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

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

# Signatory Information-1

Date :

Relationship with this Account :

Director       Partner       Signatory       Power of Attorney Holder       Others .....

Title       Mr.       Mrs.       Ms.       Others .....

Name

Father's Name

Mother's Name

Spouse Name

Nationality  Date of Birth

Occupation  Designation

National ID Number

Passport Number (if any)

Tax ID Number (if any)

Present Address (Resident)

Permanent Address

Office Address

Mobile Number  Telephone (Office)

Fax  E-mail ID

Resident Status       Resident       Non- Resident

**Signature with seal**

Signatory-1 Photograph

Name: \_\_\_\_\_

Designation: \_\_\_\_\_

Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

### Signatory Information-2

Date :

Relationship with this Account :

Director       Partner       Signatory       Power of Attorney Holder       Others .....

Title       Mr.       Mrs.       Ms.       Others .....

Name

Father's Name

Mother's Name

Spouse Name

Nationality       Date of Birth

Occupation       Designation

National ID Number

Passport Number (if any)

Tax ID Number (if any)

Present Address (Resident)

Permanent Address

Office Address

Mobile Number       Telephone (Office)

Fax       E-mail ID

Resident Status       Resident       Non- Resident

**Signature with seal**



Name: \_\_\_\_\_

Designation: \_\_\_\_\_

Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

### Signatory Information-3

Date :

Relationship with this Account :

Director       Partner       Signatory       Power of Attorney Holder       Others .....

Title       Mr.       Mrs.       Ms.       Others .....

Name

Father's Name

Mother's Name

Spouse Name

Nationality       Date of Birth

Occupation       Designation

National ID Number

Passport Number (if any)

Tax ID Number (if any)

Present Address (Resident)

Permanent Address

Office Address

Mobile Number       Telephone (Office)

Fax       E-mail ID

Resident Status       Resident       Non- Resident

**Signature with seal**

Signatory-3 Photograph

Name: \_\_\_\_\_

Designation: \_\_\_\_\_

Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

### Signatory Information-4

Date :

Relationship with this Account :

Director       Partner       Signatory       Power of Attorney Holder       Others .....

Title       Mr.       Mrs.       Ms.       Others .....

Name

Father's Name

Mother's Name

Spouse Name

Nationality       Date of Birth

Occupation       Designation

National ID Number

Passport Number (if any)

Tax ID Number (if any)

Present Address (Resident)

Permanent Address

Office Address

Mobile Number       Telephone (Office)

Fax       E-mail ID

Resident Status       Resident       Non- Resident

**Signature with seal**

Signatory-4 Photograph

Name: \_\_\_\_\_

Designation: \_\_\_\_\_

Date: \_\_\_\_/\_\_\_\_/\_\_\_\_



# ELECTRONIC FUND TRANSFER AUTHORIZATION FORM

(EFT Credit Entries to Receive Payment through BEFTN)

Date :

To  
LankaBangla Finance Limited  
Dhaka, Bangladesh

Subject: **AUTHORIZATION TO RECEIVE MONTHLY/QUARTERLY/HALF YEARLY/YEARLY INTEREST OR ENCASHMENT AMOUNT THROUGH BEFTN.**

Dear Sir,

I/We hereby authorize LankaBangla Finance Ltd., to credit my/our Monthly/Quarterly/Half Yearly/Yearly interest or encashment amount through BEFTN service and Supplement to my/our account at the bank listed below, to receive the interest income from the account in connection with the TDR mentioned. This authority will remain in effect until the LankaBangla Finance Ltd. (LBFL) is notified by me/us in writing to cancel it or until such discharge of amounts payable in connection with the Term Deposit in the sole satisfaction of LBFL.

TDR Account No.

TDR Account Name

Bank Account Name

Bank Account Number

Bank Name

Branch  Account Type  Current  Savings

Bank Routing No.

TIN  Yes  No E-mail Address:

TIN Number (if available)

SMS Service Mobile No.

bKash Account  
(Mobile Number)

**Signing Authority-1**

Name \_\_\_\_\_

Date \_\_\_\_/\_\_\_\_/\_\_\_\_

**Signing Authority-2**

Name \_\_\_\_\_

Date \_\_\_\_/\_\_\_\_/\_\_\_\_

# KYC PROFILE FORM

## Applicant

As per Bangladesh Bank AML Guideline

1. Account Name
2. Type of Account
3. Reference Number (Relationship No.)
4. Name of Account Opening Officer

### A. What are the Nature of Business, Relationship and Source of Funds?

1. Confirmed principal line of business/legal status/occupation (Yes / No)
2. Obtained Sufficient, legally certified evidence of business/legal status/occupation  
e. g. Trade License, Incorporation Certificate, Employee ID Card, Employment Certificate (Yes / No)
3. Verified clients annual income and source of income, capital & assets (Yes / No)

### B. Describe how the sources of fund have been verified and confirmation of whether or not the levels, types of amounts of transaction are commensurate with nature of the business described when the relationship was established.

1. Purpose/Size and anticipated transaction activity conforms to actual business/  
Occupational income trend to customer (Yes / No)
2. Documented the form & detail of the initial major transfer of fund/Deposit to  
LBFL with dates (in case of Liability Products) (Yes / No)

### C. Who is the actual owner of the account (i.e. account holder acting as an agent/trustee)

- Branch official/RM meet the principal parties conducting business with LBFL (Yes / No)
- Established that client is acting on his/her own behalf or profiled beneficial owner (Yes / No)
- Documented source of introduction/referral/additional reference (Yes / No)
- Obtained certification that signatory are authorized (Yes / No)

### D. Original Passport/ID sighted and photocopy obtained (if not obtained referral)

(Yes / No)

### E. For Non-resident & Foreigners ensure the reason for opening the account in Bangladesh

*(i. e. why not in the country of residence/origin)*

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### Type of VISA (Resident/Work):

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**F. What does the customer Do?**

Category	Risk Level	Rating
Jewelry/Gems Trade	High	5
Money Transmitters/Changers	High	5
Real Estate Agents	High	5
Construction Promoters of Projects	High	5
Offshore Corporation	High	5
Art/Antique Dealers	High	5
Restaurant/Bar/Casino/Night Club owners	High	5
Traders with a turnover of more than 1 crore per anum	High	5
Import/Export	High	5
Cash Incentive Business (cash deposit >10 lakh in a month)	High	5
Share & stock broker	High	5
Commercial Banks/NBFI's	High	5
Travel Agents	High	5
Transport Operators	Medium	3
Auto Dealers (Used/reconditioned cars)	Medium	3
Auto Primary (New Cars)	Low	2
Shop Owner (Retail)	Low	2
Business–Agents Franchises	Low	2
Small Trader (Turnover less than 50 lacs per anum)	Low	2
Software Business	Low	1
Manufacturer (Other than arms)	Low	1
Retired from service	Low	0
Service	Low	0
Self Employed Professionals	Low	2
Operations in Multiple Locations	High	5
Corporate Customers of Reput (Irrespective of the category)	Low	2

**G. What is the net worth/sales turnover of the customer?**

Value for CA (Tk. Lakh)	Risk Level	Risk Rating
0-5 million	Low	0
5 million-20 million	Medium	1
> 20 million	High	3

**H. How was the a/c opened?**

Mode	Risk Level	Risk
RM/Affiliate	Low	0
Direct Sales Agent	Medium	1
Internet	High	3
Walk-in/Unsolicited	High	3

**I. Overall Risk Assessment**

Risk Rating	Risk Assessment
<=10	Low
>10	High

**Comments:**

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Prepared by	Supported by
_____ Name & Designation	_____ Name & Designation

## Clientele Acknowledgment Form (CAF)

As per Bangladesh Bank Products & Services Guideline

<b>Name of Client:</b>		
<b>Amount of Deposit:</b>		<b>Type of Deposit:</b>
Questions	Comments	
	LBFL's Comment	Client's Comment
1. What will be the interest rate?		Agreed with the LBFL's comment
2. When will be the deposit account matured?		Agreed with the LBFL's comment
3. (a) Will the interest rate be same in case of early encashment?  (b) If no, whether the client is fully informed about tenure-wise different rates for early encashment?	No  Yes	Agreed with the LBFL's comment
4. Will it be automatically renewed if the amount is not withdrawn at maturity and no instruction is given by the client in this regard?	Yes	Agreed with the LBFL's comment
5. (a) Will there be any fees charged against the deposit account?  (b) If so, whether the depositor is informed about it or not.	No	Agreed with the LBFL's comment
	_____	_____
	Official's Signature & Date	Customer's Signature & Date

## Clientele Feedback Form (CFF)

As per Bangladesh Bank Products & Services Guideline

Name of Client:		
Name of Deposit:		Type of Deposit:
Questions	Comments	
	LBFL's Comment	Client's Comment
1. (a) Despite not mentioned in the agreement will the Maintenance Fee or similar fee be deducted?		Yes/No
2. (b) If deducted, what was the reason?		Agreed/Disagreed with the LBFL's comment
	_____	_____
	Official's Signature & Date	Customer's Signature & Date

## General Documents Checklist:

	Client	RM	OPS.
<input type="checkbox"/> Trade License	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> TIN	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Board Resolution	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Photographs of Signatories	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Signatures of Signatories	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Copies of National ID/ Passport/ Valid ID of Signatories	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Trust Deed	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> NBR Certificate (If Available)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Memorandum/Articles of Association (MOA). (If Available)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Certificate of incorporation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Others (Please mention below)			
a) _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b) _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c) _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

\_\_\_\_\_  
Signature with Date

\_\_\_\_\_  
Signature with Date

# NOTES