www.lankabangla.com

Individual Deposit Scheme

Account Opening Form

(ব্যক্তিগত সঞ্চয়ী হিসাব খোলার আবেদন পত্র)

Safety of your deposits is our mandate

PLEASE SCAN TO KNOW MORE ABOUT LANKABANGLA DEPOSIT

Account Name

Account Number

Branch Code CIF Number

Account Opening Officer: Name:

Mobile:

Growing Together...

LankaBangla™ FINANCE

PLEASE SCAN TO KNOW MORE ABOUT LANKABANGLA DEPOSIT

LankaBangla™ FINANCE

Account Opening Document Checklist for Individual Clients

LankaBangla™ FINANCE

Branch		RM Name	
Client Name		Amount	
Customer ID (Account No. & CIF)			
Product Name		Product Code	
Referrer/PMO Name		Referrer/ PMO ID	Mobile

	SL No.	List of Documents	PMO	RM	CSO	Ops
Mandatory Documents	1	Fully Filled Up Account Opening Form (AoF) Duly Signed With Lab Print Photo Attached	√			
	2	Copy of TDR/MBTD Instrument	N/A			
	3	Copy of Cheque	√			
	4	Deposit Slip	√			
	5	Statement				
	6	NID/Passport/Birth Certificate/Driving License (Applicant + Nominee)				
	7	E-TIN (Applicant)				
	8	NBFI Return Forms	√			
Service Holder	9	Visiting Card				
	10	Copy of Office ID				
	11	Copy of Appointment Letter/Offer Letter				
Landlord/Land Lady	12	Copy of Utility Bill				
	13	Rental Deed				
Businessman (Sole Proprietor)	14	Copy of Updated Trade License				
	15	Visiting Card				
Housewife	16	Document of Source of Income				
	17	KYC of Beneficiary Owner				
	18	Declaration for Cheque				
Minor	19	Photo of Legal Guardian				
	20	Signature in AoF by Legal Guardian				
	21	NID/Passport/Birth Certificate of Legal Guardian				
	22	Declaration for Cheque				
	23	KYC of Beneficiary Owner				
Student	24	Document of Source of Income				
	25	KYC of Beneficiary Owner				
	26	Student ID Card				
	27	Declaration for Cheque				
Retired Individual	28	Document of Source of Income				
	29	Declaration for Cheque				
Others	30	Rate Approval				
	31	BEFTN Details with Copy of Cheque				
	32	DDI Form Fully Filled Up				
	33					
	34					
Deferrals	1					
	2					
	3					
First Deferral DeadLine						
		Signature				

File Receiving Date		File Received By	
File Returning Date		Returned To	
Deferral Status			

CHEQUE/PAY ORDER RECIEPT

Customer(s) Name :
Address :

Date:

Received with thanks from Mr./ Mrs. .... Cheque/Pay Order No .... dated.. BDT.............................. (in words) .... of .... Bank in favor of "LankaBangla Finance PLC."

Important Information:

The cheque/pay order must be Account Payee and made in favor of 'LankaBangla Finance PLC' only.

2. This is a receipt for the cheque/pay order submitted solely for opening a TDR account. The deposit claim will be valid only upon clearance of the cheque/pay order into LankaBangla Finance PLC's bank account and will be limited to the cleared amount.
3. The TDR/MB account will be opened after the cheque/pay order has been cleared. In the case of multiple cheques, the value date will be the date on which the last cheque is credited to the account of LankaBangla Finance PLC.
4. All employees of LankaBangla Finance PLC are strictly prohibited from accepting cash from customers under any circumstances. LankaBangla Finance PLC will not be liable for any cash transaction between any employee and any customer.
5. This receipt of the cheque/pay order is subject to the TDR Policy of LankaBangla Finance PLC.

Acknowledged by	Received by
....	....
Customers Signature with Date	Receiver's Signature with Date Receiver's Name & Designation :

CHEQUE/PAY ORDER RECIEPT

Customer(s) Name :
Address :

Date:

Received with thanks from Mr./ Mrs. .... Cheque/Pay Order No .... dated.. BDT.............................. (in words) .... of .... Bank in favor of "LankaBangla Finance PLC."

Important Information:

The cheque/pay order must be Account Payee and made in favor of 'LankaBangla Finance PLC' only.

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5. This receipt of the cheque/pay order is subject to the TDR Policy of LankaBangla Finance PLC.

Acknowledged by	Received by
....	....
Customers Signature with Date	Receiver's Signature with Date Receiver's Name & Designation :

LankaBangla Finance PLC

Deposit Account Opening Application Form [Individual]

(Please fill up the form in BLOCK letter)

LankaBangla FINANCE

Date: D D M M Y Y Y Y

☐ Existing Relation ☐ New Relation

The Manager

CIF Number:

.... Branch

A/C Number:

LankaBangla Finance PLC

Product Code: Branch Code:

Dear Sir,

I/We hereby apply to open a Deposit Account with LankaBangla Finance PLC, providing the following details.

Product Name : ☐ Classic TDR ☐ Periodic Return...................................... ☐ Quick Sanchay ☐ Money Builder.......................... Year
☐ Double/ Triple Money ☐ Earn First ☐ Swasti ☐ Protiva ☐ Flexi Deposite ☐ Others ....

Rate of Interest (%) : ......................P.A. Tenure: ....Years/ Months/ Days Renewal Option ☐ Principal with interest ☐ Principal Only

Periodic Return : ☐ Monthly ☐ Quarterly ☐ Half Yearly ☐ Annually Source of Fund :...
(Please attach supporting Document)

Amount Information (BDT) : Principal Amount: .... Installment Amount: .... No. of Installment: ....

Amount in words : ....

Chq/ Pay Order Details : No: .... Date: .... Bank Name: ....

EFT/RTGS Instruction:	Authorization to Receive Monthly/ Quarterly/ Half yearly/ Yearly interest or Encashmentmount through BEFTN/RTGS: I do authorize...		
Bank Name		Branch Name:	
Bank A/C No.		Routing No.	
Bank A/C Name			

Account Name (English)

Applicant's Personal Information

Account Title ☐ Mr. ☐ Mrs. ☐ Ms. ☐ Others ____________

Applicant's Name
(Capital Letter)
আবেদনকারীর নাম

Father's Name

পিতার নাম

Mother's Name

মাতার নাম

Date of Birth D D M M Y Y Y Y Marital Status Religion

Spouse's Name

স্বামী/স্ত্রীর নাম

Professional Status Designation

Work/Business Details Organization

E-TIN No. (If yes) Latest Tax Return Copy ☐ Yes ☐ No

National ID No. Nationality

Passport \ Birth Cirtificate No. Expiry Date D D M M Y Y Y Y

Present Address

Permanent Address

Working Address

Mailing Address ☐ Present Address ☐ Permanent Address ☐ Working Address Place of Birth

Mobile No. Phone No(if any)

Resident Phone No. E-mail ID

* Issue an A/C Payee Cheque/Pay Order/ Bank Draft In Favour of **LankaBangla Finance PLC.** [Cash Deposit Not Allowed]

LankaBangla Finance PLC

Deposit Account Opening Application Form [Individual]

(Please fill up the form in BLOCK letter)

LankaBangla™ FINANCE

Information of Joint Applicant / Legal Guardian

Name (Capital Letter)

নাম

Father's Name

পিতার নাম

Mother's Name

মাতার নাম

Date of Birth D D M M Y Y Y Y Relationship with the applicant

Spouse's Name

Professional Status

NID/Passport/Birth Certificate No Mobile Number

Present Address

Permanent Address

E-mail ID

E-Tin

Information of the Nominees: I/We hereby declare that.. *For more than two nominees, please use separate form

Particulars	Nominee Name 1 (Minor / Adult)	Nominee Name 2 (Minor / Adult)
Name		
Date of Birth		
Father's Name		
Mother's Name		
Spouse's Name		
Present Address		
Permanent Address		
NID/Passport/Birth Certificate No.		
Mobile Number		
Relationship with Applicant		
Share (%)		

❑ The Nominee is a Minor

❑ The Account Holder is a Minor. As the legal guardian. I/We hereby declare that the Account Holder is a Minor. His/Her relevant information are provided in the form. The account will be operated under my signature as the legal guardian of the Account Holder until further notice or until Account Holder attains maturity.

Minor Applicant/Nominee's Name

Terms & Conditions

1. General:

a. LankaBangla Finance PLC (hereinafter referred to as "LBF PLC") accepts deposits for a specific tenure. Upon realization of the funds, LBF PLC issues a non-negotiable TDR/MB Instrument or Advice Slip with a unique account number. The instrument cannot be endorsed, transferred, or discounted, and must be surrendered to LBF PLC, duly signed by the applicant(s), at the time of encashment.

b. Any individual aged 18 years or above may open a deposit account. In the case of a minor (below 18 years of age), a legal guardian is mandatory. Every account must have at least one nominee.

2. Interest Rate:

Interest will be applicable from the date of realization of the fund into the account statement of LBF PLC. In case of multiple chaques or pay orders, the value date of the last instrument realized will be considered for interest calculation.

3. Renewal:

The deposit account(s) shall be automatically renewed, along with the accrued interest, from the date of maturity for a further period at the prevailing rate of interest, unless otherwise instructed by the depositor(s).

4. Premature/Early Encashment:

a. Premature Encashment of TDR & MB befor e completion of 3 months will only be possible subject to approval from Bangladesh Bank, and curtailed interest rate will be provided as per policy of the company.

b. For TDRs offering periodic returns, premature encashment will require adjusting the interest already credited to the customer's bank account from the principal, as per the product's nature. Applicable taxes and excise duties will also be adjusted accordingly.

5. Mode of Payment:

All transactions related to the opening and encashment of TDR/MB accounts must be conducted through Account Payee Cheque, Pay Order, BEFTN, RTGS, or Mobile Financial Services, without any cash dealings between the depositor and employees of LBF PLC.

6. SOD Facility:

Depositors may obtain a loan against their TDR/MB at an interest rate fixed at 2% above the deposit rate, in accordance with the SOD Policy of LBF PLC.

7. Deceased Case:

In the event of the depositor's death, upon submission of a death certificate and other required documents, the deposit amount shall be paid to the nominee. However, the account may, at the discretion of the nominee(s) and subject to LBF PLC's and regulatory policies, continue in the name of the deceased depositor(s) until maturity.

8. MB Installment:

a. The installment must be paid within the fixed date each month to avoid any charges, as per company policy. Upon maturity, the principal amount along with accrued interest will be paid to the customer after one month from the date of deposit of the last installment.

b. The maturity value of all "Money Builder" and "Quick Sanchoy" deposits shall depend upon the regular and timely payment of all installments and complience with the terms and conditions of the scheme, after adjustment of any applicable deductions as per LBF PLC policy and the laws of Bangladesh.

c. If, before completion of one year, the depositor fails to pay three (3) consecutive installments, LBF PLC may treat the account as closed, and after deduction of applicable charges, the remaining balance shall be refunded to the customer.

9. Insurance Coverage:

Deposit schemes that include insurance coverage are contingent upon the timely payment of every monthly installment. Failure to pay any single installment shall result in the termination of the insurance coverage.

10. Either or Survivor Instruction:

For TDR/MB accounts operated under the instruction "Either or Survivor", the signature of both depositors shall not be required for encashment of the deposit account(s) on or before maturity, subject to deduction of applicable regulatory charges and liabilities (if any).

LankaBangla™
FINANCE

Terms & Conditions

11. Tax/Excise Duty/Levy Charge:

TDR, MB, and SOD accounts shall comply with all Bangladesh Bank guidelines and other applicable regulatory requirements. Accordingly, tax, excise duty, and government levies shall be applied as per prevailing rules and regulations.

12. Right to Charge:
LBF PLC reserves the right to amend, modify, or update any or all of its terms and conditions at its sole discretion or as required by applicable regulatory authorities.

13. Operating Law & FATCA Regulation:

TDR/MB accounts shall be governed by the laws of Bangladesh. The same laws and regulations shall also apply to the client(s) and nominee(s). I/We hereby consent to LBF PLC and/or any of its affiliates sharing my/our information with domestic and overseas authorities, where necessary, to establish tax liabilities in any jurisdiction. Where required by domestic or foreign regulators or tax authorities, I/We authorize LBF PLC to withhold such amounts from my/our account(s) as may be required under applicable laws, regulations, and directives. I/We undertake to notify LBF PLC within thirty (30) calendar days of any change in the information previously provided.

Signing Authority & Acceptance of Terms & Conditions

☐ Singly ☐ Jointly (all) ☐ Either or Survivor ☐ Others (Please Specify) ____________________

I/We hereby acknowledge that, I/we have read and understood the Terms & Conditions of LankaBangla Finance PLC. regarding opening of account and will be bound to abide by the same. I/We also declare that the above information are correct and true. I/We also will be bound to provide additional information in addition to already provided information if required by LankaBangla Finance PLC.

Foreign Account Tax Compliance Act(FATCA):

Are you a U.S. citizen? ☐ Yes ☐ No; Are you a U.S. resident for tax purposes? ☐ Yes ☐ No Do you hold a U.S. Permanent Resident Card (Green Card), or do you have a U.S. mailing or residence address or contact number? ☐ Yes ☐ No If the answer to any of the above is "Yes", please provide:
U.S. Tax Identification Number (TIN)________________________ / Social Security Number (SSN):________________________.

Photograph of Applicant(s)	Photograph of Joint Applicant(s)	Photograph of Nominee's-1	Photograph of Nominee-2/ Minor's Gurdian's
One Copy	One Copy	One Copy	One Copy
Applicant's Signature	**Joint Applicant's Signature**	**Nominee's-1 Signature**	**Minor's Gurdian's/Nominee's-2 Signature**

*To be Attested at the back of the Nominee's Photographs by the Applicant(s)

FOR OFFICE USE ONLY

Date of Application	D D M M Y Y Y Y	Date of Acceptance/Issue	D D M M Y Y Y Y
Amount of TDR		Rate of Interest	. %
Tenure	Years Months	Date of Maturity	D D M M Y Y Y Y

PMO ID		RM ID		Referrer ID	
PMO Name		RM Name		Referrer Name	

NBFI RETURNS 2 Reporting - Depositor's Information

Sector Code		Type of Deposit Code		Gender Code	

Authorized Signature
(with date & seal)

Authorized Signature
(with date & seal)

LankaBangla FINANCE

গ্রাহক অঙ্গীকারনামা

বাংলাদেশ ব্যাংকের প্রোডাক্টস্ সার্ভিসেস গাইডলাইন অনুযায়ী

গ্রাহকের নামঃ		
আমানতের পরিমানঃ	আমানতের ধরণঃ	
	প্রতিষ্ঠানের মন্তব্য	গ্রাহকের মন্তব্য
		প্রতিষ্ঠানটির মন্তব্যের সাথে একমত
১. আমানতের উপর প্রদত্ত সুদহার কত?		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 সুদহার কি একই থাকবে? ৩. (খ) যদি সুদহার একই না থাকে, সেক্ষেত্রে আমানতের মেয়াদ ভিত্তিক সুদহার সম্পর্কে গ্রাহককে অবহিত করা হয়েছে কি না?	না হ্যাঁ	প্রতিষ্ঠানটির মন্তব্যের সাথে একমত
৪. মেয়াদ পূর্তিতে আমানতকৃত অর্থ উত্তোলন করা না হলে এবং গ্রাহক কোন ধরনের নির্দেশনা না দিয়ে থাকলে হিসাবটি স্বয়ংক্রিয়ভাবে নবায়ন হবে কি?	হ্যাঁ	প্রতিষ্ঠানটির মন্তব্যের সাথে একমত
৫. (ক) আমানত হিসাবের বিপরীতে কোন ফি আরোপ করা হবে কি না? ৫. (খ) যদি এরূপ ফি আদায় করা হয়, তবে সেই বিষয়ে গ্রাহককে অবহিত করা হয়েছে কি না?	না	প্রতিষ্ঠানটির মন্তব্যের সাথে একমত
	তারিখসহ অফিসারের স্বাক্ষর	তারিখসহ গ্রাহকের স্বাক্ষর

গ্রাহক মতামত ফর্ম

বাংলাদেশ ব্যাংক-এর প্রোডাক্টস্ ও সার্ভিসেস নীতিমালা অনুযায়ী

গ্রাহকের নামঃ		
আমানতের পরিমাণঃ	আমানতের ধরনঃ	
	মন্তব্য	
প্রশ্নসমূহ	লংকাবাংলা ফাইন্যান্স পিএলসি এর মন্তব্য	গ্রাহকের মন্তব্য
(ক) চুক্তিনামায় উল্লেখ না থাকলেও মেইনটেন্যান্স বা এই রকমের অন্যান্য ফি কি কর্তন করা হবে?		হ্যাঁ/না
(খ) যদি কর্তন করা হয়, তাহলে কর্তন করার কারণ কী?		লংকাবাংলা ফাইন্যান্স পিএলসি এর মন্তব্যের সাথে একমত/একমত না
	অফিসারের স্বাক্ষর ও তারিখ	গ্রাহকের স্বাক্ষর ও তারিখ

Notes:

LankaBangla Finance PLC.
....Branch
KYC Profile Form (for Individual & Proprietorship concern)

LankaBangla™ FINANCE

1.	Account Title		A/C Number:	
2.	Customer Name		Customer CIF:	
3.	Type of Account			
4.	Profession of the Customer			
5.	Monthly Income (Approx.)			
6.	Source of fund (In details)			
7.	List of the documents collected as supporting to source of fund:			
		....		
		....		
		....		
	Are the documents verified? Yes/No			
8.	How is the address of the customer verified?			
9.	Is Actual Beneficial Owner determined? Yes/No			
	If the answer is "Yes"			
	a) Name of the Beneficial Owner			
	(If yes, personal information of BO to be collected and KYC to be completed accordingly.)			
10.	Identification:		Copy Collected	Verified
	a) National ID number		Yes/No	Yes/No
	b) Passport number		Yes/No	Yes/No
	c) Birth Certificate number		Yes/No	Yes/No
	d) E-TIN number		Yes/No	Yes/No
	e) VAT Registration number		Yes/No	Yes/No
	f) Registration number of the organization		Yes/No	Yes/No
	g) Others		Yes/No	Yes/No
11.	Purpose of account opening by Non-Resident Bangladeshi and/or Foreigners:			
	a) Type of Visa:		Expiry Date:	
	b) Does the applicant have Work Permit and approval from relevant authority for opening account?		Yes/No	
	(For non-resident copy of passport and for foreigner's copy of passport along with visa must be obtained)			
12.	Is the customer Politically Exposed Person (PEP)/Influential Person (IP)/Chief or high level official of an international agency and family member or close associates of them?		Yes/No	
	If the answer is "Yes":			
	a) Is approval obtained from senior management?		Yes/No	
	b) Is the customer interviewed in person?		Yes/No	

Confidential

13.	Is the name of the customer found matching with the lists as covered by the resolution of United Nations Security Council (UNSCR) for terrorist acts, financing in terrorist acts and the list of individuals or entities listed as suspicious for financing to spread weapons of mass destruction and the list of names of the individuals or banned entities as listed by Bangladesh Government according to the relevant laws, regulations and circulars?	Yes/No
	If the answer is "Yes", what measures are taken in the regard:	
14.	Customer risk grading: (as per attached form for risk grading of "Bangladesh Bank")	

Sum of risk score	Overall risk rating
>=15	High
<15	Low

Comment:

(*Despite the risk rating is below 15, the customer could be regarded as high risky, mentioning the causes from subjective perspective considering other risk factors including the Beneficial Owner.)

....

Prepared By
A/C Opening Officer/Relationship Manager
(Signature, Seal & Date)

Approved By
BAMLCO
(Signature, Seal & Date)

....

Product Head **CAMLCO**

(Signature with date and seal of high official as approval authority for PEP/IP/Chief or high level official of an international agency/High risk client)
Note: Approval through email from CAMLCO and product head for the above mentioned clients can also be obtained. However, the email approval will have to be attached with the KYC form as proof.

15.	Date of last assessment or Review & Update of the account and customer related information:...

....

Updated by Signature with seal and date of the Reviewer and Updater. **Reviewed by**

FORM FOR CUSTOMER RISK GRADING

1. Type of On-boarding:	Score
Branch/Relationship Manager	2
Product Marketing Officer	2
Walk-in	3
Internet/Self check-in/Other Non-face-to-face	5
2. Geographic Risks:	
	Score
Client is-	
Resident Bangladeshi	1
Non-resident Bangladeshi	2
Foreign Citizen	3
For Foreigners:	
Risk classification of country of origin	
Does client's country of citizenship feature in FATF/EU/OFAC/UN Black List/Grey List?	
No	0
Yes	
3. Type of Customer:	**Score**
Is client a PEP/Chief or High Official of International Organization, as per BFIU Circular?	
No	0
Yes	5
Is client's family/close associates related to PEP/Chief or High Official of International Organization?	
No	0
Yes	5
Is client a IP? or his family/close associates related to IP?	
No	1
Yes (based on assessed risk)	5

4. Product and Channel Risk :	Score
Type of Product	
Term Deposit	3
Deposit Scheme up to 12 lac	1
Deposit Scheme above 12 lac	3
Credit Card	3
Factoring Loan	3
All other Loan	2
5. Business and Activity Risk:	**Score**
(a) Business	
Please pick Applicable from Annexure and put the relevant score in the next column	....
(b) Profession	
Please pick Applicable from Annexure and put the relevant score in the next column	....
6. Transactional Risks:	**Score**
What is the client's Average Yearly Transactions Worth?	
<BDT 1 million	1
From BDT 1 million to 5 million	2
From BDT 5 million to 50million (5 crores)	3
More than BDT 50 million (5 crores)	5
7. Transparency Risk	**Score**
Has client provided credible source of funds	
No	5
Yes	1

Annexure: Select Business or Profession (for item no. 5)

Client Business	Score
Jeweller/Gold/Valuable Metals Business	5
Money Changer/Courier Service/Mobile Banking Agent	5
Real Estate Developer/Agent	5
Promoter/Contractor: Construction Projects	5
Art and Antiquities Dealer	5
Restaurant/Bar/Night Club/Parlour/Hotel	5
Export/Import	5
Manpower export	5
Firearms	5
RMG/Garments Accessories/Buying House	5
Share/Stocks Investor	5
Software/Information and Technology Business	5
Travel Agent	4
Merchant with over BDT 10 million invested in business	4
Freight/Shipping/Cargo Agent	4
Automobiles business (New or Reconditioned)	4
Leather/Leather goods Business	4
Construction Materials Trader	4
Business Agent	3
Thread/"Jhut" Merchant	3
Transport Operator	3
Tobacco and Cigarettes Business	3
Amusement Park/Entertainment Provider	3
Motor Parts Trader/Workshop	3

Client Business	Score
Small Business (Investment below BDT 5 million)	2
Computer/Mobile Phone Dealer	2
Manufacturer (except weapons)	2
Others: **(Please State Below and circle numerical score as needed)**	1..2..3..4..5
	5
Pilot/Flight Attendant	5
Trustee	4
Professional (Journalist, Lawyer, Doctor, Engineer, Chartered Accountant, etc.)	4
Director (Private/Public Limited Company)	4
High Official of Multinational Company (MNC)	4
Homemaker	4
Information Technology (IT) sector employee	4
Athlete/Media Celebrity/Producer/Director	4
Freelance Software Developer	4
Government service	3
Landlord/Homeowner	3
Private Service: Managerial	3
Teacher (Public/Private/Autonomous Educational Institution)	2
Private Sector Employee	2
Self-employed Professional	2
Student	2
Retiree	1
Farmer/Fisherman/Labourer	1
Others: (Please State Below and circle numerical score as needed)	
	1..2..3..4..5

GROWING WITH GREEN

TDR Application Form 2025

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