

**Internship Report on  
General Banking Activities of Export-Import Bank of Bangladesh Limited**

**Submitted to the Department of English at Daffodil International  
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Bachelor of Arts in English**

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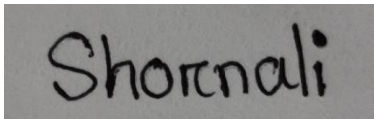
Daffodil International University



**Date of Submission: 6 December, 2022**

## Declaration of the student

It gives me great pleasure to submit the internship report on “General Banking Activities of Export Import Bank of Bangladesh Ltd” which was assigned me as a part of my BA Program. It was a great opportunity for me to work as a intern at EXIM Bank Ltd. Savar Bazar Branch. I worked there for three months. I made an effort to get all the necessary information from the resources that were available to me. I consider that this internship program has enriched my knowledge, skills and abilities which will help me to better in my future career. I made an effort to create a report through in the allotted time.



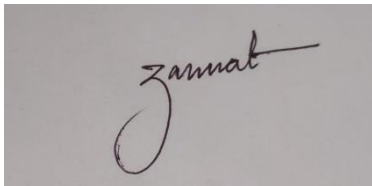
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Signature of the Intern

## **Certification of the Academic Supervisor**

To describe it simply, Shornali Akter Lushe, ID number: 191-10-421, has completed her internship at EXIM Bank Ltd. Savar Bazar Branch and using the knowledge she has gained, has created this report on the subject of “General Banking Activities of Export Import Bank of Bangladesh Ltd.” She created this report with my approval. I have read through this report in its entirety and have not discovered anything suspicious or that can contradict any people or subjects. I believe this report is prepared for academic purposes.

I, therefore, provide my consent for her to present this report, and I wish her luck with her presentation so that she can earn her graduation.



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Ms. Mst Noorzannat Husna

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## **Acknowledgements**

At the very beginning, I would like to express my gratitude to the Almighty for giving me strength and the consistency to finish the task within the scheduled time. Then I want to admire those people who helped me preparing the report directly or indirectly. At first, I would like to thank Dr. Liza Sharmin, Head of the English department for permitting me to do this internship at my preferable place. Then I would like to thank and convey my gratefulness to my Supervisor, Mst Noorzannat Husna, lecturer, Department of English, Daffodil International University for guiding me and support me that I needed the most. I would like to give her a special thanks for imparting her valuable time and wisdom.

I am very grateful to MD. Masudar Rahman (Manager of EXIM Bank, Savar Bazar Branch), K.M.AL Mamun ( Second Officer of EXIM Bank, Savar Bazar Branch) and all the employees of this branch for their beloved manner and attitude that they had shown to me during my working period in this bank.

## **Abstract**

It's really a great experience to work under EXIM Bank Ltd., one of the best banks of Bangladesh which follows Islami Shariah. The main purpose of my internship is to gather experience about the realistic situation of a bank. Because we know the academic knowledge is not enough to learn more about the real world. Basically, in this report I analyze the general banking of EXIM Bank Ltd. Savar Bazar Branch.

General Banking is considered as the direct customer service center. It is the beginning point of the banking operation. It contains opening new account, concern funds, clearing, pay order, BEFTN, issue bank draft etc. As my report is focused on the general banking so I analyzed the general banking activities and my duties and observation with that.

In my first chapter I have talked about the Introduction. In here I explain the meaning of a bank, different types of bank, different types of loans and also about general banking and EXIM Bank. Then in the second chapter I have talked about the background and significance of the project. In third chapter I have talked about the methodology of the study. In chapter four I have talked about organization details like historical background of EXIM Bank Ltd., Mission and Vision of EXIM Bank Ltd, their current activities etc. In chapter five I have talked about my Internship Activities. I have also talked about limitation of the study, observation and findings and also have given some recommendations too in this report.

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# CHAPTER -1: INTRODUCTION

## Introduction

The English word “bank” is derived from the Italian word “banco”. The modern economy's lifeblood is the bank. A person, a community basically a country or world cannot function without money. Do a bank is a financial institution that deals with money. There are different types of banks like Merchant bank, Central bank, Commercial bank, Investment bank etc. But in general term of banking means ‘Commercial bank’ which is a financial institution that provides services like opening bank accounts, bank overdrafts, loans, certificates of deposits etc. to its customers. They gives different types of loans like business loans, house loans, personal loans, car loans etc. and bank earn interest on that. There are different types of deposits accounts.

As a English department student, I have no real world experience with banks or their internal work. By staying in a genuine banking environment I have acquired both theoretical and practical experience.

Our country is one of the largest Muslim countries in the world. We are deeply committed to the Islamic way of life according to the Quran and Sunnah. In that case, the concept of Islamic Banking emerged with the aim of establishing to Shariah. It was established in Bangladesh on 13<sup>th</sup> March, 1983 as Islami Bank Bangladesh Ltd. EXIM Bank Ltd. was established in Bangladesh on 3<sup>rd</sup> August, 1999. It converted as an Islamic Shariah based bank in 2004. Now it is a most well-known bank in Bangladesh.



## **CHAPTER 2: BACKGROUND AND SIGNIFICANCE OF THE PROJECT**

### **2.1 Background and Goals**

An internship program is a mandatory requirement for students aspiring to graduate BA Program in DIU. DIU makes it mandatory so that all the students can gain some work experience in different organizations to develop their skills. It is also helpful for student's future life. I have previous experience of working in a coaching and I can handle students. So I want to gain a new experience and since it is my dream to be a banker, then finally I decided to work in a bank because I thought that it would help me to meet with different types of people, I can learn how to handle different types of customers and I can gain work experience. The name of my organization is EXIM Bank of Bangladesh Limited, Savar Bazar Branch. This report is based on my practical experience of daily banking activities, researches and under close supervision of my internal support as well as my official supervisor.

**The internship program and research have the following goals:**

- To get a real scenario of banking processes.
- To gather information on the banking job duties.
- To learn more about general banking activities of Exim bank limited
- To identify inherent problems associated with the format.
- To complete the Bachelor of Arts (B.A.) in English program requirements.

## **2.2 Objective of the study**

The actual objective of my report is to provide an overview of the “General Banking Activities of EXIM Bank Ltd, Savar Bazar Branch”. The purpose behind this study is broader.

The objectives of the report are summarized in the following manner-

- To present an overview of EXIM Bank Limited
- To identify the basic objectives of general banking
- To understand of Shariah Based Banking system
- To identify and analyse about general banking activities of EXIM Bank Limited
- To clarify problems related to general banking activities of EXIM Bank Ltd
- To give some recommendations to solve the problems of the bank

## **CHAPTER 3: METHODOLOGY**

### **Methodology of the study:**

I had an interest to build up my career in banking sector, that's why I chose EXIM Bank Ltd. for my internship. Then, I talked to my advisor about my internship and Dr. Liza Sharmin, Head of the English Department finally permitted me to do this internship at my preferable place. Then, the manager of EXIM Bank Ltd issued me a joining letter based on my application and CV. Finally, my supervisor Ms. Mst Noorzannat Husna, Lecturer, Department of English, Daffodil International University, provided me with all the guidance and support that I needed the most to complete my report. Various data were obtained from a variety of sources while preparing the report.

The information gathered is separated into categories based on its source and types:

- Primary Data
- Secondary Data

### **Primary Data**

- I have conducted informal interview with the customers
- Observe the officers practical work on different areas
- Face to face conversation with the officers of the branch
- Observing the general banking activities

### **Secondary Data**

- Different websites are used as major sources
- Annual report of EXIM Bank Ltd.
- Internet is also as theoretical sources of information
- Some documents are shared by the officers which are helping to gather information

## **CHAPTER 4: ORGANIZATION DETAILS**

### **4.1 Historical Background of EXIM Bank limited**

The Export Import Bank of Bangladesh was incorporated on June 02, 1999 as a banking company under the COMPANY ACT of 1994. The first founder chairman and director was Late Mr. Shahjahan Kabir. After his death Nazrul Islam Majumder became the new chairman of the bank. Alamgir Kabir was the first Advisor and Mohammad Liakotullah as Managing Director.

On 1st July 2004 the bank converted its banking operations from traditional banking operations to Islamic Shariah after receiving approval from Bangladesh Bank.

EXIM Bank started operating since 3<sup>rd</sup> of August, 1999. In 2004, it's growth rate was only 40.68% which has grown over 200% till 2007. At present it has 130 branches. A huge number of customers are receiving services each day. It had established 4 foreign subsidiaries which are- EXIM Exchange Ltd (UK), EXIM (USA) Inc , EXIM Exchange (Canada) and EXIM Exchange (Australia) Ptv. Ltd. to provide various financial services to Bangladeshi residing.

### **4.2 Mission of EXIM Bank:**

The mission of EXIM Bank are-

- Providing Equal financial services to all the customers
- Maintaining corporate and business morals at all level
- Ensuring sustainable growth and establishing full value to the stakeholders
- To fulfil its social commitment
- Providing high quality financial services in export and import trade

### **4.3 Vision of EXIM Bank**

The sum and substance of the bank is 'Together Towards Tomorrow'. EXIM Bank Ltd. Believes in togetherness with its customers. To achieve the desired goal, there will be imitation of sovereignty at all stages with climate of continuous improvement, as, in EXIM Bank, they believe the line of sovereignty is never ending.

### **4.4 Types of Deposit Account of EXIM Bank Ltd**

- Mudaraba Savings Deposit (MSD)
- Al-Wadiah Current Deposit
- Mudaraba Term Deposits (MTD)
- Mudaraba Super Savings Scheme (MSSS)

#### **4.4.1 Mudaraba Savings Account**

As the name suggests, these accounts are opened for savings purposes. There are two types of savings accounts. One is "Single Savings Account" and the other is "Joint Savings Account".

Minimum amount of Tk 1000/= is required to open such account and annual charge is Tk.250/=. A depositor will be allowed to withdraw up to 25% of his account balance every week.

#### **4.4.2 Current account**

Current account is an account where there is no withdrawal and overdraft limit. A person can withdraw his money when it is needed. Mainly this account is suitable for business. No interest is payable on current account and its yearly charges is Tk.1000/=. Minimum account opening balance is Tk 2000/= . The requirements for opening an account without an initial deposit are almost the same as for a savings account and the initiator must be a savings or current account holder.

### **4.4.3 Mudaraba Term deposit**

Any adult person or organization can open this types of account and it has a requirement that is he has to deposit at least 10,000/- and above but multiple of taka 100/-. One or more account can be opened by using the same name at the same branch. Mudaraba Term Deposit Receipt (MTDR) account is a fixed term deposit system that is not payable before the maturity date. Export Import Bank Limited provides higher rates of profit on such deposits. Generally clients/individuals and institutions are allowed to open this account for a fixed period and the rate of profit depends on the deposit.

### **4.4.4 Mudaraba Monthly Savings Scheme**

Exim Bank Limited offers Super Saving Scheme to create more awareness and motivate people to save money. We know savings help to build up capital and capital is a major source of business investment in our country. Any person can open multiple accounts in a branch in his name or joint name. After the expiry of the term the depositor will have a large amount to enjoy.

## **4.5 Current General Banking Activities of EXIM Bank Limited**

The relationship between a banker and a customer begins from opening an account in a particular bank. Hence, the account opening department plays an important role for the bank as well as the customers. Not only that, this department deals with all account related activities as well as some customer services.

General banking activities of EXIM Bank are-

- Account opening
- Account enquiry
- Cheque book issue
- Money transfer
- Transaction statement
- Activation of dormant account
- Remittance

- Account transfer
- Account closing
- Cash section
- Other services.

#### **4.5.1 Account Opening Procedure**

If anyone wants to open an account, at first he/she has to fill up an account opening form which is given by the officer of the bank. Basically this form is a legal contract between a customer and a bank.

**The account opening form is a composite and consists of the following**

- Account Related Information
- personal Information
- Nominee Related Information
- Specimen Signature Card (SS)
- Transaction Profile ( TP)
- KYC Profile form ( Know Your Customer)

#### **A. Individual Account**

The necessary requirements to open an individual account are:

1. An introducer
2. Photocopy of NID card or Birth certificate or passport of the applicant
3. Two copy photographs of the applicant
4. Nominee's NID card's photocopy and photograph.
5. Photocopy of an ID card where he /she works
6. Recent electricity bill's copy for identify his/her present address.

## **B. Joined Account**

In this type of account 2 or more person can jointly open an account and each person should fulfil the requirement of individual account.

## **C. Proprietorship Account**

A person who has a business organization can open this account. Trade license and Rubber stamp and TIN certificate are needed. Other procedures are almost same as individual account.

## **D. Partnership Account**

This account is as like as joint account. In it BIN, TIN, UTILITY, contract paper of the partners are needed. Need the photocopy of Word Commissioner Certificate. Up to date trade license & Rubber stamp. All partners have to fulfil all the requirements.

After fill up the form and receiving the required documents and verifying all the paper the bank can open the account. A minimum balance must be received in cash to open an account. With the permission of the authorized officers and the manager an account can be opened. After opening the account, the bank will not issue the cheque book immediately but will issue a "thank you letter" to the customer's address through mail for verification. Along with the thank you letter, the bank sends an "acknowledgment". When the customer comes to the bank with the acceptance, he is provided with a cheque book requisition form. Customer receives cheque-book 15 days after requisition.

## **4.5.2 Account Transfer**

Exim Bank Limited provides online banking system. But sometimes account holders want to transfer their accounts. Account opening department transfers account from one branch to another branch on customer's request. Necessary Procedures are-

- ★ Application form provides to the costumer and takes signature on it
- ★ A/C opening form, SS Card and Statement should be photocopied and the original papers should be sent to that branch with a forwarding letter.
- ★ Unused pages of the check book should be returned and cancelled.



★ All the balances of the account should be transferred on that branch's sundry.

### **4.5.3 Cheque**

It is a very important document which is used for safety. Every cheque book has 20 pages. Without the signature of an account holder no one can withdrawal money. A check is valid for the next 6 months after signing. Cheque number, routing number and account number are serially included in the below of every page of a cheque book. If a person himself withdraws his money then in 'pay to' option he has to write 'self' but if he gives his signed cheque to another person then that person has to write his name on that option.

#### **Cheque Book Issue**

The in charge officer of general banking department stocks of Cheque books will get to know. Then issue the cheque. We know every cheque book has 20 pages. Each and every page must be issued. Without issue no one can withdraw money.

### **4.5.4 Clearing**

On previous time when a cheque came from one bank to another bank, the officers used to bring it themselves. But nowadays they use BACH (Bangladesh Automated Cheque Clearing House) processing software. Every bank has an account in Bangladesh Bank. Now when a cheque comes from another bank to EXIM Bank, they scan the cheque and sends it to Bangladesh Bank by BACH processing software. Then Bangladesh Bank sends this to that specific bank. Then that bank checks the cheque and account and sends money to Bangladesh Bank from that person's account. Then Bangladesh Bank sends money to EXIM Bank.

There are two types of clearings. These are- 1.High Value (5 lac and above) 2. Regular Value (under 5 lac)

### **4.5.5 Remittance**

Remittance means transfer of money from one place to another place through post and telegraph. Every bank's source of income is to pay or receive money from customers in the form of person to person remittances from one place to another inside and outside national borders. EXIM Bank Limited operates both foreign and local remittances to serve its customers.

#### **A. Local remittance:**

Local remittance is the transfer of money by customers from one place to another, from one person to another within national border. It is another source of income of every bank.

Pay order is a technique for collecting local remittances.

#### **Pay order**

Basically payment order is a process of transferring money from a payer to a payee within a specified clearing area through banking channels. In EXIM Bank a person can pay order who has an account in EXIM Bank. A person can buy a pay order under any name. But obviously there must be an account in the name of the user in a particular bank where the person will break this pay order. A customer can purchase different types of payment orders such as pay orders by cash and pay orders by cheque.

#### **B. Foreign Remittance**

Foreign remittance is the transfer of money by customers from one place to another, from one person to another, across national borders.

### **4.5.6 BEFTN**

The full meaning of BEFTN is Bangladesh Electronic Fund Transfer Network. No cheque is needed for this. BEFTN is the process to send money from one bank to another bank. There is no charge for this. If the money is sent in the morning, the money will be received by the afternoon of that day. And if the money is sent after noon, it will be received the next morning. Required information are-

★ Full name and account number of the sender

★ Name of the bank to which it will be sent, branch name, account number, routing number of that bank.

#### **4.5.7 RTGS**

The full meaning of RTGS is Real Time Gross Settlement. It is a very first process to send money in another bank. Needed the same information like BEFTN. But it has 100/= taka charge.

#### **4.5.8 Account Closing**

A customer can close his account any time. To close an account a customer has to apply for that. Then the bank provides him an application form and he has to sign on it. Then a block is collected from the customer which is given before and find out his opening form and they start procedure.

#### **4.5.9 Dormant account activation**

If an account is inactive for six months then the account is considered or classified as "dormant". Manager's permission is required to operate these accounts. To activate a dormant account, bank will charge Tk 250/= as activation fee.

### **CHAPTER - 5 INTERNSHIP ACTIVITIES**

As I did my internship on General Banking Activities of EXIM Bank Ltd, so at first I will share my knowledge about General Banking.

#### **5.1 General banking:**

General banking section is the life blood in banking service. It is the basic of all banking procedures and activities. It is considered as a direct customer service center. This segment

represents one of the most important roles in the operations of commercial banks. On a daily basis it accepts deposits from customers and fulfils cash requirements by honoring cheques. Actually general banking department helps customers to open new accounts, accounts closing, account transfer, loan funds, cheque book issue, remittance, demand drafts etc. As the bank is limited to providing this service on a daily basis, general banking is also known as "retail banking".

EXIM Bank Limited, Savar Bazar Branch offers its customers a variety of general banking facilities. These are essential strategies for banks to attract new customers as well as retain existing customers.

I worked under Mr. Masudur Rahman( Senior Assistant Vice president and Manager, EXIM Bank, Savar Bazar Branch), K.M.Al Mamun ( FAVP & Second Officer, EXIM Bank, Savar Bazar

Branch). I also worked with Muttakin Ahmad (Officer), Monirul Islam (Assistant Officer), Tahmina Akhter Mina (Officer), Mahmuda Akter(Assistant Officer). They all helped me a lot in my internship journey.

Now I will explain about my activities

## **5.2 Activities undertaken in opening an account**

When I went to their bank, at first they taught me about how to fill up the account opening form and which information are needed to open an account (In previous chapter I already talked about that). So when a customer came to the bank to open an account, at first I checked whether a customer had brought all the required documents for opening the account. After checking that I brought an account opening form and told them to signature on specific area and knew about their present address and most of the time I filled up the opening form. Then I gave the form to GB officer, he checked it and then they submitted the form to the authorized officer. In my three months of internship almost everyday I filled up the account opening form.

### **5.3 Activities undertaken in account transfer**

On 5 October, 2022, Muttakin Ahmed, a general banking officer taught me about account transfer and how to transfer an account. After that when a customer came to transfer an account at first I found out the account opening form and SS card from the store room then I photocopied them and I put them away. Then I returned the unused pages from the cheque book. Then I talked to the officers and give them the documents.

### **5.4 Activities undertaken in cheque**

On 11 October 2022, Muttakin Ahmed taught me what is check book and why it is necessary for the customer and how to fill up a cheque book if any customer unable to fill up his cheque book by himself. After that when a customer came to me and requested me to fill up the cheque book, I collected necessary information and filled up it and took their signature on it.

### **5.5 Activities undertaken in clearing process**

On 22 October 2022, Monirul Islam, an officer of general banking taught me about clearing and how to do that and its necessity. After learned that, one day Monirul Islam gave me a cheque and asked to check it. Then I received the cheque book and checked all the data, checked if the number and word calculation were correct or not. Then I gave necessary seal on the cheque, as the cheque was high valued so I sealed 'Same-Day-Clearing' and then I gave the cheque to him.

### **5.6 Activities undertaken in account closing**

I have learned about how to close an account by the officers. As I talked about account closing on my previous chapter. Now I tell about my activities on that. When a customer came to close their account I collected his/her notice and block, gave him/her an application form and took sign on that and found out the opening form and then gave those things to the officer.

### **5.7 Activities undertaken on dormant account activation**

Bank provides an application form for dormant account activation. I have filled the form and collected the signature of the account holder. After that I submitted the form to the authorization officer. Authorization officer verifies the signature and activates the account. I did this job only once during my internship period.

### **5.8 Activities undertaken for cheque book issue**

I gave the requisition form to the account holder when they came to collect the check book.

At a time I also filled the requisition form and collected two signatures of the account holder. The authorize officer makes an entry in the check requisition book. Sometimes I had given entries in books. But the authorization officer made the entry in the computer. When the account holder came to the bank for the cheque book, I collected the signature of the account holder in a book. I put the branch seal on every page of all new cheque books. Then the authorize officer gave them the cheque book.

### **5.9 My Activities for provide pay order**

I have collected the pay order application form from the authorized officer and provided it to the customer. The authorize officer makes an entry in the record book. Then he takes a pay order form and fills the form. Sometimes I used to fill forms. I have collected the signatures of two authorized officers. I also collected the client's signature when I hand over the pay order.

### **5.10 Other relevant activities**

I also did other bank related tasks like typing, bank document's photocopy, send mail to the customer and if needed call to customers. I have followed the rules and regulation of the bank.

### **5.11 Skills that I have developed through the Internship program**

- I have learned various account opening procedures of Exim Bank Limited.
- I have also observed the procedures for closing an account and other activities of general banking.
- I learned how EXIM Bank provides information to their clients.
- I have learned about professional experience
- I have learned about work environment
- I have learned how to maintain office etiquette
- I have learned how to deal with the supervisors and employees and also how to deal with the customers.

### **SWOT analysis on myself**

After finishing my internship I have discovered myself in a better way

#### **My Strengths:**

- I have adaptability skill
- I am a fast learner.
- I have a strong will-power to achieve my goal
- This internship makes me punctual
- I can work for long time

- I have the ability to handle customer

### **My Weakness**

- I don't feel confident enough in new place at first
- I cannot talk confidently in front of higher authority
- Though I can attach with people but I need sometime for that
- If I feel some problem I cannot tell this to the officers quickly

### **My Opportunities**

- As I am a first learner, it helps me to learn things quickly in my professional life
- As I have a strong will-power then I can do everything to achieve my goals
- I can control my emotion and can work for long time because I have self-management skill

### **My Threats**

- My lack of confidence is a biggest threat for me



## **CHAPTER – 6: LIMITATION OF THE STUDY**

This report will give some idea about EXIM Bank and its activities but not all about it. Because in this report, I have only highlighted the knowledge and experience of mine.

All the officers are very co-operative but they were too much busy to give me proper time. They had a busy schedule that they were not able to teach me about more things. As I am a student of English department, sometime they thought that I didn't need to know about all the information. Due to their busy schedule I didn't gather knowledge about Cash Sector.

Another thing is I had to complete this report within a short period. For that reason I did not gather much more information.

## CHAPTER - 7: FINDINGS

BY the time of internship at EXIM Bank Limited at Savar Bazar Branch, after collecting and analyzing data I have got the following findings and recommendations which are totally my personal point of view.

- Customer needs a introducer to open a new account with this bank. But sometimes the customer may fail to manage the reference to open an account which is a big problem for the bank.
- For uneducated people account opening procedure is really difficult.
- Because of its insufficient number of employees general banking performance is not required standard
- EXIM Bank Limited promises to their customers that they can honor the check within a very short period of time after submission but most of the time they are unable to do it.
- There is shortage of ATM booth facilities for EXIM Bank Ltd across the country • The employees of general banking department are not trained regularly and properly

## **CHAPTER - 8 RECOMMENDATIONS**

As there are some lacking in the general procedure of EXIM Bank Limited, following recommendations are forwarded in this regard.

- Customers mainly face the problem of finding a introducer. If this rule is changed then it will be beneficial for the customers to open an account
- EXIM Bank Limited should use modern technology to improve their working ability
- EXIM Bank Ltd should be active to honor its customers' cheque in a short time after the submission.
- The should train their employees more so that employees can work more effectively
- They should take necessary steps to increase their network facilities
- They should hire sufficient employees so that customers can be satisfied in their need

## **CHAPTER - 9: CONCLUSION**

Banking sector is the heart of a country in the financial world. The development of a country's economy, a good banking through their modern products and services plays a very important role. Among a large number of banking services, remittance management is most important one. It directly hit a country's economy. Export Import Bank of Bangladesh is one of the best bank of Bangladesh which works for their customer's satisfaction. It remits a huge amount of money outside of Bangladesh. But they do not charge any service charges for this and try to provide this service within a short time.

As a Islamic Shariah based bank, it has been going forward with the acceptance and better performance and is most likely that to create a better nation. They have to reinforce their managing area with Islamic culture. Moreover, every Islamic Bank try to educate a mass people more about the importance of religious beliefs with Islamic banking.

## REFERENCES

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## APPENDICES

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**EXIM** EXPORT IMPORT BANK OF BANGLADESH LIMITED  
 এক্সপোর্ট ইমপোর্ট ব্যাংক অব বাংলাদেশ লিমিটেড  
 শরীয়াহ ভিত্তিক ইসলামী ব্যাংক

**হিসাব খোলার আবেদন ফরম**  
**Account Opening Application Form**

**মুদারাবা মেয়াদী আমানত/সঞ্চয়ী স্কিম/বিশেষ স্কিম**  
**Mudaraba Term Deposit/Savings Scheme/Special Scheme**

হিসাবের প্রকৃতি  
 Nature of Account

মুদারাবা মেয়াদী আমানত হিসাব  
 Mudaraba Term Deposit Account

মুদারাবা সঞ্চয়ী হিসাব/বিশেষ স্কিম আমানত হিসাব  
 Mudaraba Savings Deposit Scheme/Special Deposit Scheme Account

Scheme Name:

শাখা/উপ-শাখার নাম:  
 Name of the Branch/Sub-Branch:

হিসাবের নাম:  
 Account Name:

হিসাব নম্বর:  
 Account Number:

ইউনিক গ্রাহক আইডি কোড:  
 Unique Customer ID Code:

Head Office: "SYMPHONY" Plot # SE (F): 9, Road # 142, Gulshan Avenue, Dhaka- 1212  
 PABX: 55045547, Fax: 880-2-55045559, SWIFT: EXBKBD0H, E-mail: info@eximbankbd.com, Website: www.eximbankbd.com

Export Import Bank of Bangladesh Limited  
 www.eximbankbd.com

Figure: MTDR Scheme Form

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**EXIM** EXPORT IMPORT BANK OF BANGLADESH LIMITED  
 এক্সপোর্ট ইমপোর্ট ব্যাংক অব বাংলাদেশ লিমিটেড  
 শরীয়াহ ভিত্তিক ইসলামী ব্যাংক

**হিসাব খোলার আবেদন ফরম**  
**Account Opening Application Form**

**ব্যক্তিগত হিসাব**  
**Personal Account**

Al-Wadiah Current Deposit Account (আল-ওয়াদিয়াহ চলতি আমানত হিসাব)

Mudaraba Savings Deposit Account (মুদারাবা সঞ্চয়ী আমানত হিসাব)

Mudaraba SND Account (মুদারাবা বিশেষ নোটিশ আমানত হিসাব)

Others (অন্যান্য) .....

শাখা/উপ-শাখার নাম:  
 Name of the Branch/Sub-Branch:

হিসাবের নাম:  
 Account Name:

হিসাব নম্বর:  
 Account Number:

ইউনিক গ্রাহক আইডি কোড:  
 Unique Customer ID Code:

Head Office: "SYMPHONY" Plot # SE (F): 9, Road # 142, Gulshan Avenue, Dhaka- 1212  
 PABX: 55045547, Fax: 880-2-55045559, SWIFT: EXBKBD0H, E-mail: info@eximbankbd.com, Website: www.eximbankbd.com

Export Import Bank of Bangladesh Limited  
 www.eximbankbd.com

Figure: Savings Deposit Form

**EXIM** Export Import Bank of Bangladesh Limited  
 Shariah Based Islamic Bank  
 Savar Bazar Branch..... Branch/Sub-Branch

**নমুনা স্বাক্ষর কার্ড (Specimen Signature Card)**

Customer ID : \_\_\_\_\_ Date : D M Y Y Y Y

Account Number : \_\_\_\_\_

Title of Account (BLOCK LETTER) : \_\_\_\_\_

Mode of Operation : \_\_\_\_\_

স্বাক্ষরকারীর পূর্ণ নাম (Full Name of the Signatory)	নমুনা স্বাক্ষর (Specimen Signature)	Photograph of Account Holder
1. Name : Cell :		
2. Name : Cell :		
3. Name : Cell :		
4. Name : Cell :		

বিশেষ নির্দেশনা (যদি থাকে) Special Instruction (if any)

Signature Admitted by \_\_\_\_\_ Authorized Officer  
 Date:.....

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Figure: SS Card

**EXIM** EXPORT IMPORT BANK OF BANGLADESH LIMITED  
 এক্সপোর্ট ইমপোর্ট ব্যাংক অব বাংলাদেশ লিমিটেড  
 শাখা/উপ-শাখা

**গ্রাহক পরিচিতি সম্পর্কিত ফর্ম (KYC Profile Form)**  
 (বিশেষ কিম/স্থায়ী আমানত হিসাবের ক্ষেত্রে ব্যবহারের)

নাম : D M Y Y Y Y  
 বিবাহ নম্বর : \_\_\_\_\_  
 ই-ইউআরআই নম্বর : \_\_\_\_\_

১. হিসাবের নাম : \_\_\_\_\_  
 ২. হিসাবের প্রকৃতি : \_\_\_\_\_  
 ৩. গ্রাহকের পেশা (বিস্তারিত) : \_\_\_\_\_  
 ৪. গ্রাহকের মালিক সম্বন্ধে অফ : \_\_\_\_\_  
 ৫. অর্ধের উল্লেখ/উল্লেখযোগ্য : \_\_\_\_\_  
 ৬. অর্ধের উল্লেখ নিশ্চিত করার ক্ষেত্রে কোন দলিলাদি সংগ্রহ করা হয়েছে : \_\_\_\_\_  
 (ক) \_\_\_\_\_  
 (খ) \_\_\_\_\_  
 (গ) \_\_\_\_\_  
 সংস্কৃতি দলিলাদি যাচাই করা হয়েছে কি না :  হ্যাঁ  না  
 ৭. হিসাবের মালিক হিসাব কিভাবে খাড়াই করা হয়েছে (বিস্তারিত) : \_\_\_\_\_  
 ৮. হিসাবের প্রকৃত সুবিধাজনকী (Beneficial Owner) নির্ধারণ করা হয়েছে কি না :  হ্যাঁ  না

উক্ত হ্যাঁ হলে গ্রাহক প্রকৃত সুবিধাজনকী সম্পর্কিত তথ্যাদি সংগৃহীত। মোতাবেক কে-এমআইসি সম্পাদনা করতে হবে।  
 (কম্পানির ক্ষেত্রে ২০১৯ বা এর ঠিক পরে কার্যক্রমের এর তফসিল সংগৃহীত। মোতাবেক সংশ্লিষ্ট সফটওয়্যার ইন্সটল করা হবে। জেআইবি কোম্পানির ডায়ালগটি  
 মোবাইলের (মিনি)ফোনে উল্লেখযোগ্য উল্লেখযোগ্য তথ্য সংগ্রহ বা যাচাইকারী স্বয়ং Controlling Ownership Initiate যোগ্য। এর কেবলইউসি সম্পাদনা করতে হবে।

৯. পরিচিতিপত্র : \_\_\_\_\_

ক) পাসপোর্ট নম্বর :	কপি প্রকৃত	যাচাইকৃত	টিক (✓) দিন
খ) জাতীয় পরিচয় পত্র নম্বর :	<input type="checkbox"/>	<input type="checkbox"/>	(প্রযোজ্য ক্ষেত্রে)
গ) জন্ম নিবন্ধন সনদপত্র নম্বর :	<input type="checkbox"/>	<input type="checkbox"/>	(প্রযোজ্য ক্ষেত্রে)
ঘ) ইলেকট্রনিক-ডার অফিস (TIN) নম্বর :	<input type="checkbox"/>	<input type="checkbox"/>	(প্রযোজ্য ক্ষেত্রে)
ঙ) ভাট রেজি. (BIN) নম্বর :	<input type="checkbox"/>	<input type="checkbox"/>	(প্রযোজ্য ক্ষেত্রে)
চ) প্রতিষ্ঠানের নিবন্ধন নম্বর :	<input type="checkbox"/>	<input type="checkbox"/>	(প্রযোজ্য ক্ষেত্রে)

১০. অন্যান্য : \_\_\_\_\_

১১. অনিবাসী (Non-resident) এবং বিদেশীদের ক্ষেত্রে হিসাব খোলার উদ্দেশ্য : \_\_\_\_\_

১২. হিসাব প্রকৃতি : \_\_\_\_\_ মোবাইল উত্তীর্ণের তারিখ : \_\_\_\_\_

১৩. কর্মসূচি (Work Permit) গ্রাহকের হিসাব খোলার ক্ষেত্রে কর্মসূচি (Work Permit) প্রদ ও থাকে হিসাব খোলার জন্য যথার্থ কর্তৃকদের  
 অনুমোদন রয়েছে কি না : হ্যাঁ  না  (প্রযোজ্য ক্ষেত্রে) মোবাইল উত্তীর্ণের তারিখ : \_\_\_\_\_

১৪. বিদেশী বাসিন্দাদের ক্ষেত্রে আর্থিককারের পাসপোর্টের কপি এবং বিদেশীতে থেকে আর্থিককারের বিদেশ পাসপোর্টের কপি সংগ্রহ করতে হবে।

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Figure: KYC Profile Form