ANNEXURE-D

EXIM FEMINA

i) Mudaraba Femina Monthly Benefit Scheme (MFMBS)
ii) Mudaraba Femina Monthly Savings Scheme (MFMSS)

i) Mudaraba Femina Monthly Benefit Scheme (MFMBS)

1. Any Female emloyee having sound mind can open a Mudaraba Femina Monthly Benefit Scheme with any branch of the bank by depositing at least Tk. 25,000/- (twenty five thousand) and its multiple amount on any day of the month.
2. Benefit against the deposited amount of the account would be credited to the Mudaraba Savings Deposit Account of the client maintained with the branch on the same day of every succeeding month as per Rate Circular.
3. One or more account(s) can be opened in the same name at the same branch of the bank.
4. A specially designed receipt will be issued favouring the depositor(s) at the time of opening the account. The account holder must preserve the receipt carefully. In case of lost of receipt, bank must be informed without delay and account holder may be allowed a duplicate receipt of the same subject to submission of an indemnity bond. Bank will apply due formalities in this regard.
5. Tenure of Mudaraba Femina Monthly Benefit Scheme will be 01 (one) year. Normally, deposited amount of Femina Mudaraba Monthly Benefit Deposit Scheme is not encashable before maturity. If any depositor intends to encash his/her receipt before maturity due to certain unavoidable circumstances, the following terms & conditions will come into force no profit shall be allowed for premature encashment within 01 (one) year.
6. In case of death of account holder(s), the nominee(s) may continue the account till maturity. In that case, nominee(s) or legal guardian of minor nominee(s) must open a Mudaraba Savings Deposit with the branch. The branch will credit monthly benefit of deposited amount of the account holder (deceased) to the account opened by the nominee(s)/legal guardian of minor nominee(s).
7. Investment against lien of such receipt may be allowed upto 80% of deposited amount subject to application of normal terms & conditions of investment of the bank. Benefit of Mudaraba Femina Monthly Benefit Scheme will be credited to the Investment Account of the client(s) till full adjustment of total liability.
8. Deposit of Mudaraba Senior Monthly Benefit Scheme will bear the following weightage and provisional rate of profit:

Tenure/period	Weightage	Provisional rate of profit	Net payable after deduction of 10% tax for Tk. 1.00 lac	Net payable after deduction of 15% tax for Tk. 1.00 lac
01 (one) year	1.27	13.75%	Tk. 1031/-	Tk. 974/-

Signature of the Account Holder(s)

ii) Mudaraba Femina Monthly Savings Scheme (MFMSS)

1. Any Female Employee having sound mind can open one or more account(s) in her single name at any branch of the bank with monthly installment of Tk. 200.00 and multiple of Tk. 500.00.
2. The tenure of Mudaraba Femina Monthly Savings Scheme will be 03, 05, 08, 10 and 12 years. The depositor will have the option to choose any tenure at the time of opening the account and it cannot be changed afterwards.
3. Account can be opened in any banking day of the month. But the subsequent installments to be deposited within the 10th day (incase of holiday next working day) of each month.
4. Account opened within 10th day of the month will be considered as opened in that particular month. If the account is opened after 10th day of the month, the account will be considered as opened in the following month.
5. Depositor can give standing instruction to the bank to transfer regular installment from his/her account maintained with the branch.
6. Advance payment for any number of installments will be received by the bank but profit will be allowed there-against considering the installment deposited for each succeeding month.
7. If a depositor fails to deposit any installment in time, he/she will be penalized with 2.00% per month on outstanding installment amount and must pay the installment(s) due as well as penalized amount with the subsequent installment.
8. No cheque book will be issued under the scheme as the deposited amount of Mudaraba Femina Monthly Savings Scheme is not chequeable.
9. Deposit of Mudaraba Femina Monthly Savings Scheme will bear the following weightage and provisional rate of profit:

Tenure/period	Weightage	Provisional rate of profit
03 (three) years	1.32	12.60%
05 (five) years	1.34	12.70%
08 (eight) years	1.30	12.80%
10 (ten) years	1.30	12.90%
12 (twelve) years	1.29	13.00%

10. If the depositor fails to deposit 03 (three) consecutive installments at any point of time, it will cease the right of depositor to remain within the purview of the account and profit against balance of deposited amount will be allowed as per terms & conditions mentioned in the following clause (clause-11).
11. Normally, deposited amount of Mudaraba Femina Monthly Savings Scheme is not encashable before maturity. If any depositor intends to encash his/her account before maturity due to certain unavoidable circumstances, the following terms & conditions will come into force:
    a. No profit shall be allowed for premature encashment within 01 (one) year.
    b. Profit shall be allowed at the provisional rate of Mudaraba Savings Deposit if it is encashed after 01 (one) year but before 02 (two) years.
    c. If the account is encashed after completion of any tenure (as prescribed by the bank) but before maturity, depositor(s) will be entitled to receive full benefit for the completed tenure at the provisional rate of profit prescribed there-against. For remaining period depositor(s) will receive benefit at the provisional rate of profit prescribed for Mudaraba Savings Deposit.
12. The account is transferable within the branches of the bank under special arrangement.
13. Expected amount of the account on maturity shall be paid to the depositor after one month from the date of depositing the final installment.
14. The depositor (except minor) can avail investment facility upto 90% of deposited amount after completion of 01 (one) year subject to application of normal terms & conditions of investment of the bank.

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Signature of the Account Holder(s)