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INTERNATIONAL
UNIVERSITY**

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Internship Report On

**General Banking Operations & Islamic Finance Practices
at**



Submitted by:

Md. Warif Islam Mahim

Id: 111 193 005

Submitted to

Mr. Ahmed Imran Kabir

Lecturer,

School of Business & Economics (SoBE)

Date: 29th August, 2024

Letter of Transmittal

Date: 29th August, 2024

Ahmed Imran Kabir

Lecturer

School of business and economics

United International University

Subject: Submission of Internship Report

Dear sir,

With great pleasure, I want to notify you that I have completed my report on “General Banking Activities & Islamic Banking Activities of Meghna Bank PLC” assigned by you. I had the opportunity to complete my Internship at Meghna Bank PLC (Uttara Branch) from 1st June 2024 to 29th August 2024.

I have given my best effort and time to preparing the report. I also gathered all the information for this report while working at MGBL, as well as from the MGBL WEBSITE and the Internet.

It was an incredible experience working under your supervision. I seek your kind consideration through the report and comment if there is any information that is not correct or is not portrayed in well manner.

Sincerely Yours,

Md. Warif Islam Mahim

ID: 111 193 005

BBA

SOBE, United International University

Student's Declaration

I am **Md. Warif Islam Mahim**, bearing ID: 111 193 005, Major in M.I.S BBA, United International University. I declare that I have completed my three-month internship at Meghna Bank PLC (Uttara Branch). After successfully completing the internship, I made the report “Meghna Bank PLC: General Banking Activities & Islamic Banking Activities” based on what I learned and the information collected.

I believe that this report is made for academic purposes only and has no other purpose.

Md. Warif Islam Mahim

ID: 111 193 005

BBA

SOBE, United International University

Acknowledgment

I am most grateful to the Almighty and my Parents because, without their blessing and guidance, I could not do anything. I am also thankful to Meghna Bank PLC for giving me the opportunity to complete my internship and graduate with corporate experience.

At the bank, my supervisor was SM SHAHIDUZZAMAN, sir, Deputy Manager of MGBL Uttara Branch; I am very grateful to him. He always guided me when I needed help and always gave feedback on my work. I am also very grateful to Manager Mohammad Sohel Miah Sir and GB, who is in charge of Senior Officer Jasmin Akter Mam, for their guidelines and constant patience in answering all my queries. Also Asst. Officer Akram sir, Junior Officer Arif sir, and Senior Officer Kawsir sir helped me throughout my internship and taught me lots of things regarding General banking, Cash, and Clearance. All the employees of the branch helped me gain the most knowledge and gather all the information needed to complete this report.

Lastly, I am grateful to my Supervisor, Ahmed Imran Kabir, for helping me with guidance and time so that I could complete my internship report. Sir always responded to all my questions and guided me throughout this process.

.

Executive Summary

Meghna Bank PLC, a financial institution, started its operations on May 9, 2013, with a clear vision to be recognized as a vital player in the financial incorporation process. It particularly targets the population that is not used to using banks or financial institutes. Guided by its motive line, "Together We Sail," the bank is dedicated to contributing to the creation of a wise and successful nation.

Meghna Bank's primary objective is to become one of the leading service providers in the industry by ensuring customer satisfaction through the use of advanced technology, professionalism, and personalized service. The bank's commitments include being recognized as the best quality bank in Bangladesh, consistently delivering superior and fastest banking services, developing long-term partnerships with stakeholders, and establishing itself as a solid and trusted financial entity.

Through these goals, Meghna Bank aims to not only increase its reputation but also create and share value with its customers and stakeholders, ensuring a stable and trusted financial relationship.

Keywords: General Banking, Islamic Finance, Meghna Bank, Customer Satisfaction, Financial Services, Digital Banking, Economic Growth, Retail Banking, Loan Facility, MGBL Scheme, Risk Management, Customer Experience, Financial Stability, Banking Development.

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Chapter-1

Introduction & Overview

Meghna Bank PLC, founded and grown on May 9, 2013, is a leading twenty-first-century bank in Bangladesh. It is dedicated to increasing financial development and helping in economic growth. The bank's tagline is “Together We Sail.”

1.1 Retail Banking Division

Meghna Bank's retail banking division offers a vast range of products designed to fulfill the financial needs of clients and small and medium businesses. The bank operates with a large network of 48 branches, 40 sub-branches, and 47 ATMs across Bangladesh, ensuring excellent accessibility for its customers. In addition, the bank provides Internet and mobile banking services, allowing customers to manage their finances from anywhere.

1.2 Key Retail Products

1.2.1 Savings Accounts

Meghna Savings Account: Offers exclusive banking facilities with greater interest rates.

Meghna Pension Savings Account: This account is designed for long-term savings with benefits for retirement. It has a cooperative interest rate of 12% this month.

Meghna Salary Account: This is for salaried individuals with specific benefits from our corporate clients.

1.2.2 Term Deposits

Fixed Deposit Receipt (FDR): Available from tenure of 3 months to Years. Rates from 10%-12.5%.

Double Benefit Scheme (DBS): provides an outstanding feature of a double benefit scheme with

a 5-year tenure.

Monthly Interest Scheme (MIS): It offers monthly interest payments at the rate of 12%.

1.2.3 Loans and Advances

Personal Loans: Available up to BDT 10 million.

Home Loans: Financing up to 80% of the property value with best interest rates in mkt.

1.2.4 Cards

Meghna Debit Card: Offers dual currency and easy access in any ATM booth with no charges.

Meghna Credit Card: Provides a credit limit based on customer profiles from 30000 to 1000000.

1.3 Financial Performance

As per the latest reports, Meghna Bank has a total deposit of BDT 75 billion and a loan portfolio exceeding BDT 65 billion. The bank's strong financial performance is further highlighted by its capital adequacy ratio, which stands at 13.5%, well above the regulatory requirement. Additionally, Meghna Bank maintains a low non-performing loan (NPL) ratio of 1.8%, reflecting its expert lending practices and effective risk management strategies. Meghna Bank has reached the growth of 1500 crore in the last June closing.

1.4 Commitment to Customers

Meghna Bank is committed to delivering comfortable and fast banking services and maintaining long-term relationships with its customers. The bank's customer base crosses 1 million, a testament to its developing reputation as a trusted financial bank in Bangladesh.

With a focus on digital innovation, Meghna Bank continues to expand its digital banking offerings, ensuring that customers have access to secure and efficient banking facilities. Through its strategic initiatives and customer-focused approach, Meghna Bank is well-positioned to contribute to the financial well-being of its clients and the broader economic development of Bangladesh.

Chapter-2

Overview MGBL Products

Retail Banking Products:

Savings Accounts:

- Meghna Savings Account
- Meghna Pension Savings Account
- Meghna Salary Account
- Meghna Shanchay Plus Account
- Meghna Platinum Savings Account
- Meghna Sreyoshi Savings Account
(For Female Customers)
- Meghna Current Account
- Meghna Young Stars (MGYS)

Term Deposits:

- Fixed Deposit Receipt (FDR)
- Double Benefit Scheme (DBS)
- Monthly Benefit Scheme (MBS)
- Millionaire Deposit Scheme (MDS)
- Meghna Super Saver Scheme
- Meghna Quarterly Profit Scheme

Loans and Advances:

- Personal Loans
- Home Loans

- Auto Loans
- Education Loans
- Credit Card Loans
- Meghna Personal Secured Loan
- Meghna SME Loans

Cards:

- Meghna Debit Card
- Meghna Credit Card
 - Platinum
 - Gold
 - Silver
- Meghna Prepaid Card

Corporate Banking Products:

1. Working Capital Finance

- Cash Credit (CC)
- Overdraft (OD)
- Short Term Loan (STL)

2. Term Loans:

- Project Finance
- Lease Finance

3. Trade Finance:

- Import Financing
- Export Financing
- Letter of Credit (LC)
- Letter of Guarantee (LG)

4. SME Banking

- SME Term Loan
- SME Working Capital Loan
- SME Trade Finance
- Women Entrepreneur Loan

Islamic Banking Products

1. Deposit Products

- Mudaraba Savings Account (MSA)
- Mudaraba Term Deposit (MTD)
- Mudaraba Short Notice Deposit (MSND)
- Mudaraba Double Benefit Deposit (MDBD)

- Mudarabah Special Savings Account (MSSA)

2. Investment Products

- Bai-Murabaha
- HPSM (House Building Investment)
- Mudaraba SME Finance
- Ijarah (Lease)

Other Services:

- Internet Banking
- Mobile Banking
- Agent Banking
- Remittance Services
- Locker Services
- Utility Bill Payment
- E-Commerce Payment Gateway
- Treasury & Foreign Exchange Services

Chapter- 3

History and Growth of Meghna Bank PLC

MGBL, which was established on May 9, 2013, is a lucrative player in Bangladesh's banking world, known as a twenty-first-century bank. The bank was established with a clear mission to make banking services more comfortable and easier for everyone, particularly those who previously had limited access to financial services. With the motto "Together We Sail"

2.1 Key Milestones in Meghna Bank's History and Growth:

2.1.1 2013 - Launch and Initial Focus:

Meghna Bank started its operations by focusing on providing the most commonly needed banking services. Moreover, the bank opened 10 branches across Bangladesh, offering products like savings accounts, current accounts, and fixed deposits to build its customer network.

2.1.2 2014-2017 - Rapid Expansion and Product Diversification:

Meghna Bank expanded to 30 branches during this period and introduced additional financial products, including personal loans, home loans, and SME (Small and Medium Enterprises) loans. To fulfill the needs of small businesses, the bank launched exclusive loan products focusing on SMEs' growth and needs. The bank also started focusing on rural banking, launching sub-branches and mobile banking units to reach clients in rural areas.

2.1.3 2018-2020 - Embracing Technology and Expanding Services:

Meghna Bank made investments in digital banking, launching Internet Banking and Mobile Banking platforms, showing customers how to manage their finances easily from anywhere. The bank expanded its ATM network to 47 ATMs across the country, providing customers with easy access to cash and other banking services. By the end of 2020, Meghna Bank's deposit network had grown more, and the bank's loan portfolio was also seen in high growth, looking to its successful customer acquisition strategies.

2.1.4 2021-Present - Sustained Growth and Business Expansion:

Meghna Bank now running 48 branches and 40 sub-branches in Bangladesh, serving over 1 million customers. The bank's focus on customer satisfaction and developing financial solutions has shown its growth. The bank's total deposits have hit BDT 75 billion, while its loan portfolio has crossed BDT 65 billion. These figures highlight Meghna Bank's growing identity in the Bangladeshi banking sector. Meghna Bank has maintained a strong financial position in the market, with a capital ratio of 13.5%, well above the requirement, ensuring the bank's stability and ability to meet customer needs at its most. The bank's non-performing loan (NPL) ratio stands at a low 1.8%, showing effective risk management and a healthy loan portfolio.

Business Growth and Strategic Focus Meghna Bank has focused on expanding its services to meet the broader needs of its customers, including individuals, SMEs, and corporate clients. The bank's retail banking division offers a wide range of products, from savings accounts to special loans, designed to support customers at every stage of their financial lives.

In addition to its strong retail banking presence, Meghna Bank has been expanding its corporate banking and SME services. The bank provides financial solutions to businesses, helping them grow and contribute to the country's economy.

3. Future Outlook

Looking ahead, Meghna Bank focuses on continuing its growth track by expanding its digital banking services, launching its branch network, and developing new financial products that meet the needs of its customers. Through these efforts, Meghna Bank is well-positioned to remain a leading player in Bangladesh's banking industry, driving financial support and economic growth across the country.

Chapter- 4

General Banking MGBL

Meghna Bank PLC offers a wide range of general banking facilities that cater to its customers' diverse financial needs. Below is an overview of these facilities, including traditional banking services, modern digital solutions, and specialized financial products.

4.1 Deposit Accounts

- **Savings Accounts:** Meghna Bank provides various savings accounts like MSA, MPSA, MSSA, MYSA
- **Current Accounts:** For individuals and businesses, these accounts allow for efficient day-to-day transactions without earning interest of 5-6%
- **Fixed Deposit Receipts (FDR):** Meghna Bank offers fixed deposit products with exclusive rates and ensures the fastest TD opening in the country.
- **Term Deposit Schemes:** Various schemes like the Double Benefit Scheme (DBS) tenure of 5 years, the Monthly Benefit Scheme (MBS) with rates of 11%-12%, and the Millionaire Deposit Scheme (MDS).
- **Deposit Pension Scheme (DPS):** This is a savings plan designed to help customers save for the future, with an interest rate of 12%.

4.2. Loan and Credit Facilities

- **Personal Loans:** Offering up to **BDT 10 million**.
- **Home Loans:** Financing up to **80%** of the property value.
- **Auto Loans:** Available up to **BDT 4 million** for the purchase of new or used vehicles.
- **SME Loans:** Customized loan products to support small and medium enterprises.
- **Credit Cards:** Meghna Bank offers credit cards with flexible credit limits, reward points, and cashback offers, starting from 30 thousand to 10 lac credit amount.

4.3. Fund Transfer Services

- **RTGS (Real-Time Gross Settlement):** Ensuring fast RTGS facility in the time period of 10 am to 4 pm with charges of taka 100
- **EFT (Electronic Fund Transfer):** Provides electronic transfer of funds without any charges.
- **Interbank Fund Transfer:** Through BFTN and NPSV, Meghna Bank customers can quickly and securely transfer funds to other banks.

4.4. Remittance Services

- **Domestic Remittance:** Meghna Bank provides safe and fast domestic remittance services with a 2% commission.
- **International Remittance:** Partnered with global remittance service providers like Western union, etc.

4.5. Pay Order and Endorsement Services

- **Pay Order:** Meghna Bank issues pay orders for secure payments, ensuring the procedure is complete in 10 mins.
- **Endorsement Services:** The bank provides endorsement services for travelers, international shoppers, etc.

4.6. Shanchay Patra (Savings Certificates)

- **Shanchay Patra:** Meghna Bank offers government savings certificates (Shanchay Patra), and MGBL offers customers easy opening of shanchaypatra and easy encashment.

4.7. Card Services

- **Debit Cards:** Meghna Bank's debit cards allow global access with dual currency features, ATM withdrawals, and online transactions.
- **Credit Cards:** Offering various benefits, including no-account credit card options, Meghna Bank's credit cards match different customer needs and offer discounts in maximum-brand shops.
- **Prepaid Cards:** Ideal for budgeting, Meghna Bank's prepaid cards can be used for online purchases and in any international payments

4.8. Digital Banking Services

- **Internet Banking:** Meghna Bank's internet banking platform offers an easy-to-use suite of services, including balance inquiries, fund transfers, bill payments, and account management.
- **Mobile Banking:** Through Meghna Bank's mobile app, customers can do banking transactions on the go, including checking balances, transferring funds, and paying bills.

4.9. ATM Services

- **ATM Network:** Meghna Bank operates **47 ATMs** across the country, providing customers with 24/7 access to cash withdrawals, balance inquiries, and mini-statements.

4.10. Locker Services

- **Safe Deposit Lockers:** Available in various sizes at select branches, these lockers provide secure storage for valuable items and important documents.

4.11. Utility Bill Payments

- **Bill Payment Services:** Customers can conveniently pay utility bills (electricity, water, gas, telephone) through Meghna Bank's branches, ATMs, internet banking, and mobile banking platforms.

4.12. E-Commerce Payment Gateway

- **E-Commerce Solutions:** Meghna Bank provides a secure and reliable payment gateway for e-commerce businesses, facilitating seamless online transactions for merchants and customers.

4.13. Agent Banking

- **Agent Banking:** Meghna Bank's agent banking services extend banking facilities to underserved and remote areas, allowing customers to access essential banking services through authorized agents. Usually, the salespersons are mostly responsible for executing the agent banking facility.

A number of activities are performed in GB. The moment a customer walks into the bank, GB's activities begin. GB employees work most closely with the customers and maintain a good relationship with them. GB employees also update the customers about their accounts and also give information about any schemes, and give the best possible advice for the betterment of the customers. GB employees are responsible for everything from opening an account to closing it. General banking is the bank's operational function. It consists of vast operations-

- Management of deposit and bills
- Management of cash
- Clearinghouse
- Account opening
- Customer service
- Locker Services

General banking activities are the heart of any bank. Error-free general banking activities are essential for the smooth operation of banks. General banking activities do not include loan giving or foreign trade-related activities.

Chapter-5

Account Opening Form & Details

5.1 Holder Documents:

- NID
- PASSPORT SIZE PICTURE 2 COPIES
- JOB ID/TRADELICENCE/INCOME SOURCE
- UTILITY BILL
- E-TIN (IF ANY)

5.1.1 Nominee Documents:

- NID/PASSPORT
- PASSPORT SIZE PICTURE 1 COPY
- E-TIN (IF ANY)

5.2 Account opening procedure by Maker:

- NID VARIFICATION
- VELOCITY
- DEDUPE CHECK
- KYC PROFILE (To measure the risk)
- SBS
- DATA INPUT IN BANK SERVER (BANK ULTIMAS)
- UPLOAD DOCUMENT IN BANK DMS
- ISSUE ACCOUNT NUMBER
- ISSUE CHEQUE
- ISSUE DEBIT CARD
- ISSUE MEGHNA PAY

Each step is cross-checked by the authorizer, who is the deputy manager of the branch.

For current account opening additional papers are needed trade license, partnership deed, tax return, business seal. MGBLs have to give passports. To open a salary account, one must bring their work ID copy or joining letter.

- After bringing all the papers, the customer has to fill in some basic information and sign the form, cheque issuing form, and Debit card request form (if they want to have one).
- Then, employees process the data in the server with the basic information and give the customer an account number and deposit book.
- Then, you have to deposit 1000 TK in the account with the help of a deposit book.

After the process ends, the customer's account is open, and they begin the transaction and take services provided by the bank.

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[illegible]

MEGHA BANK

Signing Authority & Acceptance of Terms and Conditions

I/We do hereby acknowledge and affirm that I/we have read and understood the terms and conditions governing the customer accounts in force and do hereby agree upon, accept and operate my/our account(s) as per the said terms and conditions including all amendments made there to by the Bank from time to time. We/they agree and declare that the above mentioned information is true and accurate. I/we shall supply information and documents relating to the account that you require in future.

I/we hereby confirm that I/we have read and understood and shall keep myself/ ourselves updated about the terms and conditions. Interest rates Interest Foreclosure and Renewal of charges which may be subject to change from time to time notified by Personal Account Opening information in detail are on the following terms:

Mode of Operation of Account

Account opened as:

☒ Single ☐ Jointly ☐ Anyone ☐ Either or Survivor
☐ Others/Special Instructions

Please Specify in the Box

Signature Addressed to by

1st Applicant
 Please affix here a recent Passport size photograph

2nd Applicant
 Please affix here a recent Passport size photograph

3rd Applicant
 Please affix here a recent Passport size photograph

[Signature]
[Signature]

Signature

Signature

Signature

Signature

Date: 01.08.2024

Date:

Date:

Mobile: 9842448151AM

Name:

Name:

Mobile: 9842448151

Mobile:

Mobile:

FOR BANK USE ONLY

Mandatory Fields for Registrar

SES Code: 00000000

Deposit Type Code: 12130

Tax Applicable

☒

E-TIN Exists

☒ Yes

☐ No

☐ No

Tax waiver Document submitted, where applicable

CASA Product Code

121

Scheme Product Code

1

FPD Product Code

1

Sumtry

Debit A/C

Transaction

Date

DD

MM

YY

YY

Transaction

ID

Value

DD

MM

YY

YY

A/C

DD

MM

YY

YY

A/C

DD

MM

YY

YY

Comment

Signature accepted by
 (With name, designation and date)

Approved by Branch Manager
 (With name, designation and date)

Account Opening Officer (With name, designation and date)

Chapter- 6

Customer Services At G.B MGBL

(FORMS)

In every section of services in General Banking, there is a maker and an authorizer. The makers are the G.B. officers who are initiating the transactions or services, and the operation managers are the authorizers who authorize every transaction and service done by the G.B. officers. The maker uses the bank Ultimus to initiate any customer services and transactions. Different portals are for different services and transactions. The authorizers also use an admin panel in the bank Ultimus to cross-check every transaction and service to ensure more safety and precise service. Apart from that, the final approval comes from the headquarters. MGBL processes operations centrally; after the initial authorizations, it is forwarded to headquarters by a bank server called DMS and Service Desk. The Liability Department and CSD Department mostly go through the services, and if the request is appropriate, it's approved unless it's declined. And the whole procedure is done in a very short time for live customers and regular services.

6.1 Account Opening Services:

These forms are used to open an account in MGBL as per customer requirements. I have already shared a conventional form and am now showing the MGBL Al-Mustaqeem and corporate Account form, as well as other forms used in both types of accounts.

6.1.1 AL-MUSTAQUEEN ACCOUNT OPENING FORM:

The image displays five forms related to account opening at MGBL. The first form is the 'Account Opening Form (Individual/Jawid) - Arabic', which includes fields for personal information, account type, and communication details. The second form is the '2nd Part (Jawid) - Individual Information (Jawid) - Arabic', which includes fields for identification, contact details, and professional information. The third form is the '2nd Part (Jawid) - Business Information (Jawid) - Arabic', which includes fields for business details, financials, and professional information. The fourth form is the '2nd Part (Jawid) - Business Information (Jawid) - English', which includes fields for business details, financials, and professional information. The fifth form is the 'Signing Authority & Acceptance of Terms & Conditions', which includes signature lines and checkboxes for terms acceptance.

6.1.2 DECLARATION FOR MISMATCH IN ACC OPENING FORM:

Account mismatch is to mark the mistakes in the account holder's, father's, mother's, nominee's, and address with other documents like the job ID, TIN, BIN, electricity bill, etc.

Date:
To
Branch Manager
Meghna Bank Ltd.
Branch

Subject: Declaration for mismatch in Account Opening

I, _____ am interested to open a/an _____ account with your Bank. Now, I seek your kind support on the following marked points only.

I want to use my following attested signature instead of my signature that's on my NID/Passport/Driving License to operate my account.

Signature as in NID/PP/Birth Certificate

Signature as A/C Executants

Following information of NID/Passport/Birth Certificate/Visiting Card/TIN Certificate/Office ID/Trade License needs to be corrected and I would request you to open the Account with the provided correct information. I will make necessary change in my NID/Passport/Driving License/Trade License/Visiting Card/TIN Certificate/Office ID as soon as possible.

Name	Current Format(As in NID/PP/Driving license/Tin/ Trade License)	Correct Format(As in AOF)
My Name		
Father's Name		
Mother's Name		
Spouse's Name		
Designation		
Date of Birth		
Address		

In this situation, please allow me to open the account and thanks for your co-operation.

Yours faithfully,

(Signature of the Account Holder)

6.1.1 MEGHNA PAY FORM:

Meghna Pay is a digital wallet app from MGBL that contains services like cash in, cash out, mobile recharge, bill payments, transfers, and more. It was launched on March 21 at Dhaka Westin by Zunaid Ahmed Palak, the former state minister of I.C.T. MGBL registers a Meghna Pay account for all customers who open a new account to increase users and make Meghna Pay as available as possible.





MeghnaPay Account Registration and Meghna Bank Account Linkage & De-linkage request form

New Registration & Link: ☐ Linking Existing Account: ☐ De-Linkage Application: ☐ De-Link & New Registration: ☐

For Account Linkage or De-Linkage between CBS & MFS, please fill up this form and submit to the nearest Meghna Bank Branch

DATE OF REGISTRATION
 / /

CUSTOMER INFORMATION

Full Name*:

Mobile Number*: *This number will be the MeghnaPay Account number

Father's Name*:

Mother's Name*:

Date of Birth*: / /

NID Number*:

Gender*: ☐ Male ☐ Female ☐ Others

• Above mobile number is your MeghnaPay account number and must be the one used by you in your Meghna Bank individual savings account.
 • If otherwise then the customer has to submit information update request as per the bank's standard practice.

PERMANENT ADDRESS*

PRESENT ADDRESS

JUSTIFICATION FOR DE-LINKAGE

MEGHNA BANK ACCOUNT INFORMATION
(Individual Savings Account Only)

Customer ID*: Title of Account:

Link:

1. Type of Account: ☐ Customer ☐ Staff Account Number:

2. Type of Account: ☐ Customer ☐ Staff Account Number:

De-link:

1. Type of Account: ☐ Customer ☐ Staff Account Number:

2. Type of Account: ☐ Customer ☐ Staff Account Number:

ACCOUNT HOLDER'S DECLARATION

I do hereby confirm that the information given above is accurate, true and complete and I agree to comply with the terms and conditions given at the next page of this form or Corporate or Social website of Meghna Bank Limited. I hereby acknowledge that I am aware of the associated risks of using MeghnaPay Account for any types of Financial or Non-Financial transaction. I also accept the use of MeghnaPay account is subject to compliance of the prevailing rules & regulations and schedule of charges/pricing of the Meghna Bank Limited.

Account Holder Name: Account Holder Signature with Date:

TERMS & CONDITIONS

- MeghnaPay account holder those who are also maintaining general banking account with Meghna Bank Limited are eligible to apply for this service. Meghna Bank Limited shall be entitled at its sole discretion to accept or reject such applications submitted by the applicant.
- Only individual saving account holders are entitled to avail this service. Joint account holders shall not be entitled to avail this service.
- Fees & Charges are subjected to change from time to time at Meghna Bank Limited sole discretion. Fees & Charges may be determined periodically and prior notice may or may not be provided to the customers through Meghna Bank Limited corporate and social websites.
- The Bank may cancel or restrict your use of this service at any time while at the same time. You are entitled to cancel this service by contacting Meghna Bank Limited in writing at our convenient branch.
- The customer must not reveal your MeghnaPay password to anyone and not even to Meghna Bank staffs or agents.
- Customer must agree and also confirm that he/she will not use this money transfer service for money laundering or violating any law related to the money laundering. Meghna Bank reserves the right to demand explanation from the user regarding any matter pertaining to money laundering law of the country and take legal initiatives.
- The user/customer agrees and acknowledges that Meghna Bank shall in no way be held responsible or liable if the user incurs any loss as a result of information or password disclosure to any third party by the user him/herself regarding his account or carrying the instruction of the user pursuant to the access of the mobile financial service and the user shall fully indemnify and hold Meghna Bank harmless in respect of the same.

I do hereby confirm that I have read and understood the aforesaid terms and conditions and possible risks that may be involved while availing money transfer service between core banking and MeghnaPay account and also agree to comply with the above terms and conditions.

Account Holder Name: Account Holder Signature with Date:

FOR BANK USE ONLY

We confirm that the above customer information and signatures are verified with the same recorded in Meghna Bank Limited database.

Branch KYC Maker: Signature with Seal & Date:

Authorizer/ Branch KYC Checker: Signature with Seal & Date:

6.1.3 CURRENT/CORPORATE ACCOUNT OPENINGFORM:

This account form is for SME business owners and corporate customers with some exclusive features other than regular accounts. With this, the mismatch form is also required to ensure there is no mismatch of account holder information.

[illegible]

6.1.4 SIGNATURE SPECIMEN FORM:

The signature specimen is used to verify the signatures of account holders. Each holder needs to sign twice to confirm the holder's unique identity and ensure a safer transaction.

MEGHNA BANK LTD.
Together we sail



Specimen Signature

..... Branch (শাখা) Date:

Account No.

হিসাব নং

Name of Account

হিসাবের নাম

Affix Account Holder Photograph
হিসাব পরিচালনাকারীর ছবি

Affix Account Holder Photograph
হিসাব পরিচালনাকারীর ছবি

Affix Account Holder Photograph
হিসাব পরিচালনাকারীর ছবি

Affix Account Holder Photograph
হিসাব পরিচালনাকারীর ছবি

Insert Full Name(s) & Signature(s) inside the Box(s) নিখরিত বক্সে পূর্ণ নাম লিখুন এবং স্বাক্ষর দিন:

Full Name(s) পূর্ণ নাম

Signature(s) স্বাক্ষর

1.

2.

3.

4.

Instructions Regarding Account Operation: ☐ Singly ☐ Jointly ☐ Any One ☐ Other
হিসাব পরিচালনা সম্পর্কিত নির্দেশনা একক যৌথ যে কেউ অন্যান্য

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

Page 1 of 1

6.1.5 DECLARATION REGARDING SOURCE OF FUND FORM:

This form is used when a new account holder does not have certified income documents to prove the income source, such as a home tutor, online business, freelancer, etc. MGBL provides full support for opening an account and gives customers the best banking services in Bangladesh.

Date:

The Branch Manager

Meghna Bank Limited

Subject: Declaration regarding source of fund

I/We hereby declare that I/We are not involved in any criminal or money laundering activity and the source of fund are clear and are not derived from any illegal activities but are from:

Source of Fund:

Specify: Salary/ Wages/ Others.....

Salary/Wages/Business income/Others Amount:

Profession/Business Name & Nature:

Employer/ Business address:

Designation:

I further declare that to the best of my/our knowledge and belief the information in the following source of funds statement and any annexures thereto, is true and accurate. In case of any misleading information provided by me, bank will not be liable for that.

I/we understand and consent that the company may disclose this information to law enforcement authorities where required by Court Order or other applicable law.

It will be highly appreciable, if you please consider to reactivate/ open my desired account.

Thanking you

Name:

Signature:

Phone number:

6.1.6 CONTACT POINT VERIFICATION FORM:

This form is used to verify the customer's address by an agent from MGBL Bank to ensure the bank's safety. This form is mostly used for loan accounts and also when an account holder does not have a verified utility bill.



Dated:

The Branch Manager

Meghna Bank Limited

..... Branch

.....

BM will Endorse Here with Name Seal

Subject: Contact Point Verification

Dear Sir,

This is to inform you that as per your assignment I, the undersigned visited **Present Address** of a reputed customer of our branch. Details of which is enumerated below-

Customer Name:

Account Number:

Present Address:

.....
.....
.....
.....

Mobile No:

I hereby unanimously confirm that I have physically visited the above mentioned address & found that the account holder is residing in this address.

Full signature & Seal of RM

Special Note:

1. Signature of RM must be verified by DM/BM
2. Branch Manager Endorsement mandatory

6.1.6 PLATINUM/SREYOSHI SAVERS ACCOUNT OPENING FORM:

This form is used for a unique MGBL product, a Platinum/Srayoshi savers account. This account contains very few yearly charges compared to any other account with a **Guardian Health Insurance** facility. This insurance is able to enable a customer to have this particular account and maintain a minimum balance of **50000.00** taka every month.



SREYOSHI SAVINGS ACCOUNT SHIELD INSURANCE ENROLLMENT APPLICATION

TO BE FILLED BY THE CUSTOMER	
Title: ☐ Mr. ☐ Mrs.	Customer ID No.:
A/C Holder's Name (As per NID):	A/C No.:
A/C Type:	Age:
Date of Birth (As per NID):	NID No.:

TERMS & CONDITIONS

- Insurance Entry Age: Minimum 18 years to Maximum 60 years.
- If the earlier date of both passed 180 days from the date of enrollment than the next age will be considered.
- Only the primary account holder will be covered in case of a joint account.
- Respective bank account's nominee will remain the nominee for the Insurance facility.
- A customer needs to maintain a monthly average balance as set by the Bank or above at all time to be eligible for the insurance coverage.
- Insurance coverage shall be effective from the following month of account opening subject to the above conditions being met.
- Critical Illness Waiting Period: 180 days from the date of insurance enrollment.
- For COVID-19 only, there shall be a deferral period of 30 days from the date of enrollment. The insurance benefit shall not be applicable if death or infection due to COVID-19 occurs within the deferral period.
- For any affirmative answer from COVID-19 related questions below and also who have any pre-existing diseases, the policy will not have accepted.
- If answer from COVID-19 related question no. 2 is affirmative, the prospective customer shall need to submit the diagnosis report of "NEGATIVE" test result.

NI: It is recognized by law that Life Insurance is a contract of "Utmost Good Faith" which requires that the Proposed insured is liable to disclose all material facts truthfully and correctly. Suppressing facts or giving wrong information will adversely impact payment of your claim.

DECLARATION OF GOOD HEALTH

- | | |
|---|--|
| 1) Have you Currently Taking any Medical Treatment? | ☐ Yes ☐ No |
| 2) Do you Smoke more than 15 Cigarettes/day or 15 gm Pipe Tobacco/day? | ☐ Yes ☐ No |
| 3) Do you Consume Alcohol regularly? | ☐ Yes ☐ No |
| 4) Do you have Hypertension/High Blood Pressure/High Cholesterol? | ☐ Yes ☐ No |
| 5) Do you have Chronic Respiratory Conditions (Including Asthma, Chronic Cough, Bronchitis, Bloody Sputum, Tuberculosis, Chronic Obstructive Pulmonary Disease, COPD etc.)? | ☐ Yes ☐ No |
| 6) Do you have Diabetes? | ☐ Yes ☐ No |
| 7) Do you have any type of Heart/Cardiovascular Diseases? | ☐ Yes ☐ No |
| 8) Do you have Chronic Kidney Diseases? | ☐ Yes ☐ No |
| 9) Do you have Liver Diseases (Hepatitis, Fatty liver, Cirrhosis, Chronic liver disease etc.)? | ☐ Yes ☐ No |
| 10) Do you have Cancer? | ☐ Yes ☐ No |
| 11) Do you currently have Genito-urinary disorders related to Prostate, Urinary system, Albumin or Blood in the Urine, Sexually Transmitted Diseases (HIV, Gonorrhea, Syphilis etc.)? | ☐ Yes ☐ No |
| 12) Do you have Mental or Nervous Disorders? | ☐ Yes ☐ No |
| 13) Do you have any Physical Disability or any other disorder of the bone, spine, or muscle? | ☐ Yes ☐ No |
| 14) Have you requiring Hospitalization for more than 07 consecutive days for any Sickness in the last Two Years? | ☐ Yes ☐ No |
| 15) Have you ever been tested positive for Viral Diseases, in particular for Hepatitis B and C or the Human Immunodeficiency Virus (HIV/AIDS)? | ☐ Yes ☐ No |
| 16) Do you have Diseases of the senses: Eye and Ear disorders including myopia, glaucoma, retinal detachment, blindness, vertigo, deafness, etc. | ☐ Yes ☐ No |
| 17) Do you currently have any Other diseases not noted here-above? | ☐ Yes ☐ No |

For Female Life Only:

- | | |
|---|--|
| 18) Are you Pregnant at present which period is at least 06 (six) months or Over? | ☐ Yes ☐ No |
| 19) Have you ever suffered any complications of Pregnancy? | ☐ Yes ☐ No |
| 20) Have you ever had any disease of Breast, Uterus, Cervix, Ovaries, or any other part of Reproductive System? | ☐ Yes ☐ No |

SUPPLEMENTARY QUESTIONNAIRE FOR COVID-19

- | | |
|---|--|
| 1) Within the last 30 (Thirty) days have you been in direct close contact with someone who's been Confirmed (Positive) or Suspected to have Novel Coronavirus/COVID-19? | ☐ Yes ☐ No |
| 2) Have you tested Positive for Novel Coronavirus/COVID-19? | ☐ Yes ☐ No |
| 3) Within the last 30 (Thirty) days have you experienced symptoms of a new or unexplained continuous Cough, a High Temperature or Fever, Breathing Difficulties, or any other Symptoms of Novel Coronavirus/COVID-19? | ☐ Yes ☐ No |
| 4) Within the last 30 (Thirty) days have you been self-isolating due to symptoms of Novel Coronavirus/COVID-19? | ☐ Yes ☐ No |
| 5) Within the last 30 (Thirty) days returning to Bangladesh after any Overseas Travel, have you been advised for Self-isolation? | ☐ Yes ☐ No |

EXCLUSIONS FOR DEATH

Any Death caused by or resulting, directly or indirectly, wholly or partly, from any of the following factors will not be covered by this insurance:

- All pre-existing disease related;
- Any concealment of the prior medical illness as given in the form will be considered for exclusion. The proof will be given from the insurer if the concealment is established;
- AIDS and HIV related diseases;
- Voluntary abuse of Alcohol or Drugs or alcohol intoxication;
- War, Riots, Civil commotion, murder etc.;
- Self-inflicted injury or suicide or any attempted suicide;
- Illegal act or criminal activity;
- Driving a vehicle/vehicle without a valid driving license;
- Participation in competitions, races, contests, matches in land, air or any mountain climbing, potting, paragliding, bungee jumping, parachuting or scuba diving;
- Flying in an aircraft or device for aerial navigation except as a fare-paying passenger on a certified passenger aircraft provided by a commercial airline and operated by a properly certified pilot flying between duly established and maintained airports.

Account Holder's Signature

Name:

Date:

Authorized Officer Seal & Signature

Date:

Guardian Life Insurance Limited | Corporate Head Quarter | Police Plaza Compound, Tower-02, Level-05, Plot-02, Road-144, Gulshan Avenue, Dhaka-1212, Bangladesh



EXCLUSIONS FOR CRITICAL ILLNESS

- Cancer Excluded:**
- Any CIB stage (cervical intraepithelial neoplasia)
 - Any pre-malignant tumor
 - Any non-invasive cancer
 - Prostate cancer stage 1
 - Basal cell carcinoma and squamous cell carcinoma
 - Malignant melanoma stage 1A
 - Any malignant tumor in the presence of any Human Immunodeficiency Virus.
- Heart Attack (Myocardial Infarction) Excluded:**
- Other acute Coronary Syndromes (e.g. non-obstructive Angina pectoris) and Diagnosis must be confirmed by a consultant cardiologist.

Stroke Excluded:

- Transient ischemic attacks (TIA)
- Traumatic injury of the brain
- Neurological symptoms due to migraine

Coronary Artery (Bypass) Surgery Excluded:

- Any other intra-arterial procedures
- Key-hole surgery

Heart Valve Replacement Excluded:

- Repair via intra-arterial procedure & via key-hole surgery or any other similar techniques.

DISCLAIMER

I, understand the importance of disclosing all material information and hereby declare and agree that all answers given to all questions are to the best of my knowledge and belief, complete and true and that I have not withheld any material facts, failing which the Company reserves the right to cancel the policy and for repudiate any claims under this policy.

TO BE FILLED BY OFFICE

Insurance Enrollment Date: ☐ D ☐ M ☐ H ☐ Y ☐ Y

Account Holder's Signature

Name:

Date:

Contact No:

Email:

Authorized Officer Seal & Signature

Date:

Guardian Life Insurance Limited | Corporate Head Quarter | Police Plaza Compound, Tower-02, Level-05, Plot-02, Road-144, Gulshan Avenue, Dhaka-1212, Bangladesh

6.1.7 EFT FORM:

This is for the Electronic Fund Transfer facility of MGBL. This is done by an officer from G.B. To get this facility, the customer must have an MGBL account. For this service, the bank does not charge any amount from the customer. The procedure of this service is to fill out the form with the details it requires, like sending the bank name, account name, routing number, branch, beneficiary name, purpose and amount, and sender MGBL account name and number. The form requires 1 signature of the account holder to verify the transaction.



MEGHNA BANK LTD.
Together we sail

INSTRUCTION FOR ELECTRONIC FUND TRANSFER

The Head of Branch _____ Bank Copy / Customer Copy

-----Branch _____ Date: _____

I/We request for transfer of funds through Bangladesh Electronic Fund Transfer Network (BEFTN) to the debit of my/our account mentioned below as per following on account of _____ (Remitter):

Bank name	Branch name	Routing Number (if known)	Beneficiary Name	Beneficiary Account No	Amount (BDT)	Purpose
Total Amount						

I/we authorize you to debit the below mentioned account for the amount and applicable charges:

Title of Account															
Account Number															

Authorized Signature(s)	
Name:	
Contact Number:	

Signature
Verified

Branch Acknowledgement with Seal, Signature, Date and Time

FOR BANK USE ONLY

Customer Request Processed on: _____

Remittance Amount	Charges (if any)	Total Debit from Account	BankUltimus Input		ACCS Input		
			Maker	Checker	Maker	Checker	Time
Tk.	Tk.	Tk.					

Customer Service Officer	Authorized Signature	Authorized Signature
--------------------------	----------------------	----------------------

6.1.7 R.T.G.S FORM:

This form is for the Real Time Gross Settlement form. It is used for instant transfers between 10.00 am and 04.00 pm. This transaction is possible only in this banking time frame. The bank deducts taka 100.00 from the issuer for every R.T.G.S transaction. To do this transaction, the account holder must provide the information of the Sending Bank name, routing number, account name, account number, branch name and amount, and the sender's account name and number. The sender must have the sending amount in their account balance. R.T.G.S can be done even when a customer has no account in MGBL by the general information of sending details and depositing the sending money in our Branch G.L account. The charges are the same as the regular R.T.G.S.



Instruction for Real Time Gross Settlement (RTGS) Transaction

The Branch Manager

Date:

_____ Branch

Meghna Bank Limited

I/We hereby request for transfer of funds through Real Time Gross Settlement (RTGS) to the debit of my/our account mentioned below as per following on account of _____ (Remitter):

SL No	BENEFICIARY ACCOUNT INFORMATION DETAILS														
1	BANK NAME														
2	BRANCH NAME														
3	BR. ROUTING NUMBER														
4	BENEFICIARY ACCOUNT NAME														
5	BENEFICIARY ACCOUNT NUMBER														
6	TRANSACTION AMOUNT														
7	AMOUNT IN WORD														
8	TRANSACTION PURPOSE														

I/we hereby authorize you to debit the below mentioned account for the amount and applicable charges:

Title of Account															
Account Number															

Authorized Signature(s)	Authorized Signature(s)	Signature Verified	Branch Acknowledgement with Seal, Signature, Date & Time
Account Name			
Contact Number			

FOR BANK USE ONLY

Remittance Amount	Charges (Inc. VAT)	Total Debit from Account	Branch Response in BankUltimus			
Tk.	Tk.	Tk.	Maker	Authorizer	Date	

Customer Service Officer	Authorized Signature	Authorized Signature
--------------------------	----------------------	----------------------

6.1.8 Remittance FORM:

This form is to receive the amount from a remitter. When a remitter sends a remittance to our bank, the receiver has to follow this instruction to receive the amount. An officer from G.B. fills out the form for a customer and calculates the charges and the gross amount of the remittance the receiver is going to receive. Every receiver gets a 2% commission on the total amount of remittance. To receive remittance, a receiver must have a pass of MGBL, which is set by the remitter. The receiver must be the same person with NID to whom the remittance is sent and locked by the remitter.



Branch Name:

Date:/...../.....

APPLICATION FORM FOR RECEIVING FOREIGN REMITTANCE বৈদেশিক রেমিটেন্স গ্রহণের জন্য আবেদনপত্র

Exchange House Name : (এক্সচেঞ্জ হাউজ এর নাম)	
Pin Number: (পিন সংখ্যা):	
Remitter's Country (প্রেরকের দেশ):	
Remitter's Name (প্রেরকের নাম):	
Purpose of Remittance (রেমিট্যান্সের উদ্দেশ্য):	
Remitter's Source of Fund (প্রেরকের টাকার উৎস):	
Expected Remittance Amount (প্রত্যাশিত রেমিট্যান্সের পরিমাণ):	
Amount of 2% Cash Incentive (To be filled up by bank officer's): 2% নগদ প্ররোদনার পরিমাণ (ব্যাংক কর্মকর্তাদের দ্বারা পূরণ করা হবে)	
Total Amount (To be filled up by Bank officer's): সর্বমোট পরিমাণ (ব্যাংক কর্মকর্তাদের দ্বারা পূরণ করা হবে)	
Beneficiary's Name (সুবিধাজোগীর নাম):	
NID/ Valid Photo ID NO: এনআইডি/বৈধ ফটো আইডি নম্বর: (Passport copy, Driving license) (পাসপোর্ট কপি, ড্রাইভিং লাইসেন্স)	
Beneficiary's Contact no (সুবিধাজোগীর যোগাযোগ নম্বর):	
Beneficiary's Address (সুবিধাজোগীর ঠিকানা):	

I acknowledge receipt of money against the above claim.
(আমি উপরের দাবির বিপরীতে অর্থ প্রাপ্তির কথা স্বীকার করি)

(আমি নিম্নস্বাক্ষরকারী এই মর্মে অঙ্গীকার করিতেছি যে উক্ত রেমিটেন্স এর বিপরীতে ২% নগদ সহায়তা গ্রহণ করিলাম। প্রাপ্যতার অভিজিল্ল অর্থ গ্রহণ বা অন্য কোনো অনিয়ম পরবর্তীতে পাওয়া গেলে আমার বিরুদ্ধে যে কোন আইনানুগ ব্যবস্থা গ্রহণ করা যাবে এবং প্রকৃত অর্থ ফেরত প্রদানে বাধ্য থাকবো)

Receiver's signature
(সুবিধাজোগীর স্বাক্ষর)

Bank Official Signature & Seal
(ব্যাংক কর্মকর্তার সিল এবং স্বাক্ষর)

6.1.9 PAY ORDER FORM:

This form is for Pay order form. It is used to give an instant payment order to a particular person. This transaction is possible if the customer has an MGBL account. This is an instrument when a customer wants to order the bank to issue it for a particular person. The amount must be available in the issuer account, and it will be deducted instantly and will be issued to the payor number by a G.B. officer. Whenever the receiver deposits the pay order in their own banks, the bank will be bound to Ancash the payer to their account. The pay order issue charge is taka 375.00, including VAT.



MEGHNA BANK LTD.

Date:

Application for Payment Order Issuance/ Cancellation
This form should be Completed in English "CAPITAL" Letters

Branch Manager
 Meghna Bank Limited
 Branch Name:
 Dear _____
 Sir/Madam
 Please issue Payment Order as under:
☐ I/We tender herewith cash TK
☐ I/We enclosed cheque no Dated
 Please debit my account no maintained with yourselves for TK
 Commission.....VAT..... Total along with all necessary charges.

Beneficiary	Beneficiary Bank & Branch details	Amount	Commission	VAT
Total				

Total local currency in words Tk. _____

☐ **Payment order cancellation:**
 Reason for PO cancellation:
 PO Amount:
 Deposit/Credit Account Number:

The Pay Order(s) will be collected by me/authorized representative (signature attested).

Signature of the Representative _____

 Signature of 1st Applicant
 Name: _____
 Address: _____

Attested by applicant

 Signature of Joint Applicant
 Name: _____
 Address: _____

FOR BANK USE ONLY

Check points Transaction ID _____

We the undersigned confirm that all the related document(s) are in order as per Meghna bank's Ops manual/ related circular and all necessary approval(s) taken.

Initiated By (Seal & Sign)

Recommended By DM/ Designate (Seal & Sign)

Approved By BM/ Designate (Seal & Sign)

(DPS) DEPOSIT PENSION SCHEME FORM

[illegible]

It is located in the general account opening form under the nominee part. For General and FDR accounts, MGBL uses the same form as the named Account Opening form. DPS was also opened using this same form; from 1st July, MGBL made a unique form for DPS only. A customer is not required to have a general account to open a FDR account if the FDR amount is over **500000.00** taka.

Fixed Deposit (FD) / Monthly Income Scheme (MIS) Information														
Currency কাকেরা		Amount পরিমাণ		Interest ইন্টারেস্ট	- %									
Amount in Words কথায় পরিমাণ														
Period/tenure (Please select any one option from below and specify Days/Month/Years)		Days দিন		Months মাস		Years বছর	Maturity Date সাক্ষাতি তারিখ		DD		MM		YYYY	
Debit Instruction	☐	Please Debit My/Our Account No.												
Maturity/Disposal Instruction														
Auto Renewal	☐	Yes ☐ Renew principal only, credit interest to the Account No.												
	(If Yes, please select any 1 option)													
	☐	No ☐ Renew both principal and interest												

Note: In case of auto renewal if prior written notice is not served to the Bank, the Bank will automatically renew the deposit plus accrued interest for the period as per Bank's rule on the maturity date at the prevailing rate of interest.

ACCOUNT MAINTANACE FORM:

This form is used for any update in existing account information. It updates the present, permanent, office address, email address, phone number, name of father/mother/spouse, marital status, NID/passport number/birth certificate/TIN. The customer must have valid documents to update any account information. Without proof, the G.B. officer will not proceed with the request.

MEGHNA BANK LTD.

together we sail

Account Maintenance Form

This form should be Completed in English "CAPITAL" Letters

Branch Name:

Date:

Account Number 1:

Account Number 2:

Account Title:

☐ Change/Update Customer address: Please tick for communication address: ☐ Residence ☐ Permanent ☐ Business

Residence Address:

Permanent Address:

Business Address:

☐ Change/Update e-mail address/ Phone number: Facilities e-statement Enrollment: ☐ Yes ☐ No

Previous Email Address: Previous Mobile:

Present Email Address: Present Mobile:

☐ Change/Correction/Update customer other informations:

Father's Name:

Mother's Name:

Marital Status: Gender: ☐ Male ☐ Female ☐ Third Gender

Spouse's Name:

Date of Birth:

Residence Status: ☐ Resident ☐ Non-resident

Employer Name:

Profession: Designation:

☐ Change/ Update Customer Photo ID:

☐ NID ☐ Passport ☐ Birth Certificate ☐ Trade/ Driving License:

☐ Change/ Update E-Tin Number:

1

I/We have authorized the above instructions and agreed to the relevant Terms, Conditions and Clauses of Meghna Bank Ltd.

Signature
Verified By

Signature for customer (As a principal) verified by
By Bank Officer (Section 2, 3, 4)

Signature
Verified By

1st Applicant's Signature

NB: All joint holder's signatures required regardless of mode of operation

Signature of the Joint Applicant

For Bank Use Only

We the undersigned confirm that all the related document(s) are in order as per Meghna bank's Ops manual/ related circular and all necessary approval(s) taken.

Initiated By (Date & Sign)

Recommended By (Date & Sign)

Approved By (Date & Sign)

CHANGE NAME/SIGNATURE FORM:

For changing the title and signature for the MGBL account, these forms are used.

MEGHNA BANK LTD.

Date:

Account Title Change Form
This form should be Completed in English "CAPITAL" letters

Branch Manager
Meghna Bank Limited

Branch Name:

Account Number:

Account Title Current:

Account Title New:

Reason of Change:
(Mismatch confirmation form submitted by customer, if title change required for alignment of title with document)

☐ Unused Cheque leaves..... to are attached for disposal.

☐ ATM Debit Card(s) No & are attached for disposal.

☐ Account number of other deposit account..... and their Advice/Receipt are attached for cancellation and duplicate issue.

☐ Account Number of loan account relationship..... and their documents are attached for cancellation and reissue.

I declare that there is no other account relationship with this bank, excluding as mentioned above, and with other bank which created on the strength of this bank's account relationship. I will bear consequences, if any, arises due to change in title of the account. Also, consider this form as an amendment of title of existing account opening form/s for respective accounts.

I/we have authorized the above instructions and agreed to the relevant Terms, Conditions and Clauses of Meghna Bank Ltd. I/we also agreed to pay the relevant fees & charges as/when.

1st Applicant signature
We the undersigned confirm that all the related document(s) are in order as per Meghna bank's Ops manual/ related circular and all necessary approval(s) taken.

Signature of Joint applicant

MEGHNA BANK LTD.

Date:

Signature Change Form

Branch Manager
Meghna Bank Limited

Branch Name:

Account Number:

Dear Sir/ Madam,

This is to inform you that I/we wish to change the /a signature associated with my/our above mentioned transactional account and all other associated (deposit and loan) accounts. I/we hereby request you to update my new signature in your record and also confirm you that all instructions related to my/our accounts and all cheques drawn on this account will bear this new signature from now on.

Signature card bearing the new signature is enclosed. The new signature is also given below.

Old Signature New Signature

I/we have authorized the above instructions and agreed to the relevant Terms, Conditions and Clauses of Meghna Bank Ltd.

FOR BANK USE ONLY

We the undersigned confirm that all the related document(s) are in order as per Meghna bank's Ops manual/SOP/ related circular and all necessary approval(s) taken.

CARD SERVICES FORM:

This form is used for MGBL card-related services. For example, Number, email, address change, endorsement, foreign access issues, card closing, etc. To get any service, the holder must carry a debit, credit, or prepaid card with them. Any card services are not done instantly; MGBL requests for some time, the requested service is sent to the card service division, and the CSD department tries to mit the request as soon as possible. The request was received and sent to CSD by a G.B. officer through DMS (bank server).


Meghna Bank Limited
CUSTOMER REQUEST FORM


E-Mail: cardinfo@meghnabank.com.bd Help Line: +880177797777
 Website: www.meghnabank.com.bd +8801730700951

☐ CREDIT CARD
 ☐ DEBIT CARD
 ☐ PREPAID CARD

Cardholder's Name: _____

Card no: _____

Account Number: _____

Expiry Date: _____

Nature Of Problem	Card Captured By ATM	Excess Debit at ATM / POS
Bank's Name	Location	Di. & Time:
I Would Like to Active My Card Active My PIN Re-Issue a New Card Receive Card Bill for the Month of: _____ to _____ Re-Issue a New PIN No Surrender My Card Cheque Book Request Cheque Book Cancellation Request Advance Renewal Request Receive Renewed Card Conversion Visa Local Card to Visa Dual Card USD to BDT Limit Conversion BDT to USD Limit Conversion Stop My Foreign Currency Transaction Cancellation of Credit Shield Premium Enhance ATM Daily Transaction Limit up to BDT _____ to Tk _____ Enhance Credit Limit From Tk _____ to Tk _____ SMS Alert Enrollment Mobile Number: + 8 8 0 _____ E-Commerce Amount Valid Up to: _____ Stop My E-Commerce Transaction Credit Card E-Statement Enrollment Email Address: _____ Signature Change Previous Sign New Sign Reason for Request I have lost My Card, Please Block it immediately & issue a new One My Card Acknowledgement Slip, Please Activate my Card My Cheque Book, Please Block it immediately & issue a new One		

Please update/change the address & mobile

Existing/Old Address: _____ New Address: _____

Mobile/Tel: _____ Mobile/Tel: _____

Email: _____ Email: _____

I shall be abide by all terms & conditions, including any charge relation to the service(s) stated above & authorize Meghna Bank to debit my below mentioned account maintained with you.

With Regards,

Name : _____

SB/CD A/C : _____

Contact No : _____

E-mail : _____

Signature of Cardholder _____

For Bank Use Only

Instruction Processed by _____ Date _____

Instruction Checked by _____ Date _____

Enclosure :

- Physical Card Punch With Holes [in surrender card]
- Copy of Last Paid Bill [in surrender card]
- Bank Statement [in change credit limit]
- Salary certificate [in change credit limit]
- Passport Copy


Service Request Form


Website: www.meghnabank.com.bd
 Digital Service Portal: digitaldesk.meghnabank.com.bd
 24x7 Call Center: 16735 (Local), +8809610016735 (overseas only)

☐ CREDIT CARD
 ☐ DEBIT CARD
 ☐ PREPAID CARD

Cardholder's Name: _____

Card No: _____

Account No: _____

I Would Like to	1 Surrender/Close My Card:	
	Existing No: _____ Mobile No Update	
	New/Updated No: _____	
	Address Change	
	Existing: _____	
	New/Updated: _____	
	Email Address Change	
	Existing: _____	
I Would Like to	4 New/Updated: _____	
	5 Signature Change	
	Previous Signature New/Updated Signature	
	6 Upgrade/Downgrade my Card Product: ☐ Upgrade ☐ Downgrade ☐ Platinum ☐ Gold ☐ Silver	
	Auto Debit Instruction: ☐ Enroll ☐ Cancellation ☐ Enroll ☐ Full Payment ☐ Minimum Payment	
	Please debit my account number mentioned below with the monthly amount towards payment of my Credit Card.	
	7 MGBL Account _____	
	8 Others: _____ MGBL Account Signature _____	

I shall be abide by all terms & conditions, including any charge relation to the service(s) stated above & authorize Meghna Bank to debit my below mentioned account maintained with you.

With Regards,

Name : _____

Phone No: _____

E-mail Address: _____

Signature of Cardholder _____

For Bank Use Only

Instruction Processed by _____ Date: _____

Instruction Checked by _____ Date: _____

Enclosures:

☐ Physical Card Punch with Holes [in surrender card] ☐ Copy of Last Paid Bill [in surrender card] ☐ Passport Copy

☐ Bank Statement [in change credit limit] ☐ Salary Certificate [in change credit limit]

16735 For any service request, please call: 16735 (Local), +8809610016735 (overseas only).
 For service request through Digital Portal, visit: digitaldesk.meghnabank.com.bd

Authorization Letter FORM:

An Authorization Letter is used when an account holder is unable to receive any instrument or document belonging to him/her. In this case, the holder signs this document as part of the applicant's signature and attests it to confirm that he/she is authorizing a particular person to receive his/her document on his/her. The instrument or document will be delivered by a G.B. officer to the authorized person after its proof is confirmed by a call to the account holder.


MEGHNA BANK LTD.

Authorization Letter

Branch Manager
Meghna Bank Limited
Branch Name:

Account number	
Account Name	

Dear Sir/Madam,
I/We hereby authorize Mr./Ms.
Address..... mobile no.....
To collect the item(s)/document(s) mentioned below on my/our behalf.

☐ Cheque Book	☐ Debit Card	☐ Account Statement
☐ Pay Order	☐ FDR Advice	☐ Balance Certificate
☐ Solvency Certificate	☐ Sanchaypatra	☐ DPS Receipt
☐ Outward Return Clearing Cheque	☐ Other (specify)	

Cheque Details:

My/ our authorize representative's signature is duly attested by me/us below.

Signature of the Authorize Person

Attested By

Signature of 1st Applicant

Signature verified by

Signature of Joint Applicant

For Bank Use Only

We the undersigned confirm that all the related document(s) are in order as per Meghna bank's Ops manual/ related circular and all necessary approval(s) taken.

Initiated By (Full Name)

Reviewed by (Full Name)

Approved By (Full Name)

GENERAL REQUEST FORM:

This form is to get an account holder's account statement, balance certificate, solvency certificate, interest income certificate, tax certificate, standing instruction; SI creates of close, and SI charge. To fulfill this request, a G.B. officer uses bank ultimatus or their experience to prepare the requested documents for the customers.

MEGHNA BANK LTD. 
together we sail

General Request Form

Date:

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Branch Manager
Meghna Bank Limited
Branch Name:

Account Number:

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Account Title:

Dear Sir/Madam,

Kindly issue statement/certificate/document(s) as indicated below:

☐ Account Statement: From ___/___/___ to ___/___/___

☐ Balance Certificate: Address to

☐ Solvency Certificate

☐ Interest Income Certificate

☐ Inward remittance certificate- Amount.....Currency.....Date of Credit ___/___/___

☐ Tax Certificate for the purpose of _____

☐ Standing Instruction (SI): ☐ SI Creation ☐ SI Cancellation ☐ SI Change

Debit Account Number	Credit Account Number	Amount	From Date	To Date
Remarks				

☐ Others (specify) _____

I/we hereby authorize the Bank to debit all applicable charges from my/our above mentioned account.
Please deliver the requested item/s to _____ whose signature is attested below.

1st Applicant's Signature





Signature of the Authorized person

Signature of the Joint Applicant

For Bank Use Only

We the undersigned confirm that all the related document(s) are in order as per Meghna bank's Ops manual/SOP/ related circular and all necessary approval(s) taken.

Initiated By (Seal & Sign)

Recommended By DM/ Designee
(Seal & Sign)

Approved By BM/ Designee (Seal
& Sign)

ACCOUNT CLOSING FORM:

This form is used for any account closing purposes, such as FD, DPS, TD, or General Account. A G.B. officer receives the customer's request and forwards it to the liability department. The liability department follows the required procedure, completes the service, and passes the final output to the G.B. officer. The G.B. officer communicates with the customer and lets them know if the service is done or not.

MEGHNA BANK LTD. INCORPORATED IN INDIA											
Date: D D M M Y Y Y Account Closing Form This form should be Completed in English "CAPITAL" Letters											
Branch Name: 											
Saving/Current/TD/DPS Account Number: 											
Account Title: 											
☐ CASA Closure ☐ Term Deposit (TD) Closure ☐ FD Interest payment ☐ Scheme (DPS) Closure											
TD Face Value/ Interest payment amount: ☐ To be en-cashed before maturity for TD/DPS											
Customer signature for pre-mature encashment											
<i>Please en-cash/pay interest /close the above mentioned CASA / Term Deposit / DPS account (please cancel any standing instructions on this account and collect discharged original TD Receipt / Advice / Scheme Certificate; if applicable) and pay the total balance with accrued interest (if applicable), after realization of all applicable charges, as per the following instructions:</i>											
☐ Fund Transfer to Account Number: 											
☐ Pay Order											
☐ Payment through ☐ EFT ☐ RTGS (Please fill up & attach respective request form EFT & RTGS)											
☐ Others (Specify): 											
E-TIN: ☐ YES ☐ NO											
I/we have authorized the above instructions and agreed to the relevant Terms, Conditions and Clauses of Meghna Bank Ltd. I/we also agreed to pay the relevant fees & charges applied. Signature verified by Customer's Physical presence confirmed by Bank Official seal and sign Signature verified by 1st Applicant signature (All joint account holders must sign separately and in presence of all applicants) Signature of Joint applicant We the undersigned confirm that all the related document(s) are in order as per Meghna bank's Ops manual/ related circular and all necessary approval(s) taken.											
Initiated By (Seal & Sign) Recommended By DM/ Designee (Seal & Sign) Approved By DM/ Designee (Seal & Sign)											

DORMANT ACCOUNT REACTIVATION FORM:

When an account has not been used for more than 3 months with 0 transactions, it is dominated by the bank. Only deposits can be made in a dormant account. The account holder is not allowed to do transactions or accept deposits in a dormant account. If the person wants to re-use, the account must request a dormant reactivation. A G.B. officer receives the request and requests to the liability department for append and provides necessary access to this account again. The request is acknowledged by the liability department and gives access to re-use the account.

[illegible]

Chapter- 7

MGBL RESPONSIBILITY OF AN INTERN

7.1 Duties and responsibilities

I joined MGBL on June 1, 2024. I was assigned to the Uttara branch. From the very beginning, MGBL employees were so helpful and gave me every opportunity to learn and grow. I was assigned multiple tasks that helped me better understand the bank's activities. I worked in the general GB area and clearance in three months.

7.1.1 General responsibilities

Apart from day-to-day task I had some general responsibilities at MGBL and they are-

- Report to the GB in charge and give my signature as a professor of my presence.
- Update GB superior about my task progress.
- Providing weekly updates to the manager about my work, experience, and knowledge.
- Notify and note time when I went home every day to my superiors.
- Collecting feedback and suggestions regarding my work from superiors weekly.
- Communicate with customers.

7.1.2 General GB duties and responsibilities

- Report to GB officers and collect my tasks for the day.
- Help GB officer in their work.
- Change the dates of every Sill.
- Reminder of pending works of GB officers
- Fill up account opening forms.
- Check whether all the documents required for an account are there or not.
- Cross-check for signs in required sections.
- Provide live customer services.
- Receive Cheques, Debit Cards, or any other instrument that arrives at the branch and record them to register.
- Check whether all the forms for customer services are available or not.
- Check for TD modifications for AL-Mustaqeem Accounts.
- Authorize customer service documents.
- Take the signature of the operation manager on customer-requested forms.
- Maintain Daily DCFCL (Departmental Control Function Check List).
- Check previous vouchers of the Cash, Clearing, and Transfer departments.
- Provide forms to live customer requests and assist in filling them up.

- Update all the registers with the maintained row and column.
- Keep tracking Outward and Inward registers.
- File every document in its right location.
- Maintain Tracker sheets.
- Daily Balancing of Customers Instruments.

7.1.3 Clearance duties and responsibilities

- Report to Clearance section officers and collect tasks for the day.
- Collect Cheques from the cash counter and keep them orderly.
- Collect EFT, account inquiry, and lost instrument forms. Get GB and the operation in charge to sign and file them.
- Separate high-value and low-value cheques.
- Collect inter-banking cheques and put received seals and keep them in order so the supervisors can proceed to software-based work.

Appendix

JOINING LETTER:



MGBL/HO/HRD/2024
May 08, 2024

Professor A.K.M. Muzahidul Islam, PhD
Director, Directorate of Career Counseling & Student Affairs
United International University

Dear Sir/Madam,

Subject: Internship

With reference to your letter- Ref No: NIL, dated April 29, 2024, we are pleased to offer internship in favour of Md. Warif Islam Mahim for a period of 3 months. During this internship period, the intern is requested to follow the Rules & Regulations of the Bank and will receive honorarium of Tk.2,500/- per completed month.

Please note that this internship is to help the internees meeting their academic requirements.

Thanking you,


Rashedul Alam
Head of Human Resources

Meghna Bank PLC. | Head Office
Suvastu Imam Square, 65 Gulshan Avenue (Level 3, 6 & 7) Gulshan 1, Dhaka 1212, Bangladesh
PABX : +(880) 9610016736 | SWIFT : MGBLBDDH | Email : info@meghnabank.com.bd | Web : www.meghnabank.com.bd

The internship is an opportunity for students to gain practical knowledge and work experience. I was able to do my internship at MGBL (Uttara branch). It is one of the newest banks but has been in the banking business for several years. MGBL gives all the opportunities it can to help the students gain practical knowledge and experience that will be useful in the future.

I did a three-month internship at MGBL and learned a lot. While I was working there, the audit team also came. So, I was really fortunate enough to have the opportunity to understand what audit does and evaluates and how it helps the bank perform better.

I gained vast knowledge and experience. Now, I can actually deal with a customer who comes to a bank for GB-related service. This has happened because of the employees working there who taught me with patience and trusted me to handle customers sometimes so that I can actually implement what I have learned.

Though MGBL continuously improves to give customers the best service possible, core management should focus less on employee satisfaction, opening branches in rural areas, remittance, and credit rating in general. Though they have converted, they should have server stability so that operations can run smoothly and clients do not have to go home unsatisfied.

Though they are very new to Islamic banking, they are still getting more customers every day. Customers not only come but also have a relationship with the bank. This helps the bank gain customer loyalty, which is essential for any bank. I was fortunate enough to work at the Uttara branch. Uttara branch is one of the profitable branches because the team can work as a team and fulfill the target within time.

However, if the bank can overcome some of its shortcomings and take the opportunity and measurable risks, then it is safe to say that MGBL has the potential to be one of the leading Conventional and Islamic banks in Bangladesh.

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- [5] **Operation Manager, MGBL UTTARA**
SM SHAHIDUZZAMAN, SPO, DM, UTTARA BRANCH, MEGHNA BANK PLC.
- [6] **ASSISTANT OFFICER, MGBL UTTARA**
AKRAM HOSSAIN, UTTARA BRANCH, MEGHNA BANK PLC.
- [7] **JUNIOR OFFICER, MGBL UTTARA**
ARIF HOSSAIN, JO, UTTARA BRANCH, MEGHNA BANK PLC.
- [8] **SENIOR OFFICER, MGBL UTTARA**
JEASMIN AKTER, SO, UTTARA BRANCH, MEGHNA BANK PLC.