

ANNEX IV – Schedule 1 A

Offer & acceptance to Sell to Maldives Islamic Bank
[Offer to Sell for Goods other than Furniture and Construction Materials]

OFFER TO SELL			
PARTICULARS OF THE SELLER	Name:	Reg. no.:	
	Address:		
<p>1. Pursuant to the MoU dated xx/xx/xxxx and entered between Maldives Islamic Bank and (Name of the Dealer), we hereby offer to sell the Goods (as specified in the attached Tax Invoice/Proforma invoice/Quotation) to Maldives Islamic bank.</p> <p>2. We hereby confirm that upon acceptance of this Offer, the Bank shall be the owner of the Goods with the Unique serial/Model/Tag no(s) _____ and risk, liability and possession of the goods will be transferred to the Bank, and will be held as an “Amanah” with us. The Bank shall reserve the right to sell the Goods to any other party as the case may be and afterwards, we will prepare the Goods for physical delivery after receiving the payment.</p> <p>3. This sale will be automatically cancelled if the payment is not made within 3 working days.</p>			
DETAILS OF GOODS			
#	Description		
1.	Items as per the Tax invoice/Proforma Invoice/Quotation no. _____		
PAYMENT DATE	Within 3 working days from the date of this Offer	SALE PRICE	
For the Dealer (authorised signatory)	Signature:	Position:	
DEALER’S SEAL	Name:	Date:	Time:
CUSTOMER’S ACCEPTANCE ON BEHALF OF THE BANK			
<p>1. I hereby accept the above Sale Offer of the Goods as specified therein on behalf of Maldives Islamic Bank.</p> <p>2. I hereby confirm the constructive possession of the goods as above on behalf of Maldives Islamic Bank.</p>			
For the Bank (authorised signatory)	Signature	Name:	Position
	Date:	ID No.:	Agent of the Bank
		Time:	
ACKNOWLEDGEMENT BY THE BANK			
BANK’S SEAL	Signature		
	Name	Date:	Time:

**ANNEX IV – Schedule 1,B
Offer to Sell for Furniture and Construction Materials**

Offer to Sell (to Maldives Islamic Bank)

OFFER TO SELL			
PARTICULARS OF THE SELLER	Name:	Reg. no.:	
	Address:		
<p>1. We hereby offer to sell the Goods (as specified in the attached Tax Invoice/Proforma invoice/Quotation) to Maldives Islamic bank.</p> <p>2. The proportional ownership of the goods are detailed in the document attached in the Appendix 1.</p> <p>3. We hereby confirm that upon acceptance of this Offer, the Bank shall be the beneficial owner of the Goods and after specifying the proportional ownership (as per the form attached in Appendix 1) in order to transfer the risk, liability and possession of the goods to the Bank, the Goods will be under the constructive possession of the Bank and will be held as an “Amanah” with us. Therefore, all risks and rewards regarding the above-mentioned Goods will be transferred to the Bank and then the Bank shall reserve the right to sell the Goods to any other party as the case may be and afterwards, we will prepare the Goods for actual delivery after receiving the payment.</p> <p>4. This sale will be automatically cancelled if the payment is not made within 3 working days.</p>			
DETAILS OF GOODS			
#	Description		
1.	Items as per the Tax invoice/Proforma Invoice/Quotation no. xxx		
PAYMENT DATE	within 3 working days from the date of this Offer		SALE PRICE
For the Dealer (authorised signatory)	Signature:	Name:	Position:
DEALER’S SEAL	Date:		Time:
CUSTOMER’S ACCEPTANCE ON BEHALF OF THE BANK			
<p>1. I hereby accept the above Sale Offer of the Goods as specified therein on behalf of Maldives Islamic Bank.</p> <p>2. I hereby confirm the constructive possession of the goods as above via Appendix 1. on behalf of Maldives Islamic Bank.</p>			
For the Bank (authorised signatory)	Signature	Name: ID no.:	Position: Agent of the Bank
	Date	Time:	
ACKNOWLEDGEMENT BY THE BANK			
MIB’S SEAL	Signature		Date
	Name		
			Time

Appendix 1

No.	Description of Items	Qty	Unit of Measurement	Unit Price	Amount	Total Stock (Including MIB's Items)	Location

TEMPLATE

ANNEX V – Schedule 2

ORDER TO MANUFACTURES BY THE BANK FOR CUSTOM MADE GOODS

Order to Manufacture(OM) and Acceptance by the Dealer

ORDER TO MANUFACTURE BY THE CUSTOMER ON BEHALF OF THE BANK			
PARTICULARS OF THE BUYER	Name: Maldives Islamic Bank	Reg. no.:	
	Address:		
<p>1. Pursuant to the MoU dated ___/___/___ and entered into between Maldives Islamic Bank and (Name of the Dealer), I hereby, as an agent of the Bank, order to manufacture the Goods (specified below/as per the attached Quotation), to purchase the goods after completion from you as per the provisions of the Agreement.</p> <p>2. This Offer will be automatically cancelled if the acknowledgement by the Bank is not made within 3 working days from the date of Offer.</p>			
DETAILS OF GOODS			
#	Description		
1.	Items as per the Tax invoice/ Proforma Invoice/Quotation no. xxx		
PAYMENT DATE	3 working days from the date of this offer based on payment term of the Dealer	PRICE	
For the Bank (authorised signatory)	Signature:	Position: Agent of the Bank	
	Name: ID no.	Date:	Time:
DEALER (MANUFACTURER)'S ACCEPTANCE			
PARTICULARS OF THE DEALER	Name:	Reg. no.:	
	Address:		
<p>1. We hereby confirm the acceptance of the Order to Manufacture goods specified above</p> <p>2. We hereby agree to send the invoice after the completion of the goods as evidence of completion of the goods.</p> <p>3. We hereby agree to put the Sticker number on the goods/ fill up the Appendix 1 (in case where tagging on the goods is not possible) after the completion of the goods.</p> <p>4. We hereby agree to provide the detail of the Sticker numbers / Appendix 1 if necessary, picture of the completed goods together with the Tax Invoice along with Confirmation of Specification Form (Appendix 2) signed by the customer.</p> <p>5. We hereby agree to sell the goods as specified above after the completion of the Goods at the Contract Price as per the provisions of the invoice to be sent after the completion of the goods.</p> <p>6. We hereby acknowledge that upon the execution of this acceptance and upon issuance of Tax invoice the Bank shall be the beneficial owner of the Goods and after fixing the Bank's sticker on the packaging of the Goods / or by way of serializing / or specifying in case of proportional ownership or separate it with other goods of the Dealer/after confirmation by the Customer to the Bank as agent, upon delivery of the manufacture goods to the Customer, in order to transfer the risk, liability and possession of the goods to the Bank, hence, the Goods will be under the constructive possession of the Bank and as an "Amanah" with us. Therefore, all risks and rewards regarding the above-mentioned Goods will be transferred to the Bank and then the Bank shall reserve the right to sell the Goods to any other party as the case may be and after receiving the payment, we will prepare the Goods for actual delivery/we will fix the goods as per the instruction of the Bank.</p>			
For the Dealer (authorised signatory)	Signature	Position	
DEALER'S SEAL	Name	Date	Time
ACKNOWLEDGEMENT BY THE BANK			
BANK'S SEAL	Name	Date	Time

**ANNEX V – Schedule 3
PURCHASE REQUISITION
(Ujaalaa Facility Facility)**

Ref. no.:

Date:

To: Managing Director,
Maldives Islamic Bank

Dear Sir,

Sub: REQUISITION FOR PURCHASE OF THE GOODS UNDER Ujaalaa Financing Facility

Pursuant to the Financing Facility established under the Ujaalaa Financing Facility Letter, Ref no: _____ dated __/__/__ issued by the Bank in my favour, I hereby request to sell the Goods as per the Offer to Sell (s) to the Maldives Islamic Bank as per the (attached documents with this Purchase Requisition).

Details of the goods

#	Supplier	Ref. No.	Date	Amount (MVR)
	Deduct Advance payment (if any)			
			Total	

Please note that all terms defined in the referred Letter bear the same meaning in this Purchase Requisition.

Signature

Customer Name: _____

NID Card No.: _____

Time: _____

**ANNEX V – Schedule 4
MURABAHAH SALE OFFER AND ACCEPTANCE**

MALDIVES ISLAMIC BANK'S OFFER TO SELL			
PARTICULARS OF THE SELLER	Name: Maldives Islamic Bank	Reg. no.:	
	Address:		
<p>1. Pursuant to Letter of Offer dated __/__/__ (Ref. No.: MIB/FIN-05/__/__) we offer to sell to you the Goods mentioned in the Quotation/proforma invoice/Tax invoice;</p> <p>- Purchase Requisition dated __/__/__</p> <p>2. The Selling Price is _____ Only, comprising of cost price _____ Only and profit amount of _____ Only.</p> <p>3. The payment of the above selling price shall be made according to the payment schedule attached.</p>			
For the Bank (authorised signatory)	Signature:	Position:	
BANK'S SEAL	Name:	Date:	Time:
CUSTOMER'S ACCEPTANCE			
<p>1. I hereby accept the above Offer to sell by Maldives Islamic Bank, at the Murabahah Price of _____ Only, comprising of cost price _____ Only and profit amount of _____ Only.</p> <p>2. I do understand and accept that this sale will be subject to the terms and conditions stated in the Letter of Offer dated __/__/20__ (Ref. No.: MIB/FIN-05/__/__)</p> <p>3. I do understand that, the Bank will not be liable for the damages, loss of the goods after taking the delivery of the Goods from the Bank.</p> <p>4. I agree that I will take the delivery from the Supplier and the supplier will give the physical delivery on behalf of the bank and shall notify the Bank within 5 days from the date of sales. <i>(If the good(s) are not delivered the Bank shall be informed, for all the all goods except for motorcycle)</i></p> <p>5. If a motorcycle, I agree that I will take the delivery from the Supplier and shall notify the Bank within 30 days from the date of sales, if motorcycle is not delivered.</p>			
For the Customer	Signature		
	Name	Date	Time
	ID no.		

**ANNEX V – Schedule 5
PAYMENT SCHEDULE**

(Ujaalaa Financing Facility)

TEMPLATE

ANNEX V– Schedule 6

GOODS DELIVERY INSTRUCTION (GDI)
GOODS DELIVERY INSTRUCTION BY MALDIVES ISLAMIC BANK PLC
 (Evidence of Authorization for Delivery of Goods to the Customer)

GOODS DELIVERY INSTRUCTION			
PART I – CUSTOMERS DETAILS			
Name/ Address: -----	NID no. -----	Contact Number(s) -----	
PART II – DETAILS OF THE BANK’S NOMINEE (IF ANY)			
Name: -----		Reg. No.:	
Address:		Place of Business:	
PART III - DETAILS OF THE GOOD(s)			
Purchase Order Number (attached): ----- ---		Invoice Number: ----- --	
FOR BANK’S USE ONLY (IF NOMINEE IS BEING USED)			
Ref to our Memorandum of Understanding (for the purpose of appointing you as bank’s agent for delivery of the subject matter) We here by request to handover the Goods mentioned in Offer to Sell Ref. no., dated xx/xx/xxxx under Part-III to the Customer mentioned in Part –I			
MIB SEAL	DESIGNATION: -----		
	NAME: -----	Date:	Time:

LETTER – APPOINTMENT OF A THIRD PARTY TO RECEIVE THE DELIVERY OF GOODS

Address:
Island:
Republic of Maldives
Date:

Maldives Islamic Bank Plc.
H. Medhuziyaaraydhoshuge
Male', Republic of Maldives

Handover of the Goods -Ujaala Financing Facility

Dear Sir,

I,, ID No.: humbly request MIB to handover the Goods as per the Purchase Requisition, no. _____, Dated _____ which was purchased under Ujaalaa Financing Facility (Facility Letter No.:- dated), to (ID No.: A..... /Contact No.:) if I am not available to receive the item at the date of delivery.

Thank You.
Yours Sincerely,

Name:
Id No:

Appendix 1

(Order to Manufacture)

CONFIRMATION OF SPECIFICATION FORM

To: Maldives Islamic Bank

Re: Confirmation of Specification of Goods

Dear Sir/Madam,

I as agent of the Bank (as per Agency Agreement dated ___/___/_____) hereby confirm upon inspection that the goods have been manufactured as per the specification of the quotation number _____

Regards,

Signature

Name: _____

ID No.: _____

Date: ___/___/____

ANNEX VI– Schedule 1
Purchase Request

Ref. No:

From: [Customer]

To: Maldives Islamic Bank

Date: _____

Re: Requisition for Purchase of Commodities as per the Commodity Murabaha Terms Under Ujaalaa Personal Financing Facility Letter dated [_____], (the "Agreement")

1. We request a Commodity Purchase as follows:

- (a) Quantity and General Description of Commodities: [XXX]
(b) Cost: [XX]

2. Mode of delivery:

Physical Constructive

Signature

Name: _____

NID Card No.: _____

Time: _____

ANNEX VI– Schedule 2
Sale Offer of the Bank and Customer's Acceptance
Commodity Murabahah

Sale Offer of the Bank

Date: _____
From: Maldives Islamic Bank
To: [Customer]

Re: Offer to Sell the Commodities as per the Commodity Murabaha Terms Under Ujaalaa Personal Financing Facility Letter dated [_____], (the "Agreement")

1. We hereby offer to sell to you the following Commodities on the following terms:
 - i. General Description of Commodities: [_____]
 - ii. Cost: [_____]
 - iii. Murabahah Profit: [_____]
 - iv. Murabahah Sale Price: [_____]
 - v. Payment Term: As per the Payment Schedule
2. The Commodities will be sold to you by us without any representation or warranty to the extent permitted by law.
3. The Commodities are sold to you by us on an as is basis and physical delivery of the Commodities shall incur additional charges (which will be notified in due course upon request of delivery by you) which are not included in the Price and shall have to be borne by you.
4. If you accept this offer, please send us a duly executed copy of the Acceptance Notice.

Signature
Maldives Islamic Bank

Customers' Acceptance

1. I hereby confirm my acceptance of the above Sale Offer
2. I hereby accept the Bank's offer to sell the Commodities to me and I hereby conclude with you a Murabahah Transaction, upon the Commodity Murabahah Terms in the Facility Letter and the above Offer.
3. I irrevocably and unconditionally accept that the Commodities are sold to me by the Bank on an as is where is basis and physical delivery of the Commodities shall incur additional charges (which will be notified in due course upon request of delivery by me) which are not included in the Price and shall have to be borne by me.

Signature
Customer

**ANNEX VI– Schedule 3
Instruction to CTO**

From: [Customer]
To: CTO
Date: _____

Re: Instruction to CTO

1. We request to sell the Commodity as follows:

- i. Transaction Date: _____
- ii. Transaction Amount: _____
- iii. Payment Date(s): _____
- iv. Customer account details: _____

2. Mode of delivery:

Physical Constructive

.....
[Customer]

TEMPLATE

ANNEX VII – Schedule 1
(UJAALAA DHATHURU)

Offer & Acceptance to Sell to Maldives Islamic Bank

OFFER TO SELL			
PARTICULARS OF THE SELLER	Name:	Reg. no.:	
	Address:		
<p>1. Pursuant to the MoU dated xx/xx/xxxx and entered between Maldives Islamic Bank and (Name of the Agency), we hereby offer to sell the Travel Package (as specified in the attached Tax Invoice/Proforma invoice/Quotation) to Maldives Islamic bank.</p> <p>2. We hereby confirm that upon acceptance of this Offer, the Bank shall be the beneficial owner of the Travel package _____ and the Bank shall reserve the right to offer the Travel package to any other party as the case may be.</p> <p>3. we will provide the travel package service to the Customer after receiving the Service Entitlement Note and the payment from the Bank.</p> <p>4. This sale offer will be automatically cancelled if the payment is not made within 3 working days.</p>			
DETAILS OF THE TRAVEL PACKAGE			
#	Description		
1.	Items as per the Tax invoice/Proforma Invoice/Quotation no. _____		
PAYMENT DATE	Within 3 working days from the date of this Offer	SALE PRICE	
For the Travel Agent (authorised signatory)	Signature:	Position:	
TRAVEL AGENT'S SEAL	Name:	Date:	Time:
CUSTOMER'S ACCEPTANCE ON BEHALF OF THE BANK			
<p>1. I hereby accept the above Sale Offer of the Travel package as specified therein on behalf of Maldives Islamic Bank.</p> <p>2. I hereby receive quotation of the Travel package on behalf of Maldives Islamic Bank.</p>			
For the Bank (authorised signatory)	Signature	Name:	Position
	Date:	ID No.:	Agent of the Bank
		Time:	
ACKNOWLEDGEMENT BY THE BANK			
BANK'S SEAL	Signature	Date:	Time:
	Name		

**ANNEX VII – Schedule 2
PURCHASE REQUISITION
(Ujaalaa Dhathuru Financing Facility)**

Ref. no.:
Date:
To: Managing Director,
Maldives Islamic Bank

Dear Sir,

Sub: REQUISITION FOR PURCHASE OF THE TRAVEL PACKAGE UNDER UJAALAA DHATHURU FINANCING FACILITY

Pursuant to the Financing Facility established under the Ujaalaa Personal Financing Facility Letter, Ref no: _____ dated _____ issued by the Bank in my favour, I hereby Offer to purchase the Travel package as per the Offer to Sell (s) to the Maldives Islamic Bank as per the (attached documents with this Purchase Requisition).

Details of the Travel Package

#	Travel Agency	Quotation Ref. No.	Quotation Date	Amount (MVR)
1				
2				
3				
4				
5				
	Deduct Advance payment (if any)			
			Total	

Please note that all terms defined in the referred Letter bear the same meaning in this Purchase Requisition.

Signature
Name:
NID No.:
Time:
Contact No.:
Name of the Current Employer:

ANNEX VII – Schedule 3
SERVICE AGREEMENT VIA SERVICE PAYMENT SCHEDULE

CUSTOMER

ON BEHALF OF THE BANK

XXXXXXXXXX

NAME:

AXXXXX

NID NO.:

/ /

SIGNED ON:

NAME:

POSITION:

/ /

SIGNED ON:

ANNEX VII– Schedule 4
SERVICE ENTITLEMENT NOTE (SEN) 1
 (Evidence of Delivery of Service to Customer)

SERVICE ENTITLEMENT NOTE			
PART I – CUSTOMERS DETAILS			
Name/ Address:	NID no.	Contact Number(s)	
PART II – DETAILS OF THE BANK’S NOMINEE (IF ANY)			
Name:	Reg. No.:		
Address	Place of Business:		
PART III - DETAILS OF THE TRAVEL PACKAGE			
Purchase Request Number (attached):		Quotation/ no.:	
		dated	
FOR BANK’S USE ONLY (IF NOMINEE IS BEING USED)			
We here by request to Provide the Travel Package mentioned in Offer to Sell Ref. no. _____, dated _____ under Part-III to the Customer mentioned in Part –I			
MIB SEAL		DESIGNATION:	
			Business Support Department
	NAME:	Date:	Time:
FOR BANK’S OR ITS APPOINTED NOMINEE’S USE ONLY			
The Travel package mentioned in Part – III have been provided to the Customer mentioned in Part – I as per the SERVICE ENTITLEMENT NOTE OF MIB.			
BANK’S OR ITS NOMINEE’S SEAL		DESIGNATION: -----	
	NAME: -----	Date:	Time:
FOR CUSTOMER’S USE ONLY			
I hereby confirm that I have received the service of the Travel package mentioned in Part – III from MIB/Nominee appointed by MIB mentioned in Part – II of the SERVICE ENTITLEMENT NOTE at the time of signing this document.			
Name	Signature	NID	Date:
			Time:

**ANNEX VII – Schedule 5
Payment Schedule**

TEMPLATE

**ANNEX VIII – Schedule 1
Offer & Acceptance to Sell to Maldives Islamic Bank
(UJAALAA ILM)**

OFFER TO SELL			
PARTICULARS OF THE SELLER	Name:	Reg. no.:	
	Address:		
<ol style="list-style-type: none"> Pursuant to the MoU dated xx/xx/xxxx and entered between Maldives Islamic Bank and (Name of the Agency), we hereby offer to sell the Education Seat (as specified in the attached Invoice/Quotation) to Maldives Islamic bank. We hereby confirm that upon acceptance of this Offer, the Bank shall be the beneficial owner of the Education Seat _____ and the Bank shall reserve the right to offer the Education Seat to any other party as the case may be. we will provide the Education Seat to the Customer after receiving the Confirmation of Enrolment and the payment from the Bank. This sale offer will be automatically cancelled if the payment is not made within ____ working days. 			
DETAILS OF THE EDUCATION SEAT			
#	Description		
1.	Items as per the invoice/Quotation no. _____		
PAYMENT DATE	Within ____ working days from the date of this Offer		SALE PRICE
For the Institute (authorised signatory)	Signature:	Position:	
INSTITUTION SEAL	Name:		Date:
			Time:
CUSTOMER'S ACCEPTANCE ON BEHALF OF THE BANK			
<ol style="list-style-type: none"> I hereby accept the above Sale Offer of the Education Seat as specified therein on behalf of Maldives Islamic Bank. I hereby receive quotation/Invoice of the Education Seat on behalf of Maldives Islamic Bank. 			
For the Bank (authorised signatory)	Signature	Name:	Position Agent of the Bank
	Date:	Time:	
ACKNOWLEDGEMENT BY THE BANK			
BANK'S SEAL	Signature		Date:
	Name		

**ANNEX VIII – Schedule 2
PURCHASE REQUISITION
(Ujaalaa Ilm Financing Facility)**

Ref. no.:

Date

:

To: Managing Director,
Maldives Islamic Bank

Dear Sir,

Sub: REQUISITION FOR PURCHASE OF THE EDUCATION SEAT UNDER UJAALAA ILM FINANCING FACILITY

Pursuant to the Financing Facility established under the Ujaalaa Personal Financing Facility Letter, Ref no: _____ dated _____ issued by the Bank in my favour, I hereby Offer to purchase the Education Seat as per the Offer to Sell (s) to the Maldives Islamic Bank as per the (attached documents with this Purchase Requisition).

Details of the Education Seat

#	Institute	Invoice/Quotation Ref. No.	Invoice /Quotation Date	Amt (MVR)
1				
2				
3				
4				
5				
	Deduct Advance payment (if any)			
			Total	

Please note that all terms defined in the referred Letter bear the same meaning in this Purchase Requisition.

Signature

Name:

NID Card

No.:

Time:

Contact

No.:

Name of the Current Employer: _____

ANNEX VIII – Schedule 3
SERVICE AGREEMENT VIA SERVICE PAYMENT SCHEDULE

CUSTOMER

ON BEHALF OF THE BANK

XXXXXXXXXX

NAME:
AXXXXX

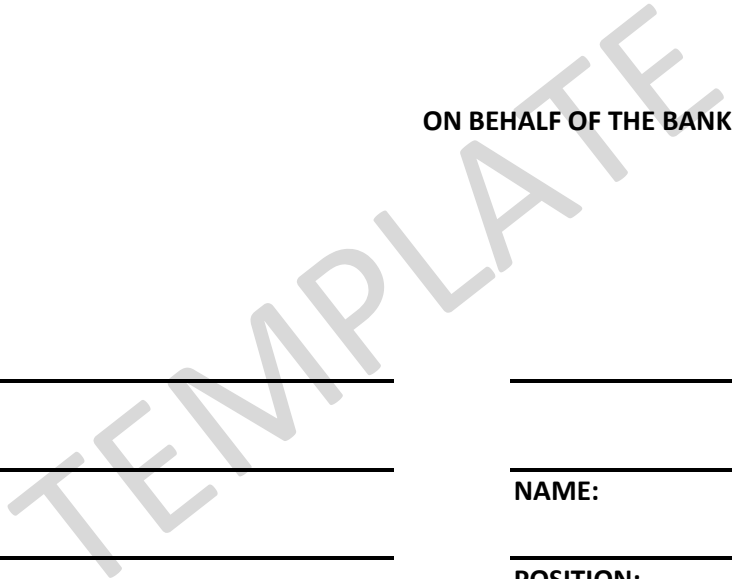
NID NO.:
 / /

SIGNED ON:

NAME:

POSITION:
 / /

SIGNED ON:



ANNEX VIII– Schedule 4
CONFIRMATION OF ENROLMENT
(Evidence of Delivery of Service to Customer)

CONFIRMATION OF ENROLMENT			
PART I – CUSTOMERS DETAILS			
Name/ Address:	NID no.	Contact Number(s)	
PART II – DETAILS OF THE BANK’S NOMINEE (IF ANY)			
Name:	Reg. No.:		
Address	Place of Business:		
PART III - DETAILS OF THE COURSE			
Purchase Request Number (attached):	Invoice /Quotation no.:		
	dated		
FOR BANK’S USE ONLY (IF NOMINEE IS BEING USED)			
We here by request to Provide the education seat mentioned in Offer to Sell Ref. no. _____, dated _____ under Part-III to the Customer mentioned in Part –I			
MIB SEAL		DESIGNATION	Business Support Department
	NAME:	Date:	
FOR BANK’S OR ITS APPOINTED NOMINEE’S USE ONLY			
The education seat mentioned in Part – III have been provided to the Customer mentioned in Part – I as per the confirmation of Enrolment.			
BANK’S OR ITS NOMINEE’S SEAL		DESIGNATION: -----	
	NAME: -----	Date:	Time:
FOR CUSTOMER’S USE ONLY			
I hereby confirm that I have received the education seat from the Institute mentioned in Part – III from MIB/Nominee appointed by MIB mentioned in Part – II of the Confirmation of Enrolment at the time of signing this document.			
Name	Signature	NID	Date:
			Time:

**ANNEX VIII – Schedule 5
Payment Schedule**

TEMPLATE