



Tutorial / User Guide for IDLC AML LOGIN Portal

DIGITAL PLATFORM



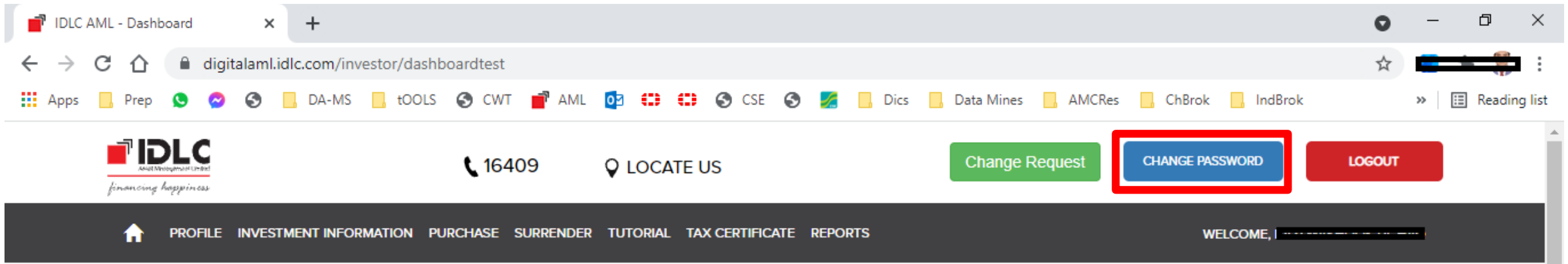
How it benefits investors:

- ✓ Easy-to-use platform
 - ✓ Provides customized information for each investor based on investment
 - ✓ Send Purchase / Surrender request sitting at home / office
 - ✓ Readily available Tax Certificate, Certificate of Unit Allocation and other Statements
-

PASSWORD



- It's highly advised that the user changes the password after 1st time log-in.



DASHBOARD



- **ACCOUNT SUMMARY** shows:
 - Total number of investment
 - Total number of units held per registration no.

- **NOTIFICATIONS** show any pending requests and/or actions for ex: cheque clearance

The screenshot displays the IDLC AML Dashboard interface. The browser address bar shows the URL `digitalamlidlc.com/investor/dashboard`. The dashboard header includes the IDLC logo, a contact number 16409, a 'LOCATE US' button, and links for 'Change Request', 'CHANGE PASSWORD', and 'LOGOUT'. A navigation bar below the header contains links for 'PROFILE', 'INVESTMENT INFORMATION', 'PURCHASE', 'SURRENDER', 'TUTORIAL', 'TAX CERTIFICATE', and 'REPORTS'. The user is logged in as 'MD. Hossain'.

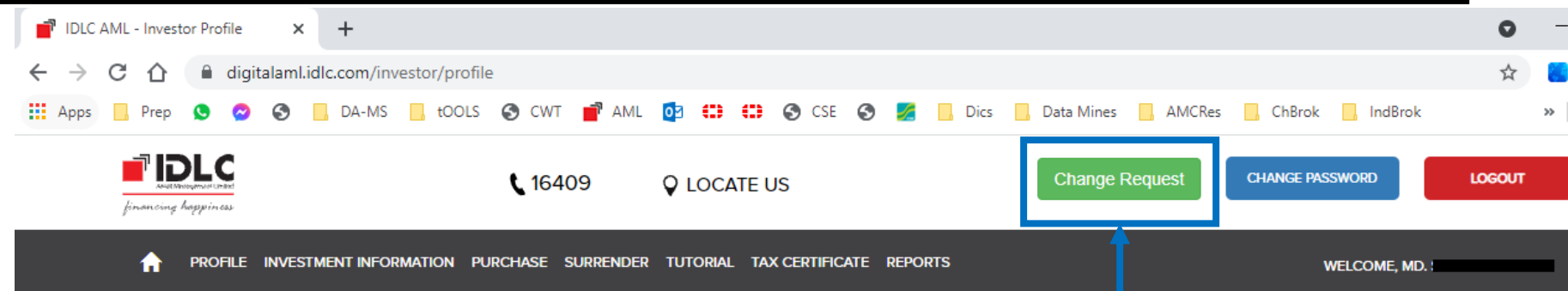
The 'Account Summary' section displays the following data:

Investor Name	Fund	Registration No.	Units Held	Total Investment	Total Market Value
Md. Hossain	IDLC Income Fund	IIF	500	5,000.00	5,075.00

The 'Notifications' section is currently empty.

On the right side of the dashboard, there is a promotional banner for IDLC SIP (Systematic Investment Plan) featuring a man relaxing in a hammock on a beach. The banner text in Bengali promotes the benefits of SIP, including starting with as little as 1,000 BDT, automatic deductions, and the power of compounding.

PROFILE



- **INVESTOR PROFILE**
Contains an overview of investor's basic information

Investor Profile

Investor ID Number	[REDACTED]	
Investor's Name	Md. [REDACTED]	
Account Opening Date	17-06-2021	
Mailing Address	Symphony 4th Floor, South Avenue, Gulshan, Dhaka	
Mobile No.	017 [REDACTED]	
Email ID	[REDACTED]@gmail.com	
Bank Information	<div>Registration No. : IIF-[REDACTED]</div> <div>Bank Name : [REDACTED] Bank</div> <div>Branch : Gulshan</div> <div>Account No. : [REDACTED]</div>	

- Investor can send request to change specific personal information

INVESTMENT INFORMATION



- **BASIC INFORMATION** contains the key information regarding the investment account the investor has with IDLC AML. It is distinguished by Registration No.

- **ACCOUNT INFORMATION** contains the key performance figures of the investment. It keeps client up-to-date with the current value of total investment, any realized/unrealized gain as well as current buy/sale price

Basic Information	
Fund	IDLC Income Fund
Registration No.	IIF- [REDACTED]
Account Opening Date	Jun 20, 2021
Account Type	Single
Investment Type	NON SIP
SIP Tenure in month	0
Maturity Date	
Dividend Option	CIP
BO Account Number	[REDACTED]
Cash Balance (if any)	0.00

Account Information	
Current Units Held	500
Unit Cost Price	BDT 10.0000
Total Investment	BDT 5,000.00
Current NAV (As On Sep 30, 2021)	BDT 10.15
Total Market Value	BDT 5,075.00
Unrealized Gain	BDT 75.00
Realized Gain	BDT 0.00
Total Dividend Income	0.00
Total Cash Dividend	BDT 0.00
Total CIP	0
Total Gain	BDT 75.00
Investor's Buy Price / Unit for this week	BDT 10.15
Investor's Sale Price / Unit for this week	BDT 10.15

INVESTMENT INFORMATION



Investor can submit **Purchase** or **Surrender** Request against the respective Registration No. only from this page

The screenshot displays the IDLC AML - Account Details page. The browser address bar shows the URL: digitalaml.idlc.com/investor/account/details/new/42/115-000026. The page header includes the IDLC logo, a phone number 164-09, a 'LOCATE US' button, and three buttons: 'Change Request' (green), 'CHANGE PASSWORD' (blue), and 'LOGOUT' (red). The navigation menu at the bottom is highlighted, showing 'PROFILE', 'INVESTMENT INFORMATION', 'PURCHASE', 'SURRENDER', 'TUTORIAL', 'TAX CERTIFICATE', and 'REPORTS'. The 'PURCHASE' and 'SURRENDER' links are enclosed in a blue box, and a blue arrow points from the text box above to this box. The page also shows a 'WELCOME, MD.' message and a 'Reading list' icon.

PURCHASE



Allows ease of re-investment for current investors

HOME PROFILE INVESTMENT INFORMATION PURCHASE SURRENDER TUTORIAL TAX CERTIFICATE REPORTS WELCOME, MD. [Log Out](#)

Purchase Request Form

Units surrendered in less than 90 calendar days of purchase will get 3% less (Exit Load) than the published "Investor's Sale Price". For IDLC SIP Investors, 90 calendar days will be calculated from 1st installment date.

You are requested to deposit Cheque / Pay Order / Demand Draft / Online Reference No. within Sunday to Wednesday.

Investor's Name	Md. [REDACTED]
Mutual Fund	IDLC Income Fund
Registration No.	IFF- [REDACTED]
Purchase Date	06-10-2021
Purchase Price	10.15
<small>Current Purchase Price/unit.</small>	
No. of Units	
<small>Multiple of 500</small>	
Total Purchase Amount	

Payment Information

Payment Type	Select Payment Type
Bank Name	Select Bank
Branch Name	Select Branch
Date of Deposit / Transfer	
Instrument / Online Reference No.	
<small>Cheque No. / Pay Order No. / Demand Draft No. / Online Reference No.</small>	

Fund's Bank Account Info

For Cheque Deposit

Instrument to be issued in favor of	IDLC Income Fund
Name of the Bank	Southeast Bank Ltd.
Branch	Le Meridien
Account Number	0123-1350-0000-005
Routing Number	205260182

On choosing an available Mutual Fund, the respective Fund's Bank Account Information will appear.

Investor must deposit cheque to the respective bank account prior to sending the purchase request.

Investor can send purchase request for additional units for any available mutual funds by providing purchase amount and payment information.

SURRENDER



Allows ease of liquidation for current investors.

- Investor can send surrender request for partial or full liquidation of units of any available mutual funds by providing surrender information against respective Registration No.

HOME PROFILE INVESTMENT INFORMATION PURCHASE SURRENDER TUTORIAL TAX CERTIFICATE REPORTS WELCOME, RAJI

Surrender Request Form

Exit Load of IDLC Balanced Fund/Growth Fund/Asset Management Shares Fund:
2% of the "Investor's Sale Price" if surrendered within 90 calendar days of purchasing units.
Exit Load of IDLC Income Fund:
• 2.0% of the "Investor's Sale Price" if surrendered within 90 calendar days of purchasing units.
• 1.5% of the "Investor's Sale Price" if surrendered within 90 to less than 180 calendar days of purchasing unit.
• 1.0% of the "Investor's Sale Price" if surrendered within 180 to less than 360 calendar days of purchasing units.
For SIP Investments, Amount for redeeming Exit Load will be calculated from last SIP installment Date.
Units will be available for surrender from Sunday to Wednesday.
To complete the surrender process, you need to request your broker to transfer units of the mutual fund from your BO account to the Fund's BO account.

Surrender Date	06-10-2021
Investor's Name	[REDACTED]
Mutual Fund	IDLC Balanced Fund
Registration No.	[REDACTED]
No. of Total Holding Units	10,093
No. of Available Holding Units	10,093
Surrender Without Exit Load Units	10,093
Surrender With Exit Load Units	0
No. of Units to Surrender	500
Either multiple of 100 or multiple of 100 and remaining units	
Investor's Surrender Price / Unit	13.17
Investor's Surrender Price/Unit.	
Regular Surrender Amount	6,585
Exit Load Surrender Amount	0
Total Value of Surrendered Units	6,585

Surrender

Fund's BO Account Info

BO Account Name	IDLC B.F. REPURCHASE OF UNITS
BO Account No.	1604580063064616
Name of the DP	Investment Corporation of Bangladesh

On choosing a Registration No., the respective Mutual Fund's BO Account information will appear where the units need to be transferred from Investor's BO account.

SURRENDER



Surrender Request will be verified through One-Time-Password (**OTP**) in this stage.

[Print](#) [Download](#) [Print CDBL Form](#)

Message

"Dear Valued Investor, thank you for submitting your surrender request and necessary information. Your surrender request is under process now. After you transfer the surrendered units from your BO account to our designated Mutual Fund's BO account, we will credit the money to your designated bank account within 5 working days.

Please [Download](#) or [Print](#) Acknowledgement Slip and keep it for your reference"

ACKNOWLEDGEMENT:

Received the Confirmation of Unit Allocation for surrender / partial surrender as mentioned below:

Registration No:	: IIF-0[REDACTED]
Confirmation of Unit Allocation No	: 04-[REDACTED]002
Total Quantity	: 500
Surrendered Quantity	: 500
Date	: 20-09-2021
Surrender No.	: S0302020706

After OTP Verification, Investor will have to Download/Print **CDBL Transfer Form**.

Note: After signing-off the CDBL Transfer Form, Investor will have to send the **Form** to his/her Broker in order to get a **DP40 Report** supporting the respective unit transfer. IDLCAML needs DP40 report as a proof of the Transfer.

Tax Certificate



Print/Download option

- Provides regular visibility of investor's Account Opening Date, Investment Period, Opening Investment Balance, Closing Investment Balance, Investment During this Year, Redemption During this Year, Realized Gain / (Loss), Unrealized Gain / (Loss), Dividend Income, Tax Deducted on Dividend etc.

Tax Certificate

Print Download

Mr. [REDACTED] Symphony 4th Floor, South Avenue, Gulshan, Dhaka		Date: 06-Oct-2021 Investor ID: 00[REDACTED] Registration No: IIF [REDACTED]	
IDLC Income Fund Registered under the Bangladesh Securities & Exchange Commission (Mutual Fund) Rules, 2001 Registration No.: BSEC/MF & SPV/MF-233/2020/1347 Sponsor: IDLC Asset Management Limited Asset Manager: IDLC Asset Management Limited Trustee: Sandhani Life Insurance Company Ltd Custodian: BRAC Bank Limited			
To Whom It May Concern			
This is to certify that Mr. [REDACTED] is a registered unit-holder of IDLC Income Fund. His / Her details information is given below:			
Account Opening Date	20-Jun-2021		
Investment Period	01-Jul-2020 to 30-Jun-2021		
Father / Husband Name	[REDACTED]		
Mother's Name	[REDACTED]		
Opening Investment Balance:	0	Closing Investment Balance:	5,000
Investment During this Year:	5,000	Redemption During this Year:	0
Cost Value of Units:	5,000	Market value of Units:	5,000
Realized Gain / (Loss):	0	Unrealized Gain / (Loss):	0
Dividend Income:	0	Tax Deducted on Dividend:	0
Total Insurance Premium Paid:	0	Total Insurance Coverage:	0
(All figures in Bangladeshi Taka)			
Note: This Certificate is a confidential and legal document of subscribing IDLC Income Fund. Unauthorized use, disclosure or copying of this document is prohibited, and shall be treated with appropriate measures of law. This Certificate will be void as and when any new Certificate is issued to the same investor. As this is a system-generated certificate, it does not require any authorized signature. For any query or changes to your personal details, please contact us at 0174211 or send email to idc@idcpl.com for any assistance at any time.			

REPORTS > Portfolio Statement



- **Portfolio Statement – Preview** portfolio statement for any fund against its respective Registration No. for a chosen date
- Provides regular visibility of investor's total portfolio, including current investment, gain and dividend payout

Mutual Fund	IDLC Balanced Fund ▼
Registration No.	IBF-000108 ▼
Name of the Investor	MD. HASIB REZA
As On	29-10-2017 Submit

Portfolio As On 29-10-2017

Name of the Fund	Current Number of Units	Average Buy Price	Total Buy Price	NAV	Current Market Value	Unrealized Gain	Unrealized Gain %
IDLC Balanced Fund	10,000	10.00	100,000.00	11.01	110,100.00	10,100.00	10.10 %

Total Deposit	100,000.00
Total Withdrawal	0.00
Realized Gain	0.00
Current Investment	100,000.00
Current Market Value	110,100.00
Unrealized Gain	10,100.00
Total Gain	10,100.00
Cash Balance (if any)	0
Dividend Yield	0.00
Total Cash Dividend	0.00

REPORTS > Transaction History



- **Transaction History** – Preview transaction history for any fund against its respective Registration No. within a certain date range
- Provides regular visibility of investor's purchased/ surrendered units and dividend payout. Investors can adjust the time period for which they want to view transactions.

Mutual Fund	IDLC Balanced Fund ▼		
Registration No:	IBF-000108 ▼		
Name of the Investor	MD. HASIB REZA		
Transaction Date	05-06-2017	27-10-2017	Submit

Transaction Ledger

					Opening Balance of Units	10,000
Date	Buy Quantity	Surrender Quantity	Dividend (CIP)	Unit Price	Total Amount	Ledger Balance of Units
Total	0	0	-			
					Closing Balance of Units	10,000

REPORTS > Confirmation of Unit Allocation



- **Confirmation of Unit Allocation –**
Request confirmation of unit allocation for any fund against its respective Registration No. for a chosen date
- Provides authentication and confirmation of unit purchase directly to investor, which gives visibility of current investment
- Read-to-view printable and downloadable versions of certificate

[Print](#) [Download](#)

MD. HASIB REZA
FLAT#A1, HOUSE#16, ROAD#9, SECTOR#4, UTTARA, DHAKA-1230

Date:
Investor ID:
Registration No. :
Unit Allocation No. :

29-Oct-2017
000108
IBF-000108
01-000108-001

IDLC Balanced Fund

Registered under the Bangladesh Securities & Exchange Commission (Mutual Fund) Rules, 2001
Registration No.: BSEC/Mutual Fund/2017/77
Sponsor: IDLC Finance Limited
Asset Manager: IDLC Asset Management Limited
Trustee: Investment Corporation of Bangladesh (ICB)
Custodian: Investment Corporation of Bangladesh (ICB)2

CONFIRMATION OF UNIT ALLOCATION

This is to certify that the following person is a registered unit-holder of IDLC Balanced Fund and has been allocated units of the fund issued by IDLC Asset Management Limited under the authority provided in the trust deed of IDLC Balanced Fund. Following are the details of the allotment as on 29-10-2017

Investor's Name	: MD. HASIB REZA
Investor NID:	: 7326409305060
Father's Name	: MD. HARUN-AR-RASHID
Number of Units	: 10,000
Average Buy Price (BDT)	: 10.00
Total Investment Value	: 100,000.00

Note:

This Confirmation is a confidential and legal document of subscribing IDLC Balanced Fund. This Confirmation singly would provide legal right to unit holding for the investors. Unauthorized use, disclosure or copying of this document is unlawful and strictly prohibited, and shall be treated with appropriate measures of law. This Confirmation will be void as and when any new "Confirmation of Unit Allocation" is issued to the same investor. As this is a system-generated certificate, it does not require any authorized signature.

REPORTS > Capital Gain/Loss



- **Capital Gain/Loss** – Preview historical capital gain/loss for any fund against its respective Registration No. for a chosen date
- Provides regular visibility of increase or decrease in the value of the investment.
 - The gain is not realized until the investment is sold.

Name of the Investor	MD. HASIB REZA		
Mutual Fund	IDLC Balanced Fund ▼		
Registration No:	IBF-000108 ▼		
Date	06-06-2017	29-10-2017	Submit

Capital Gain / Loss

				Opening Balance	0
Date	Surrender Quantity	Surrender Price	Cost Price	Total Gain	Gain Balance
Total	0				
				Closing Gain Balance	0.00

REPORTS > NAV History



- **NAV History** – Preview historical NAV performance for any fund within a certain date range
- Provides regular visibility of total value per share, historical and current
 - Information also available on our website: aml.idlc.com/NAV
- Weekly NAV published via SMS, Website and Newspaper

Mutual Fund	IDLC Balanced Fund ▼		
NAV History Date	01-09-2017	29-10-2017	Submit

NAV HISTORY

NAV Date	Purchase Price Per Unit	Surrender Price Per unit	NAV At Market Per Unit
29-Oct-2017	11.01	11.01	11.01
19-Oct-2017	10.94	10.94	10.94
12-Oct-2017	10.96	10.96	10.96
05-Oct-2017	10.77	10.77	10.77
28-Sep-2017	10.62	10.62	10.62
21-Sep-2017	10.63	10.63	10.63
14-Sep-2017	10.87	10.87	10.87
07-Sep-2017	10.65	10.65	10.65