

# BML ISLAMIC GENERAL FINANCING

## Application Form

Have you also submitted the **Information Form for Personal Banking Customers?**

- Yes
- No ( please fill the above mentioned form and submit to the Bank along with this form )

**For Bank use only**

Customer No:

Reference No:

### IMPORTANT INFORMATION

#### Financing Facility

The financing facility is based on the Islamic Banking financing contracts of Diminishing Musharaka (partnership), Wakala, and Murabaha financing. The Bank will select a suitable financing contract based on the customer's request.

#### Eligibility Requirement of Financing Applicant

Financing applicant must be between the age of 18 and 60. If applicant is 60 years or above, application must be submitted in joint capacity with another party. Qualifying age is not applicable if monthly lease payments and capital redemption payments can be met from project income.

#### Own Contribution / Applicable Fees

A minimum of 30% should be invested as own contribution. If it is already invested, source of investment and documents for proof of investment must be provided. If own contribution is yet to be invested, method of investing and evidence must be provided.

Non-refundable application fee of MVR 1,000 for personal customers.

#### Payment and Grace period

The maximum payment period is 10 years (120 months) with a grace period of 1 year (12 months).

#### Payment capacity of customer

Applicants' monthly net income (including project income) must be sufficient to cover the proposed payment amount. All income need to be verified through documents and/or account operation for it to be considered in assessing the payment capacity.

#### Mortgage

Security type normally accepted by Bank includes house property and vessels. However, vessels alone will only be considered under exceptional circumstances at the discretion of the Bank. Value of the property/ies offered must be 150% of the requested financing amount. Collateralized / Hypothecated goods must be insured under BML Insurance (Under BML Insurance for Islamic facilities only takaful will be accepted).

**Note:** Please complete the application form and submit it together with supporting documents to BML Islamic Male' Branch if in Male' and to any other Branch located outside Male'.

Please fill form in **CAPITAL LETTERS**

### SECTION 1(A) - APPLICANT DETAILS (PERSONAL BANKING CUSTOMERS ONLY)

(If more than one applicant, please fill and submit a copy of sections 1-6 for each applicant)

Full Name

ID Card No.

Date of Birth

Permanent Address

Present Address

Contact Nos.

Occupation

Place of Work

Length of Service

SIGNATURE: .....

Educational Qualification (Please tick relevant)	<input type="checkbox"/> Primary	<input type="checkbox"/> Secondary	<input type="checkbox"/> Diploma	<input type="checkbox"/> Degree
	<input type="checkbox"/> Masters	<input type="checkbox"/> Professional	<input type="checkbox"/> Others, please specify .....	
Marital Status	<input type="checkbox"/> Single	<input type="checkbox"/> Married	<input type="checkbox"/> Divorced	<input type="checkbox"/> Widowed
Details of Spouse(s)				
Full Name	ID Card No.	Contact No.	Occupation	Salary / Income
Number of Children (From all marriages)	<input type="text"/>	Aged below 18 years	<input type="text"/>	Aged above 18 years
Number of joining clients	<input type="text"/>	Relation of joining clients	<input type="text"/>	

**SECTION 1(B) - APPLICANT DETAILS (BUSINESS & INSTITUTIONS ONLY)**

Full Name				
Registration No.		Registration Date		
		D D M M Y Y Y Y		
Legal Entity (Please tick relevant)	<input type="checkbox"/> Private Company	<input type="checkbox"/> Public Limited Company	<input type="checkbox"/> Sole Proprietorship	
	<input type="checkbox"/> Partnership	<input type="checkbox"/> Others, please specify .....		
Registered Address	<input type="text"/>			
Correspondent Address	<input type="text"/>			
Phone No:	<input type="text"/>	Fax Number:	<input type="text"/>	
Email:	<input type="text"/>	Website:	<input type="text"/>	
Total Investment				
Details of Shareholders / Partners				
Full Name	ID Card No.	Designation	Number of shares	% of Shares

**SECTION 2 - BANKING DETAILS**

Bank / Branch	Account Number	Currency	
-----	<input type="text"/>	<input type="checkbox"/> MVR	<input type="checkbox"/> USD
-----	<input type="text"/>	<input type="checkbox"/> MVR	<input type="checkbox"/> USD
-----	<input type="text"/>	<input type="checkbox"/> MVR	<input type="checkbox"/> USD
-----	<input type="text"/>	<input type="checkbox"/> MVR	<input type="checkbox"/> USD

SIGNATURE: .....

## SECTION 3 - INCOME & EXPENDITURE DETAILS

Average Monthly Income		Account information ( through which income is routed )	
Details	Amount	Bank	Account Number
Salary			<input style="width: 100%;" type="text"/>
Fixed Allowances			<input style="width: 100%;" type="text"/>
Rental Income			<input style="width: 100%;" type="text"/>
Net Income from Business			<input style="width: 100%;" type="text"/>
Other ( Please Specify)			<input style="width: 100%;" type="text"/>
			<input style="width: 100%;" type="text"/>
<b>Total Income:</b>			

  

Average Monthly Expenditure ( please provide breakdown of major sources )	
Details	Amount
Rent	
Food	
Utilities & Other Bills	
School Expenses	
Existing Loan/Financing repayments	
Other credit facility repayments	
Other (Please Specify)	
<b>Total Expenses</b>	
<b>Monthly Net Income</b>	

## SECTION 4 - ASSETS OWNED BY APPLICANT

Tick the relevant box(s)       Fixed Deposit / Investment Account       Provident Fund       Shares       Pension Fund

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Movables ( Please write the quantity of each type of asset you own in the boxes )

Motor Cycle     
  Car     
  Vessel     
  Others, please specify .....

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Is your asset insured?       No       Yes, Please list all insured asset(s)

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If asset(s) are used for commercial purposes, ( please specify )

No. of asset(s)      Annual Income .....

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Immovable ( Please fill all applicable details )

Property name	Country	Is your property mortgaged?	Is your property insured?
.....	.....	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
.....	.....	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

SIGNATURE: .....

## SECTION 5 - LIABILITY/CREDIT FACILITY/FINANCING FACILITY DETAILS

Existing loans/ financing facilities and borrowings from third parties					
Lender/financier name	Amount borrowed / financed	Purpose	Amount outstanding	Security	
Other credit facilities ( Credit schemes, Letters of credit, Overdrafts etc. )					
Name of Institute	Amount borrowed / financed	Purpose	Amount outstanding	Security	
Credit Cards					
Name of Institute	Card Type	Card Limit	Amount outstanding	Expiry Date	
Corporate / Personal guarantees provided for credit facilities in the names of other persons / entities					
Borrower's / Client's name	ID Number	Lender's / Financier's Name	Type of facility	Guarantee Amount	
Collateral /Securities provided for credit facilities in the names of other persons / entities					
Borrower's / Client's name	ID Number	Collateral provided	Lender's / Financier's Name	Type of Facility	Amount Outstanding

## SECTION 6 - DETAILS OF RELATED BUSINESSES

Any company in which the applicant holds shares or position on the Board of Directors			
Name of entity	Registration Number	Registered Date	% of Shares held

SIGNATURE: .....

## SECTION 7 - PURPOSE OF THE FACILITY

Financing will be provided for purposes other than education and medical purposes

**Business use**

Purchase asset/equipment

Expand/modernize/diversify existing business

Start-up of new business

Others (please specify) .....

For Working Capital (Meet Operational Expenses)

Wakala based Overdraft

Finance purchase of inventory

**Personal use**

Purchase asset/equipment

Purchase land

Others (please specify) .....

**Vessel Financing**

Name of vessel .....

Name of owner(s) .....

Purchase of Vessel

Renovation of vessel

Purchase of equipment /gear for the vessel

Construction of new vessel

Mechanization of vessel

**Other Details** (if construction, renovation or mechanization of the vessel)

Date of commencement

Date of completion

If project has already commenced % of completion

Details of remaining work

Details of work to be completed from the requested financing

**Refinance existing loans / financing facility**

Facility Type

Borrowed from

Purpose of existing facility

Current outstanding

Reason for refinance

**To increase existing loan / financing facility**

Facility Type

Reason for enhancement

Meet cost escalations

Complete next phase

Others(specify) .....

Loan/Financing amount previously taken

Additional funds required

## SECTION 8 - FINANCING REQUIREMENT

Currency

MVR  USD

Quotation amount

**Total Financing Amount** = **Total Cost** - [ **(Equity already invested** + **Equity yet to invest)** ]

Bank will provide financing up to 70% of the total project cost. Any amount exceeding 70% but not already invested from own sources will be considered as equity yet to be invested.

Source of equity already invested

Own funds  Third party borrowings, please provide details in SECTION 5  
 Others(specify) .....

Proposed terms of repayment

Grace period ( months )   (Monthly lease payments/installments will be payable during grace period)  
 Repayment period ( preferred total period including grace )   Years   Months  
 Preferred Duration (Overdrafts)   Months  
 Preferred monthly installment (after grace period) ..... Maximum amount .....

Lease payment period and installment will be fixed according to the Bank's calculated schedule, and may be different from the preferred period and amount.

**Instructions for deposit and repayment of financing** ( must be same currency as financing facility

Account to which financing funds to be deposited 

7	7														
---	---	--	--	--	--	--	--	--	--	--	--	--	--	--	--

  
 Repayment account 

7	7														
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 Account to deduct all fees, charges and Takaful contribution 

7	7														
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## SECTION 9 - COLLATERAL / SECURITY DETAILS

To be filled for house/commercial property/land ( if more than one property, please fill and submit a copy of this part for each property )

Name of property

Registration No.

Registered at / institution

Location

Total land area (in sqft)

Year built

Built-up area (in sqft)

Type of land

Private  Government  Sub-plot  Commercial

Type of property

Building  Flat / Apartment  Land

Usage

Own residence  Leased (specify monthly income).....  
 Other (specify) .....

Property is constructed on a land registered with third party?

Yes  No

Declared Value\*

Type of Insurance/Takaful policy (if insured specify details)

SIGNATURE: .....

To be filled for vessels ( if more than one vessel, please fill and submit a copy of this part for each vessel )

Name of Vessel		Registration No.		
Type of Vessel		Year Built		Length
Hull Type		Tonnage		Last over hauled date
Usage	<input type="checkbox"/> Personal <input type="checkbox"/> Commercial ( specify monthly income ) .....			
Declared Value*	Any other collateral (specify details) ..... .....			

Type of Insurance/ Takaful policy (if insured) (Specify Details)

Owner(s) details ( if owners exceed the number provided below, please attach an additional copy of this part & fill this part )

	Owner 1	Owner 2	Owner 3	Owner 4
Owner's Name:				
ID Card Number:				
Age:				
Present Address:				
Asset owned:				
No. of dependants:				
Current address(es) of dependants				
Relationship to the client(s)				

**Details of existing mortgage:**

Is the property offered already mortgaged to an existing facility?     Yes (fill details below)     No

Borrower's/Client's name & address	ID Card No	Lender's/Financier's name	Purpose	Amount Outstanding

\*Please note the collateral cover over the financing amount requested will be calculated based on the collateral value as assessed by the Bank.

## SECTION 10 - TAKAFUL

Please specify preferred Takaful plan

- Takaful cover to be taken for the whole tenure with ..... companies policy as a single contribution using customer's own funds
- Takaful contribution for the whole tenure to be added to the financing amount (in case of Murabaha, the Bank's profit portion may increase respectively)
- Takaful contribution for the first year to be:
  - Added to the financing amount or, (in cases of Murabaha, the Bank's profit portion may increase respectively)
  - To be paid by customer's own fund

The customer will prepay the takaful contribution for the remaining years in monthly installments to the Bank and at the end of each year Bank will pay the collected takaful contribution to the takaful operator on behalf of the customer.

SIGNATURE: .....

# DECLARATION

1. This declaration is made to Bank of Maldives Plc.
2. I/We confirm that all information provided in this application form (and supporting documents) is true and correct, and that no relevant information has been withheld.
3. I/We understand that the processing of this application will require adequate time, and is subject to the financing criteria and standard approval process of the Bank.
4. I/We will not make attempts to influence the decision of the Bank by canvassing any members of the Management or Approval Authorities.
5. I/We agree not to utilize the facility (including the asset constructed under the facility) for any Shari'ah non-compliant purposes.
6. I/We acknowledge that the Bank may continuously rely on the information contained in the application, and I/We are obligated to amend and/or supplement the information provided in this application if any of the material facts that I/We have represented herein should change prior to closing of the financing.
7. I/We further understand that the Bank reserves the right to reject this application (or if after approval, to cancel the facility and call back the entire outstanding amount of share redemption payments and lease and other payments) if this application or my/our actions are in contradiction to the above.
8. I/We agree to insure the financed asset, mortgaged asset and any other asset the bank may specify by taking and maintaining a Takaful policy that meets the requirements of the bank, until all outstanding lease amounts and all other payments are fully paid.
9. I/We agree to mortgage any asset the bank may specify from the equipment and business assets under the facility, until all outstanding lease amounts and all other payments are fully paid.
10. I/We agree to sign a guaranty to take all responsibilities regarding the facility, until all outstanding lease amounts and all other payments are fully paid.
11. I/We further understand that relevant charges and fees will apply as per the BML Islamic's prevailing Schedule of Charges & Fees and amendments thereto, and that it is my/our responsibility to clarify such applicable charges.
12. I/We acknowledge that the financier may continuously rely on the information contained in the application, and I/We are obligated to amend and/or supplement the information provided in this application if any of the material facts that I/We have represented herein should change.
13. I/We agree that the Bank may at any time and without notice combine or consolidate all or any accounts in the names of a customer, irrespective of the currency denomination, and/or transfer any sums standing to the credit of such accounts towards satisfaction of any liabilities to the Bank in the name/s of the depositor(s) or any commitments entered into by the Bank on behalf of the depositor(s).
14. For Murabaha Facilities:
  - 14.1. I/We agree to liaise between any third party/Agent and the Bank, as per the request of the Bank and acknowledge that the Bank may continuously rely on the information contained in any document liaised via me/us, and agree to perform as per any arrangements entered into based on such information.
  - 14.2. I/We undertake to purchase the goods detailed in the attached Quotation(s) and/or as approved by the Bank from the merchant/an authorized agent of the Bank and take delivery of the said goods, and any transaction required by the Bank, as per the Murabaha concept used in Islamic Banking and as per the terms of this facility.
  - 14.3. I/We undertake to pay all and any payment according to any agreed payment schedule.
  - 14.4. I/We have not purchased the goods and I/We am/are not the owner of the goods.
  - 14.5. I/We agree that any actual liability that maybe incurred on the Bank due to my/our failure to buy the goods for any reason or failure to make regular payments as per the schedule shall be borne by me/us.
  - 14.6. I/We agree and understand that the Bank is not responsible or liable for any additional aftersales services provided by the Merchant/Supplier/Agent
15. I/We agree to the General Terms and Conditions for BML Islamic Financing Facilities which forms an integral part of this form, and offer to enter into the relevant contract(s)/ arrangement(s) with the Bank

D	D	M	M	Y	Y	Y	Y
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Date

## For Personal Banking Customers

1. ....

Name	ID Card No.	Signature
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2. ....

Name	ID Card No.	Signature
------	-------------	-----------
3. ....

Name	ID Card No.	Signature
------	-------------	-----------
4. ....

Name	ID Card No.	Signature
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## For Businesses & Institutions

1. ....

Name	ID Card No.	Signature
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Company Seal .....



- This form is an integral part of the BML Islamic General Financing Application Form
- All Applicants shall fill all sections of this Checklist
- Additional documents may be required for the application upon request from the Bank
- This check list is for reference only and the requirements stated may change from time to time. Should there be any inconsistencies between this document and the Bank's internal policy and procedures, the latter shall prevail

## LIST OF DOCUMENTS TO BE PROVIDED WITH THE APPLICATION

Document Type		Document Name	Tick if submitted
<b>SECTION 1 - IDENTIFICATION &amp; BUSINESS INCORPORATION</b>			
<b>INDIVIDUALS</b>	Original	Completed "Information Form for Personal Banking Customers" (Submit if there is change in information already declared to bank)	<input type="checkbox"/>
<b>SOLE PROPRIETORS</b>	Original	Completed "information form for Businesses & Institutions" (Submit if there is change in information already declared to bank)	<input type="checkbox"/>
		Completed "Information form for personal banking customers – This form is required for each director, Ultimate beneficial owner (Submit if there is change in information already declared to bank)	<input type="checkbox"/>
	Copy	Profile Sheet verification code	<input type="checkbox"/>
<b>COMPANIES</b>	Original	Completed "information form for Businesses & Institutions" (Submit if there is change in information already declared to bank)	<input type="checkbox"/>
		Completed "Information form for personal banking customers – This form is required for each director, Ultimate beneficial owner (Submit if there is change in information already declared to bank)	<input type="checkbox"/>
		Resolution of the Board of Directors - This should be in line with "FORMAT" provided by the Bank indicating, Type of Facility, Amount of facility, Security Offered (including Personal Guarantee of all Directors) & Authorized signatory for all documentation	<input type="checkbox"/>
	Copy	Profile Sheet verification code	<input type="checkbox"/>
		Memorandum of Association including any amendments thereto	<input type="checkbox"/>
		Articles of Association including any amendments thereto	<input type="checkbox"/>
		Evidence of payment of Zakat (if applicable)	<input type="checkbox"/>
<b>PARTNERSHIPS</b>	Original	Completed "information form for Businesses & Institutions" (Submit if there is change in information already declared to bank)	<input type="checkbox"/>
		Completed "Information form for personal banking customers (Submit if there is change in information already declared to bank)	<input type="checkbox"/>
		Resolution - This should be in line with "FORMAT" provided by the Bank indicating, Type of Facility, Amount of facility, Security Offered (including Personal Guarantee of all partners) & Authorized signatory for all documentation	<input type="checkbox"/>
	Copy	Profile Sheet verification code	<input type="checkbox"/>
		Evidence of payment of Zakat if (applicable)	<input type="checkbox"/>

<b>SECTION 2 – INCOME DECLARATION</b>			
<b>SALARY</b>	Copy	Letter of employment or letter of appointment on employer's letter head indicating; Company registration number, Period of employment, Date of appointment, Designation, Monthly income – gross & net income received Note: Employment letter will not be required if salary is routed through BML payroll service	<input type="checkbox"/>
<b>RENTAL INCOME</b>	Copy	House Registry	<input type="checkbox"/>
		Valid rental agreement(s) for verification of rental income (Original to be presented to branch for validation of copy)	<input type="checkbox"/>
		If rent is from subleased property: Head lease agreements with the owner and house registry	<input type="checkbox"/>
		If rent is from a property Jointly Owned and declared as income of a single person No objection letter from other joint owners to be obtained	<input type="checkbox"/>
		Tax Related Documents (please fill section 4)	<input type="checkbox"/>
<b>VESSEL INCOME</b>	Copy	Vessel Registry	<input type="checkbox"/>
		Cash flow statement for the past 12 months	<input type="checkbox"/>
<b>OTHER INCOME</b>	Copy	Relevant documents for the verification of income	<input type="checkbox"/>
<b>SECTION 3 – FINANCIAL STATEMENTS</b>			
<b>FINANCIAL STATEMENTS</b>	Copy	Financials for the Past 2 Financial Years. (Audited financials is required for applications with total exposure above MVR 1 million or equivalent amount in USD & Prepares Audit for Tax compliance)	<input type="checkbox"/>
		Management accounts of current year	<input type="checkbox"/>
		Cash flow statement for the past 12 months	<input type="checkbox"/>
		Projected Cash flow statement for minimum 05 years	<input type="checkbox"/>
<b>SECTION 4 – TAX DOCUMENTS</b>			
<b>TAX DOCUMENTS</b>	Copy	Income Tax registration	<input type="checkbox"/>
		GST/TGST registration	<input type="checkbox"/>
		Final Income Tax Return Statements for past 1 year	<input type="checkbox"/>
		Income Tax Payment Vouchers for past 1 year	<input type="checkbox"/>
		GST/TGST Returns for past 12 months	<input type="checkbox"/>
		GST/TGST Payment Vouchers for past 12 months	<input type="checkbox"/>
		Payment Agreement with MIRA to pay overdue (If any)	<input type="checkbox"/>
		Up to date Tax Clearance Report	<input type="checkbox"/>

**SECTION 5 – RELATED TO FINANCING PURPOSE**

<b>RELATED TO FINANCING PURPOSES</b>	Copy	Paid bills/invoices for equity portion already invested to the project	<input type="checkbox"/>
		Proof of equity for equity portion yet to be invested to the project	<input type="checkbox"/>
		Account statements if equity is reflected through any other bank	<input type="checkbox"/>
		If funding requirement is to purchase equipment/asset/business, copy of certified invoice/ quotation or interim sale/purchase agreement (whichever is relevant) and registration certificate (original to be presented to branch for validation of copy)	<input type="checkbox"/>
		Submit the following if funding requirement is for construction of a new property or extension to an existing property a. Approved drawings b. Construction permit c. Full BOQ for the proposed building d. Work timing schedule	<input type="checkbox"/>
		For enhancement of existing loans/financing facilities – submit original and revised BOQs/ invoices	<input type="checkbox"/>
		For renovation of existing property – submit detailed estimate for the works to be completed along with invoices/quotations for items to be purchased	<input type="checkbox"/>
		If construction is undertaken by contractor or sub-contractor, please submit the construction contract	<input type="checkbox"/>
		Long-term lease agreement - If construction is undertaken by long-term lessee including; Term of lease period, Construction period, Project Utilization, Consent to mortgage the property (if consent not provided, additional security required), Banks right prevailed over and above the rights of the owners and the long term lessor	<input type="checkbox"/>
		For purchase of vessels submit the proposed sale/purchase agreement	<input type="checkbox"/>
	For construction of a new vessel or renovation of an existing vessel submit an estimation of costs to be incurred	<input type="checkbox"/>	
	Copy	For the purchase of inventory, submit the following: a. Existing list of inventories b. Certified invoice/quotation or interim sale/purchase agreement	<input type="checkbox"/>
		For the purchase of land, submit the following: a. Registration of land (original to be presented to branch for validation of copy) b. Sale/purchase agreement (original to be presented to branch for validation of copy)	<input type="checkbox"/>
Original	c. Letter of consent from legal heirs of the land	<input type="checkbox"/>	
<b>SECTION 6 – OTHER DOCUMENTS</b>			
<b>OTHER DOCUMENTS</b>	Copy	Business Plan; Nature of business, Products & services, Outlets/location, Customer analysis, Marketing & advertising, Market trends, Labor requirement & Fund utilization	<input type="checkbox"/>
		- Account statement for the past 6 months from the bank where account is being operated (if other than BML)	<input type="checkbox"/>
		- Details of ongoing and completed projects for past 12 months as per bank format (soft copy will be made available to you upon request)	<input type="checkbox"/>
		Disbursement Schedule	<input type="checkbox"/>

**SECTION 7 – MORTGAGE**

<b>PROPERTY / VESSEL</b>	Copy	Valid ID card of owner(s) (original to be presented to Branch for validation of copy)	<input type="checkbox"/>
		Registration of property/vessel (original to be presented for validation of copy)	<input type="checkbox"/>
	Original	If property is a sub-plot, letter of personal guarantee from remaining sub-plot owners must be submitted	<input type="checkbox"/>
		Letter of consent from legal heirs of property /vessel, if owner is above the age of 65 years	<input type="checkbox"/>
		Completed Takaful application form	<input type="checkbox"/>

Note: Profile Sheet verification is a 16-digit unique code provided by the economic ministry to access the business portal to verify the Business Information/documents.

**For Bank use only**

	Staff ID:	Staff Signature:	Branch/Section:	Date:
Form & Supporting documents received by:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>
Information verified by:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>
Information input to system by:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>

SIGNATURE: .....