

ग्राहक परिचय नं.:

Customer ID No.:

खाता नं.:

A/C No.:

फोटो
Photo

मिति:

Date:

व्यक्तिगत खाता खोलने फारम/व्यक्तिगत ग्राहक पहिचान विवरण
PERSONAL ACCOUNT OPENING FORM/INDIVIDUAL KYC FORM

कृपया तल उल्लेख गरे अनुरूप मेरो/हाम्रो नाममा खाता खोलादिनुहुन अनुरोध छ । (I/We request you to open an account as mentioned below.)

१. खातामा रहने नाम/Account Name

श्री/श्रीमती/सुश्री (देवनागरीमा)

Mr./Mrs./Miss

२. खाताको प्रकार/Account Type

बचत Savings चली Current अन्य (उल्लेख गर्ने) Other (Specify)

३. मुद्रा/Currency

ने.रु. NRS यु.एस. डलर USD अन्य (उल्लेख गर्ने) Other (Specify)

४. खाताको किसिम/Account Type

एकल Single संयुक्त Joint नाबालक Minor

५. खातावालाको विवरण /Detail of Applicant

जन्म मिति: B.S. A.D.

A.D.

राष्ट्रियता

Nationality:

धर्म Religion: हिन्दु Hindu बौद्ध Buddhist मुस्लिम Muslim अन्य, उल्लेख गर्नुहोस् Other (specify)

शिक्षा Education: अशिक्षित Illiterate शिक्षित Literate एसएलसी/एसईई SLC/SEE इन्टरमेडियट Intermediate स्नातक Graduate स्नातकोत्तर Post Graduate अन्य Others.....

लिंग Gender: पुरुष Male महिला Female अन्य Other वैवाहिक स्थिति: अविवाहित Single विवाहित Married अन्य Other

ना.प्र. नं./राहदानी नं.

CTZN/Passport No.:

जारी गरेको स्थान:

Issued Place:

जारी गरेको मिति:

Issued Date:

म्याद सकिने मिति

Expiry Date

स्थायी लेखा नं. (PAN)

६. सम्पर्क विवरण /Contact Details:

टेलिफोन नं. (आवास):

Res. Tel. No.:

टेलिफोन नं. (कार्यालय):

Off. Tel. No.:

मोबाईल नं.:

Mobile No.:

इमेल:

Email:

७. ठेगाना (Address)

	स्थायी ठेगाना (Permanent Address)	हालको ठेगाना (Corresponding Address)
प्रदेश नं./नाम (Province-No./Name)		
अञ्चल (Zone)		
जिल्ला (District)		
म.न.पा./उप.म.न.पा./न.पा./ना.पा. (Metropolitan/Sub-metropolitan/Municipality/VDC)		
वडा नं. (Ward No.)		
टोल/मार्ग (Tole/Street)		
घर नं. (House No.)		

८. परिचय पत्र अनुसारको ठेगाना (Address as per ID Card)

जिल्ला

म.न.पा./उ.म.न.पा./न.पा./ना.वि.स. वडा नं.

District

Metropolitan/Sub-metropolitan/Municipality/VDC Ward No.

९. खातावाला/हर् नाबालक भएमा (In case of Minor)

जन्मदर्ता प्र नं./नाबालक परिचयपत्र नं.

Birth Reg. Certificate No:

हालको उमेर

Present Age

नाबालक बालिक हुने मिति

Date of Attaining majority

संरक्षकको नाम

Guardian Name

जारी गरेको स्थान

Issued Place

जारी गरेको मिति

Issued Date

नाबालकसँगको सम्बन्ध

Guardian's relation with minor

* please fill up separate KYC Form of Guardian

१०. संयुक्त खातावालाको नाम र विवरण /Name and details of Joint Account Holders

श्री/श्रीमती/सुश्री Mr./Mrs./Miss/Ms.	1		2	
बुबाको नाम Father's Name:	1		2	
बाजे/ससुराको नाम Grandfather's Name:	1		2	
पति/पत्नीको नाम Spouse's Name:	1		2	
जन्म मिति DOB Date:	1		2	
राष्ट्रियता Nationality:	1		2	
पासपोर्ट/नागरिकता नं. Passport/Citizenship No.:	1		2	
जारी भएको मिति र स्थान Date & Place of Issue:	1		2	
		पेशा Occupation	1	2
		तैवाहिक स्थिति Marital Status	1	2
		लिंग Gender	1	2

११. डेरामा बस्नेको हकमा (For Rental Case)

घर धनीको नाम (Full Name of House Owner)	
सम्पर्क मोबाइल नं. (Mobile No.)	
घर धनीको नागरिकता नं. (Citizenship no. of House Owner)	
जारी गर्ने जिल्ला (Issued District)	
जारी मिति (Issued Date)	
घर नं. (Res. No.)	
घर धनीको राहदानी नं. (Passport no. of House Owner)	
जारी गर्ने जिल्ला (Issued District)	
जारी मिति (Issued Date)	

१२. अन्य बैंक तथा वित्तीय संस्थामा खाता छ ? (Do You have account(s) in other Banks and Financial Institutions?) Yes No If yes (यदि भएमा)

S.No. (सि.नं.)	Name of BFI/s (बैंक तथा वित्तीय संस्थाको नाम)	Type of Account (Saving/Fixed/Current/Loan) खाताको प्रकार (बचत/मुद्दी/चलती/ऋण)

Please attach separate sheets for more Bank details.

१३. पेशा (Occupation)

कृषि (Agriculture) रोजगार (Salaried person) स्वरोजगार, उल्लेख गर्नुहोला (Selfemployed, please specify) _____
 व्यवसाय (Business) विवृत (Retired) विद्यार्थी (Student) गृहिणी (Housewife) अन्य (उल्लेख गर्ने) Others (Specify) _____
 सम्बन्धित संस्थाको विवरण (Details of associated organization)

संस्थाको नाम (Name of organization)	ठेगाना (Address)	पद (Position)	अनुमानित वार्षिक आम्दानी/पारिश्रमिक (Expected yearly Income/Remuneration)	कैफियत (Remarks)

१४. अपेक्षित वार्षिक आम्दानी (Expected Annual Income)

५ लाख भन्दा कम (Less than 5 lakhs) ५ देखि १५ लाख सम्म (5 to 15 lakhs) १५ देखि २५ लाख सम्म (15 to 25 lakhs) २५ लाख भन्दा माथि (Above 25 lakhs)

१५. अपेक्षित वार्षिक कारोवार (Expected Annual Turnover)

१० लाख भन्दा कम (Less than 10 lakhs) १० देखि ३० लाख सम्म (10 to 30 lakhs) ३० देखि ५० लाख सम्म (30 to 50 lakhs) ५० लाख भन्दा माथि (Above 50 lakhs)

१६. आम्दानीको स्रोत (Source of Income)

तलब (Salary) विप्रेषण (Remittance) व्यावसायिक प्रतिफल (Return on Investment) घर भाडा (Rent) सम्पत्तीको बिक्री (Sales of Assets)
 उपदान (Donation) अन्य (Other) _____

१७. अपेक्षित मासिक कारोवार संख्या (Expected Monthly Number of Transaction)

१० भन्दा कम (Less than 10) २५ सम्म (Up to 25) २५ भन्दा बढी (More than 25)

१८. छद्द सम्पत्ति (Net Worth)

५ करोड भन्दा कम (Less than 5 Crore) २५ करोड सम्म (Up to 25 Crore) २५ करोड भन्दा माथि (More than 25 Crore)

१९. खाता खोल्नुको उद्देश्य (Purpose of Account)

बचत (Saving) लगानी (Investment) विप्रेषण (Remittance) पे-रोल (Payroll) अन्य (Other)

२०. भारतीय नागरिक अथवा शरणार्थीको हकमा (Incase of Indian National or Refugee)

परिचय पत्रको किसिम (Type of Reg. ID).....आधिकारीक परिचय पत्र नं. (Valid ID card No.).....

जारी गर्ने निकाय (Issuing Authority)..... जारी मिति (Date of Issue)

समाप्ती मिति (Expiry date)

राष्ट्रियता (Nationality)..... पेशा (Profession)..... आवद्ध संस्था (Institution).....

२१. विदेशी नागरिकको हकमा (Incase of Foreigner)

Passport No.: Date of Issue Date of Expiry

Issuing Authority: Visa Expiry Date:

Nationality:.....

२२. गैरआवासीय नेपालीको हकमा (Incase of NRN)

गैर आवासीय भएको मिति (Date of becoming NRN): देश (Country):

गैर आवासीय परिचय पत्र नं. (NRN Identification No.).....

स्थानीय सम्पर्क व्यक्ति (Local Contact Person):.....नाता (Relationship):.....

स्थानीय व्यक्तिको सम्पर्क ठेगाना (Local Contact Person's Address):.....

२३. पारिवारीक विवरण (Family Details)

क्र.सं.	नाता (Relation)	नाम, थर (Full Name)	नागरिकता नं. (Citizenship No.)	जारी गर्ने जिल्ला/मिति (Issued place/Date)	कैफियत (Remarks)
१.	श्रीमान् / श्रीमती (Husband/Wife)				
२.	पिता (Father)				
३.	माता (Mother)				
४.	बाजे (Grandfather)				
५.	बज्जे (Grandmother)				
६.	छोरा (Son)				
७.	छोरी (Daughter)				
८.	बुहारी (Daughter-in-law)				
९.	ससुरा (Father-in-law)				

२४. के तपाईंको हिताधिकारी हुनुहुन्छ ? (Do you have Beneficial Owner ?)

छ (Yes) छैन (No)

यदि छ भने हिताधिकारीको नाम, ठेगाना र नाता खुलाउनुहोस् (If yes, Please provide details of beneficial owner)

श्री/श्रीमती/सुश्री (देवनागरीमा)

Mr./Mrs./Miss/Ms.

खातावालासँगको नाता (Relationship with A/C holder)..... सम्पर्क नं. (Contact No.).....

ठेगाना (Address).....

२५. उच्चपदस्थ व्यक्ति/कालो सूचि सम्बन्धी स्वघोषणा (Politically Exposed Person(PEP)/Black Listing Declaration)

के तपाईं अथवा तपाईंको परिवारका सदस्यहरू राजनीति तथा सरकारी सेवाको उच्च पदस्थ दर्जामा कार्यरत वा सेवाबाट निवृत्त हुनुभएको छ अथवा कालो सूचीमा सुचिकृत हुनु भएको छ ?
(Are you or your family members having high profile and involved in politics, bureaucracy of other high level position in various area or taken retirement from the same or have been listed as blacklisted customer in CIB ?)

छैन (No) छ (Yes) यदि छ भने तल उल्लेखित विवरण भर्नुहोला (If yes, fill the following details)

नाम (Name)	सम्बद्ध क्षेत्र (Involved area)	पद (Position)	बहालवाला/निवृत्त (Existing/retired)	निवृत्त भएको मिति (Date of retirement)	नाता (Relation)

२६. ग्राहकको हालको वासस्थानको मार्ग चित्र (Location Map of Accountholder's Residence)

कृपया नजिकको प्रख्यात स्थान उल्लेख गर्नुहोला (Please mention nearest Prominent place)



नजिकको मुलसडक.....बाट आवासको सम्म दूरी.....मिटर
(From Main Road.....the distance of the Residence is.....meters)

२७. अन्य सेवाहरू चाहिएमा (If Other Services Required:)

(क) लकर सेवा छ Yes छैन No
(A) Locker : Different Form to be filled (छुट्टै निवेदन फारम भर्नुपर्नेछ)

(ख) डेबिट कार्ड छ Yes छैन No
(B) Debit Card :

Card Number (कार्ड नम्बर)

Payment Option (भुक्तानी किसिम) Lump Sum (एकमुस्त) Installment (किस्ता)

(ग) मोबाइल बैंकिङ वित्तीय कारोवार गर्ने Financial Transaction वित्तीय कारोवार नगर्ने Without Financial Transaction
(C) Mobile Banking:

Mobile Number
मोबाइल नम्बर

Required Service:.....
आवश्यक सेवा

Merchants Payment/Bill Payment
(व्यवसायिक भुक्तानी/बिल भुक्तानी)

Mobile Alert
(मोबाइल सूचक)

Fund Transfer
(रकम रकमान्तरण)

Third Party Fund Transfer Required (Tick One)
(तेश्रो पक्ष रकम रकमान्तरण सेवा चाहिन्छ ?)

Yes
(चाहिन्छ)

No
(चाहिँदैन)

(घ) ई-बैंकिङ वित्तीय कारोवार गर्ने Financial Transaction
(D) E-Banking:

वित्तीय कारोवार नगर्ने Without Financial Transaction

E-mail Address (ईमेल ठेगाना) :..... Mobile Number (मोबाइल नम्बर)

Different Form to be filled (छुट्टै निवेदन फारम भर्नुपर्नेछ)

If Auto Renewal required (यदि स्वतः नविकरण चाहिएमा)

(क) डेबिट कार्ड (ख) मोबाइल बैंकिङ (ग) ई-बैंकिङ (घ) यदि अन्य भएमा
(A) Debit Card : (D) Mobile Banking : (C) E-Banking : (D) If Others specify :

२८. FATCA Declaration :

Please tick "✓" the appropriate box(es) for each of the following question :

(तल उल्लेखित प्रश्नहरूको उपयुक्त कोष्ठमा चिन्ह लगाउनु होस्)

Are you a U.S. Resident? (के तपाईं अमेरिकाको बासिन्दा हुनुहुन्छ ?)

Yes
(हो)

No
(होइन)

Are you a U.S. Citizen? (के तपाईं अमेरिकाको नागरिक हुनुहुन्छ ?)

Do you hold a U.S. Permanent Resident Card (Green Card)? (के तपाईं अमेरिकाको Green Card प्राप्त व्यक्ति हुनुहुन्छ ?)

२९. इच्छ्याएको व्यक्तिको विवरण (Nominee Details)

I maintaining account No.

with your Bank, hereby give details of the nominee(s) to receive any sum of amount which may be due to me from Shangri-la Development Bank Limited in event of my death.

सांग्रिला डेभलपमेन्ट बैंकमा म..... को नाममा रहेको
खाता नं. मा बाँकी रहेको सम्पूर्ण रकम मेरो शेष पछि निम्न

PHOTO
फोटो

व्यहोरा भएको व्यक्तिलाई प्रदान गर्नु हुन अनुरोध गर्दछु ।

Mr./Mrs./Miss Relation to me
श्रीमान/ श्रीमती/ सुश्री म सँगको नाता
Son/Wife/Daughter of : DOB/जन्म मिति :
Age/उमेर : Citizenship/p.p. No./नागरिकता/राहदानी नं. Place of issue/जारी गरेको ठाउँ
Permanent Address (स्थायी ठेगाना) :
Contact Address (सम्पर्क ठेगाना) :
Tel No. (फोन नं.): Mobile (मोबाइल नं.):

I appoint in the event of my death during the minority of the above nominee(s)/माथि उल्लेखित मैले इच्छ्याएको व्यक्ति नाबालकै छँदा मेरो मृत्यु भएमा उल्लेखित इच्छ्याएको व्यक्तिको तर्फबाट मेरो खातामा रहेको रकम कानून बमोजिम प्राप्त गर्न निम्नानुसारको व्यक्तिलाई नियुक्त गर्दछु ।

Mr./Mrs./Miss Relation to me
श्रीमान/ श्रीमती/ सुश्री म सँगको नाता
Son/Wife/Daughter of : DOB/जन्म मिति :
Age/उमेर : Citizenship/p.p. No./नागरिकता/राहदानी नं. Place of issue/जारी गरेको ठाउँ
Permanent Address (स्थायी ठेगाना) :
Contact Address (सम्पर्क ठेगाना) :
Tel No. (फोन नं.) : to receive all monies due to me on behalf of nominee(s).

Signature of Account Holder
खातावालाको सही

३०. परिचय (Introduction)

I/We confirm the identification and address of above applicant(s). I/We know him/her/them/for last..... months/years.

नाम (Name):

खाता नं. (Account No.):

सही:
Signature.....

३१. स्वघोषणा (Self Declaration):

क. मैले/हामीले खातामा राखेको रकम कानून सम्मत कारोवारबाट प्राप्त भएको हो । खातामा कानून सम्मत कारोवार मात्र गर्ने छु/छौं । मुद्रा शुद्धिकरणको प्रयोजनको लागि खाता प्रयोजन गर्ने छैन/छौं । गैरकानूनी कारोवारमा खाता प्रयोग गरिएको छ भन्ने बैंकको जानकारीमा आएमा वा बैंकलाई त्यस्तो सानेमा सूचना सम्बन्धित जिम्मेवारी दिइयो भने मेरो/हाम्रो मञ्जुरी छ ।

a. I/We hereby declare that all information provided are true and correct. In case of information not available with me/us or not application to me/us, the same has been specifically mentioned in the respective section of this form.

ख. यस निवेदन बाट खोलिने बचत खाता बाहेक यस सांग्रिला डेभलपमेन्ट बैंकको कुनै पनि शाखामा मेरो/हाम्रो नाममा बचत खाता खोलिएको छैन । यदि हाम्रो उहि प्रकृतीको खाता भेटिएमा, उक्त खाताहरू बन्द गरी रकम अर्को खातामा जम्मा नरीदिन मेरो/हाम्रो मञ्जुरी छ ।

b. Except saving account to being opened on the basis of this application, I do not have saving account in Shangri-la Development Bank Limited in any branch. If any other account of same nature is found, then bank is authorized to close the account/s and transfer the amount to other account.

माथि उल्लेखित सम्पूर्ण विवरण सही र दुरुस्त भएको म प्रमाणित गर्दछु । यदि अन्यथा ठहरिएमा कानून बमोजिम बेहोर्ने छु ।

I hereby declare that the information provided above is true and correct and if found otherwise, I shall bear the consequences thereof.

३२. Document Checklist:

1. Proof of Identification.
 - a. Self attested and Original Verified copy of Citizenship Certificate.
 - b. Recently film Passport Size Photograph
 - c. Self attested and Original Verified copy of Passport (As applicable).
 - d. Other Identity documents.
2. Additional identification documents.
 - a. For Government Employee (Copy of valid photo bearing identity card issued by Government Institution)
 - b. For Other Employee (Copy of valid Identity Card issued by Employer).
3. Copy of PAN Certificate (As applicable)
4. Self attested Original Verified Copy of Citizenship Certificate and Photo of nominee.
5. Self attested and Original Verified Copy of Birth Registration Certificate if applicable.

३३. दस्तखत नमूना (Signature Specimen)

Account No.:

खाता नं.

Account Name.:

खातावालाको नाम:

Name (नाम)

Name (नाम)

Signature (दस्तखत)



Photo (फोटो)

Signature (दस्तखत)



Photo (फोटो)

Name (नाम)

Name (नाम)

Signature (दस्तखत)



Photo (फोटो)

Signature (दस्तखत)



Photo (फोटो)

खाता संचालन

Mode of Account Operation:

एकलौटी (Singly)

संयुक्त (Jointly)

विशेष निर्देशन:

(Special Instruction):

बैंकको प्रयोजनको लागि मात्र (FOR BANK'S USE ONLY)

Account Risk Grading

High Risk

Medium Risk

Low Risk

Reason for high risk grade

PEP/Blacklisting Screening No.:

Signature and Thumb print before me

PEP/Blacklist Screening/Account Opening Verified by

Scanned and Entered by

Account Opening Approved by

Sign:

Sign:

Sign:

Name:

Name:

Name:

Designation:

Designation:

Designation:

Date:

Date:

Date:

GENERAL RULES FOR DEPOSIT ACCOUNT/ (निम्नलिखित खातासम्बन्धी सामान्य नियमहरू)

1. Bank will register instructions from the drawer of a cheque for its payment, but it cannot accept any responsibility in cash such instructions are overlooked.
2. A distinctive account number is allocated to each account which should be quoted in all correspondence relating to the account and when making deposits or withdrawals.
3. Cheques should be signed as per specimen signature supplied to the Bank and any alteration in the cheque must be authenticated by the drawer's full signature.
4. Post dated/stale and mutilated cheques shall not be honored. Cheque bearing a date six month before the date of presentation is considered as stale cheque and future dated cheques is considered as post-dated cheque.
5. The bank will take care to see that credit and debit entries are correctly recorded in the accounts of the constituent(s), in case of any error, the Bank shall be within its rights to make the correct adjusting entries without notice and recovery any amount due from the constituent(s). The Bank shall not be liable for any damage, loss, etc., to constituent(s) on such errors.
6. Collections are undertaken at the risk of the constituent(s) only. The Bank shall endeavor to collect the cheques and the items as promptly and carefully as possible, but it can accept no responsibility in case of any delay or loss. All cheques and other instruments should be crossed before they are paid-in for credit of accounts. Uncleared items though credited in the accounts, shall not be available for being drawn against. The Bank shall have right to debit the 'customer's' account, if they are not realized.
7. The bank will register instructions from the drawer of a cheque for its payment, but it cannot accept any responsibility in cash such instructions are overlooked.
8. In the absence of contract to the contrary the credit balance in any account in the name of two or more persons, on the death of one or more of them, shall be payable to survivor as lawfully appointed nominee(s).

14. The Bank reserves the rights to limit daily Transaction including cash withdrawal and purchase by the Cardholder and decide on denomination that would be dispensed from Bank's own ATM.
15. Wrong entry of PIN for three consecutive times while making cash withdrawal will automatically make the card in-operative. In such cases the Card Holder will have to contact the concerned authority of the Bank for making the card revalidated for operation.
16. Any mistake in the transaction slip has to be reported to the Bank by the Card Holder immediately. The Card Holder further undertakes to accept full responsibility for all transactions made by the use of the card whether or not made with his/her knowledge or authority and he/she shall accept the bank's record of transactions as binding for all purpose.
17. The Card issued to the Card Holder shall remain at all times, the property of the Bank and shall be surrendered to the Bank on demand. The Bank at its sole discretion reserves the right, at any time, to cancel or withdraw the card or refuse to reissue, renew or replace the card without assigning any reason.
18. The Bank shall not be responsible in any way for non-availability of ATM services for any reason whatsoever and howsoever arising as a result of malfunctioning of the card or ATM, mechanical or power failure or otherwise.
19. It is Card Holder's responsibility to check the statement from time to time to confirm correctness of transactions.
20. Any dispute related with transaction performed through card must be notified to Bank within 30 days of transaction for processing change back.
21. The Card Holder undertakes to indemnify the Bank against all losses, damages, cost or expenses incurred and sustained by the Bank due to the Card Holder's failure to observe any of the terms and conditions herein mentioned. I have read understood and confirm my acceptance to above mentioned terms and conditions applicable to the issuance and use of Shangri-la Development Bank Ltd. VISA Debit Card.
22. The Bank reserves the right to amend these terms and conditions along with fees and charges with or without prior notice to the Cardholder and such amendments shall be binding to the Cardholder.

GENERAL RULES FOR MOBILE BANKING/(मोबाइल बैंकिङ्ग सम्बन्धी सामान्य नियमहरू)

1. Disclaimer of Liability:

- 1.1 The customer (having MOBILE Banking Service of Shangri-la Development Bank Ltd.) agree that the Bank shall not be liable if
 - 1.1.1 the Customer has breached any of the terms and conditions herein or
 - 1.1.2 the Customer has contributed to or the loss is a result of failure on part of the Customer to advise the Bank within a reasonable time about unauthorized access of or erroneous transactions in the account; or
 - 1.1.3 as a result of failure on part of the Customer to advise the Bank of a change in or termination of the Customer's Mobile Phone number
- 1.2 The Bank under no circumstance shall be held liable if the Service is not available for reasons including but not limited to natural calamities, legal restraints, faults in the telecommunication network or network failure, or any other reason beyond the control of the Bank. The Bank shall not be liable under any circumstances for any damages whatsoever whether such interruption of business or any loss of any character or nature whatsoever and whether sustained by the Customer or by any other person. Illegal or improper use of the Service shall render the Customers liable for payment of financial charges as decided by the Bank or will result suspension of the Service to the Customer.
- 1.3 The Bank is in no way liable for any error or omission in the services provided by any Mobile or any third party service provider (whether appointed by the Bank on its behalf or otherwise) to the Customer, which may affect the Service.
- 1.4 The Bank does not warrant the confidentiality or security of the messages whether personal or otherwise transmitted through the Service. The Bank makes no warranty or representation of any kind in relation to the system and the network or their function or performance or for any loss or damage whenever and howsoever suffered or incurred by the Customer or by any person resulting from or in connection with the Service.
- 1.5 Without limitation to the provisions of these Terms and Conditions, the Bank, its employee shall not be liable for interruption, suspension, resiliation or error of the Bank in receiving and possession the request and in formulating and returning responses or any failure, delay, interruption, suspension, restriction, or error in transmission of any information or message to and from the telecommunication equipment of the Customer and the network of any mobile service provider and the Bank's system or any breakdown, interruption, suspension or failure of the telecommunication equipment of the Customer, the Bank's system or the network of any Mobile service provider and/or any third party who provides such services as is necessary to the Service
- 1.6 Notwithstanding anything in the contrary provided in these terms and conditions, the Bank shall not be involved in or in any way liable to the Customer for any dispute between the Customer and a Mobile services provider or any third party service provider (whether appointed by the Bank in that behalf or otherwise).
- 1.7 The Customer agrees that the Bank may hold and process his personal information concerning his/her accounts on computer or otherwise in connection with the Service as well as for analysis, credit scoring and marketing.
- 1.8 The Bank will not be liable for:
 - 1.8.1 any unauthorized use of the Customer's mobile phone or any fraudulent, duplicate or erroneous instructions given by use of the Customer's mobile phone number; and any other identification number/code.
 - 1.8.2 acting in good faith on any instructions received by the Bank;
 - 1.8.3 error, default, delay or inability of the Bank to act on all or any of the instructions;
 - 1.8.4 loss of any information/instructions in transmission;
 - 1.8.5 unauthorized access by any other person to any information/instructions given by the Customer or breach of confidentiality;
- 1.9 The Bank will not be concerned with any dispute between the Customer and any Mobile service provider and/or any third party service provider, through which the Service is being provided by the Bank. The Bank makes no representation or gives no warranty with respect to the quality of the service provided by any Mobile service provider and/or third party.

2. Instructions:

- 2.1 The Customer hereby agrees that the Customer authorizes the Bank to act on any instruction which is identified by the Customer's Mobile Number and this instruction shall be deemed correct, irrevocable, valid and binding on the Customer upon receipt by the Bank.
- 2.2 The Bank shall not be liable for any loss and damage which the Customer and /or any third party may sustain from the Bank acting on such Instruction(s), whether given by the Customer or someone purporting to be the Customer, authorized or unauthorized. The Bank shall effect all instructions received at its absolute discretion and may without notice and without giving any reason, cancel or refuse to execute any of the Customer's instructions at any time without incurring any liability.

3. Eligibility for the Service:

- 3.1 Any customer having saving and/or current accounts with the Bank or should be authorized to act independently on behalf of the Customer.
- 3.2 In case of joint accounts, the written mandate of other account holders authorizing the customer to use the service would be required. All or any transactions arising from the use of the Service in the joint account shall be binding on all the joint account holders, jointly and severally.
- 3.3 In case of account maintained by minors only the guardian of the minor as per the account opening form shall be eligible to use the service.
- 3.4 The bank has the absolute discretion to accept or reject any application for MOBILE Banking Service without giving any reason there for.

4. Charges

- 4.1 The Bank shall be entitled to levy or impose annual service charges or transaction fees as per schedule of charge. Such charge or fee may vary from time to time upon prior written notice of such variation in respect of the MOBILE Banking Service rendered to the Customer. The Customer continued use of MOBILE Banking Service to which such charges and fees relate to shall be deemed to be acceptance of the same.
- 4.2 The Customer hereby authorizes the Bank to debit the Customer's Account with such fees, commissions and charges.
- 4.3 Notwithstanding the service charges or transaction fees imposed by the Bank, the Customer is further liable for any charges levied by any of Network Service Providers, Payee Company/Corporation and/or any other third party as a result of the use by the Customer of MOBILE Banking Service.

5. Indemnity:

- 5.1 The Customer shall indemnify and hold the Bank harmless against any loss suffered by the Bank, their customers or a third party or any claim or action brought by a third party arising out of or in connection with any services provided to the Customer pursuant hereto.
- 5.2 The customer shall agree to abide with all rules and regulations applicable to this service and any other services related to this services that may be provide by the Bank in future.

खातावालाको हस्ताक्षर र अँगठा छाप /Signature and Thumb Impression of Applicant/s:

<p style="text-align: center;">अँगठा छाप (Thumb Impression):</p> <p>(A):</p> <table border="1" style="width: 100%; height: 80px; border-collapse: collapse;"> <tr> <td style="width: 50%;"></td> <td style="width: 50%;"></td> </tr> <tr> <td style="text-align: center; padding: 5px;">दायाँ (Right)</td> <td style="text-align: center; padding: 5px;">बायाँ (Left)</td> </tr> </table> <p>नाम (Name): <input style="width: 90%;" type="text"/></p> <p>हस्ताक्षर (Signature): <input style="width: 90%;" type="text"/></p>			दायाँ (Right)	बायाँ (Left)	<p style="text-align: center;">अँगठा छाप (Thumb Impression):</p> <p>(B):</p> <table border="1" style="width: 100%; height: 80px; border-collapse: collapse;"> <tr> <td style="width: 50%;"></td> <td style="width: 50%;"></td> </tr> <tr> <td style="text-align: center; padding: 5px;">दायाँ (Right)</td> <td style="text-align: center; padding: 5px;">बायाँ (Left)</td> </tr> </table> <p>नाम (Name): <input style="width: 90%;" type="text"/></p> <p>हस्ताक्षर (Signature): <input style="width: 90%;" type="text"/></p>			दायाँ (Right)	बायाँ (Left)
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