



ज्योति विकास बैंक लि.
JYOTI BIKASH BANK LTD.
More than a Bank

"नेपाल राष्ट्र बैंकबाट 'ख' वर्गको इजाजतपत्रप्राप्त वित्तीय संस्था"

Branch (शाखा).....

Personal Account Opening Form

Please complete all the details and strike out the non applicable field/boxes.
(कृपया सम्पूर्ण विवरणहरू भन्नुहोस् र आवश्यक नभएका कोठाहरू छोड्नुहोस्)

Date:
(मिति)

Single Account (एकल खाता) ☐ Joint Account (संयुक्त खाता) ☐ No of Joint Account Holder (संयुक्त खातावालाहरूको संख्या)

For Bank's Use Only

Currency Code (मुद्रा कोड) Client Code (ग्राहक कोड)
A/C Number AML Ref No. KYC ID

I/We wish to open following account with your bank and undertake to comply, observe and be bound by the rules and regulations made and ammended by the Bank from time to time pertaining to such accounts.
(म/हामी निम्न उल्लेखित विवरण अनुसारको खाता खोलि दिनुहुन अनुरोध गर्दछु/गर्दछौ र यस खाता सम्बन्धी बैंकले लागु गर्ने, समय समयमा संशोधन गर्ने नीति नियमहरूको पूर्व पालना गर्न मञ्जुर गर्दछु/गर्दछौ ।)

Types of Account (खाताको किसिम) Saving Account ☐ Current Account ☐ Others (Please Specify).....
(वचत खाता) (चलती खाता) (अन्य, विवरण दिनुहोस्)

1. Name of Account Holder (खातावालाको नाम)

Mr. (श्रीमान्) ☐ Mrs. (श्रीमती) ☐ Ms. (सुश्री) ☐ Minor (नाबालक) ☐ Others (अन्य) ☐
Account Name: (In Block Letter)
(पुरा नाम) English (अंग्रेजी) First Name Middle Name Last Name In
Nepali-Devnagarik (नेपालीमा-देवनागरिक).....

For Joint Account (संयुक्त खाताको लागि)

Mr. (श्रीमान्) ☐ Mrs.(श्रीमती) ☐ Ms. (सुश्री) ☐ Minor (नाबालक) ☐ Others (अन्य) ☐
Account Name: (In Block Letter)
(पुरा नाम) English (अंग्रेजी) First Name Middle Name Last Name
In Nepali-Devnagarik (नेपालीमा-देवनागरिक).....

Mr. (श्रीमान्) ☐ Mrs.(श्रीमती) ☐ Ms. (सुश्री) ☐ Minor (नाबालक) ☐ Others (अन्य) ☐
Account Name: (In Block Letter)
(पुरा नाम) English (अंग्रेजी) First Name Middle Name Last Name
In Nepali-Devnagarik (नेपालीमा-देवनागरिक).....

Mr./श्रीमान् ☐ Mrs./श्रीमती ☐ Ms./सुश्री ☐ Minor/नाबालक ☐ Others/अन्य ☐
Account Name: (In Block Letter)
(पुरा नाम) English (अंग्रेजी) First Name Middle Name Last Name
In Nepali-Devnagarik (नेपालीमा-देवनागरिक).....

2. Permanent Address (As per Citizenship)(स्थायी ठेगाना, नागरिकता अनुसार)

House No..... Ward No..... Street/Tole..... RM/Municipality.....
(घर नं.) (वडा नं.) (गल्ली/टोल) (गाउँपालिका/नगरपालिका)

District..... Province..... Country.....
(जिल्ला) (प्रदेश) (देश)

Fax No. Telephone No..... Mobile No.
(फ्याक्स नं.) (टेलिफोन नं.) (मोबाईल नं.)

Email Address/(ईमेल ठेगाना).....

3. Present Address (हालको ठेगाना)

House No..... Ward No..... Street/Tole..... RM/Municipality.....
(घर नं.) (वडा नं.) (गल्ली/टोल) (गाउँपालिका/नगरपालिका)

District..... Province..... Country.....
(जिल्ला) (प्रदेश) (देश)

Fax No. Telephone No..... Mobile No.
(फ्याक्स नं.) (टेलिफोन नं.) (मोबाईल नं.)

Email Address (ईमेल ठेगाना).....

4. Education Qualification ☐ Illiterate (अशिक्षित) ☐ Below SLC (एस.एल.सी. भन्दा कम) ☐ SLC (एस.एल.सी) ☐ Intermediate Level (प्रविणता प्रमाणपत्र)
- ☐ Graduate (स्नातक) ☐ Post Graduate (स्नातकोत्तर) ☐ Doctorate (विद्यावारीधी) ☐ Other (Please specify).....
(अन्य, विवरण दिनुहोस)

5. Other Details (अन्य विवरण)

Gender (लिंग) ☐ Male (पुरुष) ☐ Female (महिला) ☐ Others (अन्य).....

☐ Married (विवाहित) ☐ Unmarried (अविवाहित) ☐ Other(Specify) (अन्य, विवरण दिनुहोस).....

Nationality..... Date of Birth..... AD.....
(राष्ट्रियता) (जन्म मिति) (ई.सं)

Citizenship No..... Place of Issue..... Date of Issue.....
(नागरिकता नं.) (जारी भएको स्थान) (जारी भएको मिति)

Passport No (If Issued)..... Place of Issue..... Date of Issue.....
(पासपोर्ट नं./लिको भएमा) (जारी भएको स्थान) (जारी भएको मिति)

Visa: Date of Issue..... Date of Validity..... PAN No.:.....
(भिसा जारी भएको मिति) (वैधानिक मिति) (प्यान नं.)

6. In Case of Minor (नावालक भएको अवस्थामा)

Birth Certificate No/ Minor Identification No. Date of Issue.....
(जन्म दर्ता नं./नावालक परिचयपत्र नं.) (जारी भएको मिति)

Place of Issue..... Date of Attaining Majority.....
(जारी भएको स्थान) (बालिक हुने मिति)

Name of Guardian..... Relation with Minor.....
(अभिभावकको नाम) (नावालक संगको नाता)

Note: KYC of Guardian (नोट: अभिभावकको KYC भर्नुहोस)

7. In case of Employee (कर्मचारी भएको अवस्थामा)

Employee Identification No..... Employer.....
(कर्मचारी परिचयपत्र नं.) (रोजगारदाता)

8. Occupation (व्यवसाय)

- ☐ Salaried Govt/Pvt./Other (सरकारी जागिर/प्राईभेट/अन्य) ☐ Retired -Govt/Pvt./Other (सरकारी अवकाश/प्राईभेट/अन्य) ☐ Student (विद्यार्थी) ☐ Housewife (गृहिणी)
- ☐ Self Employed (स्वरोजगार) ☐ Business (व्यवसाय)

9. Purpose of Account (खाताको उद्देश्य)

- ☐ Saving (बचत) ☐ Investment (लगानी) ☐ Loan (ऋण) ☐ Payroll (तलब)
- ☐ Remittance (रेमिटेन्स) ☐ Transaction (कारोबार) ☐ Others (Please Specify) (अन्य, विवरण दिनुहोस).....

10. Family Details (परिवारको विवरण)

S.N. (क्र.सं.)	Relation (सम्बन्ध)	Full Name (पूरा नाम/थर)	Remarks (कैफियत)
1.	Spouse's Name (श्रीमान्/श्रीमतीको नाम)		
2.	Father's Name (बुवाको नाम)		
3.	Mother's Name (आमाको नाम)		
4.	Grand Father's Name (हजुरबुवाको नाम)		
5.	Grand Mother's Name (हजुरआमाको नाम)		
6.	Son/s ' Name (छोरा/हरुको नाम)		
7.	Daughter/s' Name (छोरी/हरुको नाम)		
8.	Daughter/s' In Law's Name (बुहारी/हरुको नाम)		
9.	Father In Law's Name (For Married Woman) ससुराको नाम (विवाहित महिलाको हकमा)		

11. Nature of Business ☐ Trading ☐ Industry ☐ Service ☐ Other(Specify)..... (व्यवसायको प्रकृति) (व्यापार) (उद्योग) (सेवा) अन्य (विवरण दिनुहोस)

S.N. (क्र.सं.)	Name of Organization (संस्थाको नाम)	Address (ठेगाना)	Designation (पद)	Annual Income/Salary (वार्षिक आम्दानी/तलब)

12. Source of Fund (रकमको स्रोत)

☐ Saving (वचत) ☐ Salary (तलब) ☐ Inheritance/Gift (विरासत, उपहार)
☐ Disposal of Assets (निपटान) ☐ Return on Investment (लगानीको प्रतिफल) ☐ Other (Specify) (अन्य, विवरण दिनुहोस).....

13. Details of Transaction (कारोवारको विवरण)

Frequency of Transaction (कारोवारको आवृत्ति) ☐ Daily (दैनिक) ☐ Weekly (साप्ताहिक) ☐ Monthly (मासिक) ☐ Yearly (वार्षिक)

Anticipated Deposit Transactions Amount per year [Please tick (✓) in appropriate box]

वार्षिक अपेक्षित जम्मा कारोवार रकम [कृपया ठीक (✓) चिन्ह सम्बन्धित कोठामा लगाउनुहोस]

☐ Upto 5 Lac (५ लाख सम्म) ☐ Above 5 Lac to 10 Lacs (५ लाख देखि १० लाख सम्म) ☐ Above 10 Lacs to 25 Lacs (१० लाख देखि २५ लाख सम्म)
☐ Above 25 Lacs to 50 Lacs (२५ लाख देखि ५० लाख सम्म) ☐ Above 50 Lacs (५० लाख भन्दा माथि)

Anticipated withdrawal transactions Amount per year [Please tick (✓) in appropriate box]

वार्षिक अपेक्षित कारोवार रकम [कृपया ठीक (✓) चिन्ह सम्बन्धित कोठामा लगाउनुहोस]

☐ Upto 5 Lac (५ लाख सम्म) ☐ Above 5 Lac to 10 Lacs (५ लाख देखि १० लाख सम्म) ☐ Above 10 Lacs to 25 Lacs (१० लाख देखि २५ लाख सम्म)
☐ Above 25 Lacs to 50 Lacs (२५ लाख देखि ५० लाख सम्म) ☐ Above 50 Lacs (५० लाख भन्दा माथि)

Anticipated No. of Transaction per year [Please tick (✓) in appropriate box]

वार्षिक अपेक्षित कारोवार संख्या [कृपया ठीक (✓) चिन्ह सम्बन्धित कोठामा लगाउनुहोस]

☐ Upto 20 Transaction (२० कारोवार सम्म) ☐ Above 20 to 50 Transaction (२० देखि ५० कारोवार सम्म)
☐ Above 50 to 100 Transaction (५० देखि १०० कारोवार सम्म) ☐ Above 100 Transaction (१०० कारोवार भन्दा माथि)

14. Have you maintained account/s in other banks ? If yes, please give details:

(अन्य बैंकमा खाता भएमा तल उल्लेख गर्नुहोस)

S.N. (क्र.सं.)	Name of the Bank and Branch (बैंकको नाम र शाखा)	Types of Account: Saving/Current/Fixed Deposit/ OD/ Term Loan/Others (खाताको प्रकार: वचत/चलती/वचत/ओभर ड्राफ्ट आवधिक कर्जा/अन्य)

15. Declaration of Beneficial Owner (हिताधिकारीको घोषणा)

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



Yes (छ)



No (छैन)

If yes Beneficial Owner should fill KYC form (यदि छ भने हिताधिकारीको KYC भर्नुहोस्)

16. Nomination Form**NOMINEES**

इच्छाएको व्यक्ति :

(APPLICABLE TO ALL TYPES OF ACCOUNT)**PHOTO
फोटो**

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 Jyoti Bikash Bank Limited in event of my death.

ज्योति विकास बैंकमा मेरो नाउँमा रहेको खाता नं. मा बाँकी रहेको
सम्पूर्ण रकम मेरो शेष पछि निम्न व्यहोरा भएको व्यक्तिलाई प्रदान गर्नुहुन अनुरोध गर्दछु ।

Mr./Mrs./Miss Relation to me:

श्रीमान् / श्रीमती / सुश्री

म सँगको नाता

Son/Wife/Daughter of :

Date of Birth: Age: Citizenship/p.p. No. Place of issue

जन्म मिति

उमेर

नागरिकता / राहदानी नं.

जारी गरेको ठाउँ

Permanent Address (स्थायी ठेगाना) :

Contact Address (सम्पर्क ठेगाना) :

Tel No. (फोन नं.): Mobile (मोबाइल नं.):

I appoint and in the event of my death during the minority of the above nominee(s).

माथि उल्लेखित मैले इच्छाएको व्यक्ति नाबालकै छँदा मेरो मृत्यु भएमा उल्लेखित इच्छाएको व्यक्तिको तर्फबाट मेरो खातामा रहेको रकम कानून बमोजिमको
प्राप्त गर्न निम्नानुसारको व्यक्तिलाई नियुक्त गर्दछु ।

Mr./Mrs./Miss: Relation to me :

श्रीमान् / श्रीमति / सुश्री

म सँगको नाता

Son/Wife/Daughter of :

Date of Birth: Age : Citizenship/p.p.No.

जन्म मिति

उमेर

नागरिकता / राहदानी नं.

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

WITNESS (साक्षी) :

1. Signature (सही)

Name (नाम)

Address (ठेगाना)

2. Signature (सही)

Name (नाम)

Address (ठेगाना)

17. Are you Politician or relative of politician?

(के तपाईं राजनितिज्ञ वा राजनितिक व्यक्तिको आफन्त हो ?)



Yes

(हो)



No

(होइन)

18. Have you been punished for any crime?

(के तपाईं विगतमा कुनै अपराधमा दण्डित हुनु भएको थियो ?)



Yes

(थियो)



No

(थिएन)

19. Are you associated with foreign country?

(के तपाईं विदेशी देशसँग सम्बन्धित हुनुहुन्छ ?)



Yes

(छ)



No

(छैन)

If yes (यदि छ भने) Name of Country (देशको नाम).....

Residential Status (बसोबासको स्थिति).....

☐ Citizen

(नागरिक)

☐ Greencard Holder

(ग्रीनकार्ड होल्डर)

☐ Resident

(आवासीय)

☐ NRN (Non-Resident Nepali)

(गैर आवासीय नेपाली)

(के तपाईं कालो सचीमा पर्न भएको छ ?)

A. *Cheque Requisition* (आवश्यक चेक)

.....
Signature of A/C Holder's agent

For Bank's Use Only (बैंक प्रयोजनको लागि मात्र)

Card Made on (कार्ड बनेको मिति):

d	d	m	m	y	y	y	y
---	---	---	---	---	---	---	---

Facilities (सुविधाहरु)



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I/We hereby declare that all the informations furnished above is true and correct in all aspects and I/We take the responsibility in case of any false informations.

(म/हामीले उपलब्ध गराएका विवरणहरू ठीक साँचो हुन् र जानकारी कुनै पक्षबाट गलत भएमा म/हामी पूर्व जिम्मेवार हुनेछौं ।)

23. Introducer of Account

Introducer's Name.....
(परिचयकर्ताको नाम) First Name Middle Name Last Name

Account Number..... Client Code.....
(खाता नम्बर) (ग्राहक कोड)

Contact Number (सम्पर्क नम्बर).....

Account with (Bank Name and Branch).....
(खाता रहेको बैंकको नाम र शाखा)

I/We confirm identity and address of the above applicant(s) is known to me for the last.....Months/Years

(म/हामी निवेदक र निवेदकको ठेगाना विगत.....महिना/वर्षदेखि राम्ररी चिन्दछु ।)

.....
Introducer's Signature (परिचयकर्ताको दस्तखत)

24. Copy of Identification Documents (परिचय खुल्ने कागजात)

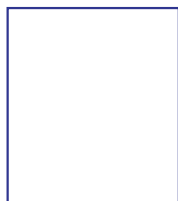
☐ Citizenship Certificate (नागरिकता) ☐ License (सवारी चालक पत्र) ☐ Passport (राहदानी) ☐ PAN Card (स्थायी लेखा नम्बर कार्ड)
Residential Address Verifying Documents..... Employee Card

I/We hereby declare that the information furnished above is true and complete

(म/हामीले दिएका सबै जानकारीहरू पूर्ण तथा साँचो छ भनी घोषणा गर्दछु/गर्दछौं ।)

Right (दायाँ)

Left (बायाँ)



.....
Signature of Customer (ग्राहकको दस्तखत)

25. SPECIMEN SIGNATURE

Signature(s) of applicant(s) also to be used specimen signature. (Please sign below in black ink) Include the area for photo"

1. Name/नाम		2. Name/नाम	
Photo (फोटो)			Photo (फोटो)
3. Name (नाम)		4. Name (नाम)	
Photo (फोटो)			Photo (फोटो)

Mode of Operation

Single

Joint

Others(Please Specify).....

☐☐

Special Instruction (If any)

For Bank Use Only

NRB Tagging

☐ Yes☐ No

NRB Tagging Code

Customer Risk Grading

☐ Low☐ Medium☐ HighNon Face To Face Customer (NF2FC) ☐ Yes☐ No

Found on Saction List

☐ Yes☐ No

Account Opened By

Name:

Account Verified By

Name:

Image Scanned By

Name:

Image Approved By

Name:

Terms and conditions for Account Opening

1. The Laws and Regulation of Nepal and customs and procedures common to Banks in the country will apply to and govern the conduct of accounts opened with the Bank
2. The Bank reserves the right to amend these rules at any time and in any manner which the Bank deems necessary with or without notice to the applicants or the public.
3. Commissions and/or service charge will be levied by the Bank as applicable.
4. The funds in an account would be considered by the Bank to be security for all the obligations present or future of the account holder to the Bank and in the event of the dishonor of such obligations the Bank is entitled to utilize such funds against the obligations of the account holder to the Bank without notice to the account holder.
5. The account holder must maintain the prescribed minimum balance as set by the Bank from time to time.
6. Statement of account will be provided on demand.
7. If there is no transaction in the account for the period as mentioned on NRB directive, the account becomes dormant/inactive. The account holder has to be self-present to make the account operative.
8. The Bank will have the right of set off.
9. The Bank shall endorse a cheque as 'Good for Payment' as per the request of its customer where certain charge will be levied as per the Bank's rule.
10. Cheque book for account will be provided to the accounts maintaining the certain minimum balance as stipulated by the Bank. Cheque book to a third party will be delivered only after obtaining the identity document of the receiver and authority from the account holder.
11. The Bank shall charge applicable fee in case of cheque return due to insufficient balance in the customer's account.
12. The customers are advised to contact the Bank for detail information regarding account operation and other service charges like minimum balance requirement for account opening, charges for duplicate statement of account, account balance certificate, account closing charge, returned cheque and good for payment charge and other details. The bank will debit the customer's account for the applicable charges on its service.

13. The Bank acts only as collecting agent and assumes no responsibility for the realization of any item deposited with the bank for collection. Proceeds of cheques or their instruments deposited with the Bank are not available for withdrawal until collected by the Bank. The Bank reserves the right to debit any of accounts that may have been exceptionally credited with an item subsequently unpaid on collection. The Bank may refuse to accept for collection cheques drawn in favor of a third party or if the payee's name is not identically to Bank's record.
14. The customers are advised to count their cash withdrawn at Bank's counter in front of the tellers. The Bank shall not be held responsible for any shortfall or losses in cash withdrawn that are not counted at the Bank's counter in front of the tellers.
15. Bank shall have the right to refuse to open an Account or close/block existing Account at any time if the Bank feels the transaction of an account as doubtful/suspicious without providing notice to this effect.
16. Postdated and stale cheque will not be paid.
17. The Bank reserves the right to close/freeze the deposit accounts with or without notice if the conduct of the account is not satisfactory in the opinion of the Bank or any other reasons whatsoever.
18. The Bank will take utmost care to record all the entries correctly in the account of the constituent(s), but in case of any error the Bank reserve right to make the correct, adjusting entries without notice.
19. Any change in address and/or constitution of the constituent(s) should be immediately communicated to the Bank through a reliable media and acknowledgment shall be received from the Bank.
20. With the prior approval of the bank the account holder can withdraw the amount through withdrawal slip supplied by the Bank, which should be signed as per specimen signature supplied to the Bank. However, Bank do not encourage to withdraw through withdrawal slip.
21. The Bank will register the constituent(s)' stop payment request of cheques, but cannot guarantee its nonpayment.
22. Interest on overdrawn account will be charged on daily product basis at the prevailing rates.
23. The account holder should not draw any cheque in excess of its available balance. The Bank may blacklist the account holder at the request of payee of cheque issued by him in case of non-availability of balance to honor such cheque as per Nepal Rastra Bank Guidelines.
24. Bank has right to close accounts having zero balance more than six months.
25. No interest shall be paid on the matured time deposit. However, Bank may renew matured time deposit upon its expiry at the request of the account holder.
26. The applicable interest rate on deposit account is subjected to change from to time. The changed rate shall be informed publishing on newspaper and/or displaying on Banks website.

All the Customers shall be bound by these Terms and Conditions and be jointly and severally liable for all the transactions and dealings effected by using the Services

Communication delivered personally, sent by post, facsimile transmission, telex or email by the Bank at the last known address of the customer shall constitute actual delivery of such communication to the customer communications sent by the customer to the Bank shall be treated as delivered to the Bank on the day of actual receipt

Each of the provisions of these Terms and conditions is several and distinct from the others and , if ant anytime one or more of such provisions is or becomes illegal, invalid or unenforceable in any respect under the laws of any jurisdiction, the legality, validity, enforceability of the remaining provisions shall not be affected in any way.

Where the account in questions in a joint account, the reference in these Terms and Conditions to 'Customer' shall be deemed to mean all and each of the joint account holders. All the customers shall be bound by these Terms and conditions and be jointly and severally liable for all the transactions and dealings affected by using the services.

Unless the context otherwise requires, 'Person' includes an individual, film company corporation and unincorporated body of persons.

These terms and Conditions will stand amended if law, government regulations or instructions or instructions issued by the Nepal Rastra Bank necessitate such amendments.

The services and these Terms and conditions shall be governed by and construed in accordance with the laws of Nepal and the Bank and the customers submit to the nonexclusive jurisdiction of the courts of Nepal.

Terms and conditions for JBBL Debit Card

- The Card is a property of the BANK at all times and non-transferable.
- Facilities of Cash withdrawal, Balance inquiry and Printing of Mini-Statement through ATM, and Purchase of goods/ services through Point of Sales (Hereinafter referred to as "POS") at the Merchant locations accepting the Bank's Debit Card (Hereinafter referred to as "Card") are available through the use of the Card for the person(s) to whom the Bank as issued the Card (Hereinafter to as "Cardholder") Bank may from time to time charge/amend/add on facilities in the Card with or without notice to the Cardholder.
- The ATM or POS may be utilized by the Cardholder using the Card and the Personal Identification Number (Hereinafter referred to as "PIN") issued by Bank
- For Joint account that is operated on the signature(s) of either anyone or all of the account members, one or more cards will be issued against the joint account at the request of all the account members. The joint account members will be jointly and severally liable for all transactions possessed by the use of the card or cards and the terms and conditions herein shall be jointly and severally binding on all account members and as the context requires, terms and conditions herein will include the plural.
- The card must be signed immediately upon receipt by the cardholder. The card remains the property of Bank and must be surrendered to Bank upon demand.
- Usage of the Card will be limited to debits only. No electronic (ATM) deposit may be made using the card. Bank may from time to time changes/amend/add on facilities in the Card and as such the usage of the Card may go beyond debits in such cases(s).
- The Cardholder agrees to be unconditionally and without limitation liable for all debits effectuate by use of Card, whether authorized of unauthorized, where utilized by Cardholder or some other person(s), and whether arising from card lost of stolen. The Cardholder irrevocably authorizes the Bank to debit his/her Card.
- Wrong entry of PIN three continuous times while making transactions in ATM or POS will automatically make the Card inoperative in such case the Cardholder will contact the Bank for making the card revaluated for operation.
- In the case withdrawal transactions form the ATM, the Cardholder should take in his/her possession all the money for which he has used the card as soon as the money is dispensed by the machine. If the money is not taken by the Cardholder within 30 seconds of the money dispensed, the Cardholder's account will be debited but the money will be withdrawn by machine.
- Cardholder's account will be debited but the money will be withdrawn by machine.
- Cardholders can check in his/her statement of Account that show among other things, all debits made by use of the card and all disputes regarding Card debit(s) need to be communicated in writing to Bank. Communications shall include the Cardholder's name, the account of any dispute or suspected error, and description of dispute in error. Any communication regarding the dispute suspected error must be received by Bank within forty-five (45) days of the date of disputed or incorrect debit transactions will be presumed to be in order.
- The Bank reserves the rights to seize/cancel the card so issued to any Cardholder, if found at any date, the information submitted by such Cardholder is false and or the Card has been misused.
- The Bank shall debit the Account(s) designed by the Cardholder for all transactions initiated including cash withdrawn by using the card. For this purpose, the cardholder irrevocably authorizes the Bank to debit his/her Nominated Account (s) with the amount of transaction(s) effected through the use of the Card.
- In case of Joint Nominated Account(s) all the members shall be jointly and severally, responsible for all transactions performed on such card.
- The Bank reserves the right to terminate membership, withdraw the privileges attached to the card or not renew the expired card at any time and to call upon the Cardholder's to surrender the Card.
- The Cardholder shall provide written instructions to the Bank for the cancellation or non-renewal of the Card one month prior to the expiry date specified in the Card.
- The Car PIN issued to the Cardholder are entirely at the Cardholder's risk and responsibility. The cardholder shall not disclose the PIN or permit possession of the Card to any other person. The Cardholder undertakes full responsibility for any and all transactions made by the use of the Card whether or not made with his/her knowledge or authority.
- The Cardholder agrees to inform the Bank in writing regarding lost/stolen, damage of Card and disclosure of PIN. The Cardholder will be held liable for all the transactions received prior to this notification.
- The Bank reserves the right to limit daily cash withdrawal by the Cardholder and decide on denomination that would be dispense from Bank's own ATM.
- The Bank shall not be responsible in any way for non-availability of ATM service or POS terminals at Merchant outlets for any reason whatsoever and howsoever arising as a result of malfunctioning of the Card or ATM or POS, insufficiency of funds in such machines, mechanical or power supply failure of otherwise.
- The Cardholder accepts that any cash or Cheque deposited through Bank's ATM is solely at the risk and responsibility of the Cardholder and subject to verification and validation by the Bank.

Terms and conditions for E-Banking Services

Definition: The following expressions shall, except where the context otherwise requires, have the following meaning for this terms and conditions;

The Bank: Jyoti Bikash Bank Limited with Head Office at Kamaladi

User: Bank's Customer having an account in any branch and having access to E-Banking (Internet Banking) System

Customer: Bank's customer having an account in any branch of the Bank

Jyoti Bikash Bank Limited shall, subject to these Terms and conditions, provide below listed services/transactions/facilities ('services') from time to time through any internet site - a group of related web pages - established, operated and and/or maintained by or on behalf of the Bank ('Internet Site') to enable customers to give instructions to and communicate with the Bank for the purposes of conduction banking, financial and other transactions and dealings of various nature and obtaining services, products, information, benefits and privileges from the Bank.

The services provided are as follows:

1. Enquiry

- ✧ General Information: Information about the customer.
- ✧ Account Information: Information about selected customers account.
- ✧ Account Statement: To view the Account Statement
- ✧ Interest Statement : To view the Interest Statement
- ✧ L/C List: To view the list of L/C's outstanding list.
- ✧ GT List: To view the outstanding guarantee list.
- ✧ TR Loadn List: The details of Trust Receipt (TR) list can be viewed.
- ✧ Customer Detail: Shows the detail information of customer.
- ✧ Obligor Report: Shows the Obligor Report of the customer.
- ✧ User History: To view the detail login history.

2. Request

- ✧ Cheque Book: Request for Cheque books.
- ✧ L/C Opening: Opening a Letter of Credit (L/C).
- ✧ Demand Draft: Requesting for Demand Draft. as-Telex Transfer: Request for Telex Transfer
- ✧ Cashier Cheque: Requesting for Cashier Cheque.

3. Message

- ✧ From Bank: Message sent by the customer is viewed here.
- ✧ To Bank: Messages to the Bank by the customer

4. Act Now

- ✧ Balance Transfer: To transfer balance from one account to another.
- ✧ Utility Payment: To make utility bills payment.
- ✧ Goods for Payment: To inform the Bank to hold balance for specific Cheque.
- ✧ Withdrawal Notice: To Pre-inform the Bank about the withdrawal of substantial amount.
- ✧ Stop Cheque: To inform the Bank to disqualify Cheque.

5. Utilities

- ✧ Change Password: To change Password.
- ✧ Create New User: The Corporate customer can create new user for his/her account (available only to corporate customer)
- ✧ Edit/Drop User: To edit or drop the created user. (Available only to Corporate Customer)
- ✧ Security Questions: These Personal questions are asked during login time to enhance the login security.

The Bank reserves the right to determine and change from time to time the scope and type of the services to be made available including without limitation.

- i. Expanding, modifying or reducing the services at any time.
- ii. Imposing and varying any restrictions on the use of the services such as minimum and maximum daily limits with respect to the value of any transactions or dealing or any type of transactions or dealings which the customer may conduct by using the services; and

- iii. Prescribing and changing the normal service hours during which the services are available any daily cut-off time for any type of service or transactions. Any instructions of the customer received by the Bank after any applicable daily cut-off time shall be deemed to receive on the next business day. The Bank may specify business day and daily cut-off time by reference to the time of various markets operating in different time-zones

The Bank may, at any time, without giving notice or reasons suspend or terminate all or any of the services or their use by the customer.

The Customer may terminate the use of the services at any time by giving..... day's prior notice to the Bank.

The Services shall deemed to cease and the Bank shall be entitled to the immediate restriction of the user in the event of

- i. Closure of Designated Account(s)
- ii. Death of a User
- iii. The User(s) authority to operate the Designated Account is terminated;
- iv. The User(s) ceases to be a customer of the Bank.
- v. The Bank requests to stop the use Internet Banking Facilities;
- vi. Customer user is blacklisted and /or defaults on a loan or other similar obligation.
- vii. Customer user fails to maintain the minimum balance as stipulated from time to time.

- The Bank may revise these Terms and Conditions and/or introduce additional terms and conditions at any time to time with or without notice to the customer and shall be binding on the customer if the customer continues to maintain or use the services on or after the effective date of variation.
- The customer must keep user name and the password confidential. At time and no circumstances shall the Customer disclose the user name and/or the password to any other person.
- The Bank reserves the right to charge fees in relation to the use and/or termination of the services and to revise such fees at any time with or without notice to the customer the Bank shall determine and notify the customer of the rate of any fee from time to time, which shall be binding on the customer. Fees shall be collected from the customer in such manner and at such intervals as the Bank may specify. In addition to the fees, the Bank may prescribe minimum balances to be maintained in accounts for availing the Internet Banking facilities.
- The information will be made available as it is supplied and will usually identify the information provider supplying it to the Bank. The Bank does not endorse or express any comment on information supplied by any Information Provider nor assume any duty to check or verify any Information. The Bank does not accept responsibility for the legality, validity, completeness, effectiveness, adequacy or enforceability of the data therein.
- The Customer shall be fully liable and responsible for all consequences arising from or in connection with use for the services and or access to any Information in the Internet Site or any other information as a result of such use by the Customer or any other person whether or not authorized.
- The Customer shall indemnify the Bank, any Information Provider and their respective officers and employees against all liabilities, claims demand, losses, damages, costs, charges and expenses of any kind (including, without limitation, legal fees on a full indemnity basis) which may be incurred by any of them and all actions or proceedings which may be brought by or against any of them in connection with the provision of the services, Information/Reports in the Internet Site except in the cases of willful default of the Bank.
- The Cardholder undertakes to indemnify the Bank and to keep the Bank indemnified against all losses, damages, cost or expenses incurred and sustained by the Bank arising out of Cardholder's failure to observe any of the terms and conditions herein mentioned.
- The Bank reserves the right to amend these terms and conditions at any time with prior notice to the Cardholder and such amended terms and conditions shall be binding on the Cardholder.
- The abbreviations used in above terms and conditions are given below.
 1. "Card" means JBBL Debit Card.
 2. "Bank" means Jyoti Bikash Bank Limited.
 3. "Card" means who is availing Debit Card Facility.
 4. "ATM" means Automated Teller Machine.
 5. "Supplementary Card" means card issued to your family member or any other person nominated by you.
 6. "Merchant" means shops/outlets that are authorized to accept cards as a mode of payment.
 7. "POS" means Point of Sales Terminals at Merchant outlets, where the cardholder swipes the cards, which are authorized to accept cards as payment mode.
 8. "Card" Statement" means statement containing details of your card usages.
 9. "PIN" means Personal Identification Number, Specific to each cardholder.

Terms and Conditions for Jyoti Mobile Banking

1. Mobile Banking (Jyoti Mobile Banking) Service is exclusively for the use by the Customer authorized to do so by the bank it is not transferable. It should not be used for any purposes other than the transactions designated by the bank . The customer must maintain an account at a branch of the bank to use the service.
2. The customer should keep the Use ID/Password/ personal Identification Number (PIN) provided by the bank strictly confidential and undertake not to reveal the code/ID number to any person at any time under any circumstances.
3. The customer should keep the Bank informed immediately upon becoming aware that the user ID/ Password/ PIN is lost or has fallen into the hands or notice of any unauthorized person and the customer should request the bank to block/ cancel the PIN/password and change it.
4. The customer should accept full responsibility for all transactions processed from the use of Mobile Banking service provided by the Bank.
5. The bank has the authority to debit the account with the amount of any Withdrawal/Transfer/Payment made by the use of mobile banking service with the use of the User ID/Password/Personal Identification Number (PIN), with or without the knowledge of the customer.
6. The Bank is not bound to carry out the instructions given through mobile banking service, if the Bank its sole discretion believes that such instruction is not emanated from the customer.
7. Commissions and/or Service charge shall be levied by the Bank as applicable. The account(s) shall be subject to the applicable changes as per the Bank's schedule of changes as revised from time to time. The bank shall always be entitled to recover any changes, expenses, fees, commission, mark up, penalties, withholding taxes levied by Government Department or authorities with or without notice to the customer. The Bank is also entitled to reverse entries made in error.
8. The bank shall not be liable, responsible or accountable in any way whatsoever arising by any malfunction or failure of the electronic devices/system or on the failure or delay on the Bank to act on the instructions given via this medium. The bank shall not be responsible for any loss or damage incurred or suffered by the customer as a result of non-acceptance of instructions given on mobile banking service.
9. At no time should the customer use or attempt to use the mobile banking service to execute transfer of funds, unless sufficient funds are available in the account. The Bank is under no obligation to honor any payment instruction unless there are sufficient funds in designated account(s) at the time of receiving such payment instructions.
10. The customer shall accept the bank record of transactions as conclusive and binding for all purposes.
11. The use of mobile banking service shall be subject to the bank's prevailing rules and regulations.
12. The bank shall at any time be entitled to amend, supplement or vary any of these terms and conditions and fees and charges applicable at its absolute discretion with all without noticed to the customer and such amendment, supplement or variation shall be binding to the customer.
13. Unless required or requested by law or any government body, information pertaining to service provided to the customer or customer's account will be kept confidential.
14. The request or application of the customer for the mobile banking service shall be subject to the approval of the Bank. The Bank shall be entitled at its sole discretion to reject this application or any part thereof, without furnishing any reasons.
15. The bank shall have the full discretion to cancel, withdraw or renew the mobile banking service provide to the customer with or without prior notice or any reasons given to the customer.

Declaration:

I/We hereby declare that the information provided above is true and correct to the best of my/our knowledge. In case of misrepresentation and/ or the information provided is proved to be wrong , I/We accept full responsibility of all the consequences. In consideration of Jyoti Bikash Bank providing me/us with the Mobile Banking service available, I/We hereby agree to go through all the terms and conditions mentioned above. I/We declare that above mentioned mobile number and email ID are for my/our exclusive use only. I/We agree to receive login ID and passwords in/our afore-mentioned mobile number and email ID respectively .I/We irrevocably authorize Jyoti Bikash Bank to debit my/our afore-mentioned account for utilization of the service and/or charges/fees incurred for Jyoti Bikash Bank Mobile Banking service as determined by the bank from time to time.

.....
Customer's Signature