

Working Area, if defined (कार्य क्षेत्र)
 Name of key contact official (सम्पर्क गर्ने मुख्य व्यक्तिको नाम).....
 Mobile No. of key contact official (सम्पर्क गर्ने मुख्य व्यक्तिको मोबाइल नं.).....

6. Number of branches of the firm/company and address: (फर्म/कम्पनीको शाखाहरूको संख्या र ठेगाना)

7. Nature of Business (व्यवसायको प्रकृति)
☐ Trading (व्यापार) ☐ Manufacturing (उत्पादन) ☐ Service (सेवा) ☐ Financial Institutions (वित्तीय संस्थाहरू)
☐ Import (आयात) ☐ Export (निर्यात) ☐ Contractor (ठेकेदार) ☐ Others, Please Specify (अन्य, विवरण दिनुहोस्)

8. Details of Signatories (हस्ताक्षर गर्ने व्यक्तिहरूको विवरण)

S.N. (क्र.सं.)	Name (नाम)	Official Designation (पद)	Residential Address (आवासीय ठेगाना)

Note: Please use additional sheet as required (नोट: कृपया आवश्यक भएको खण्डमा अतिरिक्त पाना भर्नुहोला ।)

9. Details of Board Members (संचालक सदस्यहरूको विवरण)

S.N. (क्र.सं.)	Name (नाम)	Official Designation (पद)	Residential Address (आवासीय ठेगाना)

Note: Please use additional sheet if required (नोट: कृपया आवश्यक भएको खण्डमा अतिरिक्त पाना भर्नुहोला ।)

10. Other Bank Details (अन्य बैंकको विवरण)
 Do you have accounts with other Banks ? if yes (के तपाईंको अन्य बैंकमा खाता छ, यदि हो)

S.N. (क्र.सं.)	Name of the Bank and Branch (बैंकको नाम र शाखा)	Types of Account (खाताको प्रकार)

11. Source of fund passing through the account (सम्पत्तिको स्रोत) :
☐ Sales Proceeds (बिक्री) ☐ Trust Funds (कोष) ☐ Service Rendered (सेवा प्रदायक)
☐ Funding from donors (दाताबाट प्राप्त) ☐ Others,(please specify) (अन्य, विवरण दिनुहोस्).....

12. Details of Transaction (कारोबारको विवरण)
Frequency of Transaction ☐ Daily (दैनिक) ☐ Weekly (साप्ताहिक) ☐ Monthly (मासिक) ☐ Yearly (वार्षिक)
 (कारोवारको आवृत्ति)

Anticipated deposit transactions Amount per year [Please tick (✓) in appropriate box]
 वार्षिक अपेक्षित जम्मा कारोवार रकम [कृपया ठीक (✓) चिन्ह सम्बन्धित कोठामा लगाउनुहोस्]
☐ 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 भुक्तान कारोवार [कृपया ठीक (✓) चिन्ह सम्बन्धित कोठामा लगाउनुहोस्]
☐ 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 Transactions per year [Please tick(✓) in appropriate box]

बार्षिक अपेक्षित कारोवार संख्या [कृपया ठीक (✓) चिन्ह सम्बन्धित कोठामा लगाउनुहोस्]

☐ 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)

13. Interest Tax Exempted (ब्याजकर छुट भएमा)☐ Yes (हो)☐ No (होइन)

If yes, relevant documents are required (यदि हो भने, सम्बन्धित कागजातहरू आवश्यक छ)

14. Do you have any shareholder (ownership 10% or more) /Beneficiary owner in your company/organization who are associated (citizen, resident for 180 days or more within 1 calendar year, Greencard holder and firm/company) with foreign company?

के तपाईंको कम्पनी/संस्थाको शेयरधनी (१०% वा सो भन्दा माथिको स्वामित्व भएको) हिताधिकारी विदेशी देशसँग सम्बन्धित (नागरिक एक क्यालेण्डर वर्ष भित्रमा १८० दिन वा सो भन्दा बढी बसोबास गरेको व्यक्ति, ग्रीनकार्ड होल्डर, फर्म/कम्पनी आदि हुनुहुन्छ ?)

☐ Yes (हो)☐ No (होइन)

If yes, please specify (यदि हो, विवरण दिनुहोस्):

Name (नाम)..... Country (देश).....

Address (ठेगाना)..... Passport No (पासपोर्ट नं.).....

Passport Issued at (पासपोर्ट जारी गरिएको ठाउँ).....

Passport Issued Date (पासपोर्ट जारी गरेको मिति).....Contact Number (सम्पर्क नम्बर).....

15. Introducer's of Account (खाताको परिचयकर्ता)

Introduced By (परिचयकर्ता).....

Account Number (खाता नम्बर).....

Contact Number (सम्पर्क नम्बर).....

.....
Introducer's Signature (परिचयकर्ताको हस्ताक्षर)**16. Are you involved in any of the following business? (तल उल्लेखित व्यवसाय मध्ये तपाईं कुनैमा संलग्न हुनुहुन्छ ?)**

Business Type (व्यवसायको प्रकार)	Yes/No (हो / होइन)
Person/Outlet Dealing with gambling (जुवामा संलग्न)	
Money Exchange Business (मनी एक्सचेन्ज कारोबार)	
Bullion Trader/Jewelers Shop (सुन चाँदी व्यवसायी)	
Land Brokers (घर जग्गा व्यवसायी)	
Manufacturer/dealership of weapons and ammunition (हातहतियार उत्पादक तथा व्यापारी)	
Retail/wholesale of wine/alcohol stores (मादक पदार्थको खुद्रा तथा थोक विक्रेता)	
Antique Dealers (बहुमूल्य वस्तुको व्यापारी)	
Art Dealers (कला व्यापारी)	
Other, Please Specify: (अन्य, विवरण दिनुहोस्)	

17. Have you ever been black listed? Yes (छ) ☐ No (छैन) ☐

(के तपाईं कालो सुचीमा पर्नु भएको छ ?)

18. Other Services (अन्य सेवाहरू)

A. Internet Banking (इन्टरनेट बैंकिङ्ग)

☐ Yes (चाहिन्छ)

☐ No (चाहिदैन)

Email Address (इमेल ठेगाना).....

Mobile Number (मोबाइल नम्बर).....

Facilities (सुविधा):

☐ Enquiry (सोधपुछ)

☐ Utility Payment (बिलहरूको भुक्तानी)

☐ Fund Transfer (रकमको रकमान्तर)

☐ Account Information (खाताको जानकारी)

☐ Bill Payment (बिल भुक्तानी)

☐ Third Party Payment (तेस्रो पक्ष भुक्तानी)

☐ Account Statement (खाताको विवरण)

☐ Mobile Top-Up (मोबाइल टप-अप)

☐ Balance Transfer (रकमान्तर)

☐ Tax Statement (कर विवरण)

☐ Interest Statement (ब्याज विवरण)

B. Mobile Banking (मोबाइल बैंकिङ्ग):

☐ Yes (चाहिन्छ)

☐ No (चाहिदैन)

Mobile Number (मोबाइल नम्बर).....

Required Service (आवश्यक सेवा):

☐ Merchants Payment/Bill Payment
(व्यसायिक भुक्तानी/बिल भुक्तानी)

☐ Mobile Alert
(मोबाइल शतर्कता)

☐ Fund Transfer
(रकमको रकमान्तर)

☐ Third Party Fund Transfer Required (Tick One)
(तेस्रो पक्षलाई रकम रकमान्तर सेवा चाहिन्छ ?)

☐ Yes (हो)

☐ No (होईन)

19. Location Map [ग्राहक बस्ने स्थानको नक्सा (ग्राहकले भर्नुपर्ने)]

.....Meter East/West/North/South from Main Road/Chowk.....



Please mention nearest prominent landmark like temple/department store/school etc

(कृपया नजिकको मन्दिर/स्कूल जस्ता कुनै खास स्थान/बस्तुको चिन्ह उल्लेख गर्नुहोला ।)

Note: In cases of change in address, the bank must be informed immediately and the location map updated accordingly. (नोट : बसोबास गर्ने ठेगाना परिवर्तन भएमा बैंकलाई तुरुन्त नयाँ ठेगानाको नक्सा समेत जानकारी गराउनु पर्ने)

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 कुन पक्षबाट गलत भएमा म/हामी पूर्व जिम्मेवार हुनेछौं ।)

Customer's Signature (ग्राहकको दस्तखत)

Stamp (छाप)

20. Cheque Requisition (आवश्यक चेक)

Please Supply a cheque book containingleaves to me/us.
Mr/Ms.....being my/our agent
whose specimen signature appears here below.

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

21. SPECIMEN SIGNATURE

Signature(s) of applicant(s) also to be used specimen signature. (Please sign below in black ink)

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 (बैंक प्रयोजनको लागि मात्र)

NRB Tagging

☐ Yes (हो)

☐ No (होइन)

NRB Tagging Code

Customer Risk Grading

☐ Low (न्यूनतम)

☐ Medium (मझौला)

☐ High (उच्च)

Non Face To Face Customer (NF2FC)

☐ Yes (हो)

☐ No (होइन)

Found on Saction List

☐ Yes (छ)

☐ No (छैन)

.....
Account Opened By
Name:
(नाम)

.....
Account Verified By
Name:
(नाम)

.....
Image Scanned By
Name:
(नाम)

.....
Image Approved By
Name:
(नाम)

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 time to time. The changed rate shall be informed publishing on newspaper and/or displaying on Banks website.

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.
- ☛ 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.

- Expanding, modifying or reducing the services at any time.
- 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
- 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

- Closure of Designated Account(s)
- Death of a User
- The User(s) authority to operate the Designated Account is terminated;
- The User(s) ceases to be a customer of the Bank.
- The Bank requests to stop the use Internet Banking Facilities;
- Customer user is blacklisted and /or defaults on a loan or other similar obligation.
- 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.

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 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 (ग्राहकको दस्तखत)



Stamp (छाप)