



**Corporate
Development Bank Ltd.**

कॉर्पोरेट डेवलपमेन्ट बैंक लि.
first choice - financial friend

ACCOUNT OPENING FORM

Date: _____

I/We request you to open an account based on the following details

Branch: _____

ACCOUNT NUMBER

Account Type: Saving Current Call Others

Mode of operating joint account :

Any one or Survivor Jointly Special Instruction

Full Name: Mr/Mrs/Ms

Address: Correspondence

Permanent Office/ Work Address

Father's/ Husband's/ Guardian's Name

Nationality Date of Birth Citizenship/ Passport/ Driving License/ Voters ID No Date of Attending Majority
(Firm / Company registration No. / Issuing office or District)

Telephone Nos : Office Residence Factory

Mobile Fax E-mail

DECLARATION

I/We declare that, I/We have provided you the correct information as above. I/We have read and understood the Terms and Conditions relating to the opening and operation of this account and agree to be bound by the same. I/We further agree to abide by any amendments to the said Terms and Conditions made by you from time to time. All the required documents are attached herewith.

NOMINATION

I _____ (Account holder) Son/ Daughter/ Wife of _____ hereby nominate Mr./ Mrs./ Ms. _____ to receive total sum of amount, which may be due to me/ in my account of Corporate Development Bank Limited in the event of my death. In the event of my death during the minority of the nominee, I appoint Mr./ Mrs./Ms. _____ Address _____ to receive total sum of amount which may be due to me/ in my account of Corporate Development Bank Limited on behalf of the nominee.

Rough sketch of address account holder/ nearest land mark

Account holder's authorized Signature / Stamp

Introduced by/ Name: Address:

Reference: A/C No. Phone/ Mobile No. Signature:

For Bank's use only

Initial Deposit Amount:

TERMS AND CONDITIONS FOR OPERATING AN ACCOUNT

1. The constituent(s) can only withdraw sums from his/her/their account by means of cheque supplied to him/her them by the Bank for that particular account.
2. 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.
3. Post dated and stale cheques will not be paid.
4. Cheques issued by the Bank are the property of constituent(s) and they should take utmost care and keep in safe place under lock. The constituent(s) shall not hold the Bank liable if such cheques are misplaced, stolen or encashed in any way by fraudulent signature.
5. The Bank will register instructions from the drawer of a cheque for its payment, but it can not accept any responsibility in case such instructions are overlooked.
6. Collections are undertaken at the risk of the constituent(s) only. The Bank should endeavour 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 account, 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 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 recover any amount due from the constituent(s). The Bank shall not be liable for any damage, loss, etc., to constituent(s) on such errors.
8. Any change in the address or constitution of the constituent(s) should be immediately communicated to the Bank. The post office and other Agents for delivery shall be considered Agents of the constituent(s) for all delivery of letters, remittances, etc., and no responsibility can be accepted by the Bank for delay, non-delivery, etc.
9. 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) of the deceased and if there is a debit balance, the survivors and the estates of deceased constituent(s) shall be jointly and severally liable for repayment thereof.
10. A receipt of moneys, cheques, securities, etc., on behalf of the Bank is valid only if signed by duly authorized officers.
11. The Bank reserves to itself the right to add to or alter any or all of the rules after notification and such altered or additional rules shall immediately thereafter be deemed to be binding on all constituent(s).
12. The Bank reserves to itself the right to close (without previous notice) any account which, in its opinion, is not satisfactorily operated upon or for any other reason whatsoever which shall not be incumbent on the Bank to disclose to the constituent(s).
13. A distinctive number is allotted to each account which should be quoted in all correspondence relating to the account and when making deposits or withdrawals.
14. For personal accounts please fill in a "nomination" form.
15. Periodic statement of accounts shall be considered correct unless we receive from you in writing to the contrary within seven (7) days after dispatch thereof by us.
17. The constituent(s) will be liable for any overdraft or other facilities arising in connection with any of the Accounts and he/she/they hereby authorize the Bank to debit any of the Accounts with all or any mark-up, commission and other banking charges, costs and expenses (including any legal costs) incurred in connection therewith at such rates as may be determined by the Bank from time to time.
18. The Accounts will be subject to applicable charges as per the Bank's schedule of such as revised from time to time. The Bank shall always be entitled without notice to us to recover from and debit the Accounts for any charges, expenses, fees, commissions, mark-up, penalties, withholding taxes, levies of Government departments or authorities and any other impositions in respect of the Accounts or the balances in the Accounts.
17. The Bank is authorized to reserve credit entries made in error. The Bank is also entitled to reverse debit entries made in error in relation to the accounts. Any charges debited by the Bank are not refundable upon closure of any or all of the accounts.
18. The rate of any interest payable on any account may be displayed by the Bank at its various branches in Nepal and this rate may be subject to change without notice to customer.
19. The Bank is authorized to respond, if it shall so choose, to any and all enquiries received from any other banks/ Government authorities concerning the accounts without reference to the account holders.
20. Cheque-book to a third party will be delivered only after obtaining the identity document of the receiver and authority from the account holder.
21. Accounts may automatically be closed if they carry nil, negative of balance less than the applicable ledger fee for 60 consecutive days.
22. The bank shall not held responsibilities for any shortfall/ shortage not brought to the notice of the bank during cash withdrawal on the Bank's counter.
23. The following certified documents have to be submitted while requesting for opening of account:

Documents Enclosed:

- | | |
|---|---|
| <ul style="list-style-type: none"> (a) Identification (Citizenship Certificate, Driving License with Citizenship Number, Voter's ID, Passport, Embassy Certification etc.) (b) Certificate of Registration and Renewal (c) List of Office Bearers and Addresses (d) Copy of By-Laws/constitutions/ MOA/ AOA/ Partnership Deed | <ul style="list-style-type: none"> (e) Copy of Board Resolution to open and operate the Account (f) Name and signature of persons authorized to operate the account (g) Identification paper of A/C operator(s) (h) Tax renewal certificate/ VAT/ PAN |
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Account Operators

Name:	Photo
Name:	Photo

Special Instructions:

Name:	Photo
Name:	Photo



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first choice - financial friend

Mandate For Operating Account

The Manager
Corporate Development Bank

Date _____

_____ Branch

Dear Sir/Madam,

Account No.

I, the undersigned _____
(Full name of the mandator)

request you to treat and consider until you receive written directions from me to the contrary.

(Full name of the mandatee)

as fully empowered in respect of the above account(s) for me, and on my behalf and account, and in my name to draw, sign and endorse cheques and other orders, and receipts for monies owing by you to me, notwithstanding that the debiting of any such cheques, order or receipts to the account may cause the said account to be overdrawn or any overdraft to be increased thereby. To draw, sign, accept and endorse bills of exchange and promissory notes, notwithstanding that the debiting of any such bills of exchange or promissory notes to the account may cause the said account to be overdrawn or any overdraft to be increased there by, to negotiate for and take advances by way of discounts, loans, overdrafts, otherwise, with or without security. To pledge and deposit any security for the repayment of such advances. To withdraw anything received or held by you by way of security or for safe custody or collection or any purpose whatsoever.

And generally, in all dealings and transactions between me and you, to act us fully and effectually for all intents and purposes as I could if personally present and acting in the matters and transactions aforesaid and also in such other matters and transactions as may arise in the course of business, for all of which this shall be a sufficient authority to you, your managers, officers and clerks; and in the case of my death, as to all matters and things which, after such death shall be done by the said mandatee by virtue of, or under cover, or in pursuance hereof, I engage that (so far as you are interested or concerned) such acts of the said mandatee shall be binding upon all persons claiming from or under me, unless notice in writing of such death shall have been previously received by you from some party entitled to give the same.

_____ Will sign _____

Date _____

Account Holder's Signature