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Citizens Bank International Ltd.

वृत्त गणक/द
 A/C No.

वृत्त
 BRANCH

दिनांक
 Date:

दख्त
 Dear Sir

सकत तन पन्नवृत्त गदद वृत्त वृत्तगणक'खत .

Please open in your book an account with undermentioned title.

<input type="checkbox"/> रलत Current	<input type="checkbox"/> सन Call	<input type="checkbox"/> अत Savings	<input type="checkbox"/> क Others
<input type="checkbox"/> लहलवृत्त Individual Account	<input type="checkbox"/> पसन : जदत वृत्त Sole Proprietorship Account	<input type="checkbox"/> ; फल/ल Partnership Account	
<input type="checkbox"/> सलकलवृत्त Company Account	<input type="checkbox"/> क Others		

वृत्तसल; द
 Account Type

<input type="checkbox"/> पसन Single	<input type="checkbox"/> ; क Joint	<input type="checkbox"/> गलन Minor
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वृत्तद पन्न' खत/द=Account Name

असल/द=Father's Name

ख/अ सल/द=Grandfather's Name

कत ÷ कतल/द=Spouse's Name

हदलत=DoB कत= Occupation /ललकत=Nationality

क; कत/द/सत ग
 Passport/Citizenship No.

ह/लेपसल/द / :य
 Date & Place of Issue

अ सल :यल=Marital Status

वृत्तद पन्न' खत/द=Account Name

असल/द=Father's Name

ख/अ सल/द=Grandfather's Name

कत ÷ कतल/द=Spouse's Name

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क; कत/द/सत ग
 Passport/Citizenship No.

ह/लेपसल/द / :य
 Date & Place of Issue

अ सल :यल=Marital Status

वृत्त नन? गलन कद

If account holder(s) is/are minor

गलनसल/द
 Age of minor

कलसल/द
 Name of guardian

गलन; सल/द
 Relationship

:यल/द=Permanent Address

खनसल/द=Present Address

कत/द/द=Communication Address

कत गणक Ph. number

कत; ÷ कत; गणक= Telex/Fax number

कत/द/द - सल - कत/द

कत गणक Ph. number

कत/द= Email Address

Correspondence address [] Business [] Residential

lgj hssfl; l6hG; \a\$ 006/gzgn ln= df ePsf vftfx? ÷ Account(s) in Citizens Bank International Ltd.

vftf g# / Account number vftfs flgfd / Account name

- | | |
|----|----|
| 1. | 1. |
| 2. | 2. |

lgj hssflc? a\$xd?df vlnPsf vftfx? / Account(s)with other Banks (Branch)

vftf g# / Account number vftfs flgfd / Account name

- | | |
|----|----|
| 1. | 1. |
| 2. | 2. |

vftf ; #fng M

Account Operation:

<input type="checkbox"/> Psn\$M Singly:	<input type="checkbox"/> ; eQm Jointly	<input type="checkbox"/> lj zif lgbzgm Special Instruction: _____
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vftf lj j /Of; DaGwLlgbzgm
Statement Instructions:

<input type="checkbox"/> ckm]aen] Collect	<input type="checkbox"/> xhfs af6 k7fpg] Post	<input type="checkbox"/> gkfnLkqfcg; f/ Nepali Calendar	<input type="checkbox"/> cuhLkqfcg; f/ English Calendar
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lghLvftfax\$ c?sf nluM

Other than Individual Accounts:

ckm f ; DaGwt ; #yfs flgfd Name of Firm /Company	sfofnos fl7ufg / kff g+ Office Address & Phone Number

vftf ; #fnsx? sflgfd Name of Account Operators	lktf j f klt s flgfd Father/Husband's Name	afh\$ flgfd Grandfather's Name	bhf Designation	3/s fl7ufg / kff g+ Home Address & Phone Number

- vftf ; #fng; DaGwLa\$ s flzt\$? k9+k9of/ a\$ s flgodx? s flkngf ug{d/f}÷ xfd]d-h/L5 .
- I / We have read your Bank's conditions for conduct of Account and I/We agree to abide by the Bank's rules.
- vftf ; #fng ; DaGwd ; do; dodf a\$ n]k t ngdf NoPsf lgodx? nfo{ : j lsf/ ug{/ l tgs flkngf ug{d/f}÷ xfd]d-h/L5 .
- I/We agree to comply with the prevalent rules of the Bank in force from time to time regarding conduct of the Account and agree to abide by them.
- cfj Zos ; a\$ s fuhftx? o; } fy ; nlg 5g\
- All required documents are enclosed herewith.

kdflofs b: tvt-x? ÷ Authorized Signature(s)	gfd ÷ Name
1.	
2.	
3.	

kl/ro ÷ Introduction:

lgj h s-x?_ s flkl/ro, kzf, 7ufg b?: t 5 egLkdfloft ub\$ ÷ 5f. I/We confirm the identify, occupation and address of the applicant(s).

gfd ÷ Name: _____ b: tvt ÷ Signature

vftf gDa/ ÷ Account Number

For Bank's use only / a\$ s flkpfngs flnfludq		
Opened Date:	Initial _____ Documentation completed	Account opening approved by Designation..... Date.....
Specimen Signature Card	Initial _____ Introduction confirmed	
Specimen Signature Card	Initial _____	
Identification copies verified against originals	Initial _____	

rINt:art vftf; DaGwL; fdfGo lgodx?

- != vftf fmf-x?_n]; DalGwt vftf ; fng kphngsf nflu a:n]lPsf]rfa6 dQ ckhg]p:gsf]pglx?sf]vftfa6 /sd len6g ; Sg5g\
@= r\$df ul/g]b:vtv a:n]lPsf]b:vtv gdgfcg; f/ xgk5{/ r\$df sX]k] ul/Pdf k/f b:vtvaf/f To; n]l{kd]lft ugk5{.
- #= kl5Nn]l]dt / D]b g3\$]f r\$-x?sf]eQngLul/g5g .
- \$= a\$af/f k]hg ul/Psf r\$-x?_ vftf fmf]f; DkQ xgV tLr\$-x?_ n]l{vftf fmf?n]; /Ift /fVgk5 . vftf fmf?n]lTr\$-x?_ x/Pdf, r]l/Pdf jf cG s]k]kg t]/sfa6 e]f] b:vtv e]l{eQngLePdf a:n]l{h] k]bX]Lagfpg k]lG5g .
- %= r\$]sf]eQngL/}sf ug]8e/sf]lgbX]gn]l{a:n]k]hsf ug5, t/ sysb]rt`eQngLxg uPdf a\$ To; sf]hj k]bX]Lxg5g .
- ^= vftf fmf-x?_ :j od\$]l]hD]d]f]l]d]f dQ sn\$zgsf nflu r\$:j ls/ ul/g5 . To:tf]r\$-x?sf]oyf; Dej ; f] wgltyf lz3t]sf; fy eQngLl]ng]k]f; a:n]ug5, t/ s]l}9n]l{tyf x]g]g5; f]LePsf]v]08df To; sf]l]hD]j f/La:n]l]ng5g . vftf hD]f ul/gc]l3 ; a]r\$ tyf sf]uhftx?n]l{v]l]st ul/g'c]j Zos 5 . vftf]f /sd hD]f ul/Psf]ePtf k]g r\$]j k]tsf] /sdsf]eQngLk]ft geP; D] /sd len6g k]lG5g . /sd eQngLge]l{c]Psf]v]08df u]ksx?sf]vftfa6 To:tf]/sd vr{n]g]clwsf/ a\$; f] ; /Ift /xg5 .
- &= u]ks]sf]vftf hD]f tyf vr{ePsf]/sdn]l{z4t]sf; fy clen]y ug]s/fd a:n]k]k/ W]g lbg5, t/ s]l]ofa; s]l]n]l ePsf]v]08df l]j gf ; f]gf vftf ; d]f]hg u/L; Rofpg]/ u]ks-x?; f]ng a]Lc]zh ug]clwsf/ a:n]l{xg5 .
- *= vftf fmf-x?_ sf]7]hg]f s]g]k]j t]g ePdf To; sf]h]gsf/Lt]sf]n a:n]l{lbgk5 . lr67]kq, /]d6]G c]l]b x:t]f]t/Ofsf nflu xh]s tyf o:t}sf]of]f ; n]lG Ph]6x?n]l{vftf fmf-x?_ sf]Ph]6 d]l]gg5 / l9n]l{c]k]F c]l]b s/]sf nflu a:n]l{s]g]k]g b]l]o]j :j ls]g]5g .
- (= c]oyf ; D]e]f]f gePsf]c]j :y]df b]o]j f b]o]f]f a9LJolQm]f]g]d]d /x\$]f]s]g}vftf]f /x\$]f]c]d /sd t]k]w]l]P]s j]f Pse]l]f a9LJolQm]f]d]o' ePdf d]f]s-x?_ af]f s]f]ggg`OR5]d]l]Psf]JolQm] x?_ n]l{; f]/sd eQngLul/g5 / vftf]f a:n]l{l]g]k]g/sd 5 eg]l]h]j t JolQm]x?_ tyf d]f]s vftf fmf-x?_ sf]; Dk]Qa6 ; eQmtyf k]ys ?ka6 ; f]sd eQngLug]k]g]5 .
- !)= a\$]sf]t]k]a]6 l]b]o]g]ub /; b, r\$, ; /I]l]k]q c]l]b a\$]sf]d]f]o]t]k]f]t c]l]ws]f]x?sf]b:vtv ePdf d]q k]l]l]ft d]l]gg5 .
- !!= ; f]gf h]f]Lu/Ls]g]j]f ; a]l]godx?d]f]y ug]j]f k]j]t]g ug]l; j]f]wsf/ a\$; f] ; /Ift /xg5 / To:tf]k]j]t]g j]f]y]k]l]godx? ; a]u]ks]sf nflu t]f]sf]n nflu'xg5 .
- !@= vftf ; G]f]h]gs 9ua6 ; f]ng e]l{x\$]f]5g e]g]a]n]l{n]l]d]f]j]f c]G h]g; s}sf]l]fa6 k]j' f]gf lagf s]g}vftf a]b ug]clwsf/ a\$; f] ; /Ift /xg5 / o; f]ug]f]s]f]l]fa]f]u]ks-x?_ n]l{at]l]o/xg a\$ a]l]b xg5g .
- !#= k]b]s vftf]f nflu l]j z]f ; f]of 56]d]l]Psf]5 . vftf; DaGwL; a]s]l; ds]f]n]y]k]9L/ /sd hD]f ub]f]j]f len6b]f]of]; f]of p]N]y ug]k]g5 .
- !\$= JolQmt vftf v]l]b]f s]k]of a]l]d]g]z]g]E]k]f]d eg]k]g5 .
- !%= ; do; dodf a\$]af6 l]b]o]g]vftf]f]l]j]j /]l]d]f c]oyf ePsf]h]gsf]l]j]j /]f]k]7]Psf]f; ft -&_ l]b]leq x]d]l]n]l{l]k]ft gePdf ; f]l]j]j /]f]b?:t ePsf]d]l]gg5 .
- !^= vftf v]l]g cg/f]y ub]f]t]n p]N]l]v]t sf]uhftx? ; n]lG ug]k]g5 M
- c= Psn :j]d]t]j vftf
 - s_ Psn :j]d]t]j sf]l]nvt
 - v_ g]l]s/Of ul/Psf]k]d]l]k]q]sf k]l]t]n]k
 - u_ vftf ; f]f]n]s]f]k]l/ro
 - 3_ c]f]os/ k]d]l]k]q
- cF ; f]e]n]f]L vftf
 - s_ ; a]; f]e]n]f]x?af]f]x:t]f]l]l]t ; f]e]n]f]l]s]f]k]q
 - v_ ; f]e]n]f]L; D]e]n]f]f-c]l]ws]f]k]q]sf]k]l]t]n]k
 - u_ ; f]e]n]f]L]b]t]f]f/ g]l]s/Of]s]f]k]d]l]k]q
 - 3_ vftf ; f]f]n]s]f]k]l/ro; DaGwL]s]f]uh]f]t
 - a_ c]f]os/ k]d]l]k]q
- 0= ; a]y]f]ut vftf M]g]D]gs/f]x?sf]k]d]l]l]ft k]l]t]n]k
 - s_ s]l]k]gs]f]k]j]G]v]k] tyf l]god]f]n]l
 - v_ vftf v]l]g]tyf ; f]ng ug]l] DaGwL; f]f]ns ; l]d]t]s]f]l]g]l]6
 - u_ 3/sf]7]h]g]f / k]f]g] g]l]a/; k]t ; DalGwt ; f]f]nsx?af]f]x:t]f]l]l]t ; f]f]nsx?sf]l]g]d]f]j]n]l
 - 3_ s]l]k]g]l]b]t]f]f]k]d]l]k]q
 - a_ vftf ; f]f]n]s]f]k]l/ro; DaGwL]s]f]uh]f]t
 - r_ c]f]os/ k]d]l]k]q
- 0f Sna; f]d]l]hs ; 3 ; a]y]f] tyf ; w]7]gx?sf]vftf-; a]s]f]uhftx? b]f]t]Jo-Rol/6L a]6 k]d]l]l]ft x]g]k]g]l
 - s_ k]b]l]ws]f]x?sf]l]g]d]f]j]n]l/ 7]h]g]f
 - v_ p]k]l]godx?sf]l]j]w]gs]f]k]l]t]n]k
 - u_ vftf v]l]g]l/ ; f]ng ug]l]g]l]g]l]o]f]s]f]k]l]t]n]k
 - 3_ vftf ; f]ng ug]l]g]l]g]l]o]l]o]l]o]m]x?sf]l]g]d]f]
 - a_ b]t]f]g]j]l]s/Of]s]f]k]d]l]k]q
 - r_ vftf ; f]f]ng]s]f]k]l/ro; DaGwL]s]f]uh]f]t
 - s_ s]l]k]gs]f]k]j]G]v]k] tyf l]god]f]n]l
 - v_ vftf v]l]g]
- p= JolQmt vftf
 - s_ k]l/ro -g]f]ul/stf k]d]l]k]q, k]l/rok]q, k]f; k]f]f]c]l]l]b_

g]f]M vftf v]l]g c]p]b]f s]k]of ; Ssn sf]uhftx? k]d]l]l]ft ug]f]f nflu ; f]y]d]f Nof]p]g]x]f]f .

GENERAL RULES FOR CURRENT/SAVINGS 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 alternation 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 realised.
7. The Bank will take care to see that credit and debit entries are correctly recorded in the accounts of the constituents(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 authorised 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.
16. The following certified documents has to be submitted while requesting for opening of account:
 - I. Proprietorship Account:
 - (a) Declaration of Sole Proprietorship
 - (b) Copy of renewed Registration Certificate
 - (c) Identification paper of A/C operator(s)
 - (d) Income Tax registration/renewal certificate / PAN certificate
 - II. Partnership Account:
 - (a) Letter of Partnership duly signed by all partners
 - (b) Copy of Partnership Agreement/Deed
 - (c) Certificate of Partnership, Registration and Renewal
 - (d) Identification paper of A/C operator(s)
 - (e) Income Tax registration/renewal certificate
 - III. Account of Corporate Bodies: (Certified copy of):
 - (a) Memorandum and Articles of the Company
 - (b) Resolution of Board of Directors to open and operate the account
 - (c) List of Directors duly signed by respective Directors with home address and phone numbers
 - (d) Company registration certificate
 - (e) Identification paper of A/C operator(s)
 - (f) Income Tax registration/renewal certificate
 - IV. Account of Clubs, Societies and Associations (all documents to be duly certified by charity):
 - (a) List of Office Bearers and Addresses
 - (b) Copy of By-Laws/constitutions
 - (c) Copy of Resolution to open and operate the Account
 - (d) Name and signature of persons authorised to operate the account
 - (e) Certificate of Registration and Renewal
 - (f) Identification paper of A/C operator(s)
 - V. Personal Account:
 - (a) Identification (Citizenship Certificate, Passport, etc.)

(Note: Please submit the original document while opening A/C, for verification purpose.