



**INITIAL PAYMENT DETAILS**

₹	₹ IN WORDS
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Cash (Please make cash remittance only at the branch. Please do not handover cash to unauthorized persons)

Names of proprietor/partners/persons (in case of Companies/Trusts, etc.) authorized to operate the account	Specimen Signature (without seal)
1.	
2.	
3.	
4.	
5.	
6.	

**OPERATING INSTRUCTIONS**

Specific operating instructions \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**INTRODUCTION DETAILS:**

Introduction by existing KVB Account Holder                       Introduction by existing Banker

**NAME:**

Customer ID

Account No.:

I confirm that I personally know the applicant/s detailed herein for more than 6 months and confirm his/her/their identity and address.

\_\_\_\_\_  
Signature of Introducer

**FOR BANK USE:**

Name, Code and Signature of the officer who verified the introducer's signature.

**SERVICES REQUIRED**

1. E-MAIL STATEMENT  YES  NO    2. A/C STATEMENT FREQUENCY (CURRENT A/C)  M  Q  HY  Y  
 3. CONSENT TO COMMUNICATE NEW PRODUCTS / OFFERS (THROUGH E-MAIL, SMS, POST, TELEBANKING) :  YES  NO

ACCOUNT NO.:

**DECLARATION : General:** I/We have read the terms & condition of the Bank and pertaining to the Savings/current accounts and anywhere banking, tele-banking, internet banking, and ATM cum Debit Card facility. I/We have understood the same and agree to abide by such/any other terms and conditions that may be in force from time to time. I/We also agree to abide by the Bank's Schedule of Charges as applicable from time to time for savings/current accounts as published in the bank's web site/notice board. I/ We also understand that the terms & conditions and the service charges are subject to change without any personal notice. The information furnished/declaration given by me/us in this form is true and I/we shall be held responsible for any wrong/misleading information at all times. For the purpose of providing certain services, the Bank is/ may be required to engage the services of specialized and other service providers/agents. I/We authorize the Bank to furnish any information regarding my/our account to these service providers/agents. I/We also understand that the continuation of the accounts is at the Bank's sole discretion, and in case of dissatisfaction with the conduct of the account, the Bank has right to close the account after giving suitable notice or withdraw some/all services/concessions granted to me/us.

<b>Applicant No. 1</b> Please paste colour photo here. Please do not use pins, staples or tape	<b>Applicant No. 2</b> Please paste colour photo here. Please do not use pins, staples or tape	<b>Applicant No. 3</b> Please paste colour photo here. Please do not use pins, staples or tape	<b>Applicant No. 4</b> Please paste colour photo here. Please do not use pins, staples or tape
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CUSTOMER ID	CUSTOMER ID	CUSTOMER ID	CUSTOMER ID
NAME:	NAME:	NAME:	NAME:

Signature (with seal)	Signature (with seal)	Signature (with seal)	Signature (with seal)
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**(USE BLACK INK AND SIGN WITHIN THE BOX ONLY)**

**(Incase of LTI) Witness No. 1**

**Witness No. 2**

KYC AND RISK PROFILE CERTIFICATION																			
APPLICANT NO.	PROOF TYPE	NAME OF THE DOCUMENT	NUMBER	ISSUE DATE				EXPIRY DATE											
				D	D	M	M	Y	Y	Y	Y	D	D	M	M	Y	Y	Y	Y
1.	IDENTITY PROOF																		
	ADDRESS PROOF																		
2.	IDENTITY PROOF																		
	ADDRESS PROOF																		
3.	IDENTITY PROOF																		
	ADDRESS PROOF																		
4.	IDENTITY PROOF																		
	ADDRESS PROOF																		

We have perused the Original Documents and as per KYC norms all are correct. Further to know about the customer we have enquired locally and /or we personally visited the places of addresses given by the customer, to ascertain the correctness. All the signatories have signed before me. I authorize opening of the account. Also we certify that according to the nature of Business/ activity, this account may be treated under the below selected risk category:

**RISK LEVEL**  **LOW**  **MEDIUM**  **HIGH**

Expected level of turnover: (In a quarter) ₹

CANVASSED BY	CODE NO.:

**DATE:**

**SIGNATURE OF THE MANAGER**

**Note:** For additional account holders attach this same type of form.

## **DECLARATION:**

I/We have read and understood the Terms and Conditions (a copy of which I/We am/are in possession of) governing the opening of an account with KVB and those relating to various services including but not limited to (a) ATMs (b) Anywhere Banking Convenience Plus. (2) I/We accept and agree to be bound by the said terms and conditions including those/limiting the Bank's liability. (3) I/We understand that the Bank may, at its absolute discretion, discontinue any of the services completely or partly without any notice to me/us. (4) I/We agree that the Bank may debit my account for service charges as applicable from time to time. (5) I/We confirm that I/We am/are residents of India. (6) I/We agree to notify the Bank in future if I/We avail any credit facility from any other bank and I/We authorize you to inform the existence of our account with you to the lending banker. (7) I/We also abide by the terms and conditions of the bank for off line transactions. (8) I/We shall be liable to you for any monies owing to you from time to time in case the account is overdrawn and / debit balance is caused including your commission, interest and other incidental charges. (9) In the event of death or insolvency or withdrawal of any of us the survivor/s shall have full control of any monies standing to my/our credit in our account with you and the survivor/s will have full powers to operate the account / close the account. (10) I/We request and authorize you to honor all cheques and other orders drawn or bills of exchange accepted or notes made on our behalf, to debit such cheques to our account with you whether such accounts be for the time being in credit or overdrawn. (11) I/We also request you to accept the endorsement signed by me/us on cheques /orders/bills or notes payable to us. (12)The cheques/Bills presented by us in our account for collection are at our sole risk and responsibility and the bank may engage the services of courier/post office for sending the instruments for collection and the bank is not liable for any loss or damages in case the instruments are lost in transit. (13) I/We accept the Bank's right to take steps to close the account if frequent return of cheques for want of funds or any other undesirable feature is observed. (14) The floating rate of interest is subject to floating interest rate fixed by the bank from time to time and notified by the bank and no separate intimation or notice will be given to the depositor. (15) Failure to maintain monthly/quarterly minimum average balance in the SB/CA attracts penal charges.

**Core Banking:** (1) The Bank shall facilitate payment and collection of cheques through all its branches while I/we shall have one account at the branch (for short "Home Branch") Bank shall also accept cash from me/us or my/our representatives and pay in cash against presentation of cheques drawn by me/us in favour of myself/ourselves or third party to the credit or debit to my/our designated account with the Home Branch as per the applicable limits for the account. The cash transaction will be on the same lines as is the case when deposits/ withdrawals take place at the home branch. (2) While the instruments for and on my/our behalf will be collected in local clearing, the credit in respect of the proceeds, thereunder will be afforded at the home branch on and subject to realization at the respective centre(s)/branch(es). (3) The Bank will be entitled to debit by its home and any other branch(es) my/our account at its base branch against the cheques presented at various branches of the Bank. (4) My/our written intimation of "stop payment" to the various branches of the Bank will be at my/our risk and I/We agree to grant a lead time of at least 24 hours for intimation of such "stop payment" instruments to all its branches. In case of any erroneous information which may emerge due to any communication error and if the "stop payment" is not carried out in good faith based on the said information, the Bank shall not be held responsible for the said act. (5) I/We agree at any given time to maintain the average balance in my/our account as applicable for the account and informed to us by the Bank. In the event of my/our failing to maintain the minimum balance and for conduct of the account not being satisfactory, the Bank will at its discretion be entitled to forthwith terminate the facility hereby granted to me/us or to levy service charges as mutually agreed upon. (6) I/We agree to inform my/our existing bankers for the availment of any of the facilities hereby granted to me/us. I/We also agree from time to time to furnish such information/details and the documents to the existing bankers and also to the Bank as is mandatory under the law in force from time to time or as the Bank regards necessary and/or expedient under the banking practice/procedure or to maintain the comity and fair-play between the Bank and the other bankers. (7) The agreement herein contained shall not affect, prejudice or derogate from the Bank's rights and privileges under the law including the right to claim setoff, general and the bankers disposing or retaining lien or similar rights pertaining to my/our credit balance in the account with the Bank. (8) In the event of any malfunctioning and/or break-down in the working of the said network for the reasons beyond the control of the Bank, the benefits and the facilities hereby granted to me/us will stand suspended during such break-down in which case the Bank will not in any manner be liable and/or responsible to me/us for any damages / compensation and/or for any other consequences arising out of such suspension. (9) I/We agree to hold the Bank indemnified in case the Bank suffers any loss in account of operation of the scheme for my/our benefit.

### **Terms & Conditions of EFT Executed in the RBI EFT SYSTEM (as per form FT-2B)**

I/We am/ are desirous of availing the Electronic Funds Transfer (EFT) through the RBI EFT System. In consideration of the bank agreeing to extend to me/us the said EFT facility, I/We hereby agree to and undertake the following terms and conditions.

**1. Definitions** (a) "Customer" means the person named here-in above who has executed this Agreement. (b) "Bank" means Karur Vysya Bank Ltd. (c) "EFT Facility" means the Electronic Funds Transfer Facility through the RBI EFT Systems. (d) "Security Procedure" means a procedure established by agreement between the bank and the customer for the purpose of verifying that the payment order or communication amending or canceling a payment order transmitted electronically is that of the customer or for detecting error in the transmission for the content of the payment order or communication. A security procedure may require the use of algorithms or other codes, identifying words or numbers, encryption callback procedures or similar security devices. (e) Words or expressions use in this Agreement, but not specifically defined herein shall have the respective meanings assigned to them in the RBI EFT Regulations, 1996. **2. Scope of the Agreement** (a) This Agreement shall govern payment order issued by the customer during the period of validity of the Agreement. (b) This Agreement shall be in addition to and not in derogation of the RBI EFT Regulations, 1996. The customer has gone through and understood the RBI (EFT System) Regulations, 1996 and agrees that the rights and obligations provided therein in so far as it relates to the originator shall be binding on him/it in regard to every payment order issued by him /it for execution in the EFT System. (c) The customer understands and agrees that nothing in this Agreement shall be construed as creating any contractual or other rights against the Reserve Bank or any participant in the EFT System, other than the bank. **3. Commencement and Termination** (a) This Agreement shall come into force as soon as a security procedure is established by mutual agreement between the bank and the customer. (b) The Agreement shall remain valid until it is replaced by another agreement or terminated by either party or the account is closed whichever is earlier. (c) Either party to this Agreement may terminate this Agreement by giving one month's notice in writing to the other party. Notwithstanding the termination of the Agreement the parties to the Agreement shall be bound by all transactions between them in regard to EFT Facility availed of by the customer before the termination of the Agreement. **4. Security procedure** (a) For the purpose of agreement for security procedure, the bank may offer one or more or a new combination of one or more security device. (b) A security procedure once established by Agreement shall remain valid until it is changed by mutual agreement. **5. Rights and obligations of customer** (a) The customer shall be entitled, subject to other terms and conditions in the Regulations and this Agreement to issue payment orders for execution by the bank. (b) Payment order shall be issued by the customer in the form annexed hereto, complete in all particulars. The customer shall be responsible for the accuracy of the particulars given in the payment order issued by him and shall be liable to compensate the bank for any loss arising on account of any error in his payment order. (c) The customer shall be bound by any payment order executed by the bank if the bank had executed the payment order in good faith and in compliance with the security procedure, Provided that the customer shall not be bound by any payment order executed by the bank if he proves that the payment order was not issued by him and that it was caused either by negligence or a fraudulent act of any employee of the bank. (d) The customer shall ensure availability of funds in his account properly applicable to the payment order before the execution of the payment order by the bank. Where however, the bank executes the payment order without properly applicable funds being available in the customer's account the customer shall be bound to pay to the bank the amount debited to his account for which on EFT was executed by the bank pursuant to his payment order, together with the charges including interest payable to the bank. (e) The customer hereby authorises the bank to debit to his account any liability incurred by him to the bank for execution by the bank of any payment order issued by him. (f) Customer agrees that the payment order shall become irrevocable when it is executed by bank. (g) Customer agrees that the bank is not bound by any notice of revocation unless it is in compliance with the security procedure. (h) Customer agrees that he shall not be entitled to **make my claim against my party in the RBI EFT System** except the bank. (i) Customer agrees that in the event of any delay in the completion of the Funds Transfer or any loss on account or error in the execution of the **Funds Transfer pursuant to a payment order, the bank's** liability shall be limited to the extent of payment of interest at the Bank Rate for my period of delay in the case of delayed payment and refund of the amount together with interest at the **Bank Rate upto the date of refund, in the event of** loss on account of error, negligence or fraud on the part of any employee of the Bank. (j) Customer agrees that no special circumstances shall attach to my **payment order executed under the EFT facility under this Agreement** and under no circumstances customer shall be entitled to claim any compensation in excess of that which is provided in clause (9) above, for any breach of contract or otherwise.

### **Rights and Obligations of the bank**

1. The bank shall execute a payment order issued by the customer duly authenticated by him as defined by the security procedure, unless (a) the funds available in the account of the customer are not adequate or properly applicable to comply with the payment order and the customer has not made any other arrangement to meet the payment obligation. (b) the payment order is incomplete or it is not issued in the agreed form. (c) The payment order is attached with notice of any special circumstances. (d) The bank has reason to believe that the payment order is issued to carry out an unlawful transaction. (e) The payment order cannot be executed under the RBI EFT System. 2. No payment order issued by the customer shall be binding on the bank until the bank has accepted it. 3. The bank shall, upon execution of every payment order executed by it, be entitled to debit the designated account of the customer, the amount of the funds transferred together with charges payable thereon, whether or not the account has sufficient balance.

**SIGNATURE OF THE ACCOUNT HOLDER/S**

ACCOUNT NO.:

**Current Account / Credit facility with other bank**

- I/We declare that I / We do not enjoy credit facilities with other bank/s.
- I/We enjoy credit facility / have current account with other banks, details of which are furnished below: (If credit facility is enjoyed with other bank, NOC should be obtained and produced for opening the account).

Name of the Bank	Account No.	Facility	Amount

**SOLE PROPRIETORSHIP**

I wish to inform that I \_\_\_\_\_ am trading under the names and style of

M/s

and that I am the sole proprietor of the said concern. I shall be responsible for all transactions in my account with you and obligations incurred with you or arising from the operation of my account, whether such obligations or transactions are in the course of business under the said trade name and style or otherwise. Notwithstanding any change in the constitution of my concern or disposal of my proprietary interest in business in the said name and style of my business is not conducted for any reason, I shall continue to be liable to discharge all my obligations to you at all times and undertake to intimate you about such changes and also reconstitute or close the accounts as may be warranted.

Registration No. \_\_\_\_\_ Place \_\_\_\_\_ Date \_\_\_\_\_

**SIGNATURE OF THE DECLARANT** (to be signed in individual capacity without stamp)

**PARTNERSHIP LETTER**

We request you to take notice that we are carrying on business in the name and style of M/s \_\_\_\_\_ (Regn: No. \_\_\_\_\_ at \_\_\_\_\_) and further request that all transactions entered into with you by all or any one or more of us and all obligations incurred by all or any one or more of us whether under the signature of the firm or subscribed by the individual signature of the person or persons entering upon the transaction or incurring the obligation, with or without co-obligants may be regarded by you as entered into and incurred for an on behalf of all of us jointly and severally and also the assets of the firm shall be liable for amount due to the bank. We also request you to take notice that every one of us is authorised to draw, execute, endorse/accept and negotiate cheques, promissory notes, hundies, bills and other negotiable instruments on behalf of all of us and our firm and we also request you take notice that our liability or liability of our firm to you as aforesaid shall not in any way be affected even if any third party joins in the transaction as co-obligant. We further hereby intimate to you that as per the agreement between the Karur Vysya Bank Ltd. on the one part and ourselves on the other part, we are jointly or severally liable to you in respect of all or any of the aforesaid transactions or obligations. The retiring partner shall be liable to issue notice to you regarding retirement in the manner required under Section 32 of the Partnership Act and such retiring partner/s shall be liable and continue to be liable to you for any act done by any of the partners until public notice is given of the retirement as aforesaid. Further, in the matter of making payment towards the liability arising in the account or acknowledging the liabilities or any part thereof as and when called upon by the bank to do so for the specific purpose saving limitation we declare that the payment or acknowledgement/s made or given by only one of more of us shall be binding on all of us jointly and/ or severally and that the said payment/s and acknowledgement/s of debt and or payment/s shall be taken as given and made as agent/s of the other partners. This letter shall operate and be effective notwithstanding any provision in our deed of partnership which may conflict with any of the terms herein.

NAME	SIGNATURE	NAME	SIGNATURE
NAME	SIGNATURE	NAME	SIGNATURE
NAME	SIGNATURE	NAME	SIGNATURE

PLACE \_\_\_\_\_

DATE \_\_\_\_\_

**LETTER OF AUTHORITY**

I/We hereby authorise you to honour all cheques/ drafts drawn on the above account and to accept and act upon receipt for money deposited with or owing by the Bank on any account(s) at any time(s) kept in the above account with the Bank provided such cheques or drafts are signed by Mr/Mrs \_\_\_\_\_, whose specimen signature card is enclosed duly countersigned by me/us notwithstanding at such cheques or drafts may create overdraw or to increase it to any extent. Mr/Mrs \_\_\_\_\_ is also authorised on my/our behalf to make, draw, accept, endorse and negotiate or otherwise sign any Hundies, Bills of Exchange and Promissory Notes or other Negotiable Instruments, to operate or overdraw on the above account with your Bank, to enter into any derivative contracts on our behalf to receive payments of all money due to me/us, to acknowledge debit(s) due from me/us, or to me/us, as to bind me/us all to pledge or hypothecate to the Bank any stocks or other form of securities belonging to me/us, any one or more of us on my/our behalf to borrow either with or without security, to withdraw any stock or other securities pledged, to give valid receipt for such securities and stock and to receive notices on my/our behalf, execute necessary documents relating to my/our business with your Bank including guarantees and to issue guarantees on my /our behalf with or without security. This authority shall continue to be in force until I/We revoke it by a notice in writing delivered to you.

Yours faithfully

\_\_\_\_\_  
Signature of letter of Authority Holder

\_\_\_\_\_  
Counter Signature by Account Holder

Enc: Specimen signature card duly countersigned (In case of partnership firm, all partners should sign).

**HUF LETTER**

We, the undersigned, for ourselves and \_\_\_\_\_ as Manager/Kartha of the family, also guardian of\* \_\_\_\_\_ request you to take notice that we are members of Hindu Undivided Family /Firm. The Joint Family /Firm is carrying business under the name and style of M/s \_\_\_\_\_ The Hindu Undivided Family is engaged in \_\_\_\_\_ activity/ occupation.

We, the undersigned, hereby authorise (Kartha/Manager) \_\_\_\_\_ to operate upon the Bank account severally, jointly and all transactions entered into and obligations incurred or to be hereafter incurred by them will be binding on all of us. Any acts done/ to be done to comply with Bank's rules which are in force or as amended from time to time in the matter of maintaining and conduct of such accounts will be binding on us.

\*Here state the name of the children of each of the family members stating their parentage and state also the names of guardians by whom they are represented.

NAME	SIGNATURE	NAME	SIGNATURE
NAME	SIGNATURE	NAME	SIGNATURE
NAME	SIGNATURE	NAME	SIGNATURE

**DRAFT BOARD RESOLUTION TO BE SUBMITTED BY LIMITED COMPANIES**

Certified copy of an extract from the minutes of the meeting of the Board of Directors of \_\_\_\_\_, duly convened and at which a proper quorum was present, held at \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_ 20\_\_\_\_.

**"Resolved** that a bank account for the Company be opened at The Karur Vysya Bank Ltd. \_\_\_\_\_ Branch \_\_\_\_\_ City and that the bank is hereby authorised to honour cheques, bills of exchange, and promissory notes drawn, accepted or made on behalf of the company by \_\_\_\_\_

(Mention the name/s of authorized person/s to operate the account) sign and to act upon any instructions relating to the account, whether the same to be overdrawn or not or relating to the transactions of the company.

**Resolved** further that the company do accept the terms and conditions as contained in the application/account opening form or any other terms and conditions as may be notified by the Bank from time to time and also the terms and conditions relating to products and services offered by the bank through any other delivery channels such as phone/email/internet/SMS.

Certified True Copy

\_\_\_\_\_  
CHAIRMAN OF THE MEETING

\_\_\_\_\_  
SECRETARY

**LIMITED LIABILITY PARTNERSHIP**

We are carrying on business in the name and style M/s \_\_\_\_\_ Reg No. \_\_\_\_\_ With Registered office at \_\_\_\_\_

We request you to open a Current Account in our name. The said account would be opened and operated by the 'Authorized Partner/s' whose specimen signature/s has been attested by the Designated Partner of the LLP, as per the Resolution passed in the meeting held on \_\_ \_\_ 20\_\_, a duly attested copy of which is enclosed.

We undertake that all transactions entered and all obligations incurred by 'Authorized Partner/s', whether under the signature and seal of the LLP or under the individual signature of the person or persons entering upon the transaction/incurred the obligation, shall be treated as entered/incurred for and on behalf of LLP and they shall be binding on the LLP and the assets of the LLP shall be liable for amount due to the Bank. The 'Authorized Partner/s' shall be held liable to the extent of their contribution to the LLP.

We also request you to take notice that the 'Authorized Partner/s' of our LLP are authorized to draw, execute, endorse/accept and negotiate; cheques, promissory notes, hundies, bills, and other negotiable instruments on behalf of all of the LLP, and we also request you take notice that our liability to you as aforesaid shall not in any way be affected even if any third party joins in the transactions as co-obligant.

Further, in the matter of making payment towards the liability arising in the account or acknowledging the liabilities as and when called upon by the bank to do so for the specific purpose saving limitation; we declare that the payment or acknowledgement/s made or given by the 'Authorized Partner/s' or the Designated Partners shall be binding on the LLP and that the said payment/s and acknowledgment/s of debt and or payment/s shall be taken as given and made as agent/s of the LLP.

This letter shall operate and be effective notwithstanding any provision in our Agreement of Limited Liability Partnership which may conflict with any of the terms herein.

\_\_\_\_\_  
Signature of Authorized Partner

\_\_\_\_\_  
Signature of Designated Partner

Name: .....

Name: ..... (DPIN NO.: ..... )

ACCOUNT NO.: Customer ID: **DETAILS OF PROPRIETOR/PARTNERS/DIRECTORS/TRUSTEES/KARTHA/OTHERS (APPLICABLE TO CLUBS AND SOCIETIES)**Mr/ Ms \*NAME: INDIVIDUAL (IN THE ORDER OF FIRST, MIDDLE & LAST NAME) leave space between words. Eg. RAM GOPAL VARMA  
\* \*FATHER'S NAME MOTHER'S NAME SPOUSE NAME AADHAAR ID:  PAN NO.:  FORM 60/61  Y  NDATE OF BIRTH\*  MARITAL STATUS  M  UM NATIONALITY\*  RELIGION  GENDER\*  M  FMOBILE NO.:\*  E-MAIL ID: RES TEL NO.:  OFF TEL NO.: **\*MAILING ADDRESS: JOINT APPLICANT / PROPRIETOR**CITY / TOWN  DISTRICT  PINCODE STATE  COUNTRY **PERMANENT ADDRESS (IF DIFFERENT FROM ABOVE)**CITY / TOWN  DISTRICT  PINCODE STATE  COUNTRY **\*PERSONAL INFORMATION OF JOINT HOLDER / PROPRIETOR**

FAMILY MEMBERS	DOB	RELATIONSHIP	OCCUPATION
1.			
2.			
3.			

QUALIFICATION  UNDERGRADUATE  GRADUATE  POST GRADUATE  PROFESSIONAL  ILLITERATE NO. OF DEPENDENTS EMPLOYED WITH  STATE GOVT  CENTRAL GOVT  PUBLIC LTD  PRIVATE LTD  MNC  OTHER ENTITY (specify \_\_\_\_\_)NATURE OF BUSINESS  MANUFACTURING  TRADING  SERVICES  RETAILING  AGRICULTURE  MONEY SERVICES  AGENCY  STOCK BROKER  REAL ESTATE  NGO/NPO  JEWELS/GEMS/PRECIOUS METAL DEALER  OTHERS (specify \_\_\_\_\_)TYPE OF PROFESSION  DOCTOR  ENGINEER  BANKER  TEACHER  LAWYER  ARCHITECT  CONSULTANT  IT PROFESSIONAL  OTHERS (specify \_\_\_\_\_)ANNUAL INCOME  SELF ₹  SPOUSE ₹  HOUSEHOLD ₹ ASSETS OWNED  HOUSE  CAR  TWO WHEELER  GOLD  SILVER  LANDLOANS WITH OTHER BANKS  HOUSING  BUSINESS  CAR  TWO WHEELER  CREDIT CARD  PERSONAL  JEWEL  PROFESSIONALOTHER INVESTMENTS  DEPOSITS  INSURANCE  SHARES  MF  DEMAT**SIGNATURE OF THE ACCOUNT HOLDER/S****Note:** For additional account holders attach this same type of form.

ACCOUNT NO.:

Customer ID:

**DETAILS OF PROPRIETOR/PARTNERS/DIRECTORS/TRUSTEES/KARTHA/OTHERS (APPLICABLE TO CLUBS AND SOCIETIES)**

Mr/ Ms *	*NAME: INDIVIDUAL (IN THE ORDER OF FIRST, MIDDLE & LAST NAME) leave space between words. Eg. RAM GOPAL VARMA																				
*FATHER'S NAME																					
MOTHER'S NAME																					
SPOUSE NAME																					
AADHAAR ID:								PAN NO.:				FORM 60/61 <input type="checkbox"/> Y <input type="checkbox"/> N									
DATE OF BIRTH*				MARITAL STATUS				NATIONALITY*				RELIGION		GENDER*							
D	D	M	M	Y	Y	Y	Y	<input type="checkbox"/> M <input type="checkbox"/> UM							<input type="checkbox"/> M <input type="checkbox"/> F						
MOBILE NO.:								E-MAIL ID:													
RES TEL NO.:				S	T	D	C	O	D	E	OFF TEL NO.:				S	T	D	C	O	D	E

**\*MAILING ADDRESS: JOINT APPLICANT / PROPRIETOR**

CITY / TOWN															
DISTRICT												PINCODE			
STATE												COUNTRY			

**PERMANENT ADDRESS (IF DIFFERENT FROM ABOVE)**

CITY / TOWN															
DISTRICT												PINCODE			
STATE												COUNTRY			

**\*PERSONAL INFORMATION OF JOINT HOLDER / PROPRIETOR**

FAMILY MEMBERS	DOB	RELATIONSHIP	OCCUPATION
1.			
2.			
3.			

**QUALIFICATION**  UNDERGRADUATE  GRADUATE  POST GRADUATE  PROFESSIONAL  ILLITERATE NO. OF DEPENDENTS

**EMPLOYED WITH**  
 STATE GOVT  CENTRAL GOVT  PUBLIC LTD  PRIVATE LTD  MNC  OTHER ENTITY (specify \_\_\_\_\_)

**NATURE OF BUSINESS**  MANUFACTURING  TRADING  SERVICES  RETAILING  AGRICULTURE  MONEY SERVICES  AGENCY  
 STOCK BROKER  REAL ESTATE  NGO/NPO  JEWELS/GEMS/PRECIOUS METAL DEALER  OTHERS (specify \_\_\_\_\_)

**TYPE OF PROFESSION**  DOCTOR  ENGINEER  BANKER  TEACHER  LAWYER  ARCHITECT  CONSULTANT  
 IT PROFESSIONAL  OTHERS (specify \_\_\_\_\_)

<b>ANNUAL INCOME</b>	SELF ₹	SPOUSE ₹	HOUSEHOLD ₹
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**ASSETS OWNED**  HOUSE  CAR  TWO WHEELER  GOLD  SILVER  LAND

**LOANS WITH OTHER BANKS**  
 HOUSING  BUSINESS  CAR  TWO WHEELER  CREDIT CARD  PERSONAL  JEWEL  PROFESSIONAL

**OTHER INVESTMENTS**  DEPOSITS  INSURANCE  SHARES  MF  DEMAT

SIGNATURE OF THE ACCOUNT HOLDER/S



## Application for E-services For Individuals / Corporate

**Photo**  
Please paste colour stamp size photo here. Please do not use pins, staples or tape

Please fill all the details in CAPITAL LETTERS and in **BLACK INK** only.

**Branch Name:** \_\_\_\_\_ **Branch Code:** \_\_\_\_\_ **Date** \_\_\_\_\_

<b>CUSTOMER ID</b>		<b>ACCOUNT NO</b>	
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I/We wish to apply for the following E-Services with your bank. I/We furnish the details of my/our account for which the facility shall be enabled.

**FACILITY / SERVICES REQUIRED**

ATM Card  
  Debit Card  
  Add on Card  
  Alert (Mob / E-mail)  
  Internet Banking  
  Mobile Banking (M-pay)

<b>Mr./Ms/Messers</b>	<b>ACCOUNT NAME :</b> (IN THE ORDER OF FIRST, MIDDLE & LAST NAME) leave space between words.

**Fill up the rows applicable to the facility requested**

1. ATM/DEBIT CARD (Name to appear on the card)	
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PHOTO CARD <input type="checkbox"/> YES <input type="checkbox"/> NO	ADD ON CARD : <input type="checkbox"/> YES <input type="checkbox"/> NO
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2. ADD ON CARD DETAILS	CUSTOMER ID	<input type="checkbox"/> JOINT HOLDER <input type="checkbox"/> NON CUSTOMER (Joint applicant Form to be attached)	
ADD ON CARD (Name to appear on the card)			

3. ALERT: <input type="checkbox"/> SMS / <input type="checkbox"/> E-mail ID	Customer ID	Mobile Number / E-mail ID
ALERT: <input type="checkbox"/> SMS/ <input type="checkbox"/> E-mail ID	Customer ID	Mobile Number / E-mail ID
ALERT: <input type="checkbox"/> SMS/ <input type="checkbox"/> E-mail ID	Customer ID	Mobile Number / E-mail ID

SMS: TRANSACTION TYPE <input type="checkbox"/> Debit <input type="checkbox"/> Credit <input type="checkbox"/> Balance	E-MAIL: TRANSACTION TYPE <input type="checkbox"/> Debit <input type="checkbox"/> Credit <input type="checkbox"/> Balance
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AUTHORISED USER NAME – 1 (For Alert)	
AUTHORISED USER NAME – 2 (For Alert)	
AUTHORISED USER NAME – 3 (For Alert)	

4. MOBILE BANKING – M-PAY (mobile number)	<b>9</b>	<b>1</b>	
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HANDSET MAKE – MODEL (Eg: NOKIA -3110C)
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AUTHORISED USER NAME (For Mobile banking - M-pay)
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5. NET BANKING :  Retail –  Fin-Personal  Fin-Personal and Third Party  Non- Fin  RSA TOKEN (Optional and charges are applicable)

Corporate –  Fin  Non-Fin (Maker is one who enters the transactions. Checker is the one who authorize the transaction.) RSA TOKEN mandatory.

AUTHORISED USER NAME	E-MAIL ID	(F/NF)	Maker / Checker	Limit (₹)

I/We confirm that the mandate from the competent authority has been obtained for the corporate user(s) for operating our accounts and transaction through internet banking services of KVB. The copy of the resolution is enclosed.

**SIGNATURE OF THE ACCOUNT HOLDER/S**



# LETTER OF MANDATE FOR E-SERVICES

I /We, am/are having account with No. \_\_\_\_\_ with your bank.

I / We hereby agree the terms and conditions specified by the bank for KVB M-PAY / INTERNET BANKING / DEBIT CARD / KVB-MOBILE ALERT.

I authorize the account holder/non-account holder Mr./Mrs./Ms \_\_\_\_\_ to the bank for operating the above mentioned account(s) through KVB M-PAY / INTERNET BANKING / DEBIT CARD / KVB-MOBILE ALERT.

I / We undertake to ratify and confirm all and whatever Mr./Mrs./Ms \_\_\_\_\_ does or causes to do through KVB M-PAY / INTERNET BANKING / DEBIT CARD / KVB-MOBILE ALERT services offered by KVB.

This authority shall continue to be in force, until I / any one of us revoke this mandate by a notice in writing delivered to you.

I / We request you to provide access as requested above.

Name of Mandate/Authorized user	Signature of Mandate / Authorized user

Signature of the Account Holders	3.
1.	4.
2.	5.

<b>Verified by: Officer</b>  <b>Date of Dispatch of Application:</b> /     /     .	<b>Authorized by: Branch Head</b>
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**Note: Attach separate mandate for each E-service.**

### FOR ATM CELL USE ONLY

<b>Date of Receipt of Application</b>	
<b>Date of Data entry / Upload</b>	
Maker Name:	Checker Name:
Name:	Name:
Employee Code:	Employee Code:
Signature:	Signature:
Date:	Date:

## DOCUMENTATION CHECK LIST

### FOR SOLE PROPRIETORSHIP

1. Registration Certificate (in case of registered unit)
2. Certificate/license issued by the municipal authorities under Shop & Establishment Act.
3. Sales and Income tax returns.
4. CST/VAT certificate.
5. Certificate/registration document issued by the sales tax/professional tax authorities.
6. License issued by the Registering authority like certificate of practice issued by Institute of Chartered Accountants of India, Institute of Company Secretaries of India, Indian Medical Council, Food and Drug Control Authorities, etc.
7. Existing Bank statement from the current banker, for a minimum period of 6 months.
8. Registration / licensing document issued by the Central Government or State Government Authority / Department.
9. Importer Exporter Code (IEC) issued by the Office of Directorate General of Foreign Trade (DGFT) etc.,  
(Any two of the above documents would suffice. These documents should be in the name of the proprietary concern.)

### FOR PARTNERSHIP FIRMS

1. Registration Certificate, if the firm is registered.
2. Partnership Deed.
3. Power of Attorney granted to a partner of an employee of the firm to transact business on its behalf.
4. Attach Proof to identify and proof of address of the main partners and persons holding the PoA apart from the above.
5. Attach Proof of Legal name, telephone number of the firm and partners apart from the above.

### FOR LIMITED LIABILITY PARTNERSHIP

1. Copy of the LLP agreement.
2. Copy of the Incorporation document and DPIN of the designated partners.
3. Copy of the certificate of Registration issued by the ROC concerned.
4. Copy of LLP-IN issued by the ROC.
5. Copy of the Resolution to open an account and list of authorized person/s with the specimen signatures to operate the account duly attested by Designated Partners.
6. Copy of PAN allotment letter.

### FOR COMPANIES

1. Certificate of incorporation and DIN.
2. Memorandum & Articles of Association.
3. Resolution of the Board of Directors to open an account and list of officials authorized to operate the account.
4. Identification of authorized signatories should be based on photographs and signature cards duly attested by the company.
5. Power of Attorney, if granted, to its managers, officers of employees to transact business on its behalf.
6. Copy of PAN allotment letter.
7. List of directors and copy of Form 32 (if directors are different from AOA).
8. Certified true copy of Certificate of commencement of business (public limited company).
9. Attach Proof of the name of the company, Principal place of business, mailing address of the company, Telephone/Fax number apart from the above. (Telephone bill)

### FOR TRUSTS/ASSOCIATION/CLUB/SOCIETY

1. Certificate of Registration, if registered.
2. Power of Attorney granted to transact business on its behalf, if any.
3. Any document listing out the names and addresses of the trustees, sellers, beneficiaries, and those holding power of Attorney, and other key officials involved in the day to day management of the trust to the satisfaction of the bank.
4. Resolution of the managing body of the foundation.
5. Declaration of Trust/Bye Law of Society/Bye-law of Association/Bye-law of club.
6. Attach the Proof of name and address of the founder, Manager/director and the beneficiaries, Telephone/Fax number, Telephone bill, Utility bill apart from the above.

### FOR HUF

1. The PAN card of the HUF/PAN Intimation letter/GIR No./Form 60/HUF Declaration and Identity and Address proof of the Kartha.

- Note:**
1. All the persons related to the account and authorized to operate the account must provide separate identity and address proof in conformity with the details furnished in the application form.
  2. Original and photo copy are to be produced. Original will be returned after verification.
  3. All signatures are to be obtained in the presence of bank's Official.





# Form for Photo & Sign for Corporate Accounts

**M 330**

ACCOUNT NO.:

**DECLARATION : General:** I/We have read the terms & condition of the Bank and pertaining to the Savings/current accounts and anywhere banking, tele-banking, internet banking, and ATM cum Debit Card facility. I/We have understood the same and agree to abide by such/any other terms and conditions that may be in force from time to time. I/We also agree to abide by the Bank's Schedule of Charges as applicable from time to time for savings/current accounts as published in the bank's web site/notice board. I/ We also understand that the terms & conditions and the service charges are subject to change without any personal notice. The information furnished/declaration given by me/us in this form is true and I/we shall be held responsible for any wrong/misleading information at all times. For the purpose of providing certain services, the Bank is/ may be required to engage the services of specialized and other service providers/agents. I/We authorize the Bank to furnish any information regarding my/our account to these service providers/agents. I/We also understand that the continuation of the accounts is at the Bank's sole discretion, and in case of dissatisfaction with the conduct of the account, the Bank has right to close the account after giving suitable notice or withdraw some/all services/concessions granted to me/us.

<p><b>Applicant No. 1</b> Please paste colour photo here. Please do not use pins, staples or tape</p>	<p><b>Applicant No. 2</b> Please paste colour photo here. Please do not use pins, staples or tape</p>	<p><b>Applicant No. 3</b> Please paste colour photo here. Please do not use pins, staples or tape</p>	<p><b>Applicant No. 4</b> Please paste colour photo here. Please do not use pins, staples or tape</p>
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CUSTOMER ID	CUSTOMER ID	CUSTOMER ID	CUSTOMER ID
NAME:	NAME:	NAME:	NAME:

Signature (with seal)	Signature (with seal)	Signature (with seal)	Signature (with seal)
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**(USE BLACK INK AND SIGN WITHIN THE BOX ONLY)**

**(Incase of LTI) Witness No. 1**

**Witness No. 2**

KYC AND RISK PROFILE CERTIFICATION																				
APPLICANT NO.	PROOF TYPE	NAME OF THE DOCUMENT	NUMBER	ISSUE DATE								EXPIRY DATE								
				D	D	M	M	Y	Y	Y	Y	D	D	M	M	Y	Y	Y	Y	
1.	IDENTITY PROOF																			
	ADDRESS PROOF																			
2.	IDENTITY PROOF																			
	ADDRESS PROOF																			
3.	IDENTITY PROOF																			
	ADDRESS PROOF																			
4.	IDENTITY PROOF																			
	ADDRESS PROOF																			

We have perused the Original Documents and as per KYC norms all are correct. Further to know about the customer we have enquired locally and /or we personally visited the places of addresses given by the customer, to ascertain the correctness. All the signatories have signed before me. I authorize opening of the account.

**DATE:**

**SIGNATURE OF THE MANAGER**

**Note:** For additional account holders attach this same type of form.

## **DECLARATION:**

I/We have read and understood the Terms and Conditions (a copy of which I/We am/are in possession of) governing the opening of an account with KVB and those relating to various services including but not limited to (a) ATMs (b) Anywhere Banking Convenience Plus. (2) I/We accept and agree to be bound by the said terms and conditions including those/limiting the Bank's liability. (3) I/We understand that the Bank may, at its absolute discretion, discontinue any of the services completely or partly without any notice to me/us. (4) I/We agree that the Bank may debit my account for service charges as applicable from time to time. (5) I/We confirm that I/We am/are residents of India. (6) I/We agree to notify the Bank in future if I/We avail any credit facility from any other bank and I/We authorize you to inform the existence of our account with you to the lending banker. (7) I/We also abide by the terms and conditions of the bank for off line transactions. (8) I/We shall be liable to you for any monies owing to you from time to time in case the account is overdrawn and / debit balance is caused including your commission, interest and other incidental charges. (9) In the event of death or insolvency or withdrawal of any of us the survivor/s shall have full control of any monies standing to my/our credit in our account with you and the survivor/s will have full powers to operate the account / close the account. (10) I/We request and authorize you to honor all cheques and other orders drawn or bills of exchange accepted or notes made on our behalf, to debit such cheques to our account with you whether such accounts be for the time being in credit or overdrawn. (11) I/We also request you to accept the endorsement signed by me/us on cheques /orders/bills or notes payable to us. (12)The cheques/Bills presented by us in our account for collection are at our sole risk and responsibility and the bank may engage the services of courier/post office for sending the instruments for collection and the bank is not liable for any loss or damages in case the instruments are lost in transit. (13) I/We accept the Bank's right to take steps to close the account if frequent return of cheques for want of funds or any other undesirable feature is observed. (14) The floating rate of interest is subject to floating interest rate fixed by the bank from time to time and notified by the bank and no separate intimation or notice will be given to the depositor. (15) Failure to maintain monthly/quarterly minimum average balance in the SB/CA attracts penal charges.

**Core Banking:** (1) The Bank shall facilitate payment and collection of cheques through all its branches while I/we shall have one account at the branch (for short "Home Branch") Bank shall also accept cash from me/us or my/our representatives and pay in cash against presentation of cheques drawn by me/us in favour of myself/ourselves or third party to the credit or debit to my/our designated account with the Home Branch as per the applicable limits for the account. The cash transaction will be on the same lines as is the case when deposits/ withdrawals take place at the home branch. (2) While the instruments for and on my/our behalf will be collected in local clearing, the credit in respect of the proceeds, thereunder will be afforded at the home branch on and subject to realization at the respective centre(s)/branch(es). (3) The Bank will be entitled to debit by its home and any other branch(es) my/our account at its base branch against the cheques presented at various branches of the Bank. (4) My/our written intimation of "stop payment" to the various branches of the Bank will be at my/our risk and I/We agree to grant a lead time of at least 24 hours for intimation of such "stop payment" instruments to all its branches. In case of any erroneous information which may emerge due to any communication error and if the "stop payment" is not carried out in good faith based on the said information, the Bank shall not be held responsible for the said act. (5) I/We agree at any given time to maintain the average balance in my/our account as applicable for the account and informed to us by the Bank. In the event of my/our failing to maintain the minimum balance and for conduct of the account not being satisfactory, the Bank will at its discretion be entitled to forthwith terminate the facility hereby granted to me/us or to levy service charges as mutually agreed upon. (6) I/We agree to inform my/our existing bankers for the availment of any of the facilities hereby granted to me/us. I/We also agree from time to time to furnish such information/details and the documents to the existing bankers and also to the Bank as is mandatory under the law in force from time to time or as the Bank regards necessary and/or expedient under the banking practice/procedure or to maintain the comity and fair-play between the Bank and the other bankers. (7) The agreement herein contained shall not affect, prejudice or derogate from the Bank's rights and privileges under the law including the right to claim setoff, general and the bankers disposing or retaining lien or similar rights pertaining to my/our credit balance in the account with the Bank. (8) In the event of any malfunctioning and/or break-down in the working of the said network for the reasons beyond the control of the Bank, the benefits and the facilities hereby granted to me/us will stand suspended during such break-down in which case the Bank will not in any manner be liable and/or responsible to me/us for any damages / compensation and/or for any other consequences arising out of such suspension. (9) I/We agree to hold the Bank indemnified in case the Bank suffers any loss in account of operation of the scheme for my/our benefit.

### **Terms & Conditions of EFT Executed in the RBI EFT SYSTEM (as per form FT-2B)**

I/We am/ are desirous of availing the Electronic Funds Transfer (EFT) through the RBI EFT System. In consideration of the bank agreeing to extend to me/us the said EFT facility, I/We hereby agree to and undertake the following terms and conditions.

**1. Definitions** (a) "Customer" means the person named here-in above who has executed this Agreement. (b) "Bank" means Karur Vysya Bank Ltd. (c) "EFT Facility" means the Electronic Funds Transfer Facility through the RBI EFT Systems. (d) "Security Procedure" means a procedure established by agreement between the bank and the customer for the purpose of verifying that the payment order or communication amending or canceling a payment order transmitted electronically is that of the customer or for detecting error in the transmission for the content of the payment order or communication. A security procedure may require the use of algorithms or other codes, identifying words or numbers, encryption callback procedures or similar security devices. (e) Words or expressions use in this Agreement, but not specifically defined herein shall have the respective meanings assigned to them in the RBI EFT Regulations, 1996. **2. Scope of the Agreement** (a) This Agreement shall govern payment order issued by the customer during the period of validity of the Agreement. (b) This Agreement shall be in addition to and not in derogation of the RBI EFT Regulations, 1996. The customer has gone through and understood the RBI (EFT System) Regulations, 1996 and agrees that the rights and obligations provided therein in so far as it relates to the originator shall be binding on him/it in regard to every payment order issued by him /it for execution in the EFT System. (c) The customer understands and agrees that nothing in this Agreement shall be construed as creating any contractual or other rights against the Reserve Bank or any participant in the EFT System, other than the bank. **3. Commencement and Termination** (a) This Agreement shall come into force as soon as a security procedure is established by mutual agreement between the bank and the customer. (b) The Agreement shall remain valid until it is replaced by another agreement or terminated by either party or the account is closed whichever is earlier. (c) Either party to this Agreement may terminate this Agreement by giving one month's notice in writing to the other party. Notwithstanding the termination of the Agreement the parties to the Agreement shall be bound by all transactions between them in regard to EFT Facility availed of by the customer before the termination of the Agreement. **4. Security procedure** (a) For the purpose of agreement for security procedure, the bank may offer one or more or a new combination of one or more security device. (b) A security procedure once established by Agreement shall remain valid until it is changed by mutual agreement. **5. Rights and obligations of customer** (a) The customer shall be entitled, subject to other terms and conditions in the Regulations and this Agreement to issue payment orders for execution by the bank. (b) Payment order shall be issued by the customer in the form annexed hereto, complete in all particulars. The customer shall be responsible for the accuracy of the particulars given in the payment order issued by him and shall be liable to compensate the bank for any loss arising on account of any error in his payment order. (c) The customer shall be bound by any payment order executed by the bank if the bank had executed the payment order in good faith and in compliance with the security procedure, Provided that the customer shall not be bound by any payment order executed by the bank if he proves that the payment order was not issued by him and that it was caused either by negligence or a fraudulent act of any employee of the bank. (d) The customer shall ensure availability of funds in his account properly applicable to the payment order before the execution of the payment order by the bank. Where however, the bank executes the payment order without properly applicable funds being available in the customer's account the customer shall be bound to pay to the bank the amount debited to his account for which on EFT was executed by the bank pursuant to his payment order, together with the charges including interest payable to the bank. (e) The customer hereby authorises the bank to debit to his account any liability incurred by him to the bank for execution by the bank of any payment order issued by him. (f) Customer agrees that the payment order shall become irrevocable when it is executed by bank. (g) Customer agrees that the bank is not bound by any notice of revocation unless it is in compliance with the security procedure. (h) Customer agrees that he shall not be entitled to **make my claim against my party in the RBI EFT System** except the bank. (i) Customer agrees that in the event of any delay in the completion of the Funds Transfer or any loss on account or error in the execution of the **Funds Transfer pursuant to a payment order, the bank's** liability shall be limited to the extent of payment of interest at the Bank Rate for my period of delay in the case of delayed payment and refund of the amount together with interest at the **Bank Rate upto the date of refund, in the event of loss on account of error, negligence or fraud on the part of any employee of the Bank.** (j) Customer agrees that no special circumstances shall attach to my **payment order executed under the EFT facility under this Agreement** and under no circumstances customer shall be entitled to claim any compensation in excess of that which is provided in clause (9) above, for any breach of contract or otherwise.

### **Rights and Obligations of the bank**

1. The bank shall execute a payment order issued by the customer duly authenticated by him as defined by the security procedure, unless (a) the funds available in the account of the customer are not adequate or properly applicable to comply with the payment order and the customer has not made any other arrangement to meet the payment obligation. (b) the payment order is incomplete or it is not issued in the agreed form. (c) The payment order is attached with notice of any special circumstances. (d) The bank has reason to believe that the payment order is issued to carry out an unlawful transaction. (e) The payment order cannot be executed under the RBI EFT System. 2. No payment order issued by the customer shall be binding on the bank until the bank has accepted it. 3. The bank shall, upon execution of every payment order executed by it, be entitled to debit the designated account of the customer, the amount of the funds transferred together with charges payable thereon, whether or not the account has sufficient balance.

## **SIGNATURE OF THE ACCOUNT HOLDER/S**