

‘ल; लहग; ल; Bfykrt’  
“CITIZENS BIDHYARTHI BACHAT”

ल; लहग; \a\$ 06/gzgn lnd6\$  
Citizens Bank International Ltd.

वृत्त गृह  
A/C No.

zvf  
BRANCH

ldtM  
Date:

dxzo  
Dear Sir

s[okof tn pNn]vt gddf vrtf v[nn]bg' xfhf .  
Please open in your book an account with undermentioned title.

art Savings  lghLvrtf Individual Account

vrtfsf]ls; d  
Account Type

Psn Single

vrtfdl pNn]v xg]gfd ÷ Account Name

aa]sf]gfd ÷ Father's Name

xh/]aj fs]gfd ÷ Grandfather's Name

kl - k]g]sf]gfd ÷ Spouse's Name

h[dlldt ÷ DoB

k]z - Occupation

/li6otf ÷ Nationality

kf; k]g]ful/stf g -  
Passport/Citizenship No.

hf/LePsf]ldt / :yfg  
Date & Place of Issue

aj] flxs l:yt ÷ Marital Status

Sofk; -lj Zj lj Bfnos]gfd ÷ Name of College/University

tx ÷ Level

:yfoL7]gfd ÷ Permanent Address

x]ns]7]gfd ÷ Present Address

sn]sf]7]gfd ÷ College Address

k]g] g - Phone No.

df]on g - Mobile No.

0]h 7]gfd ÷ Email Address

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

vftf g# / Account number                      vftfsfjgfd / Account name

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

lgj hssfjc? a\$xdv vlnPsf vftx? / Account(s)with other Banks

vftf g# / Account number                      vftfsfjgfd / Account name

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

vftf ; #fng M

Account Operation:

- |   |   |  |
|---|---|--|
| <input type="checkbox"/> Psnf\$M<br>Singly: | <input type="checkbox"/> ; eQm<br>Jointly | <input type="checkbox"/> lj zif lgbzgm<br>Special Instruction: _____ |
|---|---|--|

vftf lj / 0f; DaGwLlgbzgm  
Statement Instructions:

- |   |   |   |  |
|---|---|---|--|
| <input type="checkbox"/> ckn]aeng]<br>Collect | <input type="checkbox"/> xhfsaf6 k7fpg]<br>Post | <input type="checkbox"/> gknLkqfcg; f/<br>Nepali Calendar | <input type="checkbox"/> cuhLkqfcg; f/<br>English Calendar |
|---|---|---|--|

- vftf ; #fng; DaGwLlgbzgm? k9+k9df/ a\$sfjlgodx?sf]kngf 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 ; DaGwLlgbzgm ; do; dodf a\$nk]kngdf NoPsf lgodx?nf0{:j Lsf/ ug{/ Itgsf]kngf 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}sfuhftx? o; } fy ; mlg 5g\
- All required documents are enclosed herewith.

kqfno\$ b:tvx-x?\_÷ Authorised Signature(s)

1. gfd-Name

\_\_\_\_\_

\_\_\_\_\_

Signature

\_\_\_\_\_

Signature

kl/ro ÷ Introduction:

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

gfd ÷ Name:

b:tvx ÷ Signature

vftf gda/ ÷ Account Number

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

# l; 6lhG; lj Bfyk̄art vftf; DaGwL; fdfGo lgodx?

- != vftf fnf-x?\_n]; DalGwt vftf ; #fng k̄p̄hgsf nflu a}n]lbPsf]r}af6 dfq c̄k̄ngf]-pgs}fpgLx?sf]vftfa6 /sd leŋg ; Sg}g\
- @= r}df ul/g]b:tv̄t a}n]o{lbPsf]b:tv̄t gd}fcg; f/ xgk5{/ r}df s}Lx]k̄n] ul/Pdf k'/f b:tv̄táf/f To; n]o{ k̄d̄l̄o}ft ugk5{.
- #= kl5Nnf]ldlt / Doib g3}sf r}x?sf]eQ̄ngLul/g5}g .
- \$= a}áf/f k̄h}g ul/Psf r}x-x?\_ vftf fnfsf]; l̄k̄Q xg}v̄ tLr}x-x?\_ n]o{vftf fnf-x?n]; /Ift /Vgk}g} . vftf fnf-x?n]tLr}x-x?\_ x/Pdf, r}f/Pdf j f c̄o sg}k̄g tl/sfa6 em}f]b:tv̄t eO{eQ̄ngLePdf a}n]o{ hj k̄k̄h}Lagfpg k̄o}g5}g .
- %= r}sf]eQ̄ngL/}Ssf ug{8e/sf]g}b}zgn]o{a}n]k̄h}st ug}g, t/ sysb}l}rt\eQ̄ngLxg uPdf a} To; sf] hj k̄k̄h}L xg5}g .
- ^= vftf fnf-x?\_ :j o}dsf]lhDd}f/l̄df dfq sn}zgsf nflu r} :j l}sf/ ul/g5} . To:tf]r}x?sf]oyf; Dej ; f] w}gl tyf lz3}t}sf ; fy eQ̄ngLl̄ng]k̄o}f; a}n]ug}g, t/ sg}l9n]o{tyf x}g}g}g; f}gLePsf]v08df To; sf]lhDd} f/L a}n]l̄ng}g} . vftf hDd} ul/g}c}l3 ; a}r} tyf sfuhftx?n]o{v}f}st ul/g' c}fj Zos 5 . vftf /sd hDd} ul/Psf]ePtf k̄g r}j f}ktsf]/sdsf]eQ̄ngLk̄l}t geP; Dd /sd leŋg k̄o}g5}g . /sd eQ̄ngLgeO{c}f}Psf] v08df u}k}sx?sf]vftfa6 To:tf]/sd vr{n}y}g}clwsf/ a} ; f̄ ; /Ift /xg5} .
- &= u}k}ssf]vftf hDd} tyf vr{ePsf]/sdn]o{z4t}sf ; fy clen} ug{s}/fd a}n]k'/k' W}g lbg5}, t/ sf/O}a; sg}ulNt ePsf]v08df lj gf ; r}gf vftf ; dfo}h}g u/L; Ro}fpg]/ u}k}x-x?\_ ; f̄l̄ng af}L}czh ug{ clwsf/ a}n]o{xg5} .
- \*= vftf fnf-x?\_ sf]7}f}g} sg}k}l/j t}g ePdf To; sf]h}gsf/Lt}tsfn a}n]o{lbgk}g} . lr6}l̄kq, /l̄d6}G; c}l}b x:t}t}o/sf nflu xh}sf tyf o:t}so}f}f ; m}g Ph06x?n]o{vftf fnf-x?\_ sf]Ph06 d}l}gg5} / l9n]o{ c}k}F c}l}b s'/sf nflu a}n]s}g}k̄g b}l}o}j :j l}sf]5}g .
- (= c}o}yf ; De}f gePsf]c}j:y}df b0}j f b0}e}b}f a9LJolQm}f]g}d}df /x}f]s}g}vftf /x}f]/sd t}l}w}P}sf j f Pse}b}f a9LJolQm}f]d}o' ePdf d}ts-x?\_ a}f/f s}f}ggg}OR5}o}f}Psf]JolQm}x?\_ n]o{; f]/sd eQ̄ngLul/g5} / vftf a}n]o{t}g}k}g}/sd 5 eg]h}l}j t JolQm}x?\_ tyf d}ts vftf fnf-x?\_ sf]; l̄k̄Qaf6 ; o}Qmtyf k}ys ?ka6 ; f]sd eQ̄ngLugk}g}5} .
- !)= a}ssf]t}k̄a}6 lb0g]gub /l; b, r}, ; /I}o}kq c}l}b a}ssf]d}o}t}k̄l}t clws{x?sf]b:tv̄t ePdf dfq k̄d̄l̄o}ft d}l}gg5} .
- !!= ; r}gf hf/Lu/Lsg}j f ; a}l}godx?df yk ug}j f k}l/j t}g ug}; j f}wsf/ a} ; f̄ ; /Ift /xg5} / To:tf k}l/j t}g j f yk l}godx? ; a}u}k}ssf nflu t}tsfn nflu xg5} .
- !@= vftf ; G}f}h}gs 9}a}a6 ; #fng eO/x}f]5}g e}g]a}n]o{n}f}u}f]j f c̄o h}g; s}sf/O}a}a6 k}j { r}gf lagf sg} vftf a}o ug{clwsf/ a} ; f̄ ; /Ift /xg5} / o; f]ug}f]s}f/O}a}f]u}k}x-x?\_ n]o{atf}o/xg a} af}w} xg5}g} .
- !#= k}o}b} vftsf nflu lj z}f ; Vof 56}o}f}Psf]5} . vftf; DaGwL; a}l}st; dsf]n}y}k9L/ /sd hDd} ub}k}j f leŋb}f o}f]; Vof p}Nn}v ugk}g5} .
- !\$= s}k}of ag}l}d}g}z}g/E}k}f}fd egk}g5} .
- !%= ; do; do}d} a}a}a6 lb0g]vftsf]l}j j /O}d}f c}o}yf ePsf]h}gsf/L}l}j j /O}f k7}f}Psf]; ft -&\_ l}b}gleq x}d}l}n]o{k}k̄t gePdf ; f]l}j j /O}f b?:t ePsf]d}l}gg5} .
- !^= vftf v}f}ng c}g'/f}v ub}f}tn p}Nn}v}t sfuhftx? ; m}g ugk}g5} M  
-s\_ k}l/ro -g}f}ul/stf k̄d̄l̄o}kq, k}l/rokq, k}f; k}f}c}l}b\_  
-v\_ lj Bfyk̄k}l/rokq -sn}h}sf]kq-lj Bfyk̄e}l; f\_

g}f}M vftf v}f}ng c}f}b}f s}k}of ; Ssn sfuhftx? k̄d̄l̄o}ft ug}f nflu ; fydf Nofpg}f}h}f .

## GENERAL RULES FOR CITIZENS BIDHYARTHI BACHAT

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. 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:
  - (a) Identification (Citizenship Certificate, Passport, etc.)
  - (b) Student Identity Card (Letter from College/Student Visa)

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