



डिसिबिएल बैंक लिमिटेड
DCBL Bank Limited

मिति
Date: _____

खाता न.
Account No:

खाताका किसिम
Account Type: _____

खातावालाको नाम
Account Title:

नाम: Name:	नाम: Name:

विशेष आदेश
Special Instruction: _____

Approved By

Scanned By

Card No. of

GENERAL RULES REGARDING OPERATION OF ACCOUNT

1. Necessary documents required for opening account, as specified by the Bank, must be submitted with this application.
2. The constituent(s) must open and operate the account in accordance with the Act, Rules and Directives of Nepal Rastra Bank, Development Bank Act 2052 and practices adopted in general by Bank in Nepal.
3. The constituents(S) can only withdraw sums from his/her/their account by means of cheque/withdrawal slip supplied to him/her/them by the Bank for that particular account. Cheque/withdrawal slip should be signed as per specimen signature supplied to the Bank and any alteration in the cheque/withdrawal slip must be authenticated by the drawer's full signature.
4. Collections are undertaken at the risk of the constituent(s) only. The Bank will endeavour to collect cheques and the items as promptly and carefully as possible, but it accepts on 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. Unclear items through credited in the account, shall not be available for being drawn against. The Bank shall have the right to debit the customers' if they are not realized.
5. The Bank will take care to see that credit and debit entries are correctly recorded in the accounts of the constituents (s) but, in case of any error, the Bank shall be within its rights to make the correct adjustment entries without notice and recover any amount due from the constituent(s). The Bank shall not be liable for any damage, loss, etc., consequent on such errors.
6. The post office and other Agents for delivery shall be considered Agents of the constituents(s) for all deliveries of letters, remittances etc., and not responsibility can be accepted by Bank for delay, non-delivery etc.
7. 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 survivors as lawfully appointed nominee(s) of the deceased and if there is a debit balance the survivors and the estates of deceased constituents(s) shall be jointly and severally liable for repayment thereof.
8. A receipt for moneys, cheques, securities etc., on behalf of the Bank is valid only if signed by duly authorized officers.
9. The Bank reserves the right to deduct commissions, interest, service charge and all other dues from the account of the constituents(s) without notice.
10. The Bank to itself the right to add or alter any or all of the rules often notification and such altered or additional rules shall immediately thereafter be deemed to be binding on all constituents.
11. The Bank reserves to itself the right to close account without prior notice. The Bank will not be under compulsion to provide reason for such act.
12. Periodic statement of account shall be considered correct unless the Bank receives from the constituents(s) in writing to the contrary within fifteen (15) days after dispatch thereof by the Bank.
13. Any change in the address or constitution of the constituents(s) should be immediately communicated to the Bank.