

**LETTER OF MANDATE**

To

The Branch Head,

Karnataka Bank Ltd, \_\_\_\_\_ Branch.

Dear Sir,

Reg : My SB / Current Account No.....

I/We request and authorize you to extend the following Multi Branch Banking facility/ies to my/our above Savings Bank/Current Account with you. (✓)

- |   |   |
|---|---|
| <input type="checkbox"/> <b>SB-General (with Cheque Book)</b> | <input type="checkbox"/> <b>CA-General</b>        |
| <input type="checkbox"/> <b>SB-Money Sapphire</b>             | <input type="checkbox"/> <b>CA-MoneyPearl</b>     |
| <input type="checkbox"/> <b>SB-Money Platinum</b>             | <input type="checkbox"/> <b>CA-MoneyRuby</b>      |
| <input type="checkbox"/> <b>KBL-Salary Privilege</b>          | <input type="checkbox"/> <b>CA-MoneyDiamond</b>   |
| <input type="checkbox"/> <b>KBL- Tarun</b>                    | <input type="checkbox"/> <b>CA-Money Platinum</b> |

I/we furnish below the following details for your records.

Name: \_\_\_\_\_

Mailing Address: \_\_\_\_\_  
\_\_\_\_\_

Telephone No: \_\_\_\_\_

Mobile No: \_\_\_\_\_

(Mandatory for Subscribing SMS Facility)

PAN/GIR No. \_\_\_\_\_

A recent stamp size photograph/s and specimen signature cards are enclosed.

- I / We require Pass Book
- I /We require statement of Account on Daily/Weekly/Fortnightly/Monthly/Quarterly basis.
- I /We require SMS facility. I/We am/are responsible for the Registration of SMS Banking on the mobile number mentioned above. I / we have no objections to the fees, dues or any other charges, which is associated with the service. In case of any mistake on my part or that of the mobile service provider in respect of these services, I / we agree that the Bank will not be responsible and agree not to make any claim against the Bank.
- I /We require Multi City Cheque facility and I / We agree to the Terms & Conditions of issue & payment of Multi City Cheques.

I /We hereby declare that the information given above is correct. I /We have read and understood the terms and conditions governing the facilities given overleaf. I /We accept the same. I /We agree to be bound by the same as modified from time to time. I/We agree that publication of changes in the said terms and conditions in Bank’s notice board / web site is sufficient notice to me.

.....  
Signature of the Account Holder/s.                      Date                      (Terms & Conditions Overleaf)

**For Banks’ Use:** The applicant is eligible for the above facilities with effect from \_\_\_\_\_.

.....

Officer

Date: \_\_\_\_\_.

.....

Branch Head

### Terms and Conditions for MBB Accounts:

1. These terms and conditions are in addition to rules and regulations applicable to SB/Current Accounts.
2. 'Base Branch' is the branch in which customer maintains his SB/Current account to which MBB facility is extended.
3. The Account Holder shall maintain minimum DMB and MAB on clear fund basis as follows:

Sl. No.	Scheme	DMB	MAB
1.	SB General (with Cheque Book)	N.A	Rs.1,000/-
2.	SB-Money Sapphire	N.A	Rs.10,000/-
3.	SB-Money Platinum	N.A	Rs.5,00,000/-
4.	KBL Salary Privilege	N.A	N.A
5.	KBL Tarun	N.A	N.A
6.	CA – General	N.A	Rural/Semi Urban - Rs.3,000/- Urban / Metro - Rs.5,000/-
7.	CA-Money Pearl	N.A	Rs.50,000/-
8.	CA-Money Ruby	N.A	Rs.1,00,000/-
9.	CA-Money Diamond	N.A	Rs.3,00,000/-
10.	CA-Money Platinum	Rs.5,00,000/-	Rs.15,00,000/-

( DMB -Daily Minimum Balance is the end of the day balance; MAB -Monthly Average Balance - Average of daily closing balance over the number of days in the month & calculated at the end of the month).

If the Account Holder fails to maintain minimum DMB/MAB as stipulated above, he shall be liable to pay penalty and also service charges as prescribed by the Bank from time to time. The service charges will be payable in case the Account Holder fails to maintain minimum DMB / MAB though the services availed would not be charged had he maintained the minimum DMB / MAB.

The rules governing each scheme and the features and free limits are as published in Bank's web site & subject to revision.

4. Services not provided free under the scheme will be charged at the rate prescribed by the Bank from time to time. Account Holder is required to ascertain from time to time details and limits of free services and charges applicable.
5. Cash withdrawals at non-base branches will be subject to the limit and rules prescribed by the Bank from time to time.
6. Account Holder can deposit cash to his MBB Account at non-base branch only in person or through an authorized person.
7. Account Holder has to invariably mention his 16 digit MBB account number in all transactions.
8. Charges as applicable from time to time will be levied for issue of cheque books, account statement, stop payment instructions etc.
9. Bank can withdraw the MBB facility at any time without assigning any reason.

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