



Date:

Account Opening Form (Deposit Account) For Resident Accounts PART I Application Type: New (to be filled by new customer only)

Branch Name & Address, KYC Number, Customer ID, Account Type (Normal/Simplified), Account No.

INSTRUCTIONS

- 1. Please fill in BLOCK letters only. Please leave one space blank between two words. Tick the appropriate boxes.
2. Please affix a latest passport size photograph in the box provided. Also provide two photographs for affixing in the passbook & specimen signature card.
3. For opening account of minors, where proof of identity/address is not available, the same have to be provided by Father/Mother/Natural Guardian.
4. In case of illiterate customers, Left Thumb Impression(LTI) to be affixed.

APPLICANT'S DETAILS

Constitution, Customer Type, Name, Date of Birth, Gender, Religion, Maiden Name, Father's Name, Mother's Name, Marital Status, Name of Spouse / Guardian

Same as in ID Proof
If Applicable

In case of Proprietorship / Partnership Firm / Limited Companies/Trust/Association/Society/LLP

Name of the firm/entity, Date of establishment, Registration No., Registering Authority, Place of Registration, In case of partnership firm whether any sleeping partners are there, In case of company, whether closely held, Nature of activity / occupation, Expected annual business turnover

For Partnership firms / Limited Companies / HUF Firms / Trusts / Associations please furnish additional details in F.No. 1201 I

(In case any of the Partners/Directors/Trustees/Members are tax residents outside India, submit FATCA/CRS declaration form.)

CORRESPONDENCE ADDRESS : RESIDENTIAL OFFICE BUSINESS RESIDENT/BUSINESS UNSPECIFIED

Address fields, Landmark/Street, City, District, State, PIN, Telephone No., Mobile No., Fax No., E-mail

Mobile and e-mail address will be used for sending SMS Alerts/e-statement

PERMANENT ADDRESS : Same as Correspondence Address: Yes No (If No, furnish below)

Address fields, Landmark/Street, City, District, State, PIN, Telephone No., Mobile No.

In case of current account mention the authorized person's Mobile No.

ADDITIONAL DETAILS

Income (Gross), Educational Qualification, Occupation, Expected annual turnover in the account, If employed: Organization's Name, Designation/Profession, Name & Address

PAN / TAN / UID (Aadhaar) / GSTIN DETAILS

PAN No., TAN No., UID No., GSTIN

IDENTIFICATION DETAILS : Officially Valid Documents

Any one document from each of the under noted two columns for a photo-identity and proof of address (Please tick the appropriate box and give details below):

Please attach one self-attested photocopy of identity proof and Address proof each. Originals thereof will have to be produced for verification

Proof of Identity: Passport PAN Card Driving License Voter's ID
 Aadhaar Card/Letter issued by UIDAI Job Card issued by NREGA Others (Letter or any other document notified by Central Govt.)

No. : Issued at : Issue date : Expiry Date:.....

Proof of Address: Passport Driving License Voter's ID Aadhaar Card/Letter issued by UIDAI
 Job Card issued by NREGA Others (Letter or any other document notified by Central Govt.)

No. : Issued at : Issue date : Expiry Date:.....

In absence of the above documents, please contact Bank Officials to know about other acceptable documents under 'simplified measures' for low risk customers.

PLEASE OPEN AN ACCOUNT AS UNDER

Savings Bank Account-General <input type="checkbox"/>	Current Account-General (MAB ₹5,000 (U&M)/₹3,000 (R&SU)) <input type="checkbox"/>
KBL-Vanitha (Exclusively for Women aged 18 years & above) <input type="checkbox"/>	Current-Money Pearl (MAB ₹50,000) <input type="checkbox"/>
KBL-Salary Privilege (For Salaried Persons) <input type="checkbox"/>	Current-Money Ruby (MAB ₹1,00,000) <input type="checkbox"/>
KBL-Tarun (For students aged between 18-25 yrs) <input type="checkbox"/>	Current-Money Diamond (MAB ₹3,00,000) <input type="checkbox"/>
KBL-Kishore (For children aged between 10-18 yrs) <input type="checkbox"/>	Current-Money Diamond Plus (MAB ₹5,00,000 & DMB ₹3,00,000) <input type="checkbox"/>
SB-Sugama (Basic Savings Bank Deposit Account) <input type="checkbox"/>	Current-Money Platinum (MAB ₹10,00,000 & DMB ₹5,00,000) <input type="checkbox"/>
SB-ILSB (Insurance Linked Savings Bank account) <input type="checkbox"/>	Others (Please specify) _____
SB-Money Sapphire (Privilege SB, MAB- ₹10,000) <input type="checkbox"/>	
SB-Money Ruby (Privilege SB, MAB- ₹1,00,000) <input type="checkbox"/>	
SB-Money Platinum (Privilege SB, MAB- ₹3,00,000) <input type="checkbox"/>	

Please tick the type of account to be opened. To know more about various schemes please contact Bank officials.

M - Metro; U - Urban; SU - Semi Urban; R - Rural
MAB - Monthly Average Balance; DMB - Daily Minimum Balance
Penal Charges will be applicable for non-maintenance of stipulated MAB and DMB

TERM DEPOSITS (FIXED/ABHYUDAYA CASH CERTIFICATE)

Amount: ₹ (in words).....

Period:.....year(s)..... month(s).....days.

I request you to auto renew the deposit Yes No

*In case of absence of specific instructions, deposit will be auto renewed on due date for the same period.

Maturity instruction: <input type="checkbox"/> Auto renew*Principal <input type="checkbox"/> Auto renew*Principal & Interest <input type="checkbox"/> Auto renew*₹..... <small>*Renewal will be done at the then prevailing interest rate on date of maturity</small>	Auto renew for period:year(s).....month(s).....day(s) <input type="checkbox"/> Due notice on maturity need not be sent to me/us ▶ For Registered Mobile Number and e-mail ID, SMS/e-mail Alerts will be sent by default on maturity.	Payment instruction (Interest on FD / Maturity Proceeds on Closure/Residual Amount): <input type="checkbox"/> By credit to my account No. _____ <input type="checkbox"/> By Banker's Cheque / Demand Draft <input type="checkbox"/> Through NEFT or RTGS
Payment of Interest (For FD Scheme only): <input type="checkbox"/> Monthly <input type="checkbox"/> Yearly <input type="checkbox"/> Quarterly <input type="checkbox"/> On Maturity <input type="checkbox"/> Half Yearly		Name of the Bank: _____ Branch Name: _____ IFS Code: _____ Account No.: _____ Name of A/c Holder: _____

Declaration by Senior Citizen (First holder) : I hereby declare that Mr./Mrs./Ms..... (Joint holder/s) is / are my (Mention relationship) and I shall be deemed as the owner of the Deposit for all purposes (including for TDS).

Applicable for joint accounts of Senior Citizens

Deduct TDS from my operative Account No. _____ Signature/Thumb impression(s) of the Depositor(s) _____

RECURRING DEPOSIT

Monthly Installment: ₹..... Standing instruction (if any) Debit Account No. _____

Period: Year(s)..... Month(s) On Maturity, credit proceeds to Account No. _____

INTRODUCTION DETAILS (If available)

I having Cust. ID No. _____ confirm that I am holder of account number _____ of Karnataka Bank for the past _____ months/years and personally know the applicant(s) for more than months/years and confirm his/their identity and address as stated above.

Date / / Signature of the Introducer Sign verified by (Branch Head/ABM)

Certificate from Branch Head/Assistant Branch Manager (ABM):
 I hereby certify that the account is opened on the basis of self introduction and the identity/address proof documents are verified with the originals.

.....
Branch Head/ABM

SERVICES REQUIRED

- ATM-CUM-DEBIT CARD*:** For Domestic Use International Use Not Required
 Name of the card user
 1st
 2nd
 Debit Card Number

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 Debit Card Number

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
- MOBILE BANKING:** Mobile Banking Service is to be enabled on mobile number mentioned in Part-1 Required Not Required
- SMS ALERTS**:** SMS Alerts on mobile number mentioned in Part I Required Not Required
 (However, SMS Alerts will be sent by default on ATM/Internet Banking/Mobile Banking Transactions)
- CHEQUE BOOK:** Required No. of Leaves ____ Not Required **PERSONALIZED CHEQUE BOOK:** Required Not Required
- STATEMENT FREQUENCY*:** Statement of account in addition to the free monthly statement provided by the Bank.
 Daily Weekly Fortnight Quarterly Not Required
- E-STATEMENT:** E-statement to be sent to e-mail id as mentioned in Part I Required Not Required
 (for current account) If the number of transactions exceeds 100 during a fortnight, the clear balance position shall be informed through e-mail. (on 15th & last day of the month): Required Not Required
- INTERNET BANKING:** Required Not Required *(Please refer Page No. 13 to fill the application)*
- STANDING INSTRUCTIONS:** Standing instruction if any Required Not Required
- POINT OF SALE (POS):** POS Machine (for current account) Required Not Required
- DEMAT ACCOUNT*:** Required Not Required

For International use separate application is to be submitted

Branch Serial No.



To avail facilities under Sl. No. 8 to 10 please contact bank officials for filling separate applications

* Service available only at selected branches

*Applicable charges shall be debited to my/our account. Annual Charges shall be applicable from second year onwards of Debit Card issuance date.

** Applicable SMS Alert Charges shall be debited to my/our account.

MODE OF OPERATION

- Self only Either or Survivor Former or Survivor Kartha of HUF
- Jointly Severally Minor by Natural Guardian Other _____

Please refer point No. 10 under Declaration in Page - 6

NOMINATION

I/We do not want to nominate any person in this account

Signature/Thumb impression(s) of 1st Applicant	Signature/Thumb impression(s) of 2nd Applicant	Signature/Thumb impression(s) of 3rd Applicant
------------------------------------------------	------------------------------------------------	------------------------------------------------

Nomination Form

Nomination under section 45ZA of the Banking Regulation Act, 1949 and Rule 2(1) of the Banking Companies (Nomination) Rules, 1985 in respect of bank deposits.

I/We nominate the following person to whom in the event of my/our/minor's death the amount of the deposit, particulars where of are given below, may be returned by Karnataka Bank (Name and address of branch/office in which the deposit is held)

Nomination Registration No.

Name of the Nominee :

Relationship with the depositor: Age: years. If minor, * Date of Birth/...../.....

Address :

City:.....District.....PIN:.....State:.....

*As the nominee is a minor on this date, I/We appoint Shri/Smt.....Guardian Relation:age:years

Address:

City:.....District.....PIN:.....State:.....

to receive the amount of the deposit on behalf of the nominee in the event of my/our/minor's death during the minority of the nominee.

Signature/Thumb impression(s) of depositor(s)



Signature of 1st witness ** } Name: Address:	Signature of 2nd witness ** } Name: Address:
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* Where deposit is made in the name of a minor, the nomination should be signed by a person lawfully entitled to act on behalf of the minor.

** Thumb impression(s) shall be attested by two persons. (Witness)

JOINT HOLDER DETAILS / DETAILS OF RELATED PERSON – Assignee Authorised Representative

Joint Holder – 1

CKYC Number

Relationship with main a/c holder: Customer ID

obtain additional Form No. 1201 A

Name : First Name Middle Name Last Name S/o. D/o. W/o

Joint Holder – 2

CKYC Number

Relationship with main a/c holder: Customer ID

obtain additional Form No. 1201 A

Name : First Name Middle Name Last Name S/o. D/o. W/o

DETAILS OF OTHER ACCOUNTS *mandatory (Tick appropriate box)

I/We hereby declare that I am/was/We are/were maintaining following accounts with your Bank and details of the same are as under.

Name of Branch	Type of Account/Facility(ies)	Account Number	Whether Closed or Not	
			Yes	No

If you are maintaining more than 2 accounts provide the details in additional sheet

I/We do not remember the Cust. id/Account Number; however I am /We are maintaining/had maintained an account with your branch.

I/We hereby declare that, I/We do not have any other account/s in your bank.
I/We hereby authorize you to link all my/our accounts with your bank to single customer ID.

.....
Signature/Thumb impression(s) of Depositor/(s)



DECLARATION: I am Tax Resident of Country, Other Than India: Yes / No

If 'Yes' furnish the below details:

Nationality : Indian Others (ISO 3166 Country Code Country Name:

Place/City of Birth:

ISO 3166 Country Code of Birth: Country Name:

ISO 3166 Country Code of Tax Residence : Country Name:

Tax Identification Number or Functional Equivalent:

Address in the Jurisdiction of details where applicant is resident outside India for Tax purposes

Same as Current/Permanent/Overseas Address Details Same as Correspondence/Local Address Details

Line 1 :

Line 2 :

Line 3 : City/Town/Village :

State : ZIP/Postal Code Country Name:

.....
Signature /Thumb Impression(s) of the Depositor



FOR MINOR ACCOUNTS

Guardian Type: Father Mother Court Appointed Others (relationship):.....

Customer ID CKYC Number

Guardian's Name: First Name Middle Name Last Name

Address:

City: District: State: Pin:

I hereby declare that the date of birth of the minor who is my is / /

And I am his/her natural and lawful guardian / guardian appointed by court order date / / (copy enclosed).

I shall represent the said minor in all future transactions of any description in the above account until the said minor attains majority. Further, minor is apprised the fact that on attaining majority he/she will personally visit the Branch and complete formalities for operating the account himself/herself.

I indemnify the bank against the claim of the above minor for any withdrawal/transaction made by me in his/her account.

Signature is optional for KBL Kishore Account

POI: Passport PAN Card Driving License Voter's ID Aadhaar

No..... Issued at : Issue date : Expiry Date:

.....
Signature/Thumb impression(s) of guardian

APPLICATION FOR LINKING/ SEEDING AADHAR NUMBER AND RECEIVING DBT BENEFITS INTO BANK ACCOUNT-(NPCI MAPPING)*

The Branch Manager,

Date:

.....Branch

.....Bank

Dear Sir,

Account No. _____ in A/c Name _____

Linking / Seeding of Aadhaar in NPCI-Mapping for Receiving Direct Benefits

1. I am maintaining a Bank account No. _____ with your Branch.
2. I submit my Aadhaar number and voluntarily give my consent to:
 - Use my Aadhaar Details to authenticate me from UIDAI.
 - Use my Mobile Number mentioned below for sending SMS Alerts to me.
 - Link the Aadhaar Number to all my existing/new/future accounts and customer profile (CIF) with your Bank.

(Signature/Thumb Impression of customer)

OPTION FOR RECEIVING DBT BENEFITS (TICK ONE)

- I wish to seed my account No. _____ with NPCI mapper to enable me to receive Direct Benefit Transfer (DBT) including LPG Subsidy from Govt. of India (GOI) in my above account. I understand that if more than one Benefit transfer is due to me, I will receive all the benefit transfers in the same account. **(for customer who have not so far seeded account with NPCI Mapper)**
 - I already have an account with _____ (name of Bank) having IIN Number** _____, and seeded with NPCI Mapper for receiving DBT from GOI. **I request you to change my NPCI mapping(DBT Benefit Account) to my account with your Bank.**
 - I already have an account with another bank _____(name of Bank) having IIN Number** _____, and seeded with NPCI Mapper for receiving DBT from GOI. **I do not want to change my NPCI mapping(DBT Benefit Account) from the existing Bank.**
 - I do not wish to seed my accounts from your Bank with NPCI Mapper **(I will not be getting DBT).**
3. I have been explained about the nature of information that may be shared upon authentication. I have been given to understand that my information submitted to the bank herewith shall not be used for any purpose other than mentioned above, or as per requirements of law.
 4. I hereby declare that all the above information voluntarily furnished by me is true, correct and complete.

Yours faithfully

[if consent sent through BC/BDO/VO]

(Signature/Thumb Impression of customer)

I hereby authorise the Banking Correspondent

Name :

.....
 I hereby authorise the Sarpanch,/ V.O./B.D.O./

Mobile No.:

.....

Email:

to submit the above consent letter to the bank.

Encl: Copy of Aadhaar

(Signature/Thumb Impression of Customer)

* NPCI Mapping : Mapping is a process of associating a Bank with Aadhaar number which is facilitated by NPCI for Direct Benefit Transfer to the respective Bank who have linked the Aadhaar Number to a specific Bank account for receiving Direct Benefits to which customer has given the consent.

** IIN number will be provided by Bank receiving the consent Application

CONSENT LETTER FOR SHARING/FURNISHING OF AADHAAR DETAILS

I submit self-attested copy of Aadhaar card and voluntarily give my consent to:

1. Seed my Aadhaar/UID number issued by the UIDAI, Government of India in my name with my aforesaid account/s if already not seeded.
2. Share the Aadhaar/UID number or its copy to Credit Information Companies/Nodal agencies for Govt. subsidy schemes/Govt. subsidiaries extending Credit Guarantee/ Regulators/ enforcement agencies/ Investigating Authorities of taxation and police and other departments of Government of India or of the State, as and when required.

I shall not hold you in way liable for violating rule of secrecy if you comply with requisition of any such agencies as mentioned above.

Yours faithfully,

Signature of account holder

DECLARATION

1. I/We have read and understood the Rules of the deposit scheme and agree to comply with and be bound by Bank/s rules in force and any amendments thereto from time to time. I/We authorise the bank to verify the details given through any third party, if necessary.
2. I/We authorise you to collect the cheques/drafts etc., handed over to you for collection/negotiation as per rules of the bank at my/our risk responsibility and indemnify you for any loss suffered by you in the matter due to any cause. I/We also authorise you to recover Commission, Debit balance in the account caused at my/our request or otherwise with interest at applicable rates and incidental charges.
3. I/We agree/do not agree for bank to contact me/us regarding new product/business promotion campaigns.
4. I/We agree that the bank may provide to my/our account any value added service without requiring any further consent from me/us.
5. I/We undertake to handle the cheque book supplied to me/us as per rules.
6. I/We undertake to communicate to the bank if there is any change in the information furnished above.
7. The purpose of maintaining the A/c is
8. In the event of dishonor of a cheque valued Rs. One Crore and above on FOUR occasions during the financial year for "Want of Funds" no fresh cheque book would be issued for further operation in the account. Bank may also consider closing such account at its discretion.
9. If Bank is unable to apply appropriate KYC measures due to non-furnishing of information and/or non-cooperation, bank may close the account after issuing due notice. I/We undertake that in the event of change of address due to relocation or any other reason, I/We will intimate the new address to the bank within two (2) weeks of such a change and provide fresh proof of address as per prevailing guidelines.

10. For depositors opting "either or Survivor"/"former or survivor" mode of operation: **In the event of death of any of us, Bank shall be at liberty to make premature payment of the deposit or grant loan against the deposit to the survivor/s without the concurrence of the legal heirs of the deceased.**

I/We hereby declare that the details furnished above are true and correct to the best of my/our knowledge and belief and I/We undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am/We are aware that I/We may be held liable for it.

I/We have read and understood the rules and regulations of product(s)/service(s) opted for and agree to abide by the terms and conditions relating to the conduct thereof as also any changes brought about therein from time to time. A copy of the Saving Bank rules and regulations has been made available to me by the mode of a tear off. Further, I/we have read and accepted the Moneyplant Debit Card terms and conditions mentioned overleaf and undertake to discharge liability arising from the card transactions. I/We understand that I/we have the option to operate this account through my mobile handset using MPIN as per Terms and Conditions displayed on Bank's website www.karnatakabank.com.

I hereby consent to receiving information from Central KYC Registry through SMS/Email on my registered mobile number/email address.

Paste a latest Passport size
Photograph inside this
box

1st Applicant

Paste a latest Passport size
Photograph inside this
box

2nd Applicant

Paste a latest Passport size
Photograph inside this
box

3rd Applicant

FOR BANK USE ONLY

REFERENCE NO.

Certified that the implications and conditions for the operation of the account have been explained to the depositor (only in case of illiterate applicant)

Status of the Applicant : Illiterate Minor Others VIP

Applicant interviewed by

I confirm that KYC documents are received and verified with original on/...../.....

Remarks:

I/We have checked UCIC and verified the banned lists (UN list, OFAC list and FCRA list etc.) and certify that the name/s of the above Applicant Customer/s is/are not found in the above lists.

Account opening request : submitted by (Staff No.) Verified by (Staff No.)

Signature in Full

Signature in Full

Emp. Name & Designation:

Emp. Name & Designation:

i) Account transferred/ Base branch changed on: Initials

Name of the Branch :

ii) Account closed on : Initials

Branch Code :

TERMS & CONDITIONS FOR MONEYPLANT DEBIT CARD

The Debit Card is issued by the Karnataka Bank Limited having its Registered and Head office at Mangaluru – 575 002 on the following Terms & Conditions. Please read these Debit Card Terms and Conditions carefully before using the Card. These Terms and Conditions apply to all transactions involving use of the Card. By using the Debit Card the Cardholder unconditionally accepts the Terms and Conditions listed hereunder and will be bound by them and the Cardholder accepts the onus of ensuring compliance with the relevant Reserve Bank of India (RBI) Regulations, all the rules and regulations framed under the Act and as amended/modified/applicable from time to time and any other corresponding enactment in force from time to time. The Cardholder will also remain bound by the Terms and Conditions of operation of his/her Savings Bank Account/Current Accounts/other accounts with the Bank and the changes made thereto from time to time. Cardholder is also bound by the Rules and Regulations of the Bank as amended from time to time.

Definitions:

1. "Bank", means "The Karnataka Bank Ltd." and its successors and assigns.
2. "Card" means The Karnataka Bank **MoneyPlant™** VISA/Rupay Debit Card" issued by the Bank to a Customer.
3. "Cardholder", "You", "Your", "him", "his" or similar pronouns shall, where the context so admits, means a customer of the Bank to whom a Card has been issued by the Bank to operate on a designated account(s).
4. "Account", means the Cardholder's Savings, Current or other account which has been designated by the Bank to be eligible account for the operation of the Card.
5. 'Primary Account', shall mean in case of multiple accounts linked to the Card, the account that has been designated as being the main/first account of operation i.e. the account from which cash withdrawals, purchase transactions, charges & fees related to the card are debited.
6. 'Designated Account/s', includes the Primary Account as described above and other account(s) designated by the Cardholder, in writing and approved by the Bank to be accessed through his Card and PIN.
It may be noted that accounts operated by joint signatures or account of a minor or an account in which a minor is a joint holder shall not be eligible to be named as 'Designated Account/s'.
7. 'ATM', means Automated Teller Machine in India or overseas, whether of the Bank, or of any other bank on a shared network with whom the Bank has a tie up at which amongst other things, the Cardholder can use his Debit Card to access his funds in his account(s) held with the Bank.
8. 'PIN', means the Personal Identification Number (required to access ATMs) allocated to the Cardholder by the Bank or changed by him from time to time.
9. 'Transaction', includes any instruction given, by a Cardholder by using his Card directly or indirectly, to the Bank to effect transaction in the account. (Examples of transaction can be retail purchases, cash withdrawals, cash/cheque deposits etc.)
10. 'International Transaction' means the transaction performed by the cardholder through his internationally valid debit card outside India, Nepal & Bhutan or at international websites.
11. 'Statement', means statement of account sent/given by the Bank to a Cardholder setting out the transactions carried out by the Cardholder(s) during the given period and the balance in that account. It may also include any other information that the Bank may deem fit to include.
12. "Merchant" or Merchant Establishments shall mean establishments wherever located which accept/honour the Card and shall include amongst others : stores, shops, restaurants, airline organization, etc.
13. 'EDC' or Electronic Data Capture, means electronic point of sale swipe terminals in India, whether of the Bank or any other bank on the shared network that permits the debiting of the accounts for purchase transactions, from Merchant Establishments.
14. 'VISA/RuPay' means a trademark owned by M/s VISA International/National Payment Corporation of India.
15. Shared Network' means network of ATMs other than Bank's ATMs where the Karnataka Bank **MoneyPlant™** VISA/RuPay Debit Card is accepted.
16. 'e-Commerce' or 'Online Transactions' means type of transaction where the buying and selling of products or services is conducted over electronic systems such as Internet and other computer networks.
17. 'VbV-Verified by VISA/RuPay PaySecure' means a protocol in association with VISA/RuPay that lets you shop online securely with Karnataka Bank **MoneyPlant™** VISA/RuPay Debit Card. It is a password to protect your online transaction just like you use your PIN at ATM.

Issuance of Card:

1. The Card is issued by the Bank only to its customers maintaining savings, current or other prescribed accounts.
2. Any eligible customer desirous of obtaining a Debit Card has to approach the branch with which he maintains his account and obtain and submit the prescribed Application form duly completed in and signed before an

authorized Officer of the Bank. The applicant customer's signature should tally with the specimen lodged with the Bank.

3. The Bank, in its sole discretion, may issue or refuse issuance or renewal of the Card and or impose conditions without assigning any reason.
4. The Cardholder shall inform the Bank immediately if there are any changes in the information provided in the Application for issuance of the Card including change of address/Mobile Number/email ID.
5. Simultaneously on activation of Debit Card, the existing Debit Card, if any, linked to the designated account/s, will be de-activated by the Bank. The Cardholder shall destroy the existing Debit Card.

Card Validity and Cardholder's Obligations:

1. The issue and use of the Card shall be subject to the Rules and Regulations of the Bank and of the Reserve Bank of India as in force from time to time.
2. The Card shall be valid only for transactions as are available and permitted at the Bank's ATMs, ATMs of other shared networks, Point of Sale swipe terminals at Merchant Establishments & for online transactions supported by VISA /RuPay.
3. The Card is and will be at all times the property of the Bank and shall be returned to the Bank unconditionally and immediately upon the Bank's request. The Cardholder is requested to ensure that the identity of the Bank's Officer is established before handing over the Card.
4. The Card is not transferable or assignable by the Cardholder under any circumstances.
5. The Cardholder must sign the Card immediately upon receipt. The Cardholder must not permit any other person to use it and should safeguard the Card from misuse by retaining and preserving the Card carefully under the Cardholder's personal custody and control at all times. The Bank shall assume no liability whatsoever for any claim or damages arising from Cardholder's failure to sign the Card or from signature deviating from the specimen signature appearing on the Application form for issuance of the Card. The Bank is entitled to obtain a photocopy of the Card signed by the Cardholder.
6. The Cardholder shall change the PIN immediately on receipt of the card and from time to time. The Personal Identification Number (PIN) issued to the Cardholder for use with the Card or any numbers chosen by the Cardholder as a PIN shall be known only to the Cardholder and is for personal use of the Cardholder and is non-transferable and strictly confidential. Any written record of the PIN should not be kept in any form, place or manner that may facilitate its use by third party. The PIN should not be disclosed to any third party, neither to staff of Bank nor to Merchant Establishments, under any circumstances or by any means whether voluntary or otherwise. The Bank shall not be responsible for any loss or damages caused to the Cardholder on account of disclosure of PIN. The Cardholder and the account holder shall be liable for all indirect or direct damages caused to the Bank due to incorrect or unauthorized use of the PIN. The PIN may be used only with the Card for which it is designated.
7. The Cardholder's account shall be debited immediately with the amount of any withdrawal, transfer and other transactions effected by the use of the Card. The Cardholder will maintain sufficient funds in the account to meet any such transactions.
8. The Cardholder shall not be entitled to overdraw his account(s) with the Bank or withdraw funds by the use of the Card in excess of any agreed overdraft limit.
9. The Cardholder shall be responsible for transactions effected by the use of the Card, whether authorized by the Cardholder or not and shall indemnify the Bank against any loss or damage caused by any unauthorized use of the Card or related PIN, including any penal action arising there from on account of any violation of RBI or rules framed under Foreign Exchange Management Act 1999 or any other law being in force in India and/or any other country/state/continent/territory wherever located in the world at the time notwithstanding the termination of this agreement. Debit card is also prohibited for overseas forex trading through electronic/internet trading portals.
10. The Cardholder agrees that in the event of the account being overdrawn or showing debit balance the Bank reserves the right to charge interest as per its rules and set off the amount against any credit balance lying in any of his accounts without notice.
11. The Card is valid up to the last date of the month/year indicated on the Card. The Cardholder hereby undertakes to destroy the Card when it expires by cutting it into pieces. The Cardholder's renewed Card shall be sent to the Cardholder before the expiry of the Card at the discretion of the Bank and upon evaluation of the conduct of Cardholder's account. The Bank reserves the sole right of renewing the Card on expiry and debit any renewable charges/Annual Maintenance Charges to your account. The renewed Card shall be subject to the Terms and Conditions of the Debit Card as amended from time to time. No further application or agreement shall be necessary for the same.

12. Cash retraction facility is disabled at ATM. Hence, cardholder shall collect the cash on dispensing.
13. The Cardholder shall get his passbook updated once in a month. The Card holder shall inform the Bank in writing within seven (7) days from the statement date or from the date of completion of his passbook of any irregularities or discrepancies that exist in the transaction details at an ATM/Merchant Establishment. If no such notice is received during this time, the Bank will assume the correctness of both the transaction and the statement of account/passbook.

Merchant Establishment Usage:

1. The Card is accepted at all Electronic Point of Sale terminals at Merchant Establishments in India & overseas which display the VISA/RuPay logo.
2. The Card is for Electronic use only and will be accepted only at Merchant Establishments that have an Electronic Point of Sale swipe terminal. Any usage of the card other than electronic use will be deemed unauthorized and the Cardholder will be solely responsible for such transactions. Please note ATM PIN is required for the use of the Card at the electronic Point of Sale swipe terminals at Merchant Establishments. You need to use your ATM PIN to authenticate such transactions, please ensure you enter PIN on terminal keypad yourself and strictly do not disclose it to anybody.
3. The Cardholder must sign the sales slip and retain his copy of the sales slip whenever the Card is used at Merchant Establishments. Bank will not furnish copies of the sales slip. Any sales slip not signed personally by the Cardholder but which can be proved, as being authorized by him will be deemed to be his liability.
4. The Bank will not accept any responsibility for any dealings the Merchant may have with the Cardholder, including but not limited to supply of goods and services. Should he have any complaint relating to any VISA/RuPay Card Merchant Establishments, the Cardholder should resolve the matter with the Merchant Establishment and in the event of the complaint remaining unresolved it will not relieve the Cardholder from any obligations to the Bank.
5. The Bank is not responsible for any charges over and above the value/cost of transactions levied by any Merchant Establishment and debited to the Cardholder's account along with the transaction amount.
6. A purchase and a subsequent credit for cancellation of goods/services are two separate and independent transactions. The refund (less cancellation charges) will only be credited to Cardholder's account as and when it is received from Merchant. If the credit is not posted to Cardholder's account within 30 days from the day of refund, the Cardholder must notify the Bank along with a copy of the credit note from the Merchant.
7. In case of cards linked to multiple accounts, transactions at Merchant Establishment will be effected only to primary account. In case there are insufficient funds in the said account, the Bank will not honour the transaction even if the necessary funds are available cumulatively or severally in the other account linked to the Card.
8. The Card is not to be used at Hotels during check in and also at other locations where paying arrangement is done before completion of the purchase transaction or service.
9. The Card should not be used for any mail order/phone purchases and any such usage will be considered as unauthorized.
10. The Card should not be used for payment of subscription to foreign magazines/periodicals and any such usage will be considered as unauthorized.
11. The Cardholder will be solely liable for all unauthorized acts and transactions.

International Usage:

1. The Cardholder shall ensure adherence to all requirements of the Exchange Control Regulations, Foreign Exchange Management Act (FEMA) 1999 and all amendments thereto and all the rules and regulations, notifications issued under the same with regard to foreign exchange entitlements as stipulated by RBI from time to time. In the event of non-compliance by the cardholder with the same, the Cardholder shall be liable for action under the FEMA and any other law, regulation in force from time to time relating to Foreign Exchange. The Cardholder may be debarred from holding the internationally valid Debit Card, either at the instance of the Bank or RBI.
2. The Debit Card is not valid for Foreign Currency transactions in Nepal & Bhutan [i.e. in any currency that is not the local currency or the Indian Rupee.]
3. Non-Resident Indians can hold the card provided all Due arising out of its use in India/Overseas are met out of a Non-Resident External (NRE) account held with the Bank.
4. The Bank shall be under no liability whatsoever and shall be deemed to be indemnified in respect of any loss or damage arising directly or indirectly out of the decline of the charge created by the Cardholder having exceeded the foreign exchange entitlement as prescribed by RBI as issued from time to time, on the Bank becoming aware of the Cardholder exceeding his entitlement.
5. The Cardholder undertakes not to use the Card for making payments for illegal purpose for which the release of foreign exchange is not permitted under extant regulations.
6. The Cardholder also recognizes that foreign currency withdrawals are

permitted only if there is, at the time of withdrawals, adequate equivalent Indian Rupee balance in his accounts against which the card has been issued and in case of inadequate balance the withdrawals will be denied.

7. The Cardholder agrees that every transaction for withdrawal of foreign currency will attract service fee stipulated by the bank. The service fee is liable to change without notice.
8. The exchange rate used for all foreign currency transactions will be decided by the Bank and will be binding on the Cardholder.

ATM Usage:

1. The Card is accepted at the Bank's ATMs and VISA/RuPay enabled ATMs worldwide.
2. All transactions including cash withdrawals and balance enquiry at shared network ATMs will be subject to a fee and will be debited to the account at the time of such transactions. Simultaneously all transactions at the Bank or non-Bank ATMs whether executed or failed are subject to charges as determined by the Bank from time to time. The charge schedule is updated on Bank's website.
3. The Cardholder shall accept the Bank's record of transactions as conclusive and binding for all purposes. The printed slips produced by ATMs as the Cardholder's instructions' records, on completion of transactions each time, shall not be construed as the Bank's records for this purpose.
4. The Bank will not be liable for any failure, to provide any service or to perform any obligation under this Card where such failure is attributable (whether directly or indirectly) to any malfunctioning of the ATM or the Card, or circumstances beyond its control.
5. The Bank will not be liable for any consequential or indirect loss or damage arising from the loss/use of the Card and related PIN, howsoever caused.
6. The availability of ATM services in a country other than India is governed by the local regulations in force in the said country. Bank shall not be liable if these services are withdrawn without notice thereof.

Fees:

1. Fees for the Debit Card shall be charged as prescribed by the Bank from time to time. Such fees will be debited to Cardholder's primary account. These fees are not refundable. Charges for other services will be debited at prevailing rates.
2. Transaction fee for cash withdrawals/balance enquiry and/or charges wherever applicable will be debited to the Cardholder's account simultaneously with posting of the cash transaction, withdrawal/balance enquiry etc.
3. The Charges/fees applicable on the usage of the Card are subject to revision/changes by the Bank from time to time without prior intimation to the Cardholder(s).

Features of the Card:

The Bank may from time to time, at its discretion, tie up with various agencies to offer various features on the Debit Card. All these features would be on best efforts basis only and the Bank does not guarantee or warrant the efficacy, efficiency or usefulness of any of the products or services offered by any service providers/merchants/outlets/agencies. Disputes, if any will have to be taken up with the merchant/agency, etc., directly, without involving the Bank.

Temporary Blocking, Deactivation and Activation:

The use of the Card may be cancelled temporarily ("Temporary Blocking") or permanently ("Deactivation") under the following circumstances:

1. Temporary Blocking may be effected
 - Upon forgetting the PIN
 - Upon pledging as collateral or imposing an attachment to the funds in the account
 - Upon any breach of these General Terms by the Cardholder
 - Upon withholding of the Card by an ATM terminal
 - At Cardholder's request
 - Upon non-use of Card within 90 days from the date of issue/activation
2. Deactivation may be effected:
 - Upon loss, theft, damage or destruction of the Card
 - Upon forgetting the PIN
 - Upon expiry of the Card
 - Upon Cardholder's termination of these General Terms
 - Upon Bank's termination of these General Terms
 - Upon closing of the account
 - Upon death or insolvency or other legal disability of the Cardholder
 - Upon issuance of a new Debit Card in substitution of the existing Card
 - At the discretion of the Bank
3. The request for temporary blocking of the Card has to be made by the Cardholder in writing. In the event of Cardholder not being able to make a written request, but makes a request otherwise, the Bank may, at its discretion, temporarily block the Card. The Cardholder agrees to confirm such request in writing within a reasonable time. However, the Bank shall not be liable for any loss or damage howsoever caused by temporary blocking.
4. The Bank is entitled to request any data related to the Cardholder and the

account prior to blocking in order to verify the identity of the reporting person.

5. The Card shall remain temporarily blocked until its reactivation after the request of the Cardholder in writing.
6. If within the validity period of the Card, which is reported lost, if the Cardholder subsequently is able to trace/find the Card, the Cardholder shall inform the Bank and may submit a request for activation. In such case, the Bank, at its sole discretion may activate the Card provided that no Card in lieu of lost Card was issued.
7. In case of loss, theft, damage or destruction of the Card, the Cardholder shall submit a request in writing for the issuance of a new Card. In case of damaged Card the Bank may issue a new Card on written request and return of the existing Card.
8. Upon restriction being imposed on the operation of the designated account by an order of the court or other authority, the Bank shall deactivate the Card.
9. The Bank shall be entitled to block the Card for security reasons, in cases of insufficient funds/non-maintenance of minimum balance, suspicion of misuse of the Card and if necessary in the interest of protecting the account holder from damages.
10. The Bank shall not be liable for any damages arising from unauthorized use of a lost or stolen Card prior to its blocking or deactivation.

Lost or Stolen Card:

1. If the card is lost or stolen, the Cardholder must report the loss to the Bank immediately for hot listing the Card. Though the loss or theft may be reported by means of the Bank's toll free help line, the Cardholder must confirm the same in writing to the Bank as soon as possible. A copy of the acknowledged police complaint must accompany the said written confirmation.
2. Cardholder is protected from any financial liability after the loss/theft is reported to the Bank, arising from any purchase transaction done on his Card from the time Cardholder reports the loss to the Bank. It may please be noted that NO SUCH COVERAGE will be available on the CASH withdrawals done through ATM and at Merchant Establishments (PIN@POS) as such transactions are governed by PIN which is confidential and known to Cardholder only.
3. The Cardholder agrees to indemnify the Bank fully against any liability (civil or criminal), loss, cost, expenses or damages that may arise due to loss or misuse of the Card in the event that it is lost and not reported to the Bank or lost and misused before it is reported to the Bank.
4. If the lost/stolen Card is subsequently recovered, the Cardholder shall not use the same instead return the card to Karnataka Bank Branch or destroy the card by cutting into several pieces and obtain fresh card.

Statement and Records:

1. The records of Card Transactions will be available on the account statement issued by the Bank and/or account passbook got updated by the customer. It will be obligatory on the part of the customer to get his passbook updated at periodical intervals at least once in a month from the branch where he is maintaining Card account.
2. The Bank's record of transactions processed on the use of the Card shall be conclusive and binding for all purposes. If you do not recognize a transaction which appears on your Bank account statement on account of usage of Debit card, we will try to provide you more details on such transaction, if you ask us. However any discrepancy or suspected transaction shall be informed to the bank in writing within 30 days from the date of such suspected transaction and we may need you to give us confirmation or evidence that you have not authorized such a transaction.

Any such information/claim not reported within 30 days can not be entertained.

On receipt of claims for suspected transactions, efforts will be made to settle within 7 days. However, in case the Acquirer proves the said transaction as successful the same amount will be charged back to your account within next 60 days.

Disputes:

1. In case of purchase transactions, a sales slip with the signature of the Cardholder together with the Card number noted thereon shall be conclusive evidence between the Bank and the Cardholder as to the extent of the liability incurred by the Cardholder. The Bank shall not be required to ensure that the Cardholder has received the goods purchased/availed of the services to the Cardholder's satisfaction.
2. The Bank shall make bona-fide and reasonable efforts to resolve an aggrieved Cardholder's disagreement with an applicable charge indicated in the account statement or as otherwise determined by the customer within two months of the receipt of notice of disagreement. If after such effort the Bank determines that the charge is incorrect, then it shall communicate the same to the Cardholder.
3. The Bank shall not be responsible or liable in any manner for the refusal by any Merchant Establishment to accept or honour the Card.
4. This agreement will be construed in accordance with & governed by laws of India. All disputes are subject to the exclusive jurisdiction of the Courts of Mangaluru, irrespective of whether any other Court may have concurrent jurisdiction in the matter and governed by the Laws of India.
5. The Cardholder will be liable for all the costs associated with the collection of dues, legal expenses (should it become necessary to refer the matter to

any agent), or where legal resources have been utilized in the resolution of a dispute.

6. Bank shall not be liable or responsible for the goods or services purchased or availed by Cardholder either by way of short supply or non-supply or defective supply or quality or quantity or rates or delivery of goods or services and any such disputes must be resolved by the Cardholder with the Merchant Establishment.
7. Bank shall be responsible for direct losses incurred by a cardholder due to a system malfunction directly within a Bank's control. However, the Bank shall not be held liable for any loss caused by technical breakdown of the payment system which is beyond its reasonable control. Further, in case breakdown of the system recognizable for the cardholder by a message on the display of the device or otherwise known. The responsibility of the bank for the non-execution or defective execution of the transaction is limited to the principal sum and the loss of interest subject to the provisions of the law governing the terms.

Termination:

1. The Bank reserves the right to cancel/withdraw the Card or any of the other services offered at any time without prior notice and without assigning any reason.
2. In the event the Cardholder decides to close his account with the Bank, the Card(s) issued with his account as the primary account would automatically stand cancelled. The Cardholder must immediately cease to use his Card and destroy all his/additional Cards that are linked to this account. In case of any outstanding Card transactions that have not yet been debited to the account, the same will be netted off from the balance prior to the Bank returning his funds to him.
3. In the event that the Cardholder decides to terminate the use of the Card, the Cardholder shall give the Bank not less than seven (7) days prior notice in writing and forthwith return the Card and additional Card, if any. However, notwithstanding termination of the Card facility, the transactions already processed but reported to the Cardholder's branch after the termination shall be put through the Cardholder's account. The Cardholder will be responsible for all the Card facilities and related charges incurred on the Card after the Cardholder claims to have destroyed the Card, notwithstanding the termination of the applicability of these Terms and Conditions. The Cardholder will be responsible for all the charges incurred on the Card whether or not the same are a result of misuse/ fraudulent use and whether or not the Bank has been intimated of the destruction of the Card.
4. Closure, transfer or any change in mode of operation of the designated account/s will not be allowed unless the Card is surrendered and dues, if any, against it, are paid.
5. The Bank shall be entitled to terminate the Card facilities with immediate effect and the Card shall be returned upon the occurrence of any of the following events:
 - Failure to comply with the Terms and Conditions herein set forth.
 - An event of default under an agreement or commitment (contingent or otherwise) entered into with the Bank.
 - The Cardholder becoming the subject of any bankruptcy, insolvency proceedings or proceedings of similar nature.
 - Demise of the Cardholder.
 - Closure of the Cardholder's account or failure to maintain the minimum average balance in the said account.
 - Reported lunacy/unsound mind of the cardholder.
 - If it is considered by the Bank that the facility is being misused/improperly used in anyway.
 - If any adverse report is received from any of the Banks/Branches in the network.
 - If the information furnished in the application form is found to be incorrect or false or in the event of misrepresentation of the facts.
6. The Debit Card should be returned to Bank prior to the date upon which changes are to take effect, in case of the cardholder's rejection of any of the proposed changes to the features, changes of terms & conditions applicable to the card.

Indemnity:

The Cardholder shall indemnify and hold the Bank harmless against all losses, damages, claims which the Bank may sustain or incur or suffer due to:

1. Negligence/mistake or misconduct of the Cardholder.
2. Breach of Terms & Conditions for issue of Debit Card and maintenance of account.
3. Improper or unauthorized use or handling of Card.

Disclosure of Information:

1. When requested by the Bank, you shall provide any information, records or certificates relating to any matter that Karnataka Bank may deem necessary. You will also authorize Bank to verify the veracity of the information furnished by whatever means or from whichever source deemed necessary. If the data is not provided or if the same is found incorrect, Bank may, at its discretion, refuse renewal of the card or cancel the card forthwith.

2. Bank reserves the right to disclose customer information in any court of competent jurisdiction, quasi-judicial authorities, law enforcement agencies and any other wing of Central Government or State Government.
3. Bank reserves the right to disclose, in strict confidence, to other institution, such information concerning the cardholder's account as may be necessary or appropriate in connection to its participation in any Electronic Fund Transfer network.
4. Bank reserves the right to report to the RBI expenditure undertaken by its cardholder in foreign currencies to ensure that the Basic Travel Quota/other permissible entitlements are not exceeded by the cardholder(s) and that the FEMA 1999 is not contravened.

General:

1. The Cardholder will notify the Bank in writing of any change in his employment and/or office or residential address and telephone numbers.
2. The Bank reserves the right to add or delete or vary any of the Terms and Conditions, policies, features and benefits. Publication of changes by such means as the Bank may consider appropriate will constitute effective notice to the Cardholder thereof. Use of the Card after the date upon which any of these alternations are to take effect will be deemed as the evidence of the acceptance, without reservations, by the Cardholder of such changes.
3. Any communication sent by post will be deemed to have been received by the Cardholder within 7 days from the posting of the letter to the address last given to the Bank in writing by the Cardholder.

4. If an account holder, by using the Card, draws an amount in excess of the balance available or overdraft limit permitted by the Bank, account holder will pay to the Bank, the entire amount overdrawn with interest and penalties, if any, at a rate to be decided by the Bank. However this should not be construed as an agreement, either expressed or implied that the Bank is bound to grant any overdraft facility whatsoever.
5. The Bank makes no representations about the quality of the goods and the services offered by third party providing benefits such as discounts to Cardholder. The Bank will not be responsible if the service is in any way deficient or otherwise unsatisfactory.
6. All transactions, particularly deposits, will be subject to delay, due to transit period. The Bank will not be responsible for any loss or damage or inconvenience caused to the Cardholder due to such delay.
7. The Cardholder shall be availing this facility at his own request without any liability either expressed or implied on the part of the Bank and agrees not to make any claims against the Bank in respect thereto.
8. All authorizations and power conferred on the Bank are irrevocable.
9. Unless there is anything repugnant in the subject or context
 - (i) Words imparting masculine gender shall be taken to include females; and
 - (ii) Words in the singular shall include the plural and vice versa.

I hereby confirm & declare that I have read and understood the contents of this MoneyPlant™ Debit Card Application form and Terms and Conditions and hereby apply for Karnataka Bank MoneyPlant™ Debit Card.

Date:/...../.....

Place:

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Signature of 1st applicant

Signature of 2nd applicant

Signature of 3rd applicant

TERMS AND CONDITIONS FOR SMS ALERTS

1. I authorise the bank to send alert/information on the subscribed alerts to the mobile number provided.
2. I expressly authorise the bank to disclose to the mobile service provider/ASP all user information in its possession, as may be required by them to provide the services to me.
3. I would keep the SIM card and mobile phone in my possession at all times. I shall be solely responsible for the consequences in case I fail to adhere to the above.
4. The bank shall make all reasonable efforts to ensure that my information is kept confidential. The bank, however shall not be responsible for any divulgence or leakage of confidential information.
5. It would be my responsibility to de-register from SMS alerts facility when I wish to discontinue the service on the registered mobile number.
6. The Alerts will be available on my mobile only if I am within the cellular service range of the particular cellular service provider or within such area, which forms part of the roaming network of such cellular service provider.
7. The bank would not be responsible for non delivery of subscribed alerts at any instance as it is dependent on mobile service providers for delivery of SMS.
8. The facility, either in whole or in partial can be modified or withdrawn by the bank without any prior notice.
9. The bank shall have the right to reject any subscription application without assigning any reasons.
10. The cut off limit amount and other parameters for various types of alerts, and also the time of sending of alerts shall be decided by the bank and bank shall have the sole discretion in deciding the same.
11. The Bank at its discretion from time to time may specify charges for usage of SMS alerts facility.
12. The Bank has the absolute discretion to amend or supplement these TERMS herein, by modifying or rescinding any of the existing provisions or conditions or by adding any new provision or condition, by conspicuously posting notice of such amendment on the website or by providing written notice to the User. Continued use of SMS alerts services after such notice will constitute acknowledgment and acceptance of such amendment.

Date:/...../.....

Place:

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Signature of 1st applicant

Signature of 2nd applicant

Signature of 3rd applicant

TERMS AND CONDITIONS FOR MOBILE BANKING SERVICE

The Mobile Banking Services is provided by Karnataka Bank Limited having its Registered and Head Office at Mangaluru - 575 002 on the following terms & conditions. Please read these Mobile Banking terms and conditions carefully before using the Mobile Banking Services. These terms and conditions apply to all transactions using Mobile Banking Services. By using the Mobile Banking Services, account holder unconditionally accepts the terms and conditions listed hereunder and will be bound by them and the applicant accepts the onus of ensuring compliance with the relevant Reserve Bank of India (RBI) Regulations, Exchange Control Regulations of the RBI, Foreign Exchange Management Act 1999 (The FEMA Act) all the rules and regulations framed under the Act and as amended/modified applicable from time to time and any other corresponding enactment in force from time to time. The Mobile Banking Services customer will also remain bound by the terms and conditions of operations of his/her Savings Bank Account/Current Account/other Accounts with the Bank and the changes made thereto from time to time and also bound by the Rules and Regulations of the Bank as amended from time to time.

1. Definitions: The following words and expressions shall have the corresponding meanings wherever appropriate.

- 1.1 'Account', shall mean an account with the Base Branch in which a request for availing the Mobile Banking Service has been registered or re-registered with the Bank.
- 1.2 'Customer' means the holder of an Account with KBL.
- 1.3 'MPIN' shall mean the Mobile Personal Identification Number (password) for the Mobile Banking Service.
- 1.4 'MBS' shall mean Mobile Banking Service of the Bank and includes the service over the application/ USSD/ GPRS/ SMS Banking.
- 1.5 'USSD' shall mean Unstructured Supplementary Service Data.
- 1.6 'Bank' shall mean Karnataka Bank Ltd. or any successor and assigns.
- 1.7 'Facility' shall mean Mobile Banking Services provided to the Customer including IMPS, contained in clause 11.
- 1.8 'Mobile Phone Number' shall mean the Mobile number that has been used by the Customer to register for the Facility.
- 1.9 'Application' shall mean the Bank's Mobile Banking application which will be downloaded onto the mobile phone handset of the Customer.
- 1.10 'GPRS' means General Packet Radio Service.
- 1.11 'Bank's website' means www.karnatakabank.com
- 1.12 'SMS Banking' means a service that allows Customers to access their account information via Mobile phone using SMS messaging. (More information in clause 12)
- 1.13 'Mobile Phone' shall mean the handset and the SIM card along with the accessories and the necessary software for the GSM and the CDMA form which is owned by the Applicant/Account Holder.

2. Applicability of Terms and Conditions

No Customer is entitled to use the MBS without understanding and agreeing to the Terms and Conditions for Mobile Banking Service. By using the MBS, the Customers thereby agree and consent to these Terms and Conditions, which form the contract between the Customer and Bank. MBS shall be governed by such terms and conditions as amended by the Bank from time to time. These terms and conditions shall be in addition to and not in derogation of other terms and conditions relating to any Account of the Customer and/or the respective product or the service provided by the Bank unless otherwise specifically stated.

3. General Business Rules Governing Mobile Banking Service

The following Business rules will apply to the MBS

- 3.1 The Facility will be available to Customers having a Savings/Current account with the Bank.
- 3.2 The daily upper ceiling under the Facility, per Customer shall be **Rs.2,00,000.00 for aggregate of fund transfer, bill payment and merchant payment when the service is used over the application/ GPRS.**
- 3.3 Entering the wrong MPIN thrice will block the MBS to the Account for the day and two such consecutive blockages will de-activate the Facility and the Customer should re-register for the services as per the procedure laid down for the same.
- 3.4 Any change in the business rules of any of the processes will be notified on Bank's website www.karnatakabank.com, which will be construed as sufficient notice to the Customer.
- 3.5 In the case of a joint account where mode of operation is "Either or Survivor" any of the joint account holders can use the Facility. The transactions in such accounts shall be binding on all the joint account holders, jointly and severally. The Customers are bound to advise the Bank separately, of any change in the mode of operation in an Account and get it effected for necessary modifications to the Application. Accounts where mode of operation is "joint" as also accounts in the name of minor or where minor is a joint account holder are not eligible for MBS.
- 3.6 The Bank reserves the right to reject a Customer's request for MBS without assigning any reasons.
- 3.7 The Bank may suspend the Facility, if the same has not been accessed by the Customer for three months or more. If the Facility has not been accessed for six months or more, the same will be cancelled.
- 3.8 The Customer can request for termination of the Facility by submitting separate application at the base branch where the primary account enabled for MBS applying the option "Disabling of Mobile Banking Services". The Customer shall

remain accountable for all the transactions on the designated account made prior to confirmation of any such cancellation request by the Bank. It shall be the Bank's endeavor to give a reasonable notice for withdrawal or termination of the facility, but the Bank may at its discretion withdraw temporarily or terminate the facility, either wholly or partially, anytime without giving prior notice to the Customer. The facility may be suspended for any maintenance or repair work for any breakdown in the Hardware/Software of MBS, any emergency or security reasons without prior notice and the bank shall not be responsible if such an action has to be taken for reasons of security or emergency.

- 3.9 The Bank may also terminate or suspend the services under the Facility without prior notice if the Customer has violated the terms and conditions laid down by the Bank or on the death of the Customer when brought to the notice of the Bank.

4. Usage of Facility

By accepting the terms and conditions on the mobile phone while registering for the facility, the Customer:

- 4.1 agrees to use the MBS for financial and non-financial transactions offered by the Bank from time to time.
 - 4.2 also irrevocably authorizes the Bank to debit the Accounts which have been enabled for MBS for all transactions/services undertaken by using MPIN.
 - 4.3 authorizes the Bank to map the account number, User ID and Mobile Phone Number for the smooth operation of MBS offered by Bank and to preserve the mapping record in its own server or server of any other third party and to use such data at its discretion for providing/enhancing further banking/technology products that it may offer.
 - 4.4 agrees that he/she is aware and accepts that MBS offered by the Bank will enable him/her to transact using MPIN within the limit prescribed by the Bank and will be deemed as bonafide transaction.
 - 4.5 agrees that the transactions originated using the mobile phones are non retractable as these are instantaneous/real time.
 - 4.6 understands and explicitly agrees that Bank has the absolute and unfettered right to revise the prescribed ceilings from time to time which will be binding upon him/her.
 - 4.7 agrees to use the facility on a mobile phone properly and validly registered in his/her name only with the Mobile Service Provider and undertakes to use the Facility only through Mobile Phone Number which has been used to register for the Facility.
 - 4.8 agrees that while the Information Technology Act, 2000 prescribes that a subscriber may authenticate an electronic record by affixing his digital signature which has been given legal recognition under the Act, the Bank is authenticating the Customer by using Mobile Number, MPIN or any other method decided at the discretion of the Bank which may not be recognized under the IT Act, 2000 for authentication of electronic records and this is acceptable and binding to the Customer and hence the Customer is solely responsible for maintenance of the secrecy and confidentiality of the MPIN without any liability to the Bank.
- ### 5. Others
- 5.1 The Customer shall be required to acquaint himself/herself with the process for using the Facility and that he/she shall be responsible for any error made while using the Facility. Customer shall not use MBS for unlawful activities.
 - 5.2 The Bank reserves the right to decide what services may be offered. Additions/ deletions to the services offered under the facility are at its sole discretion.
 - 5.3 The instructions of the Customer shall be effected only after authentication under his/her USER ID and MPIN or through any other mode of verification as may be stipulated at the discretion of the Bank.
 - 5.4 While it shall be the endeavor of the Bank to carry out the instructions received from the Customers promptly, it shall not be responsible for the delay/failure in carrying out the instructions due to any reasons whatsoever including failure of operational system or due to any requirement of law. The Customer expressly authorizes the Bank to access his/her account information required for offering the services under the Facility and also to share the information regarding his/her accounts with the service provider/third party as may be required to provide the services under the Facility.
 - 5.5 The transactional details will be recorded by the Bank and these records will be regarded as conclusive proof of the authenticity and accuracy of transactions.
 - 5.6 The Customer hereby authorizes the Bank or its agents to send promotional messages including the products of the Bank, greetings or any other messages the Bank may consider from time to time.
 - 5.7 The Customer understands that the Bank may send 'rejection' or 'cannot process' the request messages for the service request(s) sent by the Customer which could not be executed for any reason.
 - 5.8 The Bank shall make all reasonable efforts to ensure that the Customer information is kept confidential but shall not be responsible for any inadvertent divulgence or leakage of confidential Customer information for reasons beyond its control or by action of any third party.
 - 5.9 The Customer expressly authorizes the Bank to carry out all requests/transactions purporting to have been received from his/her mobile phone and authenticated with his/her MPIN. In the case of payment facilities like fund transfer, mobile top up, bill payment, etc., the customer shall be deemed to have expressly authorised the Bank to make the payment when a request is received from him/her.
 - 5.10 It is the responsibility of the Customer to advise the Bank of any change in his mobile number or loss/theft of mobile phone by adopting the procedure laid down by the Bank for the purpose.

5.11 The Telecom Service provider of the customer may levy charges for each SMS/dial/GPRS and the Bank is not liable for any dispute that may arise between such telecom service provider and the Customer.

6. Fee structure for the Facility

The Bank reserves the right to charge the Customer a fee for the use of the services provided under the Facility and change the fee structure at its discretion. Display of such charges on Bank's website would serve as sufficient notice and the same is binding on the customer.

7. Accuracy of Information

7.1 It is the responsibility of the Customer to provide correct information to the Bank through the use of the Facility or any other method. In case of any discrepancy in this information, the Customer understands that the Bank will not be in any way responsible for action taken based on the information. The Bank will endeavour to correct the error promptly wherever possible on a best effort basis, if the customer reports such error in information.

7.2 The Customer understands that the Bank will try, to the best of its ability and effort, to provide accurate information and shall not hold the Bank responsible for any errors or omissions that may occur due to reasons beyond the control of the Bank.

7.3 The Customer accepts that the Bank shall not be responsible for any errors which may occur in spite of the steps taken by the Bank to ensure the accuracy of the information and shall not have any claim against the Bank in an event of any loss/damage suffered as a consequence of an information provided by the Bank found to be not correct.

8. Responsibilities and obligations of the Customer

8.1 The Customer will be responsible for all transactions, including unauthorised/erroneous/wrong/incorrect/mistaken/false transactions made through the use of his/her mobile phone, SIM card and MPIN, regardless of whether such transactions are in fact entered into or authorized by him/her. The Customer will be responsible for the loss/damage, if any suffered in respect of all such transactions.

8.2 The Customer shall take all possible steps to ensure that the Application and his/her mobile phone are not shared with anyone and shall take immediate action to de-register from MBS as per procedure laid down in case of misuse/theft/loss of the mobile phone or SIM card.

8.3 The Customer will use the services offered under the Facility using the MPIN in accordance with the procedure as laid down by the Bank from time to time, including the terms and conditions contained herein.

8.4 The Customer shall keep the USER ID and MPIN confidential and will not disclose these to any other person or will not record them in a way that would compromise the confidentiality of the same or the security of the service.

8.5 It will be the responsibility of the Customer to notify the Bank immediately if he/she suspect the misuse of the MPIN. He/she will also immediately initiate the necessary steps to change his MPIN.

8.6 If the mobile phone or SIM is lost, the user must immediately take action to de-register from MBS at base branch of the primary account enabled for MBS.

8.7 The Customer accepts that any valid transaction originating from the USER ID and/or registered mobile phone number shall be assumed to have been initiated by the Customer and any transaction authorized by the MPIN is duly and legally authorized by the Customer.

8.8 The Customer shall keep himself/herself updated with regard to any information/modification relating to the services offered under the Facility which would be publicized on the Banks website and at the branches and would be responsible for taking note of/compliance of such information/modifications in making use of the Facility.

8.9 The Customer shall be liable for all loss or breach of the Terms and Conditions contained herein or contributed or caused the loss by negligent actions or a failure to advise the Bank within a reasonable time about any unauthorised access in the account.

8.10 The Customer shall be liable and responsible for all legal compliance and adherence of all commercial terms and conditions in respect of the mobile connection/SIM card/mobile phone through which the facility is availed and the Bank does not accept/acknowledge any responsibility in this regard.

8.11 It is the responsibility of the Customer to notify the Bank, about any change in mode of operation, through a separate communication, making a specific reference to the MBS availed. It is also the responsibility of the Customer to notify the Bank, any other change in the operation of the account which will otherwise make the account ineligible for the MBS. Any failure on the part of the Customer to advise the Bank separately shall continue to bind all the account holders, jointly and severally for the transactions through this Facility.

9. Disclaimer

9.1 The Bank, when acting in good faith, shall be absolved of any liability in case: The Bank is unable to receive or execute any of the requests from the Customer or there is loss of information during processing or transmission or any unauthorised access by any other person or breach of confidentiality or due to reasons beyond the control of the Bank.

There is any kind of loss, direct or indirect, incurred by the Customer or any other person due to any failure or lapse in the Facility which are beyond the control of the Bank.

There is any failure or delay in transmitting of information or there is any error or inaccuracy of information or any other consequence arising from any cause beyond the control of the Bank which may include technology failure, mechanical breakdown, power disruption, etc.

There is any lapse or failure on the part of the service providers or any third party affecting the said Facility and that the Bank makes no warranty as to the quality of the service provided by any such provider.

9.2 The Bank, its employees, agent or contractors, shall not be liable for and in respect of any loss or damage whether direct, indirect or consequential, including but not limited to loss of revenue, profit, business, contracts, anticipated savings or goodwill, loss of use or value of any equipment including software, whether foreseeable or not, suffered by the Customer or any person howsoever arising from or relating to any delay, interruption, suspension, resolution or error of the Bank in receiving and processing the request and in formulating and returning responses or any failure, delay, interruption, suspension, restriction, or error in transmission of any information or message to and from the telecommunication equipment of the Customer and the network of any service provider and the Bank's system or any breakdown, interruption, suspension or failure of the telecommunication equipment of the Customer, the Bank's system or the network of any service provider and/or any third party who provides such services as is necessary to provide the Facility.

9.3 The Bank will not be responsible if the Application is not compatible with/does not work on the mobile handset of the Customer.

10. Indemnity

In consideration of the Bank providing the Facility, the Customer agrees to indemnify and hold the Bank harmless against all actions, claims, demands proceedings, loss, damages, costs, charges and expenses which the Bank may at any time incur, sustain, suffer or be put to as a consequence of or arising out of or in connection with any services provided to the Customer pursuant hereto. The Customer shall indemnify the Bank for unauthorized access by any third party to any information/instructions/triggers given by the Customer or breach of confidentiality.

11. Immediate Payment Service

Under the aegis of National Payments Corporation of India (NPCI), KBL is offering a new facility, IMPS (Immediate Mobile Payment Service). This facility is available for 24x7. Funds can be transferred in the following ways.

11.1 P2P: Person to Person fund transfers can make using MMID & Mobile number of beneficiaries.

11.2 P2A: Person to Account fund transfers can be done using account number and IFSC code.

11.3 P2M Services: Person to merchant services through MBS system. Where in a customer can make payments to merchants using mobile banking application.

12. SMS Banking

When the Service is used by the Customer through SMS Banking, the USER ID and MPIN will be part of the message, which is being sent by the Customer to the Bank for completing the transactions. It will be the responsibility of the Customer to delete such message from the sent items folder in the message box of the Mobile handset to ensure against possible misuse and safeguard the interests of the Customer and the Bank.

13. Governing Law & Jurisdictions

13.1 The Facility and the terms and conditions of the same are governed by the applicable laws in India.

13.2 Any dispute or claim pertain to the Facility and/or the terms and conditions herein are subject to the exclusive jurisdictions of competent courts/tribunals/forums in Bengaluru and the Customer agrees to such exclusive jurisdictions in Bengaluru.

Date:/...../.....

Place:

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Signature of 1st applicant

Signature of 2nd applicant

Signature of 3rd applicant





Regd. & Head Office: Mangaluru – 575 002

CIN: L85110KA1924PLC001128

E-mail: info@kktbank.com. Visit us at: www.karnatakabank.com

F.No. 3000

APPLICATION FOR INTERNET BANKING REGISTRATION

Name: _____ Date of Birth _____ DD/MM/YYYY

Mother's Maiden Name _____ Father's/Husband's Name : _____

E-mail ID _____ Mobile Number _____

Address: _____

Pin Code: _____

Customer ID table with 8 columns

A/c Number _____

Tick any one

checkbox

I am having Classic / EMV / Gold / Platinum Debit Card and I request you to permit me online generation of Password with the use of same for validation process.

checkbox

My address given above is correct and I want my Internet Banking Password to be sent to my address mentioned above.

I/We want to apply for Karnataka Bank Internet banking facility to my/our above customer id(s) and I/We affirm, confirm, and undertake that I/We have read and understood the Terms and Conditions placed on KBL website for usage of the Internet Banking and Bill Payment Service of Karnataka Bank Ltd. and I/We am/are aware of Charges Applicable for the said Services, as set forth in www.karnatakabank.com, and that I/We confirm that I am the sole account holder or I/We have the required mandate from the joint account holder/s to singly operate the accounts and will adhere to all the terms and conditions of opening/applying/availing/maintaining/operating (as applicable) for usage of the Internet Banking, Bill Payment Service of Karnataka Bank Limited as may be in force from time to time. I/We further authorize Karnataka Bank Limited to debit any of my/our Account(s) towards any charges for said services. I/We understand that the Internet Banking facility is Customer ID based and all my present/future account/s under the present user id are likely to be available for viewing/transacting and the same shall be maintained in good faith and any claims/damages/consequent to misuse of the same knowingly/unknowingly shall be indemnified by me.

I/We declare that all the particulars and information given in this application form (and all documents referred or provided therewith) are true, correct, complete and up-to-date in all respects and I/other joint account holders have not withheld any information. I/We understand that certain particulars given by me are required by the operational guidelines governing banking companies. I/We agree and undertake to provide any further information that Karnataka Bank Ltd. may require.

Date :

Place : _____

Signature of Account Holder

MANDATE BY JOINT ACCOUNT HOLDERS

I/We _____ All joint account holders other than the first holder _____ the undersigned are the joint account holders along with _____ Applicant's name _____ In account numbers _____ Account number under joint name _____ I/We hereby authorize the _____ Applicant's name _____ To view/access/operate the account(s) for and on my/our behalf.

I/We affirm, confirm, and undertake that I/We have read and understood the terms and conditions for usage of internet Banking Service of Karnataka Bank Ltd. as displayed on the website www.karnatakabank.com and that I/We agree to abide by them and I confirm and agree that the Bank is not responsible for any of his/her acts done in the capacity of the mandate holder.

I/We hereby state that should I/We wish to revoke the above authorization, I/We shall duly issue a letter of revocation ("the letter of revocation") to Karnataka Bank in this regard. I/We hereby agree that until ten days after receipt of such revocation letter, the authorization as aforesaid shall hold good.

Name & Signature

Name & Signature

For Branch Use

Branch Name : _____ Branch Code: _____

We Certify that:

- The Customer is satisfactorily dealing with us since _____ (date)
The details furnished above are found to be correct with CBS. Since the account fulfills the requirements of Internet Banking please register the Customer.

Entered By

Checked By

Branch Head

Acknowledgement

Thank you for applying Karnataka Bank Internet Banking facility. Your Internet Banking User ID is _____ To Login please visit www.karnatakabank.com

Please feel free to call at 18004251444 or email to ccc@kktbank.com

Signature with Branch Seal

From:

.....
.....
.....

Date

--	--	--	--	--	--	--	--	--	--

Customer ID

--	--	--	--	--	--	--	--	--	--

Account No.

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

To

The Branch Head

.....
(Branch should affix rubber stamp of Branch Name and Sol ID)

Dear Sir/Madam,

Subject: Providing Personal/Additional Information.

I thank you for the courtesy extended to me while opening my above account in your branch. Further I voluntarily furnish the following additional/personal information and I understand that giving such additional/personal information is not mandatory for opening the account, but optional. I authorise and request you to suggest/advise suitable financial plans/products including third party products that are offered by the Bank from time to time based on the additional/personal information provided by me.

Date of Birth of Spouse:/...../..... Date of Marriage:/...../.....

If employed: Organisation's Name: Designation/Profession:

No. of Children: Age of Children (in years): M1..... years M2..... years F1..... years F2..... years

(a) MONTHLY INCOME (approximate value) ₹	(b) MONTHLY EXPENDITURE (approximate value) ₹	(c) EXISTING MONTHLY COMMITMENTS TOWARDS INVESTMENTS/LOAN EMI'S ₹
Salary: ₹	Food/Shelter/Cloth: ₹	Loan EMI: ₹
Business: ₹	Education: ₹	CD/RD: ₹
Rental Income: ₹	Health: ₹	SIP: ₹
Any Other: ₹	Any Other: ₹	Life Insurance Premium: ₹

(a) ASSETS (approximate value): ₹	(b) LIABILITIES (approximate value) ₹
Vehicle Owned: <input type="checkbox"/> Car <input type="checkbox"/> Two-Wheeler <input type="checkbox"/> Land & Building Residential House: <input type="checkbox"/> Ancestral <input type="checkbox"/> Owned <input type="checkbox"/> Agricultural property <input type="checkbox"/> Rented <input type="checkbox"/> Employers Any Other (specify): <input type="checkbox"/> Term Deposits	Existing Loans <input type="checkbox"/> Car Loan <input type="checkbox"/> Home Loan <input type="checkbox"/> Personal Loan <input type="checkbox"/> Education Loan <input type="checkbox"/> Business/Agriculture Others (specify)

Life Insurance Policy held: Yes No

Life Insurance Value (Sum Assured): Upto ₹ 2 lakhs Upto ₹ 5 lakhs Above ₹ 5 lakhs

Life Insurance provided by: LIC PNB Metlife Other (specify)

Mediclaim/Health Policy held : Yes No

Mutual Funds: TATA Franklin Templeton Reliance ICICI Others (specify)

Yours faithfully.

.....

Signature



MOST IMPORTANT TERMS AND CONDITIONS (MITC) OF SAVINGS BANK ACCOUNTS

'Know Your Customer' Guidelines

Any person fulfilling account opening requirements may, upon agreeing to comply with the prescribed rules, open a Savings Bank Account, provided she/he furnishes proof of identity and proof of address as required by the Bank.

Officially Valid Documents	
Proof of Identity	Proof of address
(i) Passport	(i) Passport
(ii) Driving License	(ii) Driving License
(iii) PAN Card	(iii) Voter's Identity Card
(iv) Voter's Identity Card	(iv) Aadhaar Card/Letter issued by UIDAI containing details of Name, Address and Aadhaar Number
(v) Aadhaar Card/Letter issued by UIDAI containing details of Name, Address and Aadhaar Number	(v) Job card issued by NREGA duly signed by an officer of the State Government
(vi) Job card issued by NREGA duly signed by an officer of the State Government	

In absence of the above documents, please contact Bank Officials to know about other acceptable documents under 'simplified measures' for low risk customers.

Nomination & Survivorship Facility

The nomination facility is available on Savings Bank Accounts and the account holders are advised to avail of this facility for smooth settlement of claim by legal heirs in unforeseen circumstances. Nomination can be made in favor of only one nominee. In case they do not wish to make nomination, the fact should be recorded on the account opening form under their full signature. Joint account with survivorship benefit can be operated by the survivor, in such circumstances.

Types of Accounts, Balance Stipulation & Service Charges

The applicants can open an account either with cheque book facility or without cheque book. The Current minimum monthly average balances prescribed for these account types and the charges prescribed for non-maintenance of minimum balance, are available at the Bank's website www.karnatakabank.com. The information can also be obtained from Branches. There is no ceiling on maximum balance in savings Bank account.

How to open an Account?

In ordinary course, applicant(s) should attend the Bank personally for completion of opening the account. Applicant(s) will duly fill in and sign the prescribed application form and should submit two copies of his/her/their recently taken passport size photographs. Account holder's signatures must be legible and well formed. Signatures should not be in capital or block letters. Each account will be given a distinctive account number. While dealing with the Bank, this number should be invariably quoted by the account holder(s). **The account holders, in their self-interest, are expected to adhere to uniform signature as per specimen recorded with the Bank** while operating the accounts and addressing any correspondence to the Bank.

Pass Book / Statement of Account / e-statements

The pass book and cheque book supplied to the account holder should be kept in a safe place. The Bank will not be responsible for any loss or incorrect payment attributable to the account holder's neglect in this regard. For withdrawing cash by means of a withdrawal form, the pass book must be presented. Withdrawals using cheque forms and Debit card can be effected without pass book. Deposits may be made without production of the pass book. In case it is not collected within a week's time, it will be returned to them by Registered A.D. post/Courier at their cost. The account holders should carefully examine the entries in their pass books and draw the Bank's attention to errors or omissions, if any.

Duplicate in lieu of the lost or mutilated pass books may be issued on receipt of a written request from the account holder after necessary enquiries, completion of formalities and recovery of prescribed charges. The current charges prescribed for this are available at the Bank's website www.karnatakabank.com. This information can also be obtained from Branches.

The bank is also providing monthly statement/e-statement to the account holders on their specific request.

Cheque Book and Cheque returns charges

The Bank will issue the first cheque book after completion of all formalities with regard to opening of the account. No charge will be recovered for issue of fifty cheque leaves in a calendar year. Thereafter, service charge will be charged to the customer's account. The current charges prescribed for this are available at the Bank's website www.karnatakabank.com. This information can also be obtained from Branches. The account holders must use only the cheques from the cheque books issued to them by the Bank. The Bank reserves the right to refuse payment of any cheques drawn otherwise. Ordinarily, Bank will not issue more than one cheque book at a time or before exhausting all or nearly all cheque leaves issued previously. Cheques must be written legibly. Stop payment instructions in respect of cheques issued or lost can be registered with the Bank on payment of a prescribed service charge. Whenever a cheque is returned, prescribed cheque return charges will be levied. The current prescribed charges in this regard are available at Bank's website www.karnatakabank.com or can be obtained from branches.

Insurance Cover for Deposits

All bank deposits are covered under the insurance scheme offered by Deposit Insurance and Credit Guarantee Corporation of India (DICGC) subject to certain limits and conditions. The details of the insurance cover in force will be made available to the depositor.

Change in Rules

The Bank reserves the right to alter, delete or add to any of these Rules and service charges for which the customer will be duly notified through Bank's website or branch notice board/SMS/E-mail.

Disclosure:

The Bank may disclose information about customer's account, if required or permitted by law, rule and regulations, or at the request of any public or regulatory authority or if such disclosure is required for the purpose of preventing frauds, or in public interest, without specific consent of the account holder/s.

All relevant policies including code of commitments to customers and Grievance redressal policy are available at the branches.

OPERATIONS IN THE ACCOUNT

General

Savings Bank account is an essential facility to build up savings and hence must not be used for routing business/commercial transactions. Bank may close an account should it have any reason to believe that the account holder has used her/his account for a purpose for which it is not allowed.

Deposits

There is no restriction on number of deposits that can be made into the account. No deposit in cash for less than ₹10/- will be accepted. Customers can deposit cash to their accounts through base branch/non-base branch/Cash Deposit Machine [wherever installed]. Cheques, drafts or other instruments drawn only in favor of the account holder will be accepted for credit of the account. Third party instruments endorsed in favor of the account holder will NOT be accepted. No drawings against accepted instruments will be normally permitted until they are realized. In satisfactorily conducted accounts, immediate credit will be afforded for outstation instruments deposited up to ₹15,000/-, which may change from time to time. The normal collection and out of pocket charges will be recovered. The current limit and charges prescribed for this are available at the Bank's website www.karnatakabank.com. This information can also be obtained from Branches. Overdue interest will be recovered for instruments subsequently returned unpaid.

Withdrawals

The account holder can withdraw money personally from her/his ordinary Savings Bank Account by using Bank's standard withdrawal form. The pass book must accompany the withdrawal form. The withdrawal form can be used only for receiving payments by the account holder himself/herself. ATM-cum-Debit card can also be used in ATMs for cash withdrawal. The account holder cannot withdraw an amount less than ₹ 100/-. All withdrawals must be in ₹ 1 and multiples only. Third party payments through withdrawal forms are not permitted. The minimum drawing permitted per cheque form is limited to ₹ 50/-. There is no ceiling on the maximum amount that can be drawn through a single cheque. The maximum number of debit entries permitted in an account is 50 per half year or as decided by the Bank from time to time, excluding transactions through alternate channels like Karnataka Bank ATMs, Internet Banking and Mobile Banking. Charges prescribed for exceeding this limit are available at the Bank's website www.karnatakabank.com. This information can also be obtained from Branches.

Overdrafts

Overdrafts in Savings bank accounts may be permitted under exceptional circumstances with prior arrangements only. Cheques in excess of the balance in the account will be returned unpaid. Service charge will be recovered each time a cheque is returned unpaid for want of sufficient funds. Charges prescribed for this are available at the Bank's website www.karnatakabank.com. This information can also be obtained from Branches.

Dormant / Inoperative Accounts

Account holders are advised to operate their accounts regularly. Accounts not operated are classified as inoperative/Dormant status after the stipulated time period of 24 months since last operation. Customer can activate their account by providing request letter and latest KYC documents as per extant RBI guidelines on KYC norms. There will not be any charges for activation of inoperative/dormant account.

Standing Instructions

The account holder can request the Bank for effecting periodical payment of insurance premium, membership fees etc. by debit to her/his account on payment of service charges. The current prescribed charges for Standing Instruction are available at the Bank's website www.karnatakabank.com. This information can also be obtained from Branches.

Payment of Interest

Interest at the prescribed rate will be calculated on a daily product basis and will be credited to the account quarterly basis. Interest will be paid if it is ₹ 1/- or more and fractions below 50 paise will be ignored and fractions above 50 paise will be rounded off to the nearest rupee.

Maintenance of Minimum balance and charges for non-maintenance of Minimum Balance

Customers having savings Bank accounts are required to maintain stipulated minimum balance in their accounts as per the account schemes under which their account is opened. The stipulated minimum balance is subject to revision at Bank's discretion, from time to time, with one month prior notice to customer. The same will be displayed in Branch Notice Board and also in Bank's website. Whenever customer fails to maintain the stipulated minimum balance, penal charges will be levied. The current prescribed charges in this regard are available at Bank's website www.karnatakabank.com or can be obtained from branches.

Ledger folio charges: Ledger folio charges will not be levied for savings bank accounts.

SMS Alerts

Facility of SMS alerts is available and customers can register for the facility for free of cost. The current prescribed charges for SMS alerts are available at Bank's website www.karnatakabank.com or can be obtained from branches.

Transfer & Closure of Account

Accounts may be transferred between branches of the Bank at the request of the account holder(s). Request for closure of account should state the reason for closure. The Pass Book, unused cheque leaves must accompany such request. Joint accounts can be closed only at the request of all such joint signatories. Service charge at prescribed rate will be recovered if an account is closed within twelve months of its opening. The current charges prescribed for this are available at the Bank's website www.karnatakabank.com. This information can also be obtained from Branches. However, charges will not be levied if account is closed within a period of 14 days from the date of first deposit.

Detailed rules available on the bank's website www.karnatakabank.com and on request, at all branches.