

LETTER OF MANDATE

To,
The Branch Head,
Karnataka Bank Ltd.

Place :

Date :

.....Branch

Dear Sir,

Reg : My / Our Savings Bank / Current A/c. No.

I/We request and authorise you to extend following Multi Branch Banking Facility/ies to My/Our above Saving Bank/Current Account with you (✓)

 SB - General (with Cheque Book) CA - General KBL - Tarun CA - Money Pearl KBL - ILSB CA - Money Ruby SB - Money Sapphire CA - Money Diamond SB - Money Ruby CA - Money Plus SB - Money Platinum CA - Money Platinum KBL SB Salary Executive KBL SB Salary Prime KBL SB Salary Classic KBL SB TASC

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

Name:.....

Mailing Address :.....

Telephone No :Mobile No. :

(Mandatory for Subscribing SMS Facility)

PAN / GIRNo

A recent stamp size Photograph/s and Specimen Signature Cards are enclosed.

 I/We require Pass Book. I/We require Statement of Account on Daily/Weekly/Fortnightly/Monthly/Quarterly basis

I/We require SMS facility. I / We am /are responsible for the Registration of SMS Banking on the Mobile Number mentioned above. I/We have no objections to the fees, dues or any other charges, which is associated with the service. In case of any mistake on my part or that of the Mobile Service provider in respect of these service, I/We agree that the Bank will not be responsible and agree not to make any claim against the Bank.

I/We require CTS Cheque Book /Personalised Cheque Book facility

and I/We agree to the terms and conditions of issue and payment of Cheques

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

Signature of the Account Holder/s

(Terms & Conditions Overleaf)

For Banks Use :

The Applicant is eligible for the above facilities with effect from.....

Date :

Office Incharge_____
Branch Head

TERMS AND CONDITIONS OF MBB ACCOUNTS

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

Sl. No.	Scheme	DMB (in ₹)	MAB (in ₹)	Charges for non-maintenance of Minimum Balance (in ₹)*		
				Short fall in MAB		
				Upto 10%	10% & above upto 50%	50% & above
1.	SB General (with Cheque book)	NA	2,000 (M&U) 1,000 (SU&R/FI)	25 p.m.	50 p.m.	100 p.m.
2.	*KBL SB Salary Executive/Prime/Classic	NA				
3.	KBL Tarun	NA				
4.	KBL ILSB	NA	15,000 (M&U) 10,000 (SU&R/FI)	100 p.m.	200 p.m.	400 p.m.
5.	SB Money Sapphire	NA	10,000	100 p.m.	200 p.m.	400 p.m.
6.	SB Money Ruby	NA	1,00,000	100 p.m.	300 p.m.	500 p.m.
7.	SB Money Platinum	NA	3,00,000	100 p.m.	300 p.m.	500 p.m.
8.	KBL Vanitha	NA	2,000 (M&U) 1,000 (SU&R/FI)	25 p.m.	50 p.m.	100 p.m.
9.	KBL SB TASC	NA	25,000	100 p.m.	300 p.m.	500 p.m.
10.	CA General	NA	5,000 (M&U) 3,000 (SU&R/FI)	200 p.m.		
11.	CA Money Pearl	NA	50,000	1,000 p.m.		
12.	CA Money Ruby	NA	1,00,000	1,500 p.m.		
13.	CA Money Diamond	NA	3,00,000	3,000 p.m.		
14.	CA Money Diamond Plus	3,00,000	5,00,000	5,000 p.m. for non-maintenance of MAB & ₹ 300/- Per day for the number of days of non-maintenance of DMB		
15.	CA Money Platinum	5,00,000	10,00,000	5,000 p.m. for non-maintenance of MAB & ₹ 500/- Per day for the number of days of non-maintenance of DMB		

* Exclusive of GST

p.m. -per month

*Under KBL SB Salary scheme, the Monthly credit to the account should be the minimum specified amount for the respective scheme or more. (SB Executive-Rs. 1,00,000/-, SB Prime - Rs. 30,000/- & SB Classic - Rs. 5,000/-). If the monthly credit to the account is below the minimum specified amount, for 3 consecutive months, such accounts will be automatically converted to a lower category based on the credit amount. If the monthly credit converted is either less than Rs. 5000/- or has No Credit, for 3 consecutive months, such accounts will be classified as SB General Scheme.

(DMB - Daily Minimum Balance is the end of the day balance, MAB - Monthly Average Balance - Average of daily closing balance over the number of day in the month & calculated at the end of the month) If the Account Holder fails to maintain minimum DMB/MAB as stipulated above, he/she shall be liable to pay penalty and also service charges as prescribed by the Bank from time to time. The Service Charges will be payable in case the Account Holder fails to maintain minimum DMB/MAB though the Services availed would not be charged has he maintained the minimum DMB/MAB. The account would be converted into a normal account if the default persists for three consecutive months.

The rules governing each scheme and the features and free limits are as published in Bank's Web Site & Subject to Revision.

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