



हिमालयन बैंक लिमिटेड
Himalayan Bank Limited
The Power to Lead
"A" class Licensed Financial Institution

..... Branch

Date: ____ / ____ / ____

Bishesh Saving Account

APPLICATION FORM

Dear Sir,

I/We would like to open Bishesh's Saving Account (BSA) in your bank as per the following details:

Account Number:

Account Name:

I/We am/are eligible to open BSA on the following ground (please tick the appropriate box):

- Minor A/C - Date of Birth : AD/BS
- Senior citizen - Date of Birth : AD/BS
- Physically Challenged (Details : _____)
- Illiterate Individual (Account shall be operated by thumb print with self presence)

I/We have read/understood all the terms and conditions related to Bishesh Saving Account (BSA) in your Bank as set forth on the reverse side of this Application Form. I/We also agree to all the terms and conditions mentioned therein.

Yours sincerely

Signature
Name

Signature
Name

For Banks use only

BSA Opened Date :

Eligibility Minor account Senior citizen Physically challenged Illiterate individual

Minor attaining age of 16 years:

Deal Open by :

Approved by :

Terms and Conditions for Bishesh Saving Account (BSA)

1. Minimum Balance required for Bishesh Saving Account (BSA) will be Rs. 2,000.00.
2. The privileges associated with the Bishesh Saving Account (lower minimum balance requirement and higher interest rate) are subject to validity of eligibility of the account holder. In case of minor account, upon the minor attaining the age of 16 years, the account is to be converted to other type of saving account as per the consent of the account holder or Bank shall automatically convert it to Normal Saving Account.
3. The account opening form should accompany the documentary proof of eligibility like Citizenship certificate validating date of birth and obviously noticeable proof in case of illiterate person and physically challenged individuals.
4. Accidental death insurance for value, four times the minimum balance during the month (as per Nepali calendar) of accident or Ra. 500,000.00 (which is lower), will be provided to the nominee of the customer. Honour of claim is subject to the relevant insurance clauses.
5. The Interest rate applicable on Bishesh Saving Account is subject to periodical review by the Bank and will be as decided by the bank from time to time.
6. Interest on deposit amount will be calculated on monthly minimum balance basis and posted on semi annual basis (as per Nepali Calendar) i.e. Poush end and Asadh end.
7. The terms and conditions mentioned above are in addition to the regular terms and conditions mentioned in the normal Saving Account Opening Form.
8. The Bank reserves its right to alter any or all the terms and conditions specified above without prior notice and such altered or additional rules shall thereafter be immediately deemed to be binding on account holder.