

MINOR'S ACCOUNT

Name of Minor
(First Name) (Middle Name) (Surname)

Name of Parent / Natural Guardian :

I hereby declare that the date of birth* of the above mentioned minor who is my
and I am his / her natural and lawful guardian / guardian appointed by court order dated (copy enclosed).

I shall represent the said minor in all future transactions of any description in the above account until the same minor attains majority.
I undertake to indemnify Bank of Bahrain and Kuwait, B.S.C. against the claim of the above minor for any withdrawals / transactions made by me in his / her account.

* date of birth proof attached

Signature of Guardian

2. INITIAL DEPOSIT & ACCOUNT SERVICE DETAILS

Payment by Cash Cheque No. Date Amt, _____

Drawn on _____ Bank _____ Branch A/c No.

Debit my/our existing account. Account No. (copy of the cheque to be retained with the Bank)

Deposit Amount Rs.

Pass Book or Bank Statement by : Courier Hand Delivery Email ID : _____

Monthly Quarterly Would you like to avail Net Banking ATM Card SMS Alerts

3. DECLARATION

I/We hereby declare that I am/we are non-resident Indian(s)/ of Indian Origin. I/We understand that the above account will be opened on the basis of the statements/declarations made by me/us, and I/We also agree that if any of the statements/declarations made herein is found to be not correct in material particulars, you are not bound to pay any interest on the deposit made by me/us, t/We agree that no claim will be made by me/us for any interest on the deposit/s for any period after the date/s of maturity of the deposit/s. I/We agree to abide by the provisions of the Foreign Currency (Non-Resident) Account/Non-Resident (External) Account Scheme. I/We hereby undertake to intimate you about my/our return to India for permanent residence immediately on arrival. I/We agree that if the premature withdrawal is permitted at my/our request, the payment of Interest on the deposit may be allowed in accordance with the prevailing stipulations, laid down by Reserve Bank of India in this regard. I/We authorise the bank to automatically renew the deposit on the due date for an identical period unless the instruction to the contrary from me /us is received by the Bank before maturity. I/We understand that the renewal will be in accordance with the provisions of the Reserve Bank of India scheme in force at the time of renewal.

I/We further understand that the interest applicable on renewals will be at the applicable ruling rates on the date of maturity and that the renewal will be noted on the deposit receipt on my/our presenting the same on the maturity date or later for renewal/payment.

(_____)
Signature of 1st Applicant

(_____)
Signature of 2nd Applicant

(_____)
Signature of 3rd Applicant

Declaration Cum Undertaking of NRI (Under Section 10(5), Chapter III of Foreign Exchange Management Act, 1999)

I/We hereby declare that the transaction(s) the details of which are specifically mentioned in the Scheduled hereunder does not involve and is not designed for the purpose of any contravention or evasion of the provisions of the aforesaid Act or of any rule, regulation, notification, direction or order made thereunder, I/We also hereby agree and undertake to give such informations / documents, before the Bank undertakes the transaction(s) in terms of the above declaration.

I/We also understand that if I/We refuse to comply with any such requirement or make unsatisfactory compliance wherewith, the Bank shall refuse in writing to undertake the transaction and shall if it has reason to believe that any contravention/evasion is contemplated by me/us report the matter to Reserve Bank of India,

Place : _____ Date : _____ Signature of the applicant/s for Foreign Exchange

'Applicable when the declaration/undertaking is signed on behalf of the firm/company, Non-resident Indians (NRIs), persons of Indian Origin (PIOs) and residents of any residents of any jurisdiction where opening or maintaining the account is prohibited by the laws or regulatory requirements of such jurisdiction are not eligible to open and maintain this account.

A. Name _____

B. Name _____

C. Name _____

First Applicant (A)
Affix Photograph
and sign across

First Applicant (B)
Affix Photograph
and sign across

First Applicant (C)
Affix Photograph
and sign across

A. Signature

B. Signature

C. Signature

Signed in the presence of

Signed in the presence of

Signed in the presence of

Customer Profile Form (For Individuals / Proprietor)
INFORMATION SHEET

Branch Name : Branch Code :
Customer ID Account Manager :
Customer Name : Account Type :

i. OCCUPATION

- Business Chartered Accountant Consultant Doctor Engineer
 Home Maker Information Technology Lawyer Salaried Self employed
 Trader Student Others

ii. EDUCATIONAL QUALIFICATION

- Non Matric Graduate / Post Graduate (Gen) Graduate / Post Graduate (Prof)
 Tenth/Twelfth / SSC / HSC Under Graduate PhD. Others

iii. SOURCE OF FUNDS

- Salary Business Investment Gift Professional Fee Others

iv. MONTHLY INCOME

- Upto US\$ 1,000 US \$ 1,001 to US \$ 5,000 US \$ 5,001 to US \$ 10,000 US \$ 10,001 to US \$ 20,000 Above US \$ 20,000

v. DATE OF BIRTH DD MM YYYY

vi. MARITAL STATUS : MARRIED UNMARRIED WIDOWER

vii. ESTIMATED NET WORTH

US \$ / Rs.

viii. DEALING WITH OTHER BANKS

- Yes No If yes,
a. Name of the Bank and Branch _____
b. Type of accounts / facilities _____

ix. EXISTING CREDIT FACILITY IF ANY :

x. FAMILY MEMBERS (with Residential Status Resident Non Resident)

- a) _____
b) _____
c) _____

xi. DETAILS OF TRANSACTIONS IN THE ACCOUNT PROPOSED

Purpose of opening the Account _____

Expected value of Transactions in a month Rs. No. of Transactions in a month

xii. MONTHLY REMITTANCE

To India _____
To Overseas _____

xiii. OTHER BUSINESS INTEREST IN INDIA

xiv. INTERESTED IN INVESTMENTS

- MF Shares / Security TDS IPOs Insurance Others _____

Customer's Signature

Bank's Official in whose
presence the form is obtained

(Cut here)

NRI MANDATE FORM
(REQUIRED ONLY IN CASE OF AUTHORITY TO RESIDENTS)

FROM

To
The Manager,
Bank of Bahrain & Kuwait B.S.C.
Mumbai / Hyderabad

Dear Sir / Madam,

Ref.: My / Our NRE / NRO account No. _____ with you

I / We authorise you to honor all Cheques / Drafts drawn on the above account with your Bank provided such Cheques / Drafts are signed by Mr./Mrs./Ms. _____ to whom I / We hereby delegate the requisite authority to operate my / our account with you and whose specimen signature/s is given below duly confirmed by me / us, notwithstanding that such Cheques may create overdraft or increase it to any extent.

The aforesaid Mr. / Mrs. / Ms. _____ is related to me / us, in the capacity of _____ is authorised to operate the above account on my / our behalf ONLY FOR LOCAL DISBURSEMENTS and remittance to my own accounts as permitted by FEMA.

This authorisation is valid for operation only within India and shall continue to be in force until I / we revoke the same by a notice in writing delivered and received by you.

Yours faithfully,

Specimen Signature of the authorised
person / mandate holder

(1st A/c Holder)

(2nd A/c Holder)

(3rd A/c Holder)

For Branch Use

Recorded on

Manager

TO
Bank of Bahrain & Kuwait B.S.C.
Mumbai / Hyderabad

Date :

In consideration of your agreeing to accept instructions from me / us by Facsimile Transmission (Fax) No. _____ E-mail(E-mail ID _____)In relation to transactions of my / our Savings /Term Deposit account No.(s) with you I / we hereby undertake and agree with you as follows:

1. You are hereby authorised to accept instructions of any kind in relation to the said account(s) by Fax/ E-mail provided the Fax / E-mail bears my name and the Fax/ E-mail is apparently signed by a person authorised to sign such account(s) in the case of email signature will be under the applicable law for electronic commerce.
2. You may in your absolute discretion and without incurring any liability whatsoever to me / us refuse to act on any Fax / E-mail instructions if such Fax / E-mail fails to comply with the provisions of paragraph (1) above.
 - You have any doubt as to the authenticity (as to which you shall be sole Arbitrator) of any signature on any Fax/E-mail
 - Any such Fax /E-mail is mutilated or unclear in any respect.
3. Notwithstanding anything herein contained, you shall be under no obligation to enquire into or confirm the authenticity of, any signature and in the absence of any obvious discrepancy shall be entitled to rely on such signature (s).
4. I / We undertake to send to you promptly a signed original of each Fax / E-mail but my/our obligation to you in respect of the instructions contained in the Fax / E-mail shall not be effected by an failure or delay on my /our part in sending such original.
5. I / We hereby undertake to indemnify you and save you harmless from and against all cost claims damages and proceedings that may arise or that you may suffer or incur by reason of having accepted and acted on instructions transmitted by Fax / E-mail. The bank will be kept informed of any change in the Fax No. / Email-id.
- 6 This indemnity shall be construed in accordance with the laws in India.

Yours truly,

(Signature of A/c Holder)

A/c. No. : _____

Address :

Cust - Id No.: _____

Witness 1.

Phone No.:

Fax No. :

Witness 2.

Email ID :

Date :

Mumbai : Jolly Maker Chambers-II, 225, Nariman Point, Mumbai-400 021. Tel. 022-22823698 e-mail : mumbai@bbkindia.com

Hyderabad : 6-3-550, Akashganga, Opp. Medinova, Somajiguda, Hyderabad - 500 082. Tel. : 040-23398219/20 e-mail : hyderabad@bbkindia.com

DEPOSIT ACCOUNT RULES

Welcome to the Bank of Bahrain and Kuwait B.S.C. family.

It is a privilege to have you as our valued customer. Thank you for extending full support in completion of the account opening formalities by submitting the required documents and information. This information is being obtained by us to take care of your interest and to meet the regulatory compliance to the "Know Your Customer (KYC)" guidelines. We assure you that the information so obtained will be kept confidential.

Please find below our deposit rules for your ready reference.

SAVINGS ACCOUNT

1. Minimum balance required in savings bank is Rs. 1,000/- . Non-maintenance of minimum balance will result in incurring prescribed charges.
2. Accounts may be opened by a NRI in his/her own name or by more than one NRI and payable, as per request contained in the Account Opening Form under 'Mode of Operations'.
3. Accounts may be opened by the guardian on behalf of a minor with the stipulation that the latter can duly withdraw the deposit on attaining majority.
4. Savings account will earn interest at the rate 3.5% p.a. (subject to RBI guidelines). No interest is allowed where the interest amount is less than Rs. 1/-.
5. With effect from April 1, 2010, payment of interest on Savings Bank accounts would be calculated on a daily product basis subject to changes as per RBI guidelines.
6. The interest on savings account will be calculated for six months period from April to September and from October to March and will be credited to the account on October 1st & April 1st every year. This stipulation has been made to facilitate application of interest for the purpose of closing the Bank's Accounts on half yearly basis on 30th September and 31st March.
7. Cheques / dividend warrants drawn only in the name(s) of the account-holders will be collected through the account. Customers should in their own interest cross such cheques before depositing them with the Bank.
8. Cheque book facilities are available for savings & current account. Cheque books will be issued to depositors on requisition or by using a valid login through Net Banking.
9. The Cheque books, Net Banking Pass Words, ATM Cards & PINs will be dispatched by courier / post at customer's risk and consequence. The Bank will not be liable in any manner whatsoever in respect of such dispatch of these items. In case of non receipt of the aforesaid deliverables within a reasonable time say a fortnight of the request being made it will be the responsibility of the customer to inform the Branch Manager concerned about such non receipt.
10. Total number of withdrawals from savings accounts during any calendar half-year, whether by cheques or otherwise, should not exceed 50. A service charge, as stipulated by the Bank per withdrawal in excess of the above-mentioned limit would be levied. Additional withdrawals would be allowed in deserving cases to a deposit or by the Bank at its discretion on being satisfied about the merits of each case.
11. If a savings account is opened in the middle of a half year, the number of permissible debits (vide Rule 10 above) shall be calculated pro-fata.
12. If the number of debits exceeds the permitted limit, service charges will be levied as per Bank's rule for every such excess debit.
13. If the account is closed within six months from the date of its opening, an incidental fee as per Bank's rule will be charged.
14. It is mandatory to furnish PAN / Form 60 while depositing cash of Rs. 50000/- and above in the NRO accounts (No each deposits are permitted in NRE A/c's).
15. Cash withdrawals from customer's account are subject to Banking Cash Transaction Tax (BCTT) as per rates specified by Income Tax authorities.
16. To avoid inconvenience at a later stage, the customer should operate the account at least once in six months. Accounts which are not operated for a considerable period of time will be termed as dormant / inoperative account status in the interest of the depositor as well as the Bank. The depositor will be informed of charges, if any, which the Bank will levy on dormant/inoperative account. The depositor can request the Bank to activate the account for operating it by submission of required documents.
17. Cheques drawn for amounts in excess of or equal to the balance in credit will not be honoured. Charges as may be fixed by the Bank from time to time will be recovered from the depositor for every dish on our of cheque for want of funds. Further, the Bank reserves the right to close all such accounts without notice to the depositors.
18. Customer should avoid issuing cheques without adequate arrangement of funds. Bounced cheque can lead to prosecution under the Negotiable Instruments Act, 1881 and the frequent returning of cheques may also lead to non-issuance of fresh cheque books and /or closure of account by the Bank.
19. Cheques / Withdrawal instructions should be drawn in such a way as to prevent unauthorised alterations or additions after issue. The amount must be stated on the cheque/withdrawal instructions both in words and figures. Writing should be clear and legible. All alterations made in writing of a cheque/withdrawal instruction should be authenticated by the drawer's full signature; otherwise, the cheque/withdrawal instruction will not be paid.
20. Third party cheques endorsed in favour of the customer would not be accepted for collection/credit to the account.
21. If the account remains overdrawn on account of unrecovered charges, if any for a period of 3 months and above, the account will be closed and the Bank will not be responsible for giving any advance intimation thereof.
22. Whenever an account is closed, it will be the responsibility of the account holder to surrender the unused cheque leaves. The Bank will not be responsible for any loss sustained by the customer on account of loss of such instruments. fc
23. In case of joint accounts with mandate of "Either or Survivor" or "Any one of us or survivors" or survivor, instruction received from one of the account holders to stop operations will be deemed to be sufficient notice to the bank to act upon such instructions. Further operations would be allowed only upon receipt of fresh instructions from all the account holders. .
24. In case of joint accounts with mandate of "Either or Survivor" or "Any one of us or survivors" or survivor, instructions to close the account should be signed by all the account holders.
25. In case of joint accounts with mandate of "Either or Survivor" or "Any one of us or survivors" or survivor, on death of one of joint account holders, accounts shall be allowed to operated by survivor/s.
26. I/We agree to be liable for any overdraft or debt due to you, for whatever reasons arising and we agree to repay any amount thus due from us with interest, at applicable rates forthwith on demand from the bank.

DEPOSIT ACCOUNT RULES

Contd....

TERM DEPOSITS

1. Remittance of interest earned on the fixed deposit to an account with other bank shall attract service charges as per Bank's Rules.
2. Generally loans/overdrafts against term deposits are allowed. Such loans carry interest at rates as prescribed by the Bank from time to time, based on the RBI directives.
3. The Bank has a paramount lien on the deposit amount and it reserves the right to appropriate such sums towards any financial obligation of the depositor to the Bank in any capacity.
4. Interest on overdue term deposit will be paid, if the deposit is renewed, within 15 days from the date of maturity.
5. Maturity value/part withdrawal is subject to the provision of taxation laws and further interest shall be payable on net amount after deduction of TDS.
6. On the request of the customer, Bank may allow premature withdrawal of the amount deposited along with Interest payable. Payment of interest in such a case shall be at the appropriate rate applicable to the period for which deposit has remained with the Bank or the contracted rate whichever is lower. No interest will be paid on premature withdrawals of deposit, which has remained with the Bank for less than 30 days.
7. Premature withdrawals of deposits are subject to penal interest.
8. Deposits will be renewed on due date for an identical period at the prevailing interest rates in the absence of the instructions to the contrary.
9. In case of joint accounts with mandate of "Either or Survivor" or "Any one of us or survivors or survivor", bank will get a valid discharge upon payment of maturity proceeds to the deposit holder presenting the original deposit advice. If there is no deposit advice, lodgment of formal claim by either should suffice and first such request will be honoured.
10. In case of joint accounts with mandate of "Either or Survivor" or "Any one of us or survivors or survivor", instructions for premature withdrawal of deposits /issuance of duplicate deposit advice/request for sanction of loan would be entertained only upon written request from all the deposit holders.
11. In the event of the death of the depositor (s), premature termination of term deposits would be allowed to the nominee /legal heirs subject to production of satisfactory documents from the claimants. Such premature withdrawal would not attract any penal interest.
12. In the event of death of any of the joint account holders before maturity date, the Bank shall be free at the request of the survivor (s), though not obliged, (a) to transfer the deposit account to any other Bank, or (b) to refund payment on such terms as the Bank may decide, or (c) payment of deposits before maturity, or (d) advance loan to the survivor (s) against the deposit advice before the maturity and the discharge given by the survivor (s) shall give the Bank a valid discharge.
13. The customer shall deposit the agreed amount in the Recurring Deposit Account on or before the last working day of each month. The account holder shall receive the maturity amount, as per contract, on due date after depositing the agreed installments and expiry of fixed period.
14. In case the account holder does not deposit the installments, as per schedule, the Bank shall recover penal charges from him as per the prevailing rules.

GENERAL RULES

1. The words "The Bank" refers to Bank of Bahrain and Kuwait B.S.C. - Indian operation.
2. Any change of address should be immediately communicated in writing to the Bank along with address proof.
3. If, in the opinion of the Bank, the conduct of the account is considered unsatisfactory, the account may be closed and service charges may be levied.
4. Violation of anyone of these Rules will render the account liable to be closed and subjected to service charges.
5. The Bank reserves to itself the right to alter or add to these Rules at anytime.
6. Rules pertaining to Internet Banking, ATM Cards are available separately.
7. Nomination facility is available on all deposit accounts opened by individuals. Nomination facility is also available to a sole proprietary concern account. Nomination can be made in favour of one individual only. Nomination so made can be cancelled or changed by the account holder/s any time. While making nomination, cancellation or change thereof, it is required to be witnessed by a third party. Nomination can be modified by the consent of account holder/s. Nomination can be made in favour of a minor also, It may be noted that incase of term deposits each of the deposit should have separate nomination, Having given nomination for one deposit does not make the nominee the automatic beneficiary of the other deposits.

Signature of the Applicant / s : _____

_____ 1st Applicant _____ 2nd Applicant _____ 3rd Applicant

Place : _____

Date : _____

Mumbai : Jolly Maker Chambers-II, 225, Nariman Point, Mumbai-400 021. Tel. 022-22823698 e-mail : mumbai@bbkindia.com

Hyderabad : 6-3-550, Akashganga, Opp. Medinova, Somajiguda, Hyderabad - 500 082. Tel. : 040-23398219/20 e-mail : hyderabad@bbkindia.com

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7. Cheques / dividend warrants drawn only in the name(s) of the account-holders will be collected through the account. Customers should in their own interest cross such cheques before depositing them with the Bank.
8. Cheque book facilities are available for savings & current account. Cheque books will be issued to depositors on requisition or by using a valid login through Net Banking.
9. The Cheque books, Net Banking Pass Words, ATM Cards & PINs will be dispatched by courier / post at customer's risk and consequence. The Bank will not be liable in any manner whatsoever in respect of such dispatch of these items. In case of non receipt of the aforesaid deliverables within a reasonable time say a fortnight of the request being made it will be the responsibility of the customer to inform the Branch Manager concerned about such non receipt.
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14. It is mandatory to furnish PAN / Form 60 while depositing cash of Rs. 50000/- and above in the NRO accounts (No each deposits are permitted in NRE A/c's).
15. Cash withdrawals from customer's account are subject to Banking Cash Transaction Tax (BCTT) as per rates specified by Income Tax authorities.
16. To avoid inconvenience at a later stage, the customer should operate the account at least once in six months. Accounts which are not operated for a considerable period of time will be termed as dormant / inoperative account status in the interest of the depositor as well as the Bank. The depositor will be informed of charges, if any, which the Bank will levy on dormant/inoperative account. The depositor can request the Bank to activate the account for operating it by submission of required documents.
17. Cheques drawn for amounts in excess of or equal to the balance in credit will not be honoured. Charges as may be fixed by the Bank from time to time will be recovered from the depositor for every dish on our of cheque for want of funds. Further, the Bank reserves the right to close all such accounts without notice to the depositors.
18. Customer should avoid issuing cheques without adequate arrangement of funds. Bounced cheque can lead to prosecution under the Negotiable Instruments Act, 1881 and the frequent returning of cheques may also lead to non-issuance of fresh cheque books and /or closure of account by the Bank.
19. Cheques / Withdrawal instructions should be drawn in such a way as to prevent unauthorised alterations or additions after issue. The amount must be stated on the cheque/withdrawal instructions both in words and figures. Writing should be clear and legible. All alterations made in writing of a cheque/withdrawal instruction should be authenticated by the drawer's full signature; otherwise, the cheque/withdrawal instruction will not be paid.
20. Third party cheques endorsed in favour of the customer would not be accepted for collection/credit to the account.
21. If the account remains overdrawn on account of unrecovered charges, if any for a period of 3 months and above, the account will be closed and the Bank will not be responsible for giving any advance intimation thereof.
22. Whenever an account is closed, it will be the responsibility of the account holder to surrender the unused cheque leaves. The Bank will not be responsible for any loss sustained by the customer on account of loss of such instruments.
23. In case of joint accounts with mandate of "Either or Survivor" or "Any one of us or survivors" or survivor, instruction received from one of the account holders to stop operations will be deemed to be sufficient notice to the bank to act upon such instructions. Further operations would be allowed only upon receipt of fresh instructions from all the account holders. .
24. In case of joint accounts with mandate of "Either or Survivor" or "Any one of us or survivors" or survivor, instructions to close the account should be signed by all the account holders.
25. In case of joint accounts with mandate of "Either or Survivor" or "Any one of us or survivors" or survivor, on death of one of joint account holders, accounts shall be allowed to operated by survivor/s.
26. I/We agree to be liable for any overdraft or debt due to you, for whatever reasons arising and we agree to repay any amount thus due from us with interest, at applicable rates forthwith on demand from the bank.

DEPOSIT ACCOUNT RULES

Contd....

TERM DEPOSITS

1. Remittance of interest earned on the fixed deposit to an account with other bank shall attract service charges as per Bank's Rules.
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3. The Bank has a paramount lien on the deposit amount and it reserves the right to appropriate such sums towards any financial obligation of the depositor to the Bank in any capacity.
4. Interest on overdue term deposit will be paid, if the deposit is renewed, within 15 days from the date of maturity.
5. Maturity value/part withdrawal is subject to the provision of taxation laws and further interest shall be payable on net amount after deduction of TDS.
6. On the request of the customer, Bank may allow premature withdrawal of the amount deposited along with Interest payable. Payment of interest in such a case shall be at the appropriate rate applicable to the period for which deposit has remained with the Bank or the contracted rate whichever is lower. No interest will be paid on premature withdrawals of deposit, which has remained with the Bank for less than 30 days.
7. Premature withdrawals of deposits are subject to penal interest.
8. Deposits will be renewed on due date for an identical period at the prevailing interest rates in the absence of the instructions to the contrary.
9. In case of joint accounts with mandate of "Either or Survivor" or "Any one of us or survivors or survivor", bank will get a valid discharge upon payment of maturity proceeds to the deposit holder presenting the original deposit advice. If there is no deposit advice, lodgment of formal claim by either should suffice and first such request will be honoured.
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13. The customer shall deposit the agreed amount in the Recurring Deposit Account on or before the last working day of each month. The account holder shall receive the maturity amount, as per contract, on due date after depositing the agreed installments and expiry of fixed period.
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GENERAL RULES

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4. Violation of anyone of these Rules will render the account liable to be closed and subjected to service charges.
5. The Bank reserves to itself the right to alter or add to these Rules at anytime.
6. Rules pertaining to Internet Banking, ATM Cards are available separately.
7. Nomination facility is available on all deposit accounts opened by individuals. Nomination facility is also available to a sole proprietary concern account. Nomination can be made in favour of one individual only. Nomination so made can be cancelled or changed by the account holder/s any time. While making nomination, cancellation or change thereof, it is required to be witnessed by a third party. Nomination can be modified by the consent of account holder/s. Nomination can be made in favour of a minor also, It may be noted that incase of term deposits each of the deposit should have separate nomination, Having given nomination for one deposit does not make the nominee the automatic beneficiary of the other deposits.

TERMS OF SERVICE : BBK INDIA INTERNET BANKING

1. I have read the provisions contained in the "Terms and Conditions" of "BBK India Internet Banking Service" and accept them. I agree that the transactions executed over BBK-India Internet Banking Service under my Username and Password will be binding on me.
2. I undertake to inform the Bank immediately on change of above information.

General Information:

1. You should register for 'BBK India Internet Banking Service' with the branch where you maintain the account.
2. Normally BBK-India Internet Banking services will be open to the customer only after he acknowledges the receipt of password.
3. We invite you to visit your account on the site frequently for transacting business or viewing account balances. If you believe that any information relating to your account has a discrepancy, please bring it to the notice of the branch by e-mail or letter
4. In a joint account, all account holders are entitled to register, as users of 'BBK-India Internet Banking Service', but transactions would be permitted based on the account operation rights recorded at the branch (the services will be extended to single or Joint "E or S" accounts only).
5. All accounts at the branch whether or not listed in the registration form, will be available on the 'BBK-India Internet Banking Service'. However the applicant has the option to selectively view the accounts on the internet.

Security:

1. The Branch where the customer maintains his account will assign:
 - a) User-id &
 - b) Login Password
 - c) Transaction Password
2. The Login Password given by the branch must be changed by Password of customer's choice at the time of first log-on. This is mandatory.
3. Bank will make reasonable use of available technology to ensure security and to prevent unauthorised access to any of these services. The 'BBK-India Internet Banking service is VERISIGN certified which guarantees, that it is a secure site.
4. You are welcome to access 'BBK-India Internet Banking Service' from anywhere anytime. However, as a matter of precaution, customers may avoid using PCs with public access.
5. There is no way to retrieve a password from the system. Therefore if a customer forgets his password, he must approach the branch for re-registration. You may download E-Banking Registration Form from the Website for the purpose.

Bank's terms:

1. All requests/received from customers are logged for processing and are effective from the time they are recorded at the branch.
2. Rules and 'regulations applicable to normal banking transactions in India will be applicable mutatis mutandis for the transactions executed through this site.
3. The BBK-India Internet Banking service cannot be claimed as a right. The bank may also convert this into a discretionary service anytime. f
4. Dispute between the customer and the Bank in this service is subject to the jurisdiction of the courts in the Republic of India and governed by the laws prevailing in India.
5. The Bank reserves the right to modify the services offered or the Terms of service of 'BBK-India Internet Banking Service'. The changes will be notified to the customers through a notification on the Site.

Customer's obligations:

1. The customer has an obligation and responsibility to maintain secrecy in regard to Username & Password registered with the Bank. The bank presupposes that login using valid Username and Password is a valid session initiated by none other than the customer.
2. Transaction executed through a valid session will be construed by BBK to have emanated from the registered customer and will be binding on him / her.
3. The customer will not attempt or permit others to attempt accessing the 'BBK-India Internet Banking Service' through any unlawful means.

Dos' & Don'ts':

1. The customer should keep his/her ID and password strictly confidential and should not divulge the same to any other person. Any loss sustained by the customer due to non-compliance of this condition will be at his/her own risk and responsibility and the Bank will not be liable for the same in any manner.
2. The customer is free to choose a password of his own for BBK-India Internet Banking services. As a precaution a password that in is generic nature, guessable or inferable personal data such as name, address, telephone member, driving license, date of birth etc. is best avoided. Similarly it is a good practice to commit the password to memory rather than writing it down somewhere.
3. It may not be safe to leave the computer unattended during a valid session. This might give access to your account information to others.

Signature of the Applicant / s :

1st Applicant

2nd Applicant

3rd Applicant