

16. In order to receive the gifts for each category of the Account, the Account Holder shall fulfill the age limit criteria and the Account balance criteria at the time of claiming the gift as mentioned in the Bank's brochure.
17. The pass books of NDB Bilindu, NDB Kids and NDB Teen need to be presented to the Account holding branch when claiming the applicable gifts.
18. The Bank has the right to change the prevailing gift scheme depending on market conditions and such changes will be available on the Bank's website and displayed at the bank's head office & its branch premises.
19. In the event of a passbook being lost or damaged, the Bank may issue a fresh passbook on a charge determined by the Bank. The parent/guardian is required to submit an acceptable explanation together with a valid affidavit and an indemnity.
20. In the event the pass book is lost, the Bank will consider that all gift entitlements upto the current balance have been issued to the Account holder.
21. In the event a 'NDB Shilpa Children's Savings Account' is closed at the request of the parent or guardian prior to the Account Holder reaching 18 years of age under exceptional circumstances, the Bank reserves the right to recover the cost of gifts issued from the available balance.
22. The Bank reserves the right to terminate this Shilpa Children's Savings Account scheme by giving reasonable notice to the parent/guardian of the Account Holder and the Account Holder by claiming settlement of all Account Holders liabilities to the Bank and thereafter transferring the balance lying in the NDB Shilpa Children's Savings Account to an ordinary Children's Savings Account of the Bank.
23. The term " Bank" shall mean the National Development Bank PLC and its successors and assigns.

Manager,

Standing Order

..... Bank PLC

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Please transfer/remittance a sum of Rupees (SL Rs) from my current/savings account No

..... to the Shilpa Children's savings account No. of Master/Miss

at National Development Bank PLC Branch on the day of every month commencing from

until further notice.

.....
Signature of Parent / Guardian

Shilpa Children's Savings Account Opening Mandate



