

Details of Individuals / Proprietor / Partners / Directors / Trustees / Authorised Person(s)

1. Name :

Designation : _____

CIF :

Please Paste
Colour Photo here
Please do not
Use Pins,
Staples or Tape

Branch Stamp with Initials

2. Name :

Designation : _____

CIF :

Please Paste
Colour Photo here
Please do not
Use Pins,
Staples or Tape

Branch Stamp with Initials

3. Name :

Designation : _____

CIF :

Please Paste
Colour Photo here
Please do not
Use Pins,
Staples or Tape

Branch Stamp with Initials

4. Name :

Designation : _____

CIF :

Please Paste
Colour Photo here
Please do not
Use Pins,
Staples or Tape

Branch Stamp with Initials

5. Name :

Designation : _____

CIF :

Please Paste
Colour Photo here
Please do not
Use Pins,
Staples or Tape

Branch Stamp with Initials

6. Name :

Designation : _____

CIF :

Please Paste
Colour Photo here
Please do not
Use Pins,
Staples or Tape

Branch Stamp with Initials

7. Name :

Designation : _____

CIF :

Please Paste
Colour Photo here
Please do not
Use Pins,
Staples or Tape

Branch Stamp with Initials

8. Name :

Designation : _____

CIF :

Please Paste
Colour Photo here
Please do not
Use Pins,
Staples or Tape

Branch Stamp with Initials

Operating Instruction :

- | | | |
|--|---|---|
| <input type="checkbox"/> Self/Proprietor | <input type="checkbox"/> Former or Survivor | X |
| <input type="checkbox"/> Jointly by all | <input type="checkbox"/> Anyone or Survivor | X |
| <input type="checkbox"/> Either or survivor or survivors | <input type="checkbox"/> Karta of HUF | X |
| <input type="checkbox"/> Others _____ | | X |
| | | X |
| | | X |
| | | X |
| | | X |
| | | X |

Declaration / Undertaking

- (a) I / We confirm having received, read and understood the Current Account rules and hereby agree to be bound by the terms and conditions, outlined in this form which govern the account(s) that I/We am/are opening with Nutan Nagarik Sahakari Bank Ltd. and amendments there to that may be made from time to time and those relating to various services including but not limited to Mobile Banking / Internet Banking / SMS service.
- (b) I / We confirm that I/We am/are resident of India.
- (c) I / We hereby declare that the information furnished above is true and correct to the best of my/our knowledge.
- (d) 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 and responsibility and indemnify against any loss suffered by you in the matter due to any reason with interest at applicable rate and incidental charges.
- (e) I / We authorise Nutan Nagarik Sahakari Bank Ltd. to use, update, share & download my/our personal details with Central KYC Registry.
- [] I / We confirm that I/We do not enjoy credit facilities with other bank/s
- [] I / We enjoy credit facilities / have Current Accounts with other bank/s mentioned below
(Please attach details of such facilities separately)

Name of Bank & Branch Address	Type & No of A/c	Nature of Facility	Amount
-------------------------------	------------------	--------------------	--------

Signature of Applicants	1 _____	2 _____	3 _____	4 _____
	5 _____	6 _____	7 _____	8 _____

Declaration In case of HUF

As our HUF firm wishes to open an account with your bank in the name of _____ we beg to say that the first signatory to this letter, i.e. _____ is the karta of joint family and other signatories are the adult co-parceners members of the said family. We further confirm that business of the said family is carried on only by the said karta in the interest and for the benefit of the entire body of co-parceners members of the joint family. We all undertake that claims due to the bank from the said family shall be recoverable personally from all or any of us and also from the entire family properties of which the first signatory, the karta, including the share of minor co-parceners in view of the fact that ours is not the firm governed by Indian partnership act 1932. We hereby undertake to inform the bank about the death or birth, divorce, marriage, remarriage of a co-parcener member or any change occurring at any time in the membership of our joint family during the currency of the account. **(Please obtain declaration form separately.)**

Declaration in case of Partnership Firm

Re : Opening of a new account in the name of partnership firm M/s _____ registered at _____ with No. _____

We refer to the captioned account opened by you and declare as under :

We the undersigned, are the partners in the above mentioned firm which has dealing with your bank. We jointly and severally undertake responsibility to the Bank for the liabilities of the firm with the Bank. The Bank may recover its claims from the estate of any or all of the partners of the firm. Whenever any change occurs in the partnership, we undertake to inform the Bank of the same in writing and our individual responsibility to the Bank will continue until we receive from the Bank an acknowledgment of that letter and until all our liabilities with the Bank are discharged.

Name of Partners	Signature(s) without stamp
1	
2	
3	
4	
5	
6	
7	
8	

INTENTIONALLY KEPT BLANK

Letter of Sole Proprietorship cum declaration

I wish to inform that I _____
 am trading under the name & style of M/s. _____
 and that I am the sole proprietor of the said concern. I shall be responsible for all transactions in my a/c with you and obligations incurred with you or arising from the operation of my a/c whether such obligations or transactions are in the course of business under the said name and style or otherwise. Notwithstanding any change in the constitution of my concern or disposal of my proprietary interest in business or if the said name and style of my business is closed for any reason, I shall continue to be liable to discharge all my obligations to you at all times and undertake to intimate you about such changes and close the A/c.

X _____
 (Signature without rubber stamp)

Form DA-1 (For Nomination) (For Sole Proprietorship/Individual only)

I/We _____ **Name and Address** _____

nominate the following person to whom in the event of my/our/minor's death the amount of the deposit may be returned by Nutan Nagarik Sahakari Bank Ltd.

_____ branch.

Nominee																							
Name	Address	Relationship with Depositor, if any	Age	If Nominee is a minor, his/her Date of Birth																			
				<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 2.5%;"></td><td style="width: 2.5%;"></td><td style="width: 2.5%;"></td><td style="width: 2.5%;"></td><td style="width: 2.5%;"></td><td style="width: 2.5%;"></td><td style="width: 2.5%;"></td><td style="width: 2.5%;"></td><td style="width: 2.5%;"></td><td style="width: 2.5%;"></td><td style="width: 2.5%;"></td><td style="width: 2.5%;"></td><td style="width: 2.5%;"></td><td style="width: 2.5%;"></td><td style="width: 2.5%;"></td><td style="width: 2.5%;"></td><td style="width: 2.5%;"></td><td style="width: 2.5%;"></td><td style="width: 2.5%;"></td> </tr> </table>																			

As the nominee is a minor on this date, I/We appoint Shri/Smt./Kum. _____

(Name, Address and Age)

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.

I/We do not wish to make a nomination. A/c. No. : _____

Name(s), address and signature(s) of two witnesses (If thumb impression obtained) Signature(s)/Thumb Impression(s) of Depositor(s)

(1)		X
(2)		X
Place : _____ Date: _____		X
		X

For Branch Use

Office Use (Declaration by Br.)

I hereby certify that this account opening form is complete in all respect and relevant documents have been obtained and verified with original.

A/c. Canvassed by Employee No. : Name : _____

Enclosure details by Branch :

No. of Addon forms enclosed Name & Signature of officer : _____ Emp. ID. _____

No. of KYC documents enclosed Name & Signature of B.M. : _____ Emp. ID. _____

Risk category Low Medium High

Date : Seal of the branch :

DA1 Acknowledgment

Account No. _____ Name of Depositor _____

Nomination in favour of _____ dated _____ has been registered in the books of the Bank. Kindly note that in case of a nominee being a Non - Resident Indian or PIO, the transfer of funds outside India will be subject to the guidelines of RBI.

Place :

Date :

Branch Manager / Officer

Rules governing maintenance & conduct of Current Accounts

1. Resident Indian national individual/s and impersonal institutional entities having contractual capacity with acceptable KYC documents and Pass Port size photographs, copy of constitution (In case of impersonal a/cs.) etc. can open current a/c.
2. With initial cash deposit of Rs. 2,000/- or with such sum that may be decided by Bank from time to time, a current a/c. can be opened.
3. For continuance of Current a/c. minimum average credit balance of Rs. 2,000/- or as may be decided by bank from time to time is required to be maintained. Bank may levy penalty for non-maintenance of minimum balance.
4. Deposit upto Rs. 5/- Lac is insured by DICGC as per their rules.
5. Cheques drawn on bank presented through clearing shall be honoured on the basis of subsisting opening balance in the a/c. on the day of presentment of inward cheques.
6. Inward Dr. ECS/cheques drawn on bank if often required to be returned with financial reason, under such circumstances with an advance notice bank shall unilaterally close the a/c.
7. All current a/c. holders shall be supplied with the copy of their statement of a/cs. on monthly basis. Any discrepancy noticed in statement of a/c. should be notified to the Manager within a period of 7 days only.
8. For closing a/c., all individuals of personal a/cs. and all authorized signatories of impersonal a/c. should submit written application alongwith unused cheque leaves, upon failing to do so, in the event of occurrence of any monetary or otherwise liabilities it would be exclusive responsibility of a/c. holder.
9. Change in address with documentary proof should be notified to the bank. Any loss sustained or inconvenience caused due to failure to intimate, bank shall not be liable.
10. Statements of a/c. and cheque books are important security documents & ensure its safe keeping under lock and key. Amount in words and figures in cheque should be written clearly and distinctly leaving no room for alteration or insertions therein.
11. All individual/s and proprietorship firm (a/c. holders) shall be offered "Nomination" facility. If they desire, can appoint one nominee.
12. Cheques, Bills, Dividend warrants, DDs lodged with bank for collection and payable at upcountry centres will be sent by RPAD/POD through India Post/Courier, at the sole risk and responsibility of the a/c. holders. For its non/late/miss delivery or loss in transit bank shall not be liable financially or otherwise to customer or third parties.
13. Instruments lodged for clearing/collection and returned dishonoured shall be handed over back to the a/c. holder or his/her authorized representative only in person or else dispatched by RPAD to a/c holder at his/her cost. For late or non delivery of returned instrument bank will not be liable in any manner.
14. When an a/c. is not being operated satisfactorily as per bank's rules governing maintenance and conduct of current a/c., bank will have a right to discontinue/refuse extension of cheque book facility/acceptance of ECS debit/credit facility including closure of a/c.
15. Cheques bearing "A/c. Payee" crossing shall be accepted for collection/clearing for named payee's a/c. only, such cheques shall not be collected for the credit of third parties a/cs.
16. For acceptance of Dr. ECS instruction/attestation of signature and such other services bank shall levy service charges in force.
17. Bank enjoys its Paramount "charge of lien" "Right of set off" and "Right of appropriation" against balances lying in different a/cs/instruments tendered for collection while transacting and rendering normal banking business.
18. Alert by SMS facility for debit entry of Rs. 25,000/- and above is available but Bank is not responsible for any delay/failure in sending SMS.
19. We are bound by the provisions of the Prevention of Money Laundering Act, 2002, the rules notified thereunder, and guidelines issued by RBI on KYC norms from time to time.
20. In terms of RBI guidelines on Positive Pay System we will submit required information to the Bank before issuing cheques.
21. Any changes effected by bank in above rules as per RBI directives/bank's Board of Directors decision shall be binding to a/c. holder.
22. We are bound to pay service charges decided by bank from time to time. (Displayed on the notice board of the branch and Bank's website)

Signature of Applicant/s

Name of Individuals / Proprietor / Partners / Directors / Trustees / Authorised Person(s)	Signature
1	
2	
3	
4	
5	
6	
7	
8	

For Individuals :

Officially Valid Documents : (Copy of any one of the following)

- (i) Passport
- (ii) Driving Licence
- (iii) Proof of Aadhaar Number
- (iv) Voter's Photo Identity Card issued by the Election Commission of India.

If the proof furnished does not have updated address then the following documents should be furnished for purpose of proof of address :-

- i. Utility bill which is not more than two months old of any service provider (electricity, land line telephone, piped gas, water bill);
- ii. Property or Municipal tax receipt.

• **Copy of PAN CARD / Form 60 should also be furnished. Plus 2 Passport Size Photos.**

For Proprietary Firm :

Copy of any two of the following documents as a proof of business / activity in the name of the proprietary firm.

- (a) Registration certificate.
- (b) Certificate/Licence issued by the Municipal authorities under Shop and Establishment Act.
- (c) Sales and income tax returns.
- (d) CST/GST certificate.
- (e) Certificate/registration document issued by Professional Tax authorities.
- (f) IEC (Importer Exporter Code) issued to the proprietary concern by the office of DGFT or Licence/certificate of practice issued in the name of the proprietary concern by any professional body incorporated under a statute.
- (g) Complete Income Tax Return (not just the acknowledgement) in the name of the sole proprietor where the firm's income is reflected, duly authenticated/acknowledged by the Income Tax authorities.
- (h) Utility bills (not more than two months old) in the name of Firm such as electricity, water, landline telephone bills, etc.
- (i) Documents required for Individual as specified above relating to Proprietor

• **Copy of PAN CARD / Form 60 should also be furnished. Plus two Passport size Photos of Proprietor.**

For Partnership Firm :

Certified copies of each of the following documents.

- (a) Registration certificate.
 - (b) Partnership deed.
 - (c) Permanent Account Number (PAN) of the partnership firm.
 - (d) Documents required for individuals as specified above relating to Partners, managers, officers or employees, as the case may be, holding an attorney to transact on its behalf.
-

For Company/LLP :

Certified copies of each of the following documents.

- (a) Certificate of incorporation (Partnership Deed in case of LLP)
 - (b) Memorandum and Articles of Association (Not applicable in case of LLP)
 - (c) Permanent Account Number (PAN) of the company/LLP
 - (d) A resolution from the Board of Directors / LLP and power of attorney granted to its managers, officers or employees to transact on its behalf.
 - (e) Documents required for individuals as specified above relating to Directors, managers, officers or employees, as the case may be, holding an attorney to transact on its behalf.
-

For Trust/Club/Association/Co-op Societies :

Certified copies of each of the following documents.

- (a) Registration certificate. (For registered entities only)
 - (b) Trust deed / Bye-laws.
 - (c) Permanent Account Number or Form No.60.
 - (d) Resolution of the Trust/Managing body.
 - (e) Documents required for individuals as specified above relating to Trustees, managers, officers or employees, as the case may be, holding an attorney to transact on its behalf.
-

For HUF :

- (a) Declaration of HUF
- (b) PAN CARD of HUF
- (c) Deed of HUF (If executed)
- (D) Documents required for Individual as specified above relating to Karta.

Please present original documents for verification