



# NAGPUR NAGARIK SAHAKARI BANK LTD.

(MULTISTATE SCHEDULED BANK)

## ACCOUNT OPENING FORM FOR RESIDENT INDIVIDUAL (SAVING BANKS, TERM DEPOSIT AND RECURRING DEPOSIT)

- Please fill the form preferably in **BLACK** ink only
- Please fill the form in **CAPITAL LETTERS** only
- Please tick (v) the appropriate boxes
- Fields marked (\*) are mandatory

Date: 

D	D	M	M	Y	Y	Y	Y
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BRANCH: \_\_\_\_\_

CIF ID: 

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(1<sup>st</sup> Applicant)

CIF ID: 

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(2<sup>nd</sup> Applicant)

CIF ID: 

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(3<sup>rd</sup> Applicant)

Account No.: 

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CKYC No.:

(1<sup>st</sup> Applicant)

CKYC No.:

(2<sup>nd</sup> Applicant)

CKYC No.:

(3<sup>rd</sup> Applicant)

I/We request you to open my/our deposit account with your branch/bank as under:

### (A) PERSONAL DETAILS

Full Name in CAPITAL LETTERS (In order of FIRST, MIDDLE, LAST NAME, leaving a space between words same as ID proof)

1. Full Name (1<sup>st</sup> Applicant): \* \_\_\_\_\_

2. Full Name (2<sup>nd</sup> Applicant): \* \_\_\_\_\_

3. Full Name (3<sup>rd</sup> Applicant): \* \_\_\_\_\_

### (B) TYPE OF ACCOUNT

\*  Savings Bank Account  Term Deposit  Recurring Deposit

### (C) MODE OF OPERATION

\*  Self  Either or Survivor  Former or Survivor  Jointly or Survivor  Any one of us or any one of the survivors or the last survivors  Minor by Guardian  Any other (Pl. Specify) \_\_\_\_\_

### (D) SERVICES REQUIRED FOR SAVING BANKS (Fill for Saving Banks Account Opening only)

\* Kindly register me/us for the following facilities  1<sup>st</sup> Applicant  2<sup>nd</sup> Applicant  3<sup>rd</sup> Applicant  None

1. Cheque Book  Yes  No

2. ATM-CUM-DEBIT Card  Yes  No

3. SMS Alert / Net- Banking  Yes  No

### (E) MINOR DECLARATION (In case of Minor only)

\* Type of Guardian:  Father  Mother  Court Appointed (enclose copy of court order)

\* Full Name of Guardian: 


I/We hereby declare that the date of birth of the minor who is my \_\_\_\_\_ is 

D	D	M	M	Y	Y	Y	Y
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 and I am his/her natural and lawful guardian/guardian appointed by court order, date 

D	D	M	M	Y	Y	Y	Y
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 (copy enclosed).

I shall represent the said minor in all future transactions of any description in the above account until the said minor attains majority, I/We indemnify the Bank against the claim of the above minor for any withdrawals/transactions made by me in his/her account.

Date: 

D	D	M	M	Y	Y	Y	Y
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Place: \_\_\_\_\_

Signature of Guardian

**(F) TERM /RECURRING DEPOSIT (Fill for Term/Recurring Deposits only)**

\* Kindly accept ₹ \_\_\_\_\_ in your \_\_\_\_\_ Deposit scheme \_\_\_\_\_ (callable/non-callable) under scheme type \_\_\_\_\_ for \_\_\_\_\_ days/months/years with interest as \_\_\_\_\_ % per annum.

**Details of Basic Account with Bank:** Account No.

I confirm that, I am holding Account as mentioned above with Nagpur Nagarik Sahakari Bank Ltd., \_\_\_\_\_ Branch for over 6 months.

Date:

\_\_\_\_\_  
Depositor(s) Signature

**(G) NOMINATION DETAILS (FORM DA 1)**

\*Nomination under Sec. 45ZA read with section 56 of the Banking Regulation Act 1949 and Rule 2(1) of the Co-operative Banks (Nomination) Rule 1985, in respect of Bank deposits.

I/We (name) \_\_\_\_\_ (Address) \_\_\_\_\_

nominate that following person(s) to whom in the event of my/our/minor's death the amount of deposit in the above account, may be returned by the Nagpur Nagarik Sahakari Bank Ltd. \_\_\_\_\_ Branch.

Nature of Deposit & Account Number	Name of Nominee	Address of Nominee	Relationship with Depositor, if any	Age	*If nominee is minor, his/her Date of Birth

\*As the nominee is a minor on this date, I/We appoint (name) \_\_\_\_\_ (Address) \_\_\_\_\_ (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.

Date:

Place: \_\_\_\_\_

\_\_\_\_\_  
\*\*Signature(s) or # Thumb impression(s) of Depositors

Signature of first witness  
Name: \_\_\_\_\_ Signature: \_\_\_\_\_  
Address: \_\_\_\_\_

Signature of Second witness  
Name: \_\_\_\_\_ Signature: \_\_\_\_\_  
Address: \_\_\_\_\_

1. (\*) Strike out if nominee is not minor. 2. (\*\*) Where deposit is made in the name of a minor, the nomination should be signed by a person lawfully entitled to act on behalf of the minor. 3. (#) Thumb impression(s) shall be attested by two witnesses.

**(H) STANDING INSTRUCTIONS FOR RECURRING DEPOSIT**

Recurring Account instalment of ₹ \_\_\_\_\_ per month be recovered from my/our Saving/Current/OD/CC Account Number  With your Branch. I/We agree to maintain sufficient balance in my/our above mentioned account/s.

The proceeds of Recurring Deposit and/or monthly/quarterly interest of the above deposit be credited to my/our Saving/Current/OD/CC Account No.  with your branch.

**Above instructions will not be applicable if I/We avail Loan/OD against these Deposits.**

**Special Instructions:**

- Unless presented for payment, this receipt shall be automatically renewed on due date for the same period. I/We give my/our consent for the same.
- Interest Payment is subject to TDS or any other Transactions as may be levied by Government from time to time.

Date:

\_\_\_\_\_  
Depositor(s) Signature

**(I) DECLARATION CUM UNDERTAKING CUM SELF DECLARATION**

1. I have read the copy of Terms & Conditions of the Account Opening Form given to me/us. The Terms & Conditions have been explained to me/us and having understood. I/We accept the same.
2. (Applicable in case of Term Deposit Accounts- (Strike out if not required))  
I/We undertake that in case of term deposits with operating instructions "Either or Survivor", or "Former or Survivor" in line with the operating instructions of the application-cum-deposit slip, premature termination/payment will be allowed to the survivors in event of the death of the either of the depositors or former as the case may be on submission of the death certificate of the deceased depositors along with application without obtaining consent of the legal heirs of the deceased depositors.

Full Name of 1<sup>st</sup> Applicant

Full Name of 2<sup>nd</sup> Applicant

Full Name of 3<sup>rd</sup> Applicant

Signature of 1<sup>st</sup> Applicant

Signature of 2<sup>nd</sup> Applicant

Signature of 3<sup>rd</sup> Applicant

Place: \_\_\_\_\_

Date:

D	D	M	M	Y	Y	Y	Y
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**(J) FOR OFFICE USE ONLY**

Documents received     Self-certified     Verified from Original

1. Self-certifications, documents & photographs received as a part of account opening process have been verified and found correct.
2. Certified that copy of Terms & Conditions signed by Customer obtained.
3. Certified that implications & conditions for the operation of the account have been explained to the depositor (only in case of Illiterate Applicant)
4. Applicant has/have signed the form in my presence.
5. Form No. 60/61 duly filled verified and enclosed (If PAN No. is not available.)
6. I hereby certify that this Account Opening Form is complete in all respects.

**Checked found in order (Bank Official)**

**Approved by Branch Manager**

Name & Designation: \_\_\_\_\_

Name: \_\_\_\_\_

Stamp & Signature: \_\_\_\_\_

Stamp & Signature: \_\_\_\_\_

## (K) TERMS AND CONDITIONS FOR OPENING OF DEPOSIT ACCOUNTS

1. The Saving Banks Accounts should be used to route transactions of only no-business/non-commercial nature. In the event of occurrence of such transactions or any such transactions that may be construed as dubious or undesirable, the Bank reserves the right to unilaterally freeze operations in such accounts and/or close the accounts.
2. Interest on the Saving Bank Deposit is calculated at a rate fixed by RBI from time to time. This interest will be paid half yearly calculated on the daily balance in the account.
3. The customer should maintain minimum balance as may be required from time to time in the account & communicated at the time of opening of the account. Changes in the bank/Service Charges or minimum balance requirements are displayed on the Notice Board of Branches & on the website. The non-maintenance of the minimum balance shall automatically entitle the Bank to levy the charges for non-maintenance of the average balance. In such an event, the Bank shall have the first right to set-off any available credit that may be available in the account including from amounts flowing into the said account from the collection proceeds or any deposits.  
Notwithstanding the above, if the Bank is of the opinion that if the customer does not maintain the minimum balance and/or if the account remains a Zero Balance Account and/or the overall conduct of the account is not satisfactory, the Bank shall have a right to close the account by issuing fifteen days notice. In the event, if the said account is funded within fifteen days period the Bank may not exercise the said right of closure. If not, the Bank shall close the account without any further notice to the customer.
4. If there is no transaction in the account for 2 years, the account automatically gets classified as a 'DORMANT ACCOUNT' whereupon further debit transactions are not permitted in the ordinary course. A request for activation of the account has to be made by the customer in both cases.
5. Satisfactory conduct of the account entails maintaining stipulated minimum balance as well as sufficient balance to honour cheques issued to third parties. If there are high incidences to the contrary, the Bank reserves the right to close the account under intimation to the customer.
6. Any special instruction, both financial and non-financial in nature, like standing instructions, stop payment instructions, issuance of Cheque Books, Demand Draft, Pay Orders, issuance of duplicate card/PIN must be communicated in writing. Otherwise, it shall not be binding of the Bank to comply with such instruction. Charges as applicable will be liveable to the customer.
7. The Saving Banks Account entitles free access to NAGPUR NAGARIK SAHAKARI BANK LTD. ATMs and Internet Banking unless otherwise stated.
8. Any change of address should be immediately communicated in writing to the Bank along with Address Proof.
9. I/We agree to maintain a quarterly average balance in the regular Savings Account/failing which, the Bank may deduct charges as per rules prescribed schedule of charges.
10. The Bank at its option but at the risk and responsibility of the account holder may 1) Collect proceeds of the instrument lodged by the account holder from time to time. 2) Appoint an agent/s to collect the proceeds of the instrument lodged by the account holder and as such agent's appointed shall be the agent/s of the account holder to collect such Instrument. 3) Recover proceeds of instrument lodged by the account holder by way of bank draft /cheques or any other mandate in lieu of cash. 4) Take action /steps as deemed necessary to have proceeds of the instruments lodged. 5) The Bank is hereby empowered to recover the various charges, if any by debiting the same to the account holder.
11. I/We agree to comply with and be bound by the Bank's Rules for the time being in force for the conduct of such account. I/We authorize the bank to collect bills, cheques, etc. for and on behalf of me /us and undertake to abide by and be bound by the Terms and Conditions in this behalf.
12. Our deposits are insured under the Deposit Insurance and Credit Guarantee Corporation of India (DICGC) scheme.
13. ATM Card: The usage of the ATM Card issued to customers will be in accordance with the rules and regulations. The Bank reserves the rights to suspend the services of ATM Card unilaterally without any prior notice or assigning any reason.
14. Internet Banking: The usage of the Internet Banking facility will be bound by the terms and condition (as given on the website) governing the Internet banking facility and the various services included under it. It is the duty of the account holder to protect and keep the User ID and password protected, safe and secured. The account holder shall be fully responsible for any of the linked account getting debited as per the instruction(s) given by him and the Bank will not be responsible or held responsible and any claim or demand will not be made against the Bank in this regard.
15. SMS Banking: The account holders are responsible for the registration of Mobile Banking for the Cell Phone Number/s mentioned. The charges associated with these services will be as applicable. In case of mistake on part of the account holder or that of the mobile service provider in respect of these services. The Bank will not be responsible and the account holders agree that no claim will be made against the Bank.
16. I hereby declare that I or any of my relatives have not been entrusted with prominent public functions in a foreign country e.g. Heads of States or Governments, senior politicians, senior government/judicial/military/officers, senior executives of state owned corporations, important political party officials, etc. I hereby further declare that in case in the future, I or any of my relatives have been entrusted with prominent public functions in a foreign country as stated above. I will immediately notify the bank about the same."
17. An Account remain inoperative for a period of 10 years or more or unclaimed Deposits for a period of 10 years or more along with interest accrued such Amount Balances will be transferred to RBI DEAF Fund A/c as per RBI Guidelines.

I/We agree to abide by existing Rules, Terms and Conditions of all the schemes I accounts and facilities enumerated above and changed from time to time.

**Signature of Applicant(s):**

1<sup>st</sup> Applicant

2<sup>nd</sup> Applicant

3<sup>rd</sup> Applicant

### **Disclaimer:**

I/We am/are aware that NAGPUR NAGARIK SAHAKARI BANK LTD. does not seek any information relating to bgin id / password in any form including through e-mails from its customers. I/We agree and undertake that I/We shall never part with any sensitive information of my/ our account especially through internet/email/phone medium. I/We further agree and confirm that NAGPUR NAGARIK SAHAKARI BANK LTD. shall not be liable for any losses arising from my/our sharing/disclosing of login id, password, cards, card numbers or PIN (Personal Identification Number) to anyone, nor shall make claims on the bank for any unauthorized use. I/We shall take all precautions to protect my/our account details so as to avoid any unauthorized use.