



# Nutan Nagarik Sahakari Bank Ltd.

P-5000-02-23-F-212

(Multi State - Scheduled Bank)

Regd. Office : Central (Admn.) Office : Opp. Samartheshwar Mahadev,

Nr. Law Garden, Ellisbridge, Ahmedabad-380006.

Phone : 079-26443724, 26444558 Toll Free : 18002333737

E-mail: admin@nutanbank.com Website : www.nutanbank.com

## SAVINGS ACCOUNT OPENING FORM

For Office use only : Account No. :   
A/c to be opened at Branch :  Branch Code :  Date :

I/We deposit Rs. \_\_\_\_\_ (Rupees \_\_\_\_\_ only) and request you to open my/our deposit account with your branch/bank as under. (Tick ☒ relevant type of account)

Scheme Name :  Scheme Code :

### 1. PERSONAL INFORMATION

Full Name: (In capital letters only) (Please leave one space between words)

Contact No.

1. \_\_\_\_\_  
2. \_\_\_\_\_  
3. \_\_\_\_\_  
4. \_\_\_\_\_

Date of Birth :	PAN (or FORM 60/61)	CIF ID (If existing)	Relationship with 1st Applicant
1. <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2. <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
3. <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
4. <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

(For 1st A/c. holder)

☐ Individual ☐ Minor ☐ Sr. Citizen ☐ Super Sr. Citizen ☐ Other \_\_\_\_\_ ☐ Staff Emp. No.  ☐ Ex-staff

**Minor Declaration :** Guardian CIF ID  KYC No.   
Type of Guardian : ☐ Father ☐ Mother ☐ Court Appointed (Enclose copy of court order)  
Full Name of Guardian ☐ Mr. ☐ Ms.

I hereby declare that the date of birth of the minor, who is my \_\_\_\_\_ is \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_ 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 said minor attains majority. I indemnify the Bank against the claim of the above minor for any withdrawal / transactions made by me in his/her account.

Date :  (Signature of Guardian)

### 2. Correspondence / Mailing Address :

Postal Code : \_\_\_\_\_

City : \_\_\_\_\_ State : Gujarat / Maharashtra Country : India

Mobile No.: \_\_\_\_\_ Phone No. (R): \_\_\_\_\_ Phone No. (O): \_\_\_\_\_

Permanent Address ☐ Same as above \_\_\_\_\_

Postal Code : \_\_\_\_\_

### 4. Services required

#### a) ATM-CUM-DEBIT CARD :

☐ 1st Holder ☐ 2nd Holder ☐ 3rd Holder ☐ 4th Holder

b) INTERNET BANKING : ☐ Viewing Rights ☐ Transaction Rights (Please fill up form separately)

c) MOBILE BANKING : Mobile Banking service to be enabled on this no. \_\_\_\_\_ (Please fill up form separately)

d) SMS ALERTS : SMS Alert on Mobile ☐ Required - Mobile No. \_\_\_\_\_ ☐ Not required

e) CHEQUE BOOK : ☐ Yes ☐ No

f) STATEMENT : e-Statement to be sent to e-mail Id ☐ Required - E-mail ID \_\_\_\_\_ ☐ Not required

For Office use only    Account No. 

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### MODE OF OPERATION

1st Holder	2nd Holder	3rd Holder	4th Holder
Please affix your latest Passport Size Photograph here	Please affix your latest Passport Size Photograph here	Please affix your latest Passport Size Photograph here	Please affix your latest Passport Size Photograph here
Sign. 1	Sign. 2	Sign. 3	Sign. 4
CIF ID1 <input type="text"/>	CIF ID2 <input type="text"/>	CIF ID3 <input type="text"/>	CIF ID4 <input type="text"/>

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								

(Name, Address and Age)

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

X

1. Resident Indian national individuals competent to contract can singly or jointly open a Savings bank a/c. by offering acceptable KYC documents and two copies of their latest Pass Port size photographs with initial cash deposit of Rs. 1000/- or with such sum that may be decided by Bank from time to time. Basic saving Accounts without cheque-book facility can also be opened in terms of RBI guidelines.
2. Individual/s can open joint a/c. operatable singly, jointly by Either of them or Survivor or Survivors, Former or Survivor, Later or Survivor etc.
3. Minor's a/c. can be opened by his/her guardian by furnishing birth proof of ward.
4. Aliterate minor above the age of 10 years can open his/her SB a/c. individually without cheque book facility.
5. Cheques/Bill of Exchange/Dividend-interest warrants/Drafts drawn in favour of a/c. holder only are collected. No such instruments payable to third party or endorsed in favour of a/c. holder shall be accepted for collection in SB a/c.
6. Simple Interest @ 3.25% on half yearly basis to SB a/c. is payable. However rate of interest, method of calculation and periodicity are subject to RBI directives from time to time.
7. SB a/c. holders shall be supplied with Pass Book without extra charges. However, request for duplicate Pass Book in the event of loss of original one shall be entertained on payment of Rs. 25/- subject to changes from time to time. No addition, alteration, deletion in figures/writings except those made by Bank officials with authenticity in Pass Book are binding to bank.
8. SB a/c. holder should get Pass Book updated regularly in his/her own interest. Any discrepancy in Credit/Debit entry or credit balance should be notified to the Manager immediately.
9. Pass Book and cheque book are important security documents. Please keep them in a place of security under lock and key. Amount in words and figures in cheques should be written clearly and distinctly leaving no room for alteration or insertions therein.
10. Nomination facility is available to the a/c. holders. Subsequent variation, cancellation and re-registration of nomination is entertained.

11. Bank has got undisputed right to close unsatisfactory a/cs. with due notice. Those a/cs. wherein Inward cheques/Dr.ECS had to be returned frequently for want of sufficient funds shall be closed by the bank with prior notice.
  12. Cheque book, standing instruction, Dr. NACH, signature verification charges shall be recovered at the prevailing rates at the time of issuance/ acceptance/verification.
  13. Deposits upto Rs. 5/- Lacs are insured by DICGC as per their rules.
  14. Savings a/cs. without cheque book facility can be operated with Bank's preprinted withdrawal forms. Savings a/cs. holders with an average credit balance of Rs. 1000/- and above shall be provided with cheque books for operation of a/cs.
  15. Issuing a cheque of Rs. 10/- or less in value is prohibited. Likewise a/c. holders are permitted to draw maximum 8 cheques per month on bank. Bank reserves its discretion to honour or return cheques drawn on it in violation of this rule. In the event, if cheques honoured in violation of this rule, bank may levy extra charges at its sole discretion. Savings A/c. and BSBDA holders are permitted to draw 45 cheques free per annum.
  16. Bank shall accept and record "stop payment" instruction of the a/c. holder with recovery of stipulated charges. However, bank shall not be liable for any losses caused to a/c. holder in the event payment of countermanded cheque is made inadvertently.
  17. Bank shall not pay against a cheque bearing a signature which does not tally with the specimen signature of a/c. holder provided to the bank and also cheque drawn in contrast to operational mandate in force. In the event of suspicion of fraud/attempted fraud, bank shall not honour the cheque drawn on it and shall not be held liable for any loss that may cause to a/c. holder due to dishonour.
  18. Account holder is permitted to close his/her a/c. any time, provided bank's rules/rights & charges are not infringed.
  19. Account holder/s will have to surrender unused cheque leaves to the bank while closing a/c. Interest shall be paid as per bank rule subject to changes made therein by RBI/BOD of bank from time to time. If a/c. is requested to be closed by a/c. holder within one year from the date of opening, Rs. 50/- shall be levied in such cases.
  20. Bank reserves right to effect changes in above rules, rate of interest without notice.
  21. In his/her/their own interest, a/c. holder/s should notify bank about change in address and nominee. Bank shall not be liable for any losses that may cause to a/c. holder/s upon his/her/their failure to notify Bank in this regard.
  22. Bank enjoys its paramount charge of lien, Right of set off and Right of appropriation against credit/debit balances lying in different a/cs/instruments tendered for collection while transacting and rendering normal banking business.
- I/We have read & understood the terms & conditions and agree to be bound by them. Information submitted above is true & correct to the best of my/our knowledge. I have also read & understood the terms and conditions governing operations of Rupay ATM Cum Debit card and have accepted the same.

Signature of the Applicant/s (1) \_\_\_\_\_ (2) \_\_\_\_\_  
 (3) \_\_\_\_\_ (4) \_\_\_\_\_

#### 10. 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 :

#### KYC IDENTIFICATION DOCUMENTS/PAPERS TO BE SUBMITTED BY APPLICANT(S)

(Atleast one document from each of the following two lists subject to Bank's satisfaction.)

LIST - I (Latest / recent photo identifications documents)	LIST - II (Latest / recent photo identifications documents)
1. Passport	1. Passport
2. Driving License with photograph	2. Driving License with address, Voter's Identity Card
3. Voter's Identity Card	3. Telephone Bill, Electricity Bill, Ration Card (Not more than 2 months old)
4. PAN Card, Government ID Card, Pension Payment order	4. Bank account statement (with address)
5. Identity Card / Confirmation from employer	5. Income / Wealth Tax assessment order (with address)
6. Letter from recognized public authority verifying the identity (photo) of customer. e.g. by Gazetted officer, Judge of a Court etc.	6. Letter from employer / Any document of communication issued by any authority of Central / State Government or local body showing residential address.
7. Confirmation letter from employer / other Bank verifying therein photograph of the customer alongwith other things.	7. Any documentary evidence in support of residential address acceptable to the Bank viz. Property or Municipal Tax bills, Postpaid Mobile Bill, LPG connection Bill etc.
8. Any other document with photograph evidencing identity of the applicant/s acceptable to the Bank. (For married woman, proof of identity with her maiden name, if supported with a marriage certificate is acceptable as valid identity proof)	8. In case of married Individual address proof of spouse is acceptable.

#### 9. 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