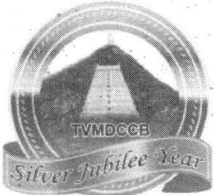


The Tiruvannamalai District Central Co-operative Bank Ltd.,

Head Office / Branch

Account Opening Form for Individuals

(Single / Joint) (SB / CURRENT)



CIF No.

Nomination No.

Photo

Photo

Account No.

Mobile No.

9 1 -

PAN No.

Aadhar No.

I / We request the Bank to open an account as per details below :

Date :

<input type="checkbox"/> Savings Account :	Cheque Facility	<input type="checkbox"/> Yes	<input type="checkbox"/> No	SMS Alert	<input type="checkbox"/> Yes	<input type="checkbox"/> No
<input type="checkbox"/> Current Account :	Debit Card	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Net Banking	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	KCC Rupay Card	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Mobile Banking	<input type="checkbox"/> Yes	<input type="checkbox"/> No

Operational Instruction	Single	Jointly	E or S	A or S	Others
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Customer Name & Address (All in BLOCK Letters)

Name	Father / Spouse Name	Sex	Date of Birth	PAN / GIR No.	Address Proof	BC/MBC/SC/ST/OC

RESIDENTIAL ADDRESS	COMMUNICATION ADDRESS
1.	1.
PIN Code:	PIN Code:

Copy of Passport / Aadhar / Voter ID / Driving Licence / Wealth Tax Assessment Order / Bank Account / Credit Card Statement should be submitted as proof of residence. **Please Produce the Original for Verification.**

	1.
	2.
	Signature of Applicant

STANDING INSTRUCTION :

Fixed Deposit	Credit Monthly / Quarterly Interest : S.B. / C.A. / POD / A/c. No. Pay Order / Other Branch :
Recurring Deposit	Debit S.B. / C.A., / POD /A/c. No. _____ on Date ____/____/____ every month.

Signature of Applicant's

Staff Declaration : I /We declare that the monies deposited or which may from time to time be deposited here after into above mentioned account in my/our names(s) belong to me / us.

(கூடுதலாக 1% வட்டி கோரும் மத்திய வங்கி பணியாளர்களுக்கு மட்டும்)

Signature of Applicant's _____

In case of Minor :

Name of Parent/Natural Guardian:

Address of the guardian:

DECLARATION IN A MINOR ACCOUNT OPERATED BY THE GUARDIAN:

I hereby declare that the date of birth...../...../.....of the minor who is my..... and I am his / her natural guardian / lawful guardian appointed by the 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 / transaction made by me in his /her account. '

Signature of Guardian

Introducer Details:

Introducer's A/c No.:

[illegible]

Since

e				
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Name: _____ Address: _____

Pin: _____ Phone No. _____

I certify that I have known Thiru. / Tmt. / Selvi _____ for the last _____ months / years and confirm his/her/their occupation and address stated in his/her/their application to open the account. I also attest his / her signature(s) _____

Signature of Introducer

- Operating Instructions for joint SB/Current Accounts:** We request and authorise you, until any one of us shall have given you notice in writing to the contrary, to honour all cheques or other drawn or Bills of Exchange accepted or notes made on our behalf signed by (1)(2)..... of us jointly and /or severally and to debit such cheques to our account with you, whether such account be for the time being credit or overdrawn, we also request you to accept the endorsement by (1)(2)..... of us jointly and / or severally on cheques, orders, bills or notes payable to us. We shall be jointly and severally liable to you for any monies owing to you from time to time in case the account is overdrawn and debit balance is caused including your commission, interest at the appropriate rate and other incidental charged. In the event of death, insolvency or withdrawal of any of us, the survivor/? of us shall have full control of any monies then and there after standing to our credit in our account with you and in that even the survivor/s will have full powers to operate the account and / or to close the account.
- **Due Date Notice :** Please ***send/* do not send** due date notice to my / our above address (***strike out which is not applicable**)
 - **Tax Deduction at Source :** Form no. 15G/15H for exemption from TDS is enclosed (for applicant seeking exemption from TDS).
 - **Pre Closure :** In the event of my / our seeking pre closure of term deposit/RD, I/We agree that the Bank shall apply the rules for pre/ closure of term deposits/RD prevailing on the date of my/cur request for such pre-closure.
 - **For current Accounts** (individuals only):
- (a) * At present I / We do not enjoy any credit facility with any Bank/Branch. I/We undertake to inform you as when credit facilities are availed by me/us with other Bank(s) / Branch(es) of your Bank.
- * At Present, I am / we are having account with the following other Bank(s) Branch(es) and enjoying facilities.

Name of the Bank/ Branch	Name of Facility	Limit Sanctioned	Balance Outstanding	Securities

(* strikeout which is not applicable)

- **Minimum Balance :** I/We hereby undertake to maintain a minimum balance of Rs.....In the account and also agree to maintain the minimum balance as modified by the Bank from time to time. I /We also agree that the Bank has got every right to close the account for non-maintenance of minimum balance and if cheques are issued by me/us without providing adequate funds.

* **Senior Citizens (Completed 60 years of age):** Please provide copy of Secondary School Leaving Certificate / LIC Policy / Voter's Identity Card / Pension Payment Order / Birth Certificate issued by the competent authority / Passport / any other relevant document providing proof for age.

NOMINATION (Nomination form DA-1) Nomination under Sec. 45ZA of the Banking Regulation Act, 1949 and rule 2(1) of the Banking Companies (Nomination) Rules. 1985 in respect of bank deposit. Nomination Reg. No.: _____

I/We nominate the following person to whom in the event of my / our / minor's death the amount of deposit in the .above account may be returned by the Bank. As nominee is minor on this date, I/We appoint Thiru/Tmt./..... to receive the amount of deposit in the account on behalf of the nominee in the event of my / our minor's death during the minority of Nominee.

Name & Address of Nominee: _____

Nominee's Relationship with Depositor, _____ Age of Nominee _____ years _____

If nominee is minor, date of birth : _____

Signature of Depositor

Nomination received and registered on : No. _____ Date _____

Authorised Officer

CUSTOMER PROFILE

(Annexure of Account Opening Form to be obtained for each applicant separately)

Full Name: _____ Father / Husband's Name : _____

A. OCCUPATION

1. Occupation: ☐ Salaried ☐ Self employed / Professional ☐ Business ☐ Student
☐ Retired ☐ Agriculture & Allied ☐ Others (Specify)
 2. If self employed : ☐ Doctor/ C.A. ☐ Lawyer /Others ☐ Engineer ☐ Business
 3. Source of Funds
 4. Monthly Income: ☐ Upto Rs. 20000/- ☐ Upto Rs. 50000/- ☐ Upto Rs. 1 Lakh
☐ Upto Rs. 5 Lakhs ☐ Upto Rs 10 Lakhs ☐ Above Rs. 10 Lakhs
 5. Annual Turnover

B. PERSONAL :

6. Date of Birth :DDMMYY 7. Marital Status : ☐ Married ☐ Unmarried
 8. Education Qualification: ☐ Upto HSC ☐ Graduate ☐ Post Graduate
☐ Professional (Pls Specify.....)
 9. Spouse's Qualification: ☐ Upto HSC ☐ Graduate ☐ Post Graduate
 10. Family Members:

Age Group	Upto10 years	11 to 12yrs.	13 to 20yrs.	21 to 45 yrs.	46 to 60 yrs.	Above 61 yrs.	Total
No. of Males							
No. of Females							

11. Any relative settled abroad : ☐ Yes ☐ No. If yes, please mention their names and address :

	Names	Address
1.		
2.		
3.		

12. How many times you have been abroad in last three years : ☐ Never ☐ 1-5 Times ☐ Above 5 Times

13. Do you have a Credit Card : ☐ Yes ☐ No. if yes, Name of the Card :

C. DEALING WITH OTHER BANKS

14. Name of the Bank and Branch :

15. Type of Accounts/Facilities :

D. EXISTING CREDIT FACILITIES :

16. Personal Loan	<input type="checkbox"/> Yes	<input type="checkbox"/> No	20. Housing Loan	<input type="checkbox"/> Yes	<input type="checkbox"/> No
17. Consumer Loan	<input type="checkbox"/> Yes	<input type="checkbox"/> No	21. Against Security	<input type="checkbox"/> Yes	<input type="checkbox"/> No
18. Car Loan	<input type="checkbox"/> Yes	<input type="checkbox"/> No	22. Education Loan	<input type="checkbox"/> Yes	<input type="checkbox"/> No
19. Jewel Loan	<input type="checkbox"/> Yes	<input type="checkbox"/> No	23. Other Loan	<input type="checkbox"/> Yes	<input type="checkbox"/> No

E. ASSETS: Total Rs..... (approximate)

24. Vehicle	<input type="checkbox"/> Car	<input type="checkbox"/> Two Wheeler	<input type="checkbox"/> Others	<input type="checkbox"/> None
25. House you live in	<input type="checkbox"/> Ancestral	<input type="checkbox"/> Owned	<input type="checkbox"/> Rented	<input type="checkbox"/> Employee's
26. Insurance Policy	<input type="checkbox"/> Upto Rs.1 lakh	<input type="checkbox"/> Upto Rs.2 lakhs	<input type="checkbox"/> Upto Rs.5 lakhs	<input type="checkbox"/> Above Rs.5 lakhs
27. Other Investment	<input type="checkbox"/> Upto Rs.1 lakh	<input type="checkbox"/> Upto Rs.2 lakhs	<input type="checkbox"/> Upto Rs.5 lakhs	<input type="checkbox"/> Above Rs.5 lakhs
28. Any other Assets				

Place :

Date :

(Signature of the Customer)

Enclosures :**KYC - FOR PROOF OF IDENTITY AND ADDRESS OF THE DEPOSITOR / ACCOUNT HOLDER(S) USE (☒)**

Aadhar card	<input type="checkbox"/>	Photo Identity Card	<input type="checkbox"/>	Voter's ID card	<input type="checkbox"/>
Passport copy	<input type="checkbox"/>	Gas Connection Receipt	<input type="checkbox"/>	Latest Electricity Bill	<input type="checkbox"/>
Driving Licence (laminated Card with Photograph)	<input type="checkbox"/>	Latest Telephone Bill	<input type="checkbox"/>	PAN card	<input type="checkbox"/>
				Lieu of PAN Card	<input type="checkbox"/>

Any other State / Central Govt. Document evidencing Address / Identity of Local Body / NGO / MF1

"Total amount payable to any one Depositor in respect of his / her depositor with each Bank in the same right and capacity shall not exceed Rs.1.00 lakh under DICGC Scheme."

I declare that the information given above is correct. I have read the terms and conditions governing the use of Rupay Debit card/ KCC Rupay Card facility and agree to comply with and be bound by the same and changes that may be made therein from time to time. I undertake to adhere to RBI and other regulations, issued from time to time while using the card. The above account(s) is/ are held by me individually/jointly with Mr/Mrs/Ms.....

I request you to Issue Rupay Debit Card / KCC Rupay Card in my favour against my Savings Bank / Current Account No.....

Date:

Signature of the Applicant

Encl: 1 Aadhar Card ☐ 2.Voter ID ☐ 3.Passport ☐ 4.NREGA Card ☐ 5.Driving Licence ☐ (Xeroxes)

Authorisation from the Joint Account Holders

I/we hereby authorize Tiruvannamalai District Central Co-operative Bank to issue Rupay Debit Card/KCC Rupay Card to Mr/Mrs/Ms..... against our Savings Bank/Current Account No. with you. All transaction arising from the use of the said card Shall be binding on me/us, jointly and severally.

Signature(s) of Joint Account holder(s).

Account No.

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FOR BANK'S USE

- Applicant(s) interviewed and the purpose of opening account as ascertained is
- Introducer called at the Bank / Branch and interviewed (or) introducer did not call at the Bank / Branch, but confirmation obtained by(mode of confirmation) / particulars of Identification verified with the originals and copies obtained.
- Authorisation for Account Opening :

☐

Account may be opened

☐

Cheque Book may be / need not be issued

Signature of the Branch Manager

Name & Code No.....

- Account opened on(Date) by Mr. / Mrs.....
(Name of the Staff / Code No.) Customer ID No.
- Verified the opening of the account and letter of thanks sent to the customer on and to the introducer on.....
- Acknowledgement received from customer on and from introducer on
- Passbook / Deposit Receipt No delivered to the customer on
- The specimen signature(s) of the applicants was scanned and added to the account by
(staff name). Verified the scanning of the specimen signature(s) and adding to the account.
- Nomination details entered in the system / Nomination Register on vide registration No.....
- ATM / Debit Card No...../ ID despatched on
(if sent subsequent to date of opening to be filled in immediately after despatch)

Risk Classification and Fixing of Threshold Limit:

- Potential activity expected in the Account (Monthly/Annual Turn over) Rs
- Source(s) of Funds :
- Annual Income Rs. The Threshold limit is fixed at Rs.....

14. Risks Classification :

	Low		Medium		High
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15. Thresh Hold Limit Rs./-

16. Debit Card / KCC Rupay Card Details :

Card Number	Date of Issue to Customer
KYC Compliance	Complied/Not Complied

- The Mobile number is incorporated in the CIF details and the SMS alert request is enabled in the miscellaneous details of the deposit account details.

Signature of Manager..... Code No.

Name:..... Date:.....

In the absence of Manager/Asst. Manager has to sign.

TERMS AND CONDITIONS

1. DEFINITION

- 1.1 RuPay EMV Debit Card shall mean the card issued by Tiruvannamalai District Central Co-operative Bank (hereinafter referred to as "Bank" and its successors and assigns) to the account holder for effecting banking transactions through "Automated Teller Machine" (ATM), "Cash Dispenser" (CD) and "Point of Sale (PoS) Terminals" / E.Com installed/to be installed by the Bank from time to time.
- 1.2 Account refers to the Account holder's Savings/Current/OD account or any other type of account so designated by inBank to eligible account(s) for operations through the use of RuPay EMV Debit Card.
- 1.3 'Card holder' means the account holder issued with RuPay EMV debit card by the Bank with Personal Identification Number.

2. THE CARD

- 2.1 The Card is Bank's property and should be returned at the request of the Bank or its agent.
- 2.2 The Card shall be used only by the cardholder and it is not transferable.
- 2.3 The cardholder takes all necessary precautions to ensure safety of the card.

3. THE PIN

- 3.1 RuPay EMV debit card will be issued with a unique 4 digit Personal Identification Number. The card holder is advised to change the PIN to any other four digit number of his/her choice.
- 3.2 The cardholder shall not inform/disclose to any person of the Personal Identification Number (PIN) at any point of time and under any circumstances whether, voluntarily or otherwise. The cardholder shall not keep any written record of his PIN in any place or manner which may enable a third party to use the ATM card.
- 3.3 Changing of PIN, revision of card limit, change of host branch or replacement of card, etc., shall not be construed as commencement of a new contract.

4. LOSS OF CARD

- 4.1 If the card is lost or stolen, the cardholder must immediately notify the branch from where he/she has obtained the card. If this notification is given orally, it must be confirmed in writing within 24 hours. After the Bank has been properly notified of any loss, the principal cardholder will give the Bank all the information in his or her possession as to the circumstances of loss and take all reasonable steps to assist the Bank to recover the missing card.
- 4.2 Any instruction to STOP OPERATION of RuPay EMV Debit Card facility due to loss/theft/surrender or any other reason shall be made in writing and will become operative at ATMs/PoS/E.Com, only from the time such instructions are received and carried out.
- 4.3 The cardholder shall indemnify the Bank for all the loss or damages caused to the Bank by any unauthorised use of card/ PIN. The bank shall not be held liable for any loss due to misuse of the card.
- 4.4 Replacements/renewals of the RuPay EMV Debit Card shall be subject to the terms and conditions in respect of the use of the Debit Card.

5. DEBIT TO CUSTOMER'S ACCOUNT

- 5.1 The Bank shall debit the cardholder's account with the amount of any withdrawal made in ATMs/CDs and purchase of goods at PoS/availment of services at merchant establishments in India in accordance with the Bank's record of transaction. The cardholder shall maintain sufficient funds to meet such transactions.
- 5.2 The records of the Bank for transactions put through by use of RuPay EMV Debit Card shall be conclusive and binding for all purposes.
- 5.3 The charges considered reasonable and determined by the Bank from time to time shall be recovered from/debited to cardholder's account. The charges comprise the amount of any purchase of goods and/or services and any amount chargeable to the card account by virtue of a transaction instruction. The cardholder is bound by his/her transactions and the applicable charges, if any, by use of our debit cards in ATMs/PoS terminal/E.Com. In case of doubtful/unsuccessful transactions, necessary clarifications will be obtained from the member Bank.
- 5.4 The cardholder should agree to acknowledge all the transactions initiated by him/her to debit his/her account as per Bank's record of transactions.
- 5.5 The cardholder should agree to acknowledge and hold the Bank indemnified for all transactions, fees, costs and any other charges outstanding in the account at any time.

6. TRANSACTION

- 6.1 The cardholder shall be fully responsible for all transactions put through by the use of this card with or without his/her knowledge/authority.

7. SERVICES

- 7.1 The Bank shall not be liable for any failure to provide any service or to perform any obligation under this facility and for any consequential effects where such failure is due to any malfunction of the ATM/CD/PoS/E.Com Communication lines or other equipment(s) related to this service, due to any reason including temporary insufficiency of cash in the ATM, other circumstances beyond its control etc., or any of the PoS who do not transact business against the card for whatsoever reason. Bank shall not be responsible or liable in any manner for any deficiency in service by any service provider.

Signature of the Account holder

7.2 ATM services can be availed from other Bank ATMs free of charge

- * Upto 3 transactions per month (including non financial transactions) in METRO centre ATMs and
- * Upto 5 transactions per month (including non financial transactions) in Non-METRO centre ATMs.

The above may vary from time to time as per RBI directive.

For transactions exceeding free transactions, following charges will be collected

- * Financial transactions at Rs. 20/- per transaction (inclusive of taxes) and
- * Non-financial transactions at Rs.10/- per transaction (inclusive of taxes). These charges may vary from time to time as per RBI directive.

7.3 The Bank reserves the right to introduce new facilities or remove existing facilities as and when warranted without assigning any reason. For the same. However, cardholder will be duly advised.

7.4 Cash withdrawal limit of the card holders :

- * Card holders can withdraw minimum of Rs.100/- and maximum of Rs. 20,000/-
 - * Cash withdrawal from our Bank's ATM is restricted to Rs. 10,000/- per transaction and Rs. 20,000/- per day
 - * Cash withdrawal from other Bank's ATM is restricted to Rs. 10,000/- per transaction and Rs. 20,000/- per day
- The withdrawal limit will be varied at the discretion of the Bank from time to time

8. CARD HOLDER

- 8.1 The entire outstanding on account of withdrawals through ATM/PoS/E .Com shall become immediately due and payable in full, on the Bankruptcy of the cardholder (subject to limitations imposed by statute) or on the death of the cardholder or at the Bank's discretion if there is any breach of condition by the cardholder.
- 8.2 The cardholder authorizes the Bank and/or its duly authorized agents to recover the dues from any of the accounts of the cardholder with the Bank or with any other Bank or Institution.
- 8.3 The cardholder is aware of Bank's rules, regulations and guidelines that govern card usage. The guidelines issued by the Bank should be strictly followed.
- 8.4 The Bank may disclose, in strict confidence to any other institution such information concerning the cardholder's account as may be necessary or appropriate
- 8.5 The cardholder should undertake to indemnify the Bank for all loss or damage caused to the Bank by the unauthorised use of the card or related PIN by the add-on cardholder or any other person.
- 8.6 Operations by the use of card shall be subject to the Act of law governing the A/c.
- 8.7 The cardholder should note that if the card is used after the expiry date of the card, it will either be retained or rejected by the ATM.
- 8.8 A person having RuPay EMV Debit Card facility shall be deemed to have read, understood and agreed to be bound by the terms and conditions for the time being in force.
- 8.9 Cardholders desirous of termination of the use of the RuPay EMV Debit Card shall give the Bank not less than 15 days prior notice in writing and surrender the card forthwith to the Bank. He/She shall be allowed to close the designated account only after expiry of the notice period.
- 8.10 The card holder shall take appropriate precautions while transacting with the card. Bank shall not be responsible or liable for any loss or for any inappropriate use of the card.

9. GENERAL

- 9.1 An account in the name of a minor or an account in which minor is a joint account holder is not eligible to be an account for the purpose of issue of Debit card.
- 9.2 The Bank reserves the right to withdraw/cancel the card at any time without prior notice to the cardholder
- 9.3 The powers and authorisation conferred on the Bank are irrevocable.

10. BANK

- 10.1 The Bank reserves to itself the right to delete or add or alter these terms and conditions at any time without giving a specific and separate notice to debit cardholders. An announcement of the change in the terms and conditions displayed on the notice board of the branch or given in the press 'by the Bank or published in the website of the bank will be considered as sufficient notice.
- 10.2 The Bank is entitled to add, alter or amend the rules as it thinks fit including limiting the account/amount of withdrawal or timing of the service in its absolute discretion without assigning any reasons whatsoever and the same shall be binding on the cardholder.
- 10.3 Bank reserves to it the right to withdraw the facility at any point of time. The cardholder shall surrender the card to the Bank for cancellation if the Bank withdraws the facility. The reason for withdrawal shall not be questioned by the cardholder. The decision taken by the Bank for withdrawing the card shall be final.

Signature of the Account holder

இணை உறுப்பினர் பங்கு விண்ணப்பம்

இணை உறுப்பினர் எண்.

மேலாளர் அவர்களுக்கு

.....கிளை

அய்யா,

1. நான் மேற்படி வங்கியில் இணை உறுப்பினராக சேர விரும்புகிறேன்.
2. நான் தற்போதுள்ள வங்கி விதிகளுக்கும், துணை விதிகளுக்கும், இனி ஏற்படும் விதிகளுக்கும், துணை விதிகளுக்கும் கட்டுப்பட்டு நடந்து கொள்வேன்.
3. நான் இந்த விண்ணப்பத்தில் கொடுத்திருக்கும் முகவரிக்கு மாறுதலான இடத்திற்குப் போனால் அதன் விபரம் வங்கிக்கு உடனே தெரியப்படுத்தக் கடமைப்பட்டிருக்கிறேன்.
4. நான் ஒரு இணை உறுப்பினர் பங்கு எடுத்துக்கொள்ள ரூ.5/- பங்குத் தொகை இத்துடன் செலுத்தியிருக்கிறேன்.
5. என்னைப் பொறுத்த விவரங்களாவன
 1. பெயர் :
 2. தகப்பனார் / கணவர் பெயர் :
 3. வயது :
 4. தொழில் :
 5. விலாசம் :
 6. வாரிசுதாரர் :

மேலே சொல்லப்பட்டிருக்கும் எல்லா விபரங்களும் உண்மையென்று உறுதியாய்ச் சொல்லுகிறேன்.

இடம்:

நாள் :

கையொப்பம்

அலுவலக உபயோகத்திற்கு :

விண்ணப்பதாரருக்கு இணை உறுப்பினர் எண்.வழங்கப்பட்டு
இணை உறுப்பினராக சேர்க்கப்பட்டுள்ளார்.

கிளை மேலாளர்