



6. 1st Account holder Type :  Individual  Minor  Sr. Citizen  Super Sr. Citizen  Other .....

6.1 Gender  Male  Female  Transferable  Other

Staff (Emp. No. )  Ex-Staff (Emp. No. )

7. Declaration for Minor : Guardian CIN 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 shall indemnify the Bank against the claim of the above minor for any withdrawal / transaction made by me in his / her account.

Date :

(Signature of the Guardian)

8. Channel / Other Facilities :  Cheque Book  Rupay Debit Cum ATM Card  
 Demat (Please fill up separate form)  E-Insurance A/c. (Please fill up separate form)

9. Recurring Deposit : Installment Amount Rs. .... No. of Installment  Standing Instruction A/c. No. :

10. Introduction :

Name :	Account No. :
Address :	CIN ID :
	Branch Name :
Pin :	Mobile / Tel. No. :
	Type of A/c. SB/CA/CC/OD :

I/We certify that, Mr./Mrs./Ms. .... is/are known to me/us personally since last ..... months/years and confirm the occupation and address stated in this application form for opening account are correct to the best of my/our knowledge & belief.

(Signature of the Introducer)

11. NOMINATION DETAIL

FORM DA1

Nomination under section 45ZA of the Banking Regulation Act 1948 2 (i) of the Banking Companies (Nomination) Rules 1985 in respect of Bank deposits

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 The Bavla Nagrik Sahakari Bank Ltd. Branch .....

Nominee				
Name	Address	Relationship with A/c. Holder(s) if any	Age	If Nominee is a minor, her/his Date of Birth
				<input type="text"/>
				<input type="text"/>
				<input type="text"/>

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.

Place : .....

Date : ..... Signature (s)/Thumb Impression (s) of A/c. Holder (s) .....

12. I/we declare that I/we enjoy/do not enjoy and Account / Credit Facilities with other banks. (Provide details, If any)

Bank & Branch	Place of Bank & Branch	Type of A/c Facility	Amount	A/c. No.

13. Form 60/61

Form 60 61 (to be filled by those who do not have PAN)

Form 60

Are you a Tax Assessee  Yes  No if Yes

a) Details of Ward / Circle / Range where the last return of Income was filled : .....

b) Reason for not having PAN No. : .....

Form 61

To be filled by a person who has only agricultural income and no other income chargeable to income tax.

I hereby declare that my source of income is from agriculture and I am not required to pay income tax on any other income if any.

Verification

I ..... do hereby declare that what is stated is true to the best of my knowledge and belief

Verified at ..... this the ..... day of .....

Date : ..... Place : .....

Signature of the Declarant

**Terms & Conditions :**

I/We have read, understood and undertake to abide by banks rules for conduct of the accounts/services/products & charges.

- (I) I/we hereby agree with the terms and condition of the service and it is acceptable to me/us.
  - (1) Interest will be credited as per RBI directives from time to time.
  - (2) Bank will take request for 'stop payment' instruction, but the bank will not be responsible and liable if such cheque is paid inadvertently.
  - (3) Bank, is empowered to refuse payment if signature does not match with the specimen signature.
  - (4) I/we undertake to keep the bank informed about change in my / our residence / occupation address, mobile number etc.
  - (5) Please issue cheque book and recover applicable charges from my / our account as per banks norms.
  - (6) I/We also agree to maintain the minimum / quarterly average balance which bank may prescribe as the minimum / quarterly average balance to be maintained to avail the facilities and agree to pay the charges if the said balance is not maintained and any other charges stipulated by bank.
  - (7) I/we shall fill up separate pay-in-slips prescribed by bank for various fixed deposit schemes. I/we understand that the time deposit shall be under auto-renewal scheme of the bank unless otherwise specified by me/us.
  - (8) I/We authorize bank to make reference and inquiries as may be deemed necessary in their discretion with regard to the information furnished in this application. Bank is empowered to exchange, share or part with all the information data or documents relating to me / our application inter se amount themselves or to other bank / financial institutions / agencies / person as may be deemed necessary or appropriate or as may be required for processing of such information / data or for furnishing of the processed information / products of other bank / financial institutions / credit bureaus / agencies / users registered with such agencies.
  - (9) Account in the name of minor can be opened by his guardian subject to birth date verification of minor.
  - (10) I / we agree to maintain prescribed minimum balance in my / our account linked to my / account, failing which bank is entitled to recover prescribed charges from my / our account.
  - (11) If the account becomes dormant due to non-operation for two continuous years, bank is entitled to recover prescribed charges from the account.
  - (12) Bank is entitled to close my / our account after giving 7 days notice, if bank is not satisfied by the conduct of operations in the account.

For RuPay Debit Card cum ATM Card :

- (1) I/we accept full responsibility for my / our RuPay Debit Card agree not to make any claims against The Bavla Nagrik Sahakari Bank Ltd. in respect thereto.
- (2) I/we have read and understood the terms and conditions governing the usage of RuPay Debit Card. I/we accept to be bound by the said terms and conditions and to any changes from time to time by the The Bavla Nagrik Sahakari Bank Ltd. I/we authorised The Bavla Nagrik Sahakari Bank Ltd. to issue a RuPay Debit Card cum ATM card to the person/s as name mentioned in application of a/c. opening form. I/we unconditionally and irrevocably and irrevocably authorize bank to debit my / our account annually for Debit Card charges / fees if any stipulated by the bank.
- (3) I/we understand and undertake that the usage of the RuPay Debit Card shall be strictly in accordance with the exchange control regulations and in event of any failure to do so. I/we will be liable for action under the Foreign Exchange Management Act (FEMA) 1999 and the amendments thereof stipulated by RBI from time to time.

(III) Mobile banking declaration :

I/we agree & abide by the terms and conditions of Mobile Banking available and agree that the bank shall not be held liable and absolved from liabilities whatsoever for loss to customer arising out of any reasons beyond the control of the bank including technology failure of network of any service provider and / or the Bank's system and / or any breakdown, interruption, suspension or failure of the telecommunication equipment of the customer or the bank.

I/we agree that

- 1. To download the Mobile Banking Application from the play store of the mobile OS vendor.
- 2. That transaction initiated through mobile banking application as the transactions are completely instantaneous and are incapable of being reversed.
- 3. Not to use mobile banking channel for transfer of funds for illegal activities.
- 4. To be responsible for the safe custody and security of mobile banking application. Downloaded on your mobile phones and immediately inform the bank about loss or theft of mobile phone for disabling of mobile banking services to prevent unauthorized usage.
- 5. To NOT share the login password and MPIN/TPIN with anyone, including bank's Staff / Associate / Representative.
- 6. To operate within the maximum transaction limit(s) permitted by the bank for mobile banking from time to time.
- 7. To be responsible for any loss caused arising out of usage of mobile banking.
- 8. To accept all changes / modifications / additions / removals of any of the extant terms and conditions governing mobile banking service.

**I/we understand that change in any of the above terms & conditions will be notified by the Bank on its website : [www.bavlabank.com](http://www.bavlabank.com) and also will be displayed on the notice board of the branches. (one month in advance.)**

Signature :

\_\_\_\_\_  
(Sole Applicant)

\_\_\_\_\_  
(Second Applicant)

\_\_\_\_\_  
(Third Applicant)

**DA1 ACKNOWLEDGMENT**

**12. DAI Acknowledgment**

Account No. .... Name of Depositor .....

Nomination in favour of ..... dated ..... has been

registered in the books of the Bank.

Place :

Date :

Branch Manager / Officer

**For Office Use Only :**

Date :

I/We 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. :

No. of Addon forms enclosed

Enclosure details by Branch :

No. of KYC documents enclosed  (  Self Certified  True Copies  Notarised  ) CPC request No.

Initial Depositi Rs.  Cash  Cheque No.

Name :  Name :

Employee ID :  Employee ID :

Designation :  Designation :

Signature :  Signature :

**FORM NO. 60**

{ See second Proviso to rule 114 B }

Form of declaration to be filed by a person who does not have a Permanent account number and who enters into any transaction specified in rule 114B

1	First Name															2	Date of Birth/Incorporation of declaring						
	Middle Name																						
	Surname																						
3	Father's Name (in case of individual)				First Name																		
	Middle Name																						
	Surname																						
4	Flat / Room No.				5	Floor No.																	
6	Name of premises				7	Block Name / No.																	
8	Road / Street / Lane				9	Area / Locality																	
10	Town / City				11	District				12	State												
13	Pin code				14	Telephone Number (with STD code)				15	Mobile Number												
16	Amount of transaction (Rs.)																		18	In case of transaction in joint names, number of persons involved in the transaction			
17	Date of transaction				D	D	M	M	Y	Y	Y	Y											
19	Mode of transaction: <input type="checkbox"/> Cash <input type="checkbox"/> Cheque <input type="checkbox"/> Card <input type="checkbox"/> Draft/Banker's Cheque <input type="checkbox"/> Online transfer <input type="checkbox"/> Other																						
20	Aadhaar Number issued by UIDAI (if available)																						
21	If applied for PAN and it is not yet generated enter date of application and acknowledgement number				D	D	M	M	Y	Y	Y	Y											
22	If PAN not applied, fill estimated total income (including income of spouse, minor child etc. as per section 64 of Income-tax Act, 1961) for the financial year in which the above transaction is held																						
	a	Agricultural income (Rs.)																					
	b	Other than agricultural income (Rs.)																					
23	Details of document being produced in support of identify in Column 1 (Refer instruction overleaf)				Document code	Document identification number				Name and address of the authority issuing the document													
24	Details of document being produced in support of address in Columns 4 to 13 (Refer instruction overleaf)				Document code	Document identification number				Name and address of the authority issuing the document													

**VERIFICATION**

I, \_\_\_\_\_ do hereby declare that what is stated above is true to the best of my knowledge and belief. I further declare that I do not have a Permanent Account Number and my/ our estimated total income (including income of spouse, minor child etc. as per section 64 of Income-tax Act, 1961) computed in accordance with the provisions of Income-tax Act, 1961 for the financial year in which the above transaction is held will be less than maximum amount not chargeable to tax.

Verified today, the \_\_\_\_\_ day of \_\_\_\_\_ 20\_\_\_\_ Place: \_\_\_\_\_ (Signature of declarant)

**Note:**

- Before signing the declaration, the declarant should satisfy himself that the information furnished in this form is true, correct and complete in all respects. Any person making a false statement in the declaration shall be liable to prosecution under section 277 of the Income-tax Act, 1961 and on conviction be punishable,
  - in a case where tax sought to be evaded exceeds twenty-five lakh rupees, with rigorous imprisonment which shall not be less than six months but which may extend to seven years and with fine;
  - in any other case, with rigorous imprisonment which shall not be less than three months but which may extend to two years and with fine.
- The person accepting the declaration shall not accept the declaration where the amount of income of the nature referred to in item 22b exceeds the maximum amount which is not chargeable to tax, unless PAN is applied for and column 21 is duly filled.

**DECLARATION**

I am aware that as per the CBDT circular no. 03/2011, TDS certificates in Form 16 A will be generated only from the Tax Information Network (TIN) website for customers who have updated their Permanent Account Number (PAN) with the Bank. I understand, agree and accept that until I update my Permanent Account Number (PAN) with Citibank N.A.; my TDS certificates shall not be generated from the TIN website. I further agree and confirm that I shall not hold the bank liable/responsible in any manner including issuance of any TDS certificate or for rectification thereof during this period.

Customer name : \_\_\_\_\_

Signature of the declarant : \_\_\_\_\_



