





- I/We agree to abide by the Bank's rules relating to the conduct of the above Accounts / Services / Products.
- I/We declare that I am not recipient of contribution / donation / receipts from any banned organisation.
- I/We undertake to submit Form 15G/H in advance in the month of April every year.
- I / We am / are not enjoying any credit facility with other bank/any other branch of your bank and I / We undertake to inform you in writing, as soon as any credit facility is availed by me / us from any other bank / any other branch of this Bank.
- I/We hereby authorise you to honour all cheques / orders / bills / notes drawn on this account, which may be drawn by me / us, and to debit such cheques or orders to my account so long the amount is in credit or otherwise.
- I / We agree to abide by the Bank's rules relating to the conduct of the above Accounts / Services / Products. I / We undertake to inform the bank in writing of any change in my / our Contact Numbers / Residence Address details etc.
- I / We wish to avail the facility of RTGS / NEFT.
- Please issue me / us a Pass Book / Bank Statement and a Cheque Book for my / our use.

**Witness (in case of Thumb Impression)**

1st Witness                      2nd Witness

Yours faithfully,

Signature :

Name :

Address

with

Pin Code :

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**1st Applicant                      2nd Applicant                      3rd Applicant                      Authorised Person**

Signature / Thumb Impression (Male : LTI & Female : RTI)

Registration No.....

**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 deposits.

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 Vaish Co-op. Adarsh Bank Ltd. Branch

Name	Address	Relationship with Depositor, if any	Age	If Nominee is a minor, his / her date of birth

As nominee is minor on this date, I / We appoint Mr. / Ms..... R/o.....  
 ..... Age.....  
 (Name, Address & Age)

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 the nominee. (Where deposit is made in the name of minor, nomination should be signed by a person Lawfully entitled to act on behalf of the minor).

Date : .....

Place : .....

Name, Signatures, Addresses of two witnesses, if thumb impressions obtained

Signature(s) / Thumb Impression of Depositor(s)

Signature.....	Signature.....
Name.....	Name.....
Address.....	Address.....
.....	.....

**FOR OFFICE USE ONLY**

Classification of Account as                       High Risk                       Medium Risk                       Low Risk

Copies of documents obtained and verified for KYC with original. Risk categorised & authorised to open the account.

Date : .....

Signature of the Authorized Official

Signature of Branch Incumbent / Manager

## SAVING BANK ACCOUNT RULES

### Requirement for opening of Account

- a) Two latest photographs (in case of minor photograph of guardian)
- b) Photocopy of PAN Card/Form 60/61
- c) Photo ID (Any one of these i.e. Passport, PAN Card, Driving License, Voter ID Card, Armed Forces ID Card, ID Card of any Accredited Institution, Aadhaar Card)
- d) Proof of residence (Any one of these i.e. Utility Bills viz. Electricity Bill, Landline Telephone Bill etc., Ration Card, Credit Card/Debit Card Bill, Aadhaar Card, Professional Licence with Photography).

### For Basic Saving Account

- i) Introduction from another Account holder who has been subject to full KYC Procedure. The Introducer's account with the branch should be at least six months old and should show satisfactory transactions or any other evidence as to the identity & address of the customer to the satisfaction to the Bank.
- ii) Photographs of the Account holder.

### General Rules

- i) Savings accounts are mainly personal accounts and are not meant for business transactions. The operation in this account shall be as per rules of the bank.
- ii) Maximum 60 withdrawals per year are allowed in the account. For additional withdrawals bank may take per transaction charges as prescribed.
- iii) There are no restrictions for number of credits in the account.
- iv) Cheques and other instruments drawn in favour of the account holder are only accepted for collection. Third party cheques and instruments are not collected as a general rule. Customers should cross such cheques before depositing these in the bank.
- v) Only one account can be opened at the branch per person. However, the customer can open one or more accounts as joint accounts with others.
- vi) A Saving Bank account would falls in to In-operative category if there are no operations in the account for continuous period of two years. Once the account is categorized as inoperative, no transactions are allowed without changing the status of account as Operative for which specific request from the account holder is required.

### Withdrawal through Withdrawal Slip

- i) Cash Payment against withdrawal form shall be permitted up to a maximum amount of Rs. 10,000/- only as per guidelines issued by the Bank from time to time. The withdrawal form presented for payment at the branch must accompany the relative passbook. Moreover the payment against the Withdrawal slip is made only at the branch where the account is maintained and not at any other branch i.e. Anywhere Banking Facility is not available in such cases.

### Interest

Interest is calculated on daily basis and credited to respective account on half yearly basis i.e. September and March every year or at the time when any account is closed. As of now interest @ 4% p.a. is paid on Saving Accounts and is subject to change from time to time without prior notice.

### Service Charges :

Service charges are presently recovered from customers for the following :

- Non-maintenance of minimum balance
- Issuance of duplicate Passbook / Statement of Account
- Issue of CTS-2010 compliant cheque books beyond the permissible free Cheque Leaves
- Stop Payment instructions
- Issuance of any certificate relating to the account Details / Transactions
- Loss of Token
- Signature attestation charges
- Debit Rupay Card charges
- Other charges as applicable.

Signature(s)