TTC CO-OPERATIVE BANK LIMITED

H.O. : 6, Vasant Vihar Society, Nr. Mithakhali Six Road, Navrangpura, Ahmedabad-9.

SAVING ACCOUNT OPENING FORM

Account No.: Date:

A/c. to be opened at Branch: Branch Code:

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)

Saving Salary Saving Small Saving (Basic) Others_____ Scheme Code:

1. PERSONAL INFORAMTION

C-KYC No.:

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

1.
2.
3.
4.

	Date of Birth:	PAN (or FORM 60/61)	Gender	CIF ID (If existing)	Relation with 1st Applicant
1.			M F T		
2.			M F T		
3.			M F T		
4.			M F T		

(For 1st A/c. holder)

Individual Minor Sr. Citizen Super Sr. Citizen Other_____ Staff Emp. No. Ex-staff

Minor Declaration: Guardian CIF ID C-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 minor, who is my_____ , date of birth_____/_____/_____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.

Permanent Address:

Postal Code:

City: State : Gujarat/ Country: India

Mobile No.: Ph. No. (R) : Ph. No. (O):

Mobile No.:

Postal Code:

Correspondence/Mailing Address: _____

_____ Postal Code: _____

City: _____ State : Gujarat/ _____ Country: India _____

Mobile No.: _____ Ph. No. (R) : _____ Ph. No. (O): _____

Mobile No.: _____

Permanent Address ☐ Same as above _____ Postal Code: _____

3. Services Required

a) ATM-CUM-DEBIT CARD:

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

b) INTERNET BANKING ☐ Viewing Rights

c) MOBILE BANKING: Mobile Banking service to be enabled on this No._____(Please fill up from 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

4. Photo & Signature:

For Office Use only Account No.: ☐☐☐☐☐☐☐☐☐☐☐☐ ☐☐☐☐

Name of Account: ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

MODE OF OPERATION

☐ Self ☐ Former or Survivor ☐ Any one or Survivor/s ☐ Either or Survivor ☐ Jointly ☐ Guardian ☐ Other (Pl. Specify)_____

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 ☐☐☐☐☐☐	CIF ID2 ☐☐☐☐☐☐	CIF ID3 ☐☐☐☐☐☐	CIF ID4 ☐☐☐☐☐☐

FORM DA1 (For Nomination)

5. 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_____ _____nominate the following person to whom in the event of my/our/minor's death the amount of the deposit may be returned by TTC Co-operative Bank Ltd._____Branch.

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

As the nominee is a minor on this date, I/We appoint Shri/Smt./Kum._____ _____ 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

A/c. No.:_____

Name(s), address and signature(s) of two witnesses (If thumb impression obtained)

(I)

(II)

Place:_____ Date:_____

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

1.

2.

3.

4.

Savings Account - Terms & Conditions

1. Resident Indian national Individual/s competent to contract can singly or jointly open a Savings bank a/c. by offering acceptable introduction, KYC documents and two copies of their latest Pass Port size photographs with initial cash deposit of Rs. 1000/- or the amount that may be decided by Bank from time to time. For opening "Small Saving Account" without cheque-book facility, initial cash deposit is Rs. 100/-,
2. A literate minor above the age of 10 years can open his/her SB a/c. individually without cheque book facility.
3. Cheques/Bill of Exchange/Dividend-interest warrants/Drafts drawn in favour of a/c. holder having duly introduced a/c. are collectible. No such instruments payable to third party or endorsed in favour of a/c. holder shall be accepted for collection in SB a/c.
4. Interest calculated on daily balances and will be credited as per RBI directives from time to time.
5. 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. 50/- 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.
6. 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.
7. 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.
8. Nomination facility is available to the a/c. holders. Subsequent variation, cancellation and re-registration of nomination is entertained.
9. 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.
10. Cheque book standing instruction, Dr. ECS, signature verification charges shall be recovered at the prevailing rates at the time of issuance/acceptance/verification.
11. For opening "Small Saving Account" contact Manager. Conduct and maintenance of such a/cs. shall be as per RBI/Banks BODs Policies.
12. Deposits upto Rs. 5/-lacs are insured by DICGC as per their rules.
13. Savings a/cs. without cheque book facility can be operated with Bank's preprinted withdrawal forms. Introduced savings a/c. holders with an average credit balance of Rs. 1000/- and above shall be provided with cheque books for operation of a/cs.
14. Issuing a cheque of Rs. 10/-or less in value is prohibited. Likewise a/c. holders are permitted to draw maximum 10 cheques per month on bank. Bank reserves it's 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 it's sole discretion.
15. 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 before receipt of such instruction.
16. Account holder is permitted to close his/her a/c. any time, provided bank's rules/rights & charges are not infringed.
17. Account holder/s will have to surrender unused cheque leaves to the bank while closing a/c. interest shall be paid as per rule specified hereabove 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. 100/- shall be levied in such cases.
18. Bank reserves right to effect changes in above rules, rate of interest without notice.
19. 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.

20. Bank enjoys its paramount "charges of lien", "Right of set off" and "Right of appropriation" against credit/debit balances lying in different a/c/s/instruments tendered for collection while transacting and rendering normal banking business.

21. **For Rupay Debit Card cum ATM Card:** (1) I/we accept full responsibility for my / our RuPay debit card and agree not to make any claims against TTC Co-Op. Bank 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 TTC Co-Op. Bank Ltd. I/we authorised TTC Co-Op. Bank Ltd. to issue a Rupay Debit Card Cum ATM card to the person/s as name mentioned in application of a/c opening from. I/we unconditionally and irrevocably authorize bank to debit my / our account annually or 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 exchanger 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.

22. **Mobile Banking Declaration:** I/we agree & abide by the terms and conditions of Mobile Banking available on website of bank **www.ttcbl.com** 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 iOS vendor. 2. That transaction initiated through mobile banking application are irrevocable, bank shall not entertain any request for revocation of transaction or stop payment request for transaction initiated through mobile banking 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 our 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.ttcbl.com**.

The Declaration & Undertaking has been explained to me / us in my / our mother tongue. I/We have acknowledged the Declaration & Undertaking given by bank. I/we accept and agree to be bound by terms and conditions limiting the Bank's liability.

Signature of the Applicant/s (1)_____ (2)_____

(3)_____ (4)_____

6. Office Use (Declaration by Br.)

I hereby certify that his account opening form is complete in all aspect 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 officer:_____Emp.ID._____

Risk category ☐ Low ☐ Medium ☐ High Date: ☐☐|☐☐|☐☐☐☐ Seal of the branch:

7. ATM CARD Issue Department:

Card No. ☐☐☐☐ ☐☐☐☐ ☐☐☐☐ ☐☐☐☐ Card request date (service provider)_____

Issue Date:_____ Issue by_____Sign._____

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 address 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.