

## ACCOUNT OPEN FORM INDIVIDUALS

Account Number       Customer ID

Saving                       Basic Saving (Zero Balance)     Minor Saving Scheme (MSS)  
 Current                       Staff

### Fixed Deposits

Khamdenu Deposit Scheme (KDS)                       Konark Diamond Deposit (KDD)  
 Quarterly Deposit Scheme (QIC)                       Monthly Deposit Scheme (MIC)  
 Short Term Deposit (STD)                       Recurring Deposit (RD)  
**Senior Citizen**  Yes  No    TDS Deducted  Yes  No (Form No. 15 G / 15 H attached)

Initial Payment  Cash     Cheque     Transfer (Cheque & Transfer only for Term Deposit)

Deposit Amount \_\_\_\_\_/- (Rupees \_\_\_\_\_ only)

Cheque No. \_\_\_\_\_ Cheque Date : \_\_\_\_\_ Drawn on \_\_\_\_\_

Deposit Period : \_\_\_\_\_ years \_\_\_\_\_ months \_\_\_\_\_ days

Applicant	Title	Applicant Name
1 <sup>st</sup> Applicant	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
2 <sup>nd</sup> Applicant	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
3 <sup>rd</sup> Applicant	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Guardian Name	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Minor Date of Birth (with proof)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Relationship with Minor	<input type="checkbox"/> Father	<input type="checkbox"/> Mother <input type="checkbox"/> Others _____

Applicant	Date of Birth	Sex	Marital Status	Occupation	Annual Income
1 <sup>st</sup> Applicant	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	_____	_____	_____	_____
2 <sup>nd</sup> Applicant	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	_____	_____	_____	_____
3 <sup>rd</sup> Applicant	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	_____	_____	_____	_____

Applicant	PAN No.	AADHAR No. (Not Mandatory)
1 <sup>st</sup> Applicant	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
2 <sup>nd</sup> Applicant	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
3 <sup>rd</sup> Applicant	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

Applicant	Mobile No.	Email ID
1 <sup>st</sup> Applicant	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
2 <sup>nd</sup> Applicant	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
3 <sup>rd</sup> Applicant	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

### Mode of Operation

Self                       Either or Survivor                       Former or Survivor                       Jointly or Survivor  
 Any One Single or Survivor                       Any Two Jointly                       Any Three Jointly  
 Jointly or Survivor                       All Jointly                       Guardian Father  
 Guardian Mother                       Others \_\_\_\_\_

Applicant Address

city / town / taluka

State  Country  Pincode

Permanent Address

city / town / taluka

State  Country  Pincode

2<sup>nd</sup> Applicant Address

city / town / taluka

State  Country  Pincode

3<sup>rd</sup> Applicant Address

city / town / taluka

State  Country  Pincode

**Know Your Customer ( KYC ) Details Taken from Applicant**

**Identity Proof**

Pan card     Passport     Driving Licenses     Election Card  
 Aadhar Card     Other \_\_\_\_\_

**Address Proof**

Aadhar Card     Passport     Driving Licenses     Election Card  
 Any Utility Bill (Gas Receipt / Electricity Bill / Telephone Bill)     Other \_\_\_\_\_

**Personal Details**

Education Qualification  SSC     HSC     Graduate (B.A/B.Sc/B.Com/Other..)  
If Self Employed  Advocate     C.A.     Doctor     Other \_\_\_\_\_

Vehicle Owned  Two Wheeler     Three Wheeler     Four Wheeler     Other \_\_\_\_\_  
Family Members  Working     Children     Adult     Total

x

x

x

\* Thumb Impression(s) shall be attested by two witness

1<sup>st</sup> Witness Name : \_\_\_\_\_ 2<sup>nd</sup> Witness Name : \_\_\_\_\_

Address : \_\_\_\_\_

Address : \_\_\_\_\_

Signature : \_\_\_\_\_

Signature : \_\_\_\_\_

**Introducers Details**

Name :

A/c No. :

Date :

Place :

.....

**Signature of Introducer**

**Nomination Form DA - 1**

Nomination under section 45ZA read with section 56 of the Banking Regulation Act 1949 & Rule 2(1) of the Co-operative Bank (Nomination) Rule 1985, in respect of the Bank Deposit.

I/We \_\_\_\_\_ Nominate the following person to whom, in the event of My/Our/Minor's death, the amount of deposit, in the account, particulars whereof are given below, may be returned by

The Konark Urban Co-Operative Bank Ltd., \_\_\_\_\_ Branch

Name

Address

Relationship

Age

**If the Nominee is Minor, His/Her Date of Birth**

Guardian Name

Minor Date of Birth

Relationship with Minor  Father  Mother  Others \_\_\_\_\_

**Applicant's Signatures**

**Value Added Services**

Debit Card  Yes  No.

INSTA Debit Card  Yes  No.

SMS Alert  Yes  No.

**Terms & Conditions for Saving & Fixed Deposit**

1. Minimum Balance in Saving Account is Rs. 1,000/- (QAB) & in Current Account is Rs. 4,000/- (QAB)
2. Minimum Fixed Deposit Amount will be Rs. 1000/- (in Konark Daimond Deposit Rs. 10,000/-) & Recurring Deposit will be Rs. 100/- (open in multiples of Rs. 100/- only)
3. Minimum Fixed Deposit period is of 15 days & Maximum 10 years
4. Charges for Non Maintenance of Minimum balance in saving is Rs. 75 + GST & in Current Rs. 150 + GST charged Quarterly
5. Interest on Saving Account payable @ 4.00 % p.a. will be paid Quarterly
6. First Year Free Debit Card / Insta Debit Card, from Second year onward Rs. 230 /-+ GST per year charge
7. SMS Alerts Charges is Rs. 15/- + GST per Quarter

**Account Opened By**

Name : \_\_\_\_\_

Designation : \_\_\_\_\_

**Account Authorized By**

Name : \_\_\_\_\_

Designation : \_\_\_\_\_

Signature : \_\_\_\_\_

Signature : \_\_\_\_\_

Date : \_\_\_\_\_

Date : \_\_\_\_\_

### **DECLARATION**

1. I/We confirm having received, read and understood,
  - The accounts rules and hereby agree to be bound by the terms & conditions outlined in these rules which governs the account(s) which I/We am/are opening/will open with The Konark Urban Co-operative Bank Ltd.,
  - Amendments to the rules made from time to time and those relating to various services availed by me/us when displayed by the bank on its notice board or on its website and those relating to various services offered by the Bank including Debit card, SMS alerts and others facilities listed in this from.
2. I/We are aware that the use of these facilities is governed by the terms & conditions which are contained in the brochures of the Bank issued from time to time/displayed on the website [www.konarkbank.com](http://www.konarkbank.com). In the site maintained by The Konark Urban Co-operative Bank Ltd., & I/we have reviewed the contents of the same. I/we understand that the Bank may at its absolute discretion discontinue any of the services completely or partially without any notice to me/us. I/we agree that the Bank may debit my account for service charges as applicable from time to time. I/we declare that the transactions in the account will be made from legitimate sources only and the account will not be used for any purpose contrary to law. All communications will be sent on provided registered mobile no. &/or E-mail id only.
3. I/we also agree to maintain the minimum/quarterly average balance which the Bank may prescribe as the minimum/quarterly average balance to be maintained to avail the facilities and agree to pay the charges if minimum/average balance is not maintained and any other charges stipulated by the Bank. I/we understand that any change in this respect will be notified by the Bank on its website [www.konarkbank.com](http://www.konarkbank.com) and also will be displayed on the notice board of the branches one month in advance. I/we undertake to make good the losses to the bank, suffered consequent to crediting in the account proceeds of cheque drawn on other customers accounts in bank or make good any overdraft created in our account on account of services charges or Debit card withdrawal or through any other transaction.
4. I/we hereby declare that the information furnished above is true and correct to the best of my/our knowledge. I/we am/are not availing any credit facilities with any other Bank/branch of your Bank or I/we am availing credit facilities with other Bank(s)/branch (es) of your Bank as per details given in the enclosed sheet.

#### **Illiterate Customers :**

1. I/we hereby agree that the account will be operated by me/us by personally calling at the counter & the Bank will not be liable to pay except as above
2. I/we hereby agree that payment of Fixed Deposit (KDS, KDD, STD, QIC, MIC & RD) Account on Maturity will be received by me/us personally by presenting the Relative Receipt/Pass Book at your Office. The Bank will not be liable to pay except as above.
3. The contents of Account Opening Form and Rules of the Bank regarding Opening of Saving Account / Term Deposit Account and stipulations governing issue of Fixed Deposit (Scheme) Receipt(s) as appearing on the back thereof / Recurring Deposit Account in force for the time being have been explained to the depositor(s) and fully understood by him/her/them and he/she/they has/have affixed his/her/their left/right hand thumb impression hereunder in my presence in token thereof.

#### **Guardian in case of Minor Account :**

I shall represent the said minor in all future transactions of any description in the above account until the said minor attains Majority. I will indemnify the Bank against the claim of the above minor for any withdrawal / transactions made by me in his / her account.

#### **In case of Joint Fixed Deposit Account :**

The Bank may on receipt of written application form either/anyone/any two Holder(s) in its absolute discretion and subject to such terms and conditions as it may stipulated (i) transfer the deposit account to any other branch of the Bank. (ii) grant a loan / advance against the security of the term deposit or (iii) allow premature withdrawal / make premature payments of the deposit to either / anyone/ any two account holder(s). The Bank shall be entitled to adjust and appropriate the proceeds of the deposits on or after maturity or before maturity by cancellation under the advice to the customer. Towards dues with interest in respect of loan advance so given against the security of the deposit. The receipt / discharge given by anyone/ any two account holder(s) shall give the bank a valid discharge. (Applicable only in case of either or survivor / anyone of us / any two of us survivors)

In the event of death of any of the joint account holders before maturity date, the bank shall be free at the request of survivor(s), though no obliged. (i) to transfer the deposit account to any branch of the bank, or (ii) to refund payment on such terms as it may decide loan to be survivor(s) against the deposit before maturity and discharge given by the survivor(s) in this regard shall give the Bank a valid discharge (Applicable to Joint Accounts).

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Date : \_\_\_\_\_

Signatures