



Saraswat Co-operative Bank Ltd.
(Scheduled Bank)

DECLARATION

1. I/We, Mr/Ms..... wish to avail Banking Facilities/Products/Services from Saraswat Cooperative Bank Limited ("Saraswat Bank"), including Mutual Funds and/or insurance products that are offered by Saraswat Bank in its capacity as an Intermediary and I/we have read, understood and agree to abide by the Most Important Terms and Conditions (MITC) displayed on the website of Saraswat Bank i.e. www.saraswatbank.com, w.r.t. the said banking facilities and other products/services which may be amended by Saraswat Bank from time to time and hosted and notified on the website of Saraswat Bank and/or displayed or made available to the customers.
2. I/We have read, understood and agree to the charges/costs, mentioned in the extant Schedule of Charges pertaining to the banking facilities and products as well as the facilities and/or the other products which I/we wish to avail. This Schedule of Charges is also displayed on www.saraswatbank.com.
3. I/We agree to abide by and be bound by all applicable rules/regulations/**instructions**/guidelines issued by the Reserve Bank of India, prevalent Acts / Notifications / Rules and also under the FEMA regulations, 2000 governing EEFC Accounts, the Foreign Exchange Management Act, 1999 and Foreign Account Tax Compliance Act 2010 (to the extent applicable to India) and the Common Reporting Standards (CRS), in force from time to time. I/We have declared my/our status as per the rules applicable under section 285BA of the Income Tax Act, 1961 (the Act) as notified by Central Board of Direct Taxes (CBDT) in this regard.
4. I/We authorize Saraswat Bank to conduct my/our credit history verification with CIBIL or any other credit rating agency and acknowledge that Saraswat Bank shall have the right and authority to carry out investigations from the information available in public domain for confirming the information provided by me/us to Saraswat Bank. I declare that I/we have not availed any credit facility from any bank or have obtained NOC from such bank(s) for opening of a current account with Saraswat Bank.
5. I/We agree to furnish and intimate to Saraswat Bank any other particulars that I/we am/are called upon to provide on account of any change in law/statutory requirements either in India or abroad. I/We authorize Saraswat Bank to exchange, share or part with all the customer information/KYC documents provided herein which financial institutions/agencies/statutory bodies/other such persons including but not limited to financial products/service providers e.g. Insurance companies, Asset Management Companies etc. for the services/products which I/we wish to avail and whom Saraswat Bank has agency/distribution/ marketing arrangement, as maybe required by Saraswat Bank. I/We shall not hold Saraswat Bank or its agents/representatives liable for using/sharing such information.
6. I/We hereby declare that the information provided herein as well as in the documentary evidence provided by me/us to Saraswat Bank (the "Customer Information") is true, correct and complete in all aspects to the best of my/our knowledge and that I/we have not withheld any Customer Information that may affect the assessment/categorization of the account as a Reportable account or otherwise. I/We further agree that any false/misleading Customer Information given by me/us or suppression of any material facts will render my/our account liable for closure and the bank shall have the right to initiate any action, under law or otherwise for recovering all types of dues and compensation in addition to the closing of the account
7. If any of the information provided herein is incorrect, I/we hereby agree to indemnify and keep indemnified Saraswat Bank, affiliates and their successors or assignees.
8. I/We agree and understand that Saraswat Bank reserves the right to reject my/our account opening application form/request and/or the request for availing the services/products without assigning any reason thereof and without being liable to me/us in any manner whatsoever.
9. I/We authorize Saraswat Bank to submit applications / other relevant documents, debit my/our bank account and transfer funds in any form and manner for transactions in Mutual Funds/Other investment products or do any such incidental things in pursuance of the specific instructions given by me/us or my/our Attorney from time to time for the services and/or the products I/we wish to avail. I/We state that all the acts, deeds and things done by Saraswat Bank based on such instructions shall be binding on me/us. I/We hereby agree and consent to avail other products/services including Mutual Funds and/or insurance products and further agree to absolutely abide by all the Terms and Conditions in respect thereof.
10. I/We am/are aware that Saraswat Bank does not seek any information relating to login id/password in any form including through e-mails from its customers. I/We agree and undertake that I /we shall never part with any sensitive information of my/our account especially through internet / email / phone medium. I / We further agree and confirm that Saraswat Bank shall not be liable for any losses arising from my/our sharing/disclosing of login id, password, cards, card numbers or PIN (Personal Identification Number), cheque/s to anyone, nor shall make claims on the bank for any unauthorized use. I/We shall take all precautions to protect my/our account details so as to avoid any unauthorized use.

11. I/We hereby declare that I/we or any of my/our relatives have not been entrusted with prominent public functions in a foreign country e.g. Heads of States or Governments, senior politicians, senior government / judicial / military officers, senior executives of state owned corporations, important political party officials, etc. I/We hereby further declare that in case in the future, I/we or any of my /our relatives have been entrusted with prominent public functions in a foreign country as stated above I/we will immediately notify the bank about the same.
12. All types of Fixed Deposit accounts and receipts to be created. (FQ/SQ/KD/FM/RD)
13. Term Deposit creation is based on OTP. OTP will be sent on the registered mobile no of the customer after verification of the OTP Term Deposit Account and Receipt will be created.
14. Term Deposit Account Opening (OTP) through Tab Banking

Branch	
Customer No	
Term Deposit Account No	
Term Deposit Receipt No	
Amount	
Signature of Customer	

FOR OFFICE USE

I certify that I have verified the KYC Documents attached with Account Number/all the required KYC documents as per Bank policy for registering the Customer.

1) KYC Documents attached with account number _____ verified and found correct.

OR

2) Following KYC documents obtained

1) _____

2) _____

3) _____

4) _____

NOMINATION FORM DA 1

Nomination under section 45ZA read with section 56 of the Banking Regulation Act 1949 and the Rule 2(1) of the Co-operative Banks (Nomination) Rule, 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 in the account, particulars whereof are given below, may be returned by THE SARASWAT CO-OPERATIVE BANK LTD. _____ branch.

Name & Address of Nominee	Relationship with Depositor, if any	Age	If nominee is a minor, his date of birth.

As the nominee is a minor on this date, I/We appoint _____
_____ to receive the amount of the deposit in the account
(name, address and age)

On behalf of the nominee in the event of my/our/minor's death, during the minority of the nominee.

Place:

Date:

Signature(s)/ # Thumb impression (s) of Depositors

Signature of witness No.1 _____

Signature of witness No.2 _____

Name: _____

Name: _____

Address: _____

Address: _____

** Where deposit is made in the name of a minor, the nomination should be signed by a person lawfully entitled to act on behalf of the minor;

Thumb impression (s) shall be attested shall be attested by two witnesses.

Acknowledgement

Nomination Registration No. _____