



**Liberalised KYC norms for opening Small Accounts**

A photograph of the account holder and self-certification of address is necessary. In such case, balance in the account at any point of time will be limited to Rs. 50,000/- and total transactions to Rs. 2,00,000/- in a year.

As I do not possess any of the documents i.e. Proof of Identity / Address, I certify that the address mentioned by me in the CIF is true and correct. I also understand that the balance in the account at any time will be limited to Rs. 50,000/-\* and total transactions to Rs. 2,00,000/-\* in a year. As and when the balance or total transactions exceed these limits, Shri Arihant Co-operative Bank Ltd. will treat the account as a normal Savings Bank Account and normal Know Your Customer (KYC) procedure, as mentioned above will be followed. I undertake to submit required documents to Shri Arihant Co-operative Bank Ltd.. In the event of non-compliance, Shri Arihant Co-operative Bank Ltd. has the right to freeze/close the account.

**Declaration regarding Other Bank Accounts**

\_\_\_\_\_  
Customers Signature

**I/We declare that :**

- i) I/We do not enjoy any credit facilities with any Bank.
- ii) I/We enjoy the following credit facilities with other Banks at Present.

Name of the Bank	Name of facility	Amount
1.		
2.		

I/We agree to comply with and be bound by the Bank's Rules (as amended from time to time) for the conduct of such account. We authorize the Bank to collect bills, cheques, etc. for and on behalf of us and undertake to abide by & be bound by the Terms & Conditions in this behalf, mentioned below.

\_\_\_\_\_  
Signature

**For Information of Customers**

Account opening contains 2 parts :-

- 1) CIF - Customer Information Form
- 2) AOF - Account Opening Form

CIF is to be filled in by all individual/Institute/Joint Holders/Share Applicant, who wish to open an account, which will act as Master Data. After a CIF No. allotted to him/her/them, AOF will have to be filled for every a/c to be opened like SB, CA, Term Deposit, OD, CC etc.

Customers are required to submit following :

- A. Self-attested photocopies of the following (supporting) documents are required to be attached with the application. Originals thereof will have to be produced for verification.
  - i) Income Tax Permanent Account Number (PAN) card. In case PAN is not issued, Form 60/61 has to be submitted.
- B. In case of illiterate customers, Left Thumbs Impression (LTI) to be affixed and witness.
- C. For opening of account of minors, where proof of identity/address is not available, the same will be provided by the Father/Mother (Natural Guardian).

**All alterations should be initiated**

It is necessary that the authority given by the Resolution shall be in accordance with the powers provided by the Articles of Association of the Company.

**PERSONAL DETAILS OPTIONAL**

**Monthly total family income (approx.) Rs. :**  Upto Rs. 5000  5001 - 10000  10001-20000  20001-30000  30001-50000  above 50000

Name of Employer in case of Salary earner \_\_\_\_\_ Joining Date of Current employment \_\_\_\_\_

Employer's Office address \_\_\_\_\_

**Assets :**

Vehicle	<input type="checkbox"/> Car	<input type="checkbox"/> Two-wheeler	<input type="checkbox"/> Other	<input type="checkbox"/> None
House you live in	<input type="checkbox"/> Ancestral	<input type="checkbox"/> Owned	<input type="checkbox"/> Rented	<input type="checkbox"/> Employer's
Life insurance Policy	<input type="checkbox"/> Upto Rs. 1 lac	<input type="checkbox"/> Upto Rs. 2 lacs	<input type="checkbox"/> Upto Rs. 5 lacs	<input type="checkbox"/> Above Rs. 5 lacs
Other Investments	<input type="checkbox"/> Upto Rs. 1 lac	<input type="checkbox"/> Upto Rs. 2 lacs	<input type="checkbox"/> Upto Rs. 5 lacs	<input type="checkbox"/> Above Rs. 5 lacs

**Existing Credit Facilities Available :**

Car Loan	Yes / No	<input type="checkbox"/> Housing Loan	Yes / No
Consumer Loan	Yes / No	<input type="checkbox"/> Against Security	Yes / No
Business / Agriculture	Yes / No	<input type="checkbox"/> Education Loan	Yes / No

**FORM 60**

(See third proviso to of rule 114BB)

Forms of Declaration to be filed by a person who does not have either a permanent account number or General Index Register Number and who makes payment in cash in respect of transaction specified (A) to (H) of rules 114B

1. Full name and Address of declarant \_\_\_\_\_

2. Particulars of Transaction

3. Amount of the Transaction

4. Are you assessed to tax? Yes/No

5. If yes

- i) Details of Ward/Circle/Range where the last return of income was filed
- ii) Reasons for not having permanent account number/General Index Register Number.

6. Details of the documents being produced in support of address in column (1)

**DECLARATION**

I, Mr./Mrs./Miss \_\_\_\_\_ do hereby declare that what is stated above is true to the best of my knowledge as on today, the \_\_\_\_\_ day of \_\_\_\_\_ 20\_\_\_\_\_

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

Place : \_\_\_\_\_

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

\_\_\_\_\_  
Officer/Branch Manager