



Savings Account Opening Form for Resident Individual Profile / निवासी भारतीयांसाठी बचत खाते चालू करणेसाठी अर्ज

Please open an account as per details given below (✓ whichever is applicable) / खालील माहितीवर आधारित खाते उघडावे. (योग्य जागी ✓ ही खूण करावी.)

Branch / शाखा: _____ Branch SOL ID: _____ FORM NO.: SB

Account No./ खाते क्र. _____

Date/ दिनांक 02/05/2011

I/ We wish to open an Account at your _____ Branch. मी/आम्ही आपल्या _____ शाखेत खाते सुरू करू इच्छितो.

☐ Regular / नियमित ☐ Cosmo Premium / कॉसमो प्रिमियम ☐ Cosmo Salary / कॉसमो सॅलरी ☐ Cosmo Royale / कॉसमो रोयाल
☐ Cosmo Kidz / कॉसमो किड्स ☐ Cosmo Premium Plus / कॉसमो प्रिमियम प्लस ☐ Jansanchay / जनसंचय ☐ BSBDA / बेसिक सेव्हिंग डिपॉझिट अकाउंट
☐ Cosmo Youth / कॉसमो युथ ☐ Cosmo Premium Salary / कॉसमो प्रिमियम सॅलरी ☐ Other / इतर (Please Specify) _____

I/We wish to avail of following E-Banking Services / मी/आम्ही खालील ई-बँकिंग सेवा घेऊ इच्छितो.

☐ Cosmo RuPay Card ☐ Cosmo Visa Debit Card ☐ Youth Card ☐ Cosmo Kidz Card ☐ Cosmo Jansanchay Card

Name to be embossed on ATM / VISA Card _____

☐ Cosmo Net (☐ View only ☐ Transaction) ☐ 1st Holder ☐ 2nd Holder ☐ 3rd Holder ☐ All

☐ CosMobile- Mobile Banking ☐ SMS Banking (Mobile No.) _____

☐ Cosmo E-Statement (Frequency- ☐ Monthly ☐ Quarterly ☐ Six Monthly ☐ Yearly)

Please offer me : ☐ Cheque Book ☐ Flexi Fixed Deposit Scheme (Auto Sweep)

Personal Details / वैयक्तिक माहिती

1st Applicant's Name Mr/Mrs/Ms/M/s. _____ FIRST NAME _____ MIDDLE NAME _____ SURNAME _____

पहिल्या अर्जदाराचे नाव: Customer ID / ग्राहक क्र.: _____ User ID _____ User Level _____*

2nd Jt. Applicant's Name Mr/Mrs/Ms/M/s. _____ FIRST NAME _____ MIDDLE NAME _____ SURNAME _____

द्वितीय अर्जदाराचे नाव: Customer ID / ग्राहक क्र.: _____ User ID _____ User Level _____*

3rd Jt. Applicant's Name Mr/Mrs/Ms/M/s. _____ FIRST NAME _____ MIDDLE NAME _____ SURNAME _____

तृतीय अर्जदाराचे नाव: Customer ID / ग्राहक क्र.: _____ User ID _____ User Level _____*

Operating Instructions ☐ Single / स्वतः ☐ Joint / संयुक्त ☐ Either or Survivor / दोघांपैकी एक अथवा हयात ☐ Former or Survivor / प्रथम अथवा जिवीत

खाते वापराविषयी सूचना ☐ Minor by Guardian / अज्ञान पालनकर्ता ☐ Other (Please Specify) / इतर (तपशील) _____

Initial Deposit: ☐ Cash ☐ Cheque (Cheque No. _____ Date _____) Amount ₹ _____

सुरुवातीचा भरणा रोख चेक चेक नं. _____ दिनांक _____ रक्कम ₹ _____

*Important Note: Level-1 Initiator Level-2,3 Approver Level-4 Initiator & Approver (only in case of A/c operation Self, E/S, Anyone)

For Minor's Account / अज्ञान अर्जदाराचे खातेविषयी

Name of the Parent / Natural Guardian _____ पालकाचे नाव / नैसर्गिक पालनकर्त्याचे नाव

I hereby declare that the Date of Birth of the above minor who is my _____ is DDMMYYYY and I am his/her natural / legal guardian appointed by the 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 undertake to indemnify The Cosmos Co-op. Bank Ltd. against the claim of the above minor for any withdrawal / transaction made in his/her account.

मी जाहीर करतो / करते कि माझ्या / माझी _____ जी/जो अज्ञान आहे, त्याची / तिची जन्मतारीख DDMMYYYY आहे. मी तिचा/त्याचा (तिची/त्याची) नैसर्गिक/न्यायालयाने नेमून दिलेला कायदेशीर पालक आहे. (दाखल्याची प्रत जोडली आहे) वर उल्लेखित अज्ञान व्यक्ति सज्ञान होईपर्यंत मी त्याचे / तिचे प्रतिनिधित्व सर्व व्यवहारांकरिता करेन. त्याच्या / तिच्या खात्यातील केलेल्या कोणत्याही व्यवहाराविषयी अज्ञान व्यक्तित्या दाव्यापासून बँकेच्या बचावाची मी तरतूद करीत आहे.

(Minor's Birth Certificate is mandatory / (अज्ञानाच्या जन्म तारखेचा दाखला अनिवार्य) Signature of Guardian / पालनकर्त्याची सही _____

Account Usage

	Deposits	Withdrawals
1. Anticipated number of cash transactions per month		
2. Anticipated value of transactions per month		
3. Total funds expected to be deposited in to the account over next three months		
4. Anticipated number of transactions per month (cheques / transfer etc.)		

Nomination Form - DA - 1 / नामांकन फॉर्म डी ए - १

☐ Yes, I / We wish to nominate (as per details below). ☐ No, I / We declare that I do not wish to make a nomination in my/our account.

होय, मी/आम्ही नामांकन करू इच्छितो.

नाही, मी/आम्ही जाहीर करतो की मी/आम्ही माझ्या/आमच्या खात्यास नामांकन करू इच्छित नाही.

Nomination under section 45 ZA read with section 56 of the Banking Regulation Act, 1949 and Rule 2 (1) of the Co-op. Banks (Nomination) Rules, 1985 in respect of bank deposits. बँकेकरीता ठेवीबाबत बँकींग रेग्युलेशन ॲक्ट, १९४९ चे कलम ५६ बरोबर कलम ४५ झेड ए आणि सहकारी बँकेचे (नामनिर्देशन) नियम, १९८५ चे नियम २ (१) नुसार नामनिर्देशन.

I / We [(Name(s) & address (es))] _____

मी/आम्ही (नाव व पत्ता) _____

Nominate the following person to whom in the event of my/our/minor's death, the amount of the deposit, particulars whereof are given below, may be returned by The Cosmos Co-op. Bank Ltd. _____ Branch (Name & address of branch/ office where deposit is held)

माझ्या/आमच्या/अज्ञान पालनकर्त्या व्यक्तीच्या मृत्युनंतर दि कॉसमॉस को-ऑप. बँक लि. _____ शाखेकडील ठेवीची रक्कम मिळण्यासाठी

खालील व्यक्तीचे नामनिर्देशन करित आहोत. ठेवीबाबतचा तपशील खाली नमूद केला आहे.

Nature of Deposit ठेवीचा प्रकार	Distinguishing No. क्र.	Name & Address of Nominee नामनिर्देशन दिलेल्या व्यक्तीचे नाव व पत्ता	Relationship with the Depositor, if any ठेवीदाराबरोबरचे नाते, असल्यास	Age of the nominee नामनिर्देशित व्यक्तीचे वय	If Nominee is a minor his Date of Birth नामनिर्देशित व्यक्ति अज्ञान असल्यास, त्याची जन्मतिथी

As the nominee is a minor on this date, I / We appoint Mr/Mrs/Ms. (Name, address & age) _____ 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.

नामनिर्देशित व्यक्ति आजमितीस अज्ञान असल्यामुळे तो/ती सज्ञान होईपर्यंत माझ्या/आमच्या/अज्ञानाच्या मृत्युनंतर नामनिर्देशित व्यक्तीच्या वतीने ठेवीची रक्कम मिळण्याकरिता मी/आम्ही श्री/श्रीमती/कु. (नाव, पत्ता, आणि वय) _____

यांची नेमणूक करतो.

1] _____ 2] _____ 3] _____

Witness: Two witnesses are necessary for nomination only when the / नामनिर्देशन करण्याकरीता खालील बाबींकरता दोन साक्षीदार आवश्यक आहेत.

• Depositor is illiterate / अशिक्षित ठेवीदार

• Depositor is minor / अज्ञान ठेवीदार

• Nominee is minor / नामनिर्देशित व्यक्ति अज्ञान असल्यास

Witness: 1/ साक्षीदार: १

Witness: 2/ साक्षीदार: २

Signature / सही _____

Signature / सही _____

Name / नाव _____

Name / नाव _____

Address / पत्ता _____

Address / पत्ता _____

Rules & Regulations / जाहिरनामा व सूचना

- If you do not receive welcome letter within 2 weeks of the date of submission of the form kindly contact the branch.
- The savings account should be used to route transactions of only non business / non commercial nature. In the event of occurrence of such transaction or any such transaction that may be construed or dubious or undesirable, the Bank reserves the right to unilaterally freeze operations in such accounts and or close the account.

Comprehensive Declaration & Instructions / जाहिरनामा व सूचना

I / We confirm having read and understood the account rules and hereby agree to be bound by the terms and conditions governing the account which I / We am / are opening / will open and amendment 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- www.cosmosbank.com and those relating to various services offered by the Bank including but not limited to ATM Card/ Debit Card / Internet Banking / SMS Banking / Mobile Banking / Flexi Fixed Deposit Scheme / Sweep in Sweep Out and other facilities offered by the Bank. The usage of these facilities is governed by the terms and conditions stipulated by the Bank from time to time.

I / We have read/ understood and agreed to 'Most Important Terms & Conditions' including the interpretation of rules, risk, limits, charges and other conditions.

I undertake that the saving account will be used to route transactions of only non business / non commercial nature. In event of occurrence of such transactions, Bank reserves the right to unilaterally freeze the account operations and / or close the account.

In case of joint accounts, instructions received from one of the account holders to stop operations will be deemed to be sufficient notice to the Bank to act upon such instructions. Further operations would be allowed only upon receipt of fresh instructions from all the account holders.

For Salary Account

As per the arrangement my salary will be credited every month through your Bank. In case I cease to be an employee, by reason of my resignation, retirement, suspension or dismissal, I shall intimate in writing to your Bank. The Bank can convert my salary account to a regular savings account in case there are no salary credits in my account for 3 consecutive months. I undertake to complete KYC requirements, if and when called upon by the Bank for continuing operations in the account as a normal SB account. In case I fail to comply with Bank's requirements, you may suspend operations / close the account.

मी/आम्ही खाते वापरासंबंधीचे बँकेचे सर्व नियम, अटी व शर्ती वाचून पाहिल्या असून त्या समजावून घेतल्या आहेत व त्या नियम, अटी व शर्तीस बांधील राहून मी/आम्ही सदरचे खाते उघडले आहे. अशा उघडलेल्या खात्यास मी /आम्ही, बँक वेळोवेळी जे नियम करेल अथवा असलेल्या नियमात दुरुस्ती करेल अथवा त्यातून काही नियम रद्द करेल असे सर्व नियम माझेवर/आमचेवर बंधनकारक राहणार असून असे सर्व नियम जे बँकेने तिच्या सुचना फलकावर किंवा संकेत स्थळावर प्रसिद्ध केले, तेही नियम माझेवर/आम्हावर बंधनकारक राहतील,

For Office Use Only / कार्यालयीन कामकाजाकरीता

Application Accepted By (Branch Official):

At the time of accepting the application:

☐ Confirmed all A/c No. and A/c Holder (Customer ID) and Operation on _____

☐ Check and Confirm Email ID / Mobile No. / User Level for IB / MB

KYC Compliance checked and allowed to open an account / KYC ची माहिती पडताळली असून खाते सुरु करण्यास हरकत नाही.

Initial Amount ₹ _____ DC No. _____ Date _____ WF No. _____

Date:

Ticket No.

Name & Signature of the Officer / अधिकार्याचे नांव व स्वाक्षरी

For AOC (Account Opening Cell)

Ticket No.

Entered By : Name & Signature _____

☐ VISA / ATM Card Data Entry in ATM Card Application Management (Intranet Site)

☐ Cosmos M-Messaging Data Entry in SMS Banking System (Intranet Site)

☐ The applicant A/C is active & KYC complied.

☐ IB confirmation at request ☐ Personalized Cheque Book Issued

☐ MB confirmation at request ☐ Flexi Fixed Deposit Scheme (Auto Sweep) (✓Tick any one Box)

We have confirmed that customer has deposited / account debited by ₹ _____ /- against charges of issuance of new RuPay / Visa / Youth / Kidz / Jansanchay Debit Card as per Banks rules & policy.

Verified & found correct for further processing.

Ticket No.

Name & Signature of the Officer / अधिकार्याचे नांव व स्वाक्षरी

For ABC Cell

RTS No. IB: _____ RTS No. MB: _____

Name & Signature of the Officer / अधिकार्याचे नांव व स्वाक्षरी

Ticket No.

Special Notes

RBI Directives regarding submission of KYC documents:-

- Saving account having no account operations initiated by customer for more than one year will be treated as Inoperative Accounts as per RBI guidelines. The accounts having no operations initiated by customer for more than two years will be treated as Dormant Accounts.
- For activation of Dormant Account, customer will have to submit latest KYC documents and latest photographs along with letter giving reasons for non-operation of account.

Applicable Service Charges:

- Not maintaining the minimum balance in Saving Account.
- Inward / Outward Cheque return unpaid for any reason.
- Closure of Saving Account within 1 year from the date of opening of the account.

Declaration for Trusts / Associations / Societies / Clubs

The account will be operated by _____ who has / have been authorised by the Bye- Laws / Memorandum of Association / Articles of Association / Trust Deed and Resolution No. _____ Dated _____ of the Trustees / Directors / Authorised signatories. A certified copy of the resolution signed by all Trustees / Directors / Authorised Signatories is attached herewith.

A copy of the Bye- Laws / Trust Deed / Memorandum of Association and Articles of Association Dated _____ duly certified is sent herewith. In future if any change is required in the name of the operators of the account it will be effected by a resolution of the Board of Trustees and you will be informed accordingly in writing by all the trustees and you will allow such person to operate upon the account.

We agree to comply with and be bound by Bank's rules now and from time to time in force for the conduct of such accounts. We have received the deposit rules annexed to this account opening form and agree to abide by the same.

We shall submit prior permission communication from Ministry of Finance for accepting foreign contribution within 3 months and you may not accept any foreign contribution till such time we submit the communication.

We certify that this is the only FCRA Account opened and held by the trust and that the foreign contribution received by the Trust will be strictly in accordance with FCRA Act and Rules.

Name of Trustee/ 1. _____ Signature _____

Directors / 2. _____ Signature _____

Authorised Signatories 3. _____ Signature _____

सदरचे नियम ATM Card/ Debit Card / Internet Banking / SMS Banking/ Mobile Banking / FlexiFixed Deposit Scheme / Swipe in & Swipe out आणि इतर सर्व सवलतीकरताही लागू राहतील याची मला पुर्ण जाणीव आहे.

मी/आम्ही अशी हमी देतो की मी/आम्ही सुरु केलेल्या बचत खात्याचा वापर फक्त बिगर व्यावसायिक अथवा बिगर व्यापारी कारणांकरीताच करेल. खात्याच्या बँकेच्या विहित नियमांव्यतिरिक्त वापर केल्यास अथवा खातेवापरामध्ये कोणतीही चुक केल्यास सदरचे खाते एकतर्फी गोठविण्याचा अधिकार बँकेने राखून ठेवला आहे अथवा बँकेने एकतर्फी खाते बंद करण्याचा निर्णय आम्हास मान्य अथवा कबुल आहे.

मी/आम्ही असे नमुद करतो की, संयुक्त बचत खात्यासंदर्भात आमच्यापैकी कोणत्याही एका बचत खातेधारकाने बचत खात्यावरील व्यवहार थांबविण्याबाबत सुचना दिल्यास सदरची सुचना राद्द मानुन बँक सदर खात्यावरील व्यवहार बंद करेल याची आम्हास जाणीव आहे, तसेच या खात्यावर पुन्हा व्यवहार चालू करण्याकरीता सर्व खातेधारकांनी मान्यता दिल्यानंतर सदर खात्याचे व्यवहार चालू करण्यात येतील.

वेतन संदर्भात

माझ्या वेतनासंबंधी झालेल्या करारानुसार माझे दरमहाचे वेतन माझ्या खात्यात बँकेमार्फत जमा करण्यात येईल. जर मी नोकरीचे सेवा कालावधीमध्ये सदर नोकरीचा राजीनामा दिल्यास, सेवा निवृत्त झाल्यास, मला कामावरून कमी केल्यास अथवा माझ्या विरुद्ध चौकशी चालू असल्यास मी त्या बाबत स्पष्ट सूचना आपल्या बँकेस देईन. माझ्या बचत खात्यामध्ये ३ महिने अथवा त्यापेक्षा जास्त कालावधीचे वेतन जमा झाले नाही तर बँक सदरचे खाते वेतन बचत खाते मधून साधे बचत खाते म्हणून संबोधेल व अशा खात्यास बँकेच्या नियमाप्रमाणे नियम लागू राहतील व वेतन खाते म्हणून ज्या सवलती असतील त्या सर्व आपोआप बंद होतील. सदर खात्याबाबतची केवायसी बाबतची पूर्तता करण्याची हमी देतो / देते. जर मी वरील प्रमाणे पुर्तता केली नाही तर माझे/आमचे खातेवरील व्यवहार थांबविण्याचे अथवा खाते बंद करण्याचे अधिकार बँकेस राहतील हे मी मान्य व कबुल केले आहे.

For Premium / Royale Account

Bank reserves the right to revise the charges applicable to any of the chargeable services or to discontinue any of the free services without prior notice. Other rules applicable to Saving Bank Account will be applicable to requested scheme. If I/We fail to maintain the prescribe balance in the account under requested scheme, for consecutive 4 quarters, Bank reserves the right to shift the account to Regular Saving Account Scheme and withdraw the benefits offered under requested scheme without prior notice. I/We hereby given my/our consent for the same.

For Net / Mobile Banking

- In case you find multiple customer IDs attached for my different accounts, I accept & agree to merge those multiple customer IDs in one customer ID, as per RBI directive which will also be used as authenticated login user ID for Internet Banking / Mobile Banking.
- I/We authorize the applicant to access the account(s) via the channels selected further. We accept and agree to be bound by the said terms and conditions for the use of Internet Banking / Mobile Banking selected services.
- Cosmos Bank shall not be responsible and liable to monitor the nature of expense incurred by the use of the said Net Banking facility.
- All transactions carried in the above mentioned account/s through use of the Net Banking facility shall be binding on the corporate entity and Cosmos Bank shall all times be kept saved and harmless from all actions, claims, demands, proceedings losses, damages cost, charges and expenses whatsoever which Cosmos Bank may at any time incur, suffer or to be put as a consequence of or by reason of or arising out of transaction carried out through the Net Banking facility.
- Cosmos Bank shall at all times be informed of any change in the operating instructions for Net Banking facility by furnishing necessary documents in writing and in such events to change the Net Banking password forthwith.
- I/We further agree that since the mode of operation of our Account is joint (one initiator & all other approvers), the transaction/s initiated by any one holder will have to be approved by other joint holder/s. I/We further affirm, confirm and undertake that I/We will be responsible for any action by any of us using Internet Banking Facility.
- I/We hereby state that should I/We wish to charge/revoke the above authorization, I/We shall duly submit a change mandate to that effect to the Bank. I/We hereby agree that till 10 (ten) working days, after receipt of such change mandate existing account operations shall be hold good.
- I confirm that I will keep all banking information and password securely. I will not share any of important banking information to any unknown person.
- I also confirm that all the information given above belongs to me and can be used to update my records in your Bank.

Signature of
1st Applicant

Signature of
2nd Applicant

Signature of
3rd Applicant

Name _____ Name _____ Name _____

I/We confirm that I/We have read and understood the above Declaration, and that the details provided on the form are correct. I/We also confirm that I/We have signed in the presence of Bank Officer Mr. / Ms. _____

मी/आम्ही खात्री देतो की, वरील सर्व मजकूर वाचून समजून घेतला असून वर दिलेली माहिती व त्यातील सत्यता मी पडताळून पाहिली असून ती सर्व खरी व बरोबर आहे. मी/आम्ही अशी खात्री देतो की मी/आम्ही बँकेचे अधिकारी श्री / सौ _____ यांच्या उपस्थितीत त्यांचेसमोर स्वतः सहाय्य केलेल्या आहे.