

6. 1st Account holder Type : Individual Minor Sr. Citizen Super Sr. Citizen NRI Other _____
 Staff (Emp. No. _____) Ex-staff (Emp. No. _____)

7. Declaration for Minor : Guardian CIF ID : _____ CKYC No. _____
 Type of Guardian : Father Mother Court Appointed (Enclose copy of court order)
 Full Name of Guardian Mr. Ms. _____

I hereby declare that the date of birth of the minor, who is my _____ is ____ / ____ / ____ 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 shall indemnify the Bank against the claim of the above minor for any withdrawal / transactions made by me in his / her account.

Date :

8. Channel / Other Facilities : Cheque Book Rupay Debit Cum ATM Card Demat (Please fill up separate form) E-Insurance A/c. (Please fill up separate form)

9. Introduction (Not required for Saving / Recurring / Deposit A/c. Optional for Current A/c.)

Name : _____ Account No. : _____ Mobile / Tel No.: _____

I/We certify that, Mr./Mrs./Ms. _____ is/are known to me/us personally since last _____ months/years and confirm the occupation and address stated in this application form for opening account are correct to the best of my/our knowledge & belief.

10. Nomination Details

Form for Nomination/Cancellation of nomination/Variation of nomination in respect of the bank deposits Nomination under Section 45 - ZA read with Section 56 of the Banking Regulation Act, 1949 & Banking law amendment rules 2025.

I/We _____ the undersigned, nominate following individual/s to whom in the event of my/our/minor's death, the amount of deposit may be returned by The Kalupur Com Co-op. Bank Ltd. _____ Branch.

Sr. No.	Name of nominee	Address	Relation with customer	Age	<input type="checkbox"/> Successive nomination Order of priority	<input type="checkbox"/> Simultaneous nomination* Proportion (%)	Name of Guardian (If Nominee is Minor)
1.					1st Nominee		
2.					2nd Nominee		
3.					3rd Nominee		
4.					4th Nominee		

As the nominee is a minor on this date, I/we appoint aforementioned guardian 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 hereby confirm that I/we do not wish to appoint any nominee(s) in deposit account.

I/We hereby declare that the above nomination/s is/are made in supersession of all the previous nominations, if any, made by me/us in respect of the deposit account mentioned above.

Place : _____ Date : _____

*In case of Minor's deposit(s), the nomination should be signed by a person lawfully entitled to act on behalf of the minor.

*In case of individual, who can not read and/or write, the signature means thumb-impression of such an individual/s and the same shall be attested by two witnesses.

Sr. No.	Name of Witness(es)	Address of Witness(es)	Signature
1.			
2.			

11. I/We declare that I/we enjoy/do not enjoy any Account / Credit Facilities with other banks. (Provide details, If any)

Bank & Branch	Place of Bank & Branch	Type of A/c Facility	Amount	A/c. No.

Terms & Conditions:

I / we have read, understood and undertake to abide by banks rules for conduct of the accounts / services / products & charges.

- (I) I/we hereby agree with the terms and condition of the service and it is acceptable to me / us.
- (1) Interest will be credited as per RBI directives from time to time.
 - (2) Bank will take request for "stop payment" instruction, but the bank will not be responsible and liable if such cheque is paid inadvertently.
 - (3) Bank is empowered to refuse payment if signature does not match with the specimen signature.
 - (4) I/we undertake to keep the bank informed about change in my/our address details, contact details, occupation details etc. within 30 days of change.
 - (5) Please issue cheque book and recover applicable charges from my / our account as per banks norms.
 - (6) I/we also agree to maintain the minimum/quarterly average balance which bank may prescribe as the minimum/quarterly average balance to be maintained to avail the facilities and agree to pay the charges if the said balance is not maintained and any other charges stipulated by bank as per scheme of account.
 - (7) I/we shall fill up separate pay-in-slips prescribed by bank for various fixed deposit schemes. I/we understand that the time deposit shall be under auto – renewal scheme of the bank unless otherwise specified by me / us.
 - (8) I/we authorize bank to make reference and inquiries as may be deemed necessary in their discretion with regard to the information furnished in this application. Bank is empowered to exchange, share or part with all the information data or documents relating to me / our application inter se amount themselves or to other bank / financial institutions / agencies / person as many be deemed necessary or appropriate or as may be required for processing of such information / data or for furnishing of the processed information / products of other bank / financial institutions / credit bureaus / agencies / users registered with such agencies.
 - (9) Account in the name of minor can be opened by his guardian subject to birth date verification of minor.
 - (10) I / we undertake to keep the bank informed about change in my/our mobile/email/both with immediate effect to use digital channel facilities without any interruption. Preferred contact details will be registered for digital channels like Mobile Banking and Internet Banking.
 - (11) If the account becomes inoperative due to non-operation for two continuous years, bank is entitled to recover prescribed charges from the account.
 - (12) Bank is entitled to close my/our account after giving 7 days notice, if bank is not satisfied by the conduct of operations in the account or my/our account is treated as "Undesired Account" as per policy of bank.
 - (13) I/we declare that provided mobile number belongs to me/us or my/our immediate family member. I/we also agree for verification of the number by bank with the MNRL (Mobile Number Revocation List) or any other database under any other prevailing Act in whatsoever manner. I/we understand that the bank may take appropriate action if any discrepancies are found.

(II) 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 Kalupur 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 the Kalupur Bank. I/we authorised Kalupur bank to issue a RuPay Debit Card cum ATM card to the person/s as name mentioned in application of a/c opening form. I/we unconditionally and irrevocably authorize bank to debit my / our account annually for 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 exchange 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.

(III) Mobile banking declaration:

I/we agree & abide by the terms and conditions of Mobile Banking available on website of bank www.kalupur.bank.in 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 OS 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.

(IV) 1. All the terms and conditions including Features, Charges and QAB/Minimum balance requirement as per scheme of respective Savings/Current account has been explained to me/us. The features are also available on Bank's website.

I / we understand that change in any of the above terms & conditions will be notified by the Bank on its website www.kalupur.bank.in and also will be displayed on the notice board of the branches. (one month in advance).

Signature of A/c Holder 1

Signature of A/c Holder 2

Signature of A/c Holder 3

Acknowledgment (Customer copy)

Nomination in favor of following individual/s for account no. _____ has been registered in the books of the bank. Kindly note that in case of a nominee being a Non-Resident, the repatriation of funds will be subject to guidelines of RBI and FEMA.

Important note : Simultaneous nomination refers to nomination of one or more nominee but not exceeding four, with defined percentage and total amounting to 100%. ■ In respect of the deposits, only one option i.e. Successive nomination / Simultaneous nomination is to be filled. ■ Total percentage across all nominees in Simultaneous nomination column must be equal to 100%. ■ If more than one individual is nominated, the order of priority shall be deemed to be in order in which names appear in Successive nomination column.

<input type="checkbox"/> Successive nomination or <input type="checkbox"/> Simultaneous nomination	1st nominee :	2nd nominee :
	3rd nominee :	4th nominee :

Date :

Place :

Signature of Manager/Officer :

Date :

For Office Use Only :

I / We hereby certify that this account opening form is complete in all respect and relevant documents have been obtained and verified with original

A/c Canvassed by, Employee No. :

Enclosure details by Branch :

No. of Addon forms enclosed

No. of KYC documents enclosed (Self Certified True Copies Notarised)

CPC request No.

Initial Deposit Rs. _____ Cash Cheque No. _____

Name : _____

Name : _____

Employee ID : _____

Employee ID : _____

Designation : _____

Designation : _____

Signature : _____

Signature : _____

FOR CPC. DEPT. USE ONLY

RECEIVED DATE :

A/C. FORM

SIGN

EMP. ID

A/C. FORM CHECKED BY :