



CITIZEN CREDIT
CO-OPERATIVE BANK LTD
(A Scheduled Multi-State Bank)
 REGD. NO. MSCS/CR/75/98 DT. 20-1-98

Date:

d	d	m	m	y	y	y	y
---	---	---	---	---	---	---	---

Branch: _____

ACCOUNT OPENING - CASA

A/c No.:

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Type of Account

Customer Status: ☐ Minor ☐ Individual ☐ Senior Citizen ☐ Staff ☐ HUF ☐ Society ☐ Trust ☐ Associations ☐ Limited liability Company
☐ Sole Proprietor ☐ Partnership firm ☐ Others (pls specify) _____

Account Type: ☐ Savings ☐ BSBDA ☐ BSBDA Small ☐ Savings A/c Junior ☐ Normal Current A/c ☐ Silver Current A/c
☐ Gold Current A/c ☐ Platinum Current A/c ☐ Salary Savings A/c

Initial Deposit Rs. _____ **Mode:** ☐ Cash ☐ Cheque

Transfer From Branch _____ ☐ Transfer From A/c No.

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Cheque No. _____ Date _____ Bank _____ Branch _____

Cheque should be favouring "Citizencredit Co-operative Bank Ltd A/c _____"

Details of Applicant(s)

Sole/First/Primary Holder Name:
 Mr/Ms/Mrs/M/s/Others For existing customers CIF No. to be filled in by branch :

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

First Name

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

 Middle Name

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

 Last Name

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Second Holder Name:
 Mr/Ms/Mrs/M/s/Others For existing customers CIF No. to be filled in by branch :

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

First Name

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

 Middle Name

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

 Last Name

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Third Holder Name:
 Mr/Ms/Mrs/M/s/Others For existing customers CIF No. to be filled in by branch :

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

First Name

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

 Middle Name

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

 Last Name

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

In case of Minor Saving Account

Name of Minor	CIF No.	Signature of Guardian
Name of Guardian	CIF No.	
Relation with Minor		

Mode of Operation

TITLE OF ACCOUNT : _____

A/c No.:

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

☐ Self ☐ Either or Survivor ☐ Former or Survivor ☐ Any one or Survivor ☐ Jointly* ☐ Other _____
☐ Jointly by* _____ (Mention Serial No. of Applicant) ☐ Minor + Guardian
☐ POA (Name _____) (Attach POA)

For Societies / Associations / Limited Liability Companies : The account will be operated as per true copy of the resolution, passed by the Board of Directors /Managing Committee attached herewith.

* No ATM card will be issued



Customer ID

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

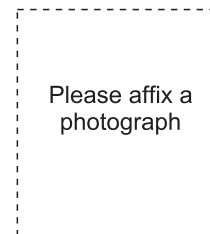
Specimen Signature



Customer ID

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Specimen Signature



Customer ID

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Specimen Signature

1. Mr./Ms. _____ 2. Mr./Ms. _____ 3. Mr./Ms. _____

1. RUPAY ATM CARD: ☐ Yes (kindly sign declaration on page 4) ☐ No

[illegible]

2. CHEQUE BOOK: ☐ Yes ☐ No

3. SMS Alerts: ☐ Yes ☐ No Mobile No.

Mobile No.

--	--	--	--	--	--	--	--	--

4. Email Statement: ☐ Yes Email Id: _____ ☐ No

5. Internet Banking: ☐ Yes ☐ No (if yes, please fill application for Internet Banking (View only))

Registration Form For Email Statements / Communications etc

(Relating to our Account/s with the Branch)

☐ I/We wish to avail of the email services ☐ I/We do not wish to avail of the email services

☐ I/We do not wish to avail of the email services

[illegible]

Terms and Conditions:

- I/We are aware that the statement/communications sought by Email are for my/our convenience and the same are being sent to my/our Email Id registered with the CITIZENCREDIT Co-operative Bank Ltd. CITIZENCREDIT Co-operative Bank Ltd shall not be liable or responsible for any breach of privacy, secrecy etc., because the statements/communications etc., are being sent at my/our request to the Email Id registered with the Bank.
- I/We shall verify the authenticity of the Emails I/we receive.
- I/We shall not hold the Bank responsible for any data/communication etc. if any , received by fraudsters / imposters or third parties.
- I/We shall not hold the Bank liable for delay and or non receipt of information due to malfunction / non function of computer network etc.
- I/We are authorized by the other below Joint Account holders of my / our account to receive data / communications on the registered Email address.
- I/We shall inform the Bank in writing, if there is any change in the information given herein.
- The Bank shall not be responsible, if I/we do not receive data / communications due to incorrect Email address and or other technical reasons
- I/We confirm to have read, understood and accepted the Terms & Conditions pertaining to my / our account in general and this facility in particular as displayed on www.citizencreditbank.com

Important Note:

- Email Statements / communications will be sent to the registered Email ID provided by the Primary Account Holder only. For any change in the registered Email ID, please update your contact details.
- On request for registration for Email Statements, physical statements etc will not be provided as a matter of course, but at that sole discretion of CITIZENCREDIT Co-operative Bank Ltd. to such class of customers and for such period as determined by the Bank from time to time.
- The Customer ID mentioned above should be of the Primary Account Holder only. Customer can opt for any email Id provided by the primary account holder.
- On registration for this facility the customer/s will receive an Email statement of their respective Savings account, Current account and Overdraft account.
- Registration request received before 25th of each month will be processed in the same month. Request received on or after 25th of a month will be processed in the subsequent month and hence would receive Email statements etc. only from subsequent months.
- The Bank is within its right to discontinue the above Email facilities, if any one of the Joint Account holders direct the Bank to discontinue the said facility.

No.	Name	Signature
1		
2		
3		

Terms and Conditions governing Operations of RuPay Debit cum ATM Card

1. The CITIZENCREDIT Cooperative Bank Ltd – RuPay Debit cum ATM Card (hereinafter referred to as “CCCB - Card”) shall mean the card issued by CITIZENCREDIT Cooperative Bank Ltd (hereinafter referred to as “the Bank” and means and includes its successors and assigns), to the applicant account holder (hereinafter called “the Cardholder” and means and includes His/Her legal representatives / heirs, administrators and executors) whose application is accepted by the Bank, for effecting certain banking transactions by electronic means through Automated Teller Machines(ATMs) installed at any of the Bank's branches or at specified locations.
2. The CCCB-Card shall be issued by the Bank solely at its discretion to SB/CA accounts holders (hereinafter referred to as “Cardholders”) provided He / She satisfies the applicable eligibility norms and/ or maintains prescribed minimum balance in his / her account.
3. The CCCB-Card is and shall remain the property of the Bank at all times and will be returned by the Cardholder unconditionally and immediately upon Bank's request. The Bank reserves the right to withdraw / cancel the CCCB-Card or any of the services offered therewith at any time without prior notice.
4.
 - a) The CCCB-Card shall be used by the Cardholder only and is not transferable.
 - b) The Cardholder shall take all necessary precautions to ensure the safety of the card.
 - c) The Cardholder shall not inform / disclose to any person the Personal Identification Number (“PIN”) given by the Bank for access to ATM and the PIN used by him / her for transacting through ATM at any time and under any circumstances voluntarily or otherwise.
 - d) PIN is for the personal use, strictly confidential and not transferable. The Cardholder shall not keep a written record of his / her PIN in any place or manner, which may enable a third party to use the CCCB - Card. There is a provision to change the PIN in the ATM and Cardholder must change the default PIN provided by the Bank immediately on receipt of the CCCB - Card. PIN shall not be used for any purpose other than for transactions designated by the Bank for use through ATMs. The CCCB-Card shall be collected through the branch where the Cardholder maintains his / her account.
 - e) The Bank shall not be liable whatsoever for any loss / damage arising out of issue of the CCCB –ATM Card and related PIN to the cardholder.
 - f) The Cardholder is solely responsible for all the transactions effected by the use of the CCCB-Card whether authorized by the Cardholder or not and shall indemnify the Bank for all loss or damage caused by any unauthorized use of CCCB-Card or related .PIN of the Cardholder
 - g) All the transactions arising from the use of CCCB-Card to operate a designated joint account shall be binding on all account holders jointly and severally
5. The Bank shall debit the Cardholder's Account with the amount of any withdrawal, transfer, and / or other transactions effected by the use of the CCCB-Card through the CCCB-ATMs installed at any of its branches or at specified locations in accordance with the Bank's record of transactions. The Cardholder shall maintain sufficient funds in his/her account to meet any such transactions. At no time shall the Cardholder use or attempt to use the Card for withdrawal or transfer without having sufficient funds in his / hers account. When an account is overdrawn by the cardholder, interest shall be charged on such overdrafts as prescribed by the Bank.
6. The records of the Bank in computers of CCCB-Card transactions at any of the Bank's ATMs shall be conclusive and binding on all concerned for all purposes.
7. All fees related to CCCB-Card are determined by the Bank from time to time and will be recovered to the debit of the Cardholder's account and the Cardholder hereby unconditionally agrees to pay / provide funds for such levy.
8. If the CCCB-Card is lost or stolen, the cardholder shall immediately report to the Bank by the quickest mode of and confirm the same in writing as soon as possible. Similarly any instruction to stop operation of CCCB-Card facility shall be in writing. Till such notification is received and acted upon by the Bank, the cardholder will be responsible for all transactions effected by the use of the CCCB - Card. Any replacement of the CCCB-Card shall be subject to the terms and conditions, which are in force at the time of issuing the replacement card.
9. The bank will not be liable for any failure to provide any service or to perform any obligation hereunder where such failure is attributable (directly or indirectly) to any malfunction of the machine or the card, failure of communication lines or any other circumstances beyond the control of the Bank. The Bank will not be liable for any dispute, consequential or indirect loss or damage, arising from or related to the use of the CCCB - Card. Any statement issued by the machine at the time of withdrawal shall be conclusive unless verified and found otherwise by the bank. Any such verification shall likewise be final and conclusive and the cardholder shall not have objection thereto.
10. In case cardholder decides to terminate the use of the CCCB - Card, the cardholder shall give the Bank not less than 7 days prior notice in writing and forthwith surrender the CCCB-Card to the branch of the Bank from where he / she obtained the ATM card and obtain a valid receipt thereof .Such termination shall also be deemed as termination of the CCCB-Card facility accorded by the Bank to the Cardholder. However the Cardholder shall be liable to the Bank for all the transactions put through the CCCB - Card.

11. In case the Bank decides to 'hot list' CCCB-Card or cancel the ATM facility for any reason whatsoever, the CCCB-Card facility shall stand automatically cancelled / withdrawn. The Bank will not be in the position to intimate the Cardholder personally before 'hot listing' such ATM card. Appropriate service charges shall also be levied to the Cardholder's A/c and the Cardholder shall be liable for the same.
12. The Bank reserves the right to disclose in strict confidence to other institute, such information concerning the Cardholders account as may be necessary or appropriate in connection with the card transactions or its participation in any electronics fund transfer network.
13. Any notice hereunder sent by post will be deemed to have been received by the Cardholder within 7 days of posting to the address notified in writing to the bank by the Cardholder. Notifications of changes by such means as the bank may consider, appropriate will constitute effective notice to the Cardholder thereof.
14. The Bank shall be entitled to terminate the CCCB-Card facility with immediate effect and recall / return of the CCCB-Card upon the occurrence of any of the following events:
 - a) Failure to adhere or comply with this terms and conditions or as may be stipulated from time to time.
 - b) Upon hot-listing the CCCB-Card or in the event of the default under any agreement or commitment (Contingent or otherwise) entered into with the Bank.
 - c) Upon the bankruptcy or any insolvency/ other proceedings or similar nature imposed on the Cardholder.
 - d) Death of the Cardholder.
 - e) Any other event by which the Bank concludes that allowing possession of the Cardholder is detrimental to the image or interest of the Bank.
15. The Cardholder(s) has/have read, understood and agreed to be bound by the terms and conditions herein mentioned. The Bank may in its absolute discretion withdraw the card, the Service thereby provided or to add / modify / delete any of the terms and conditions at any time without prior notice to the Cardholder and the same shall be binding on the Cardholder. Use of CCCB-Card after the date specifying such modifications/ changes will constitute acceptance of such change.
16. The powers and authorization conferred on the Bank are irrevocable.
17. Any claim or dispute under CCCB-Card system shall be subjected to Mumbai Jurisdiction only.

Declaration of ATM

I/We declare that the above information is correct and I/we have read and hereby accept the ATM CARD terms and conditions and to the amendments thereof. I/We hereby request the Bank to issue me an ATM CARD as requested and authorize the Bank to debit my/our above mentioned Account for all withdrawals to be made using the card and also to recover the Bank's charges / fees as applicable from time to time.

Signature of A/c holder _____

For The Use of Joint Account

We, the undersigned have opened a Joint account with an initial deposit of ₹ in our Joint names and it shall be maintained, may be with further deposits and/or withdrawals from time to time. In the event of the death, insolvency or withdrawal of any of us, the survivor(s) of us shall have full control of any money then and thereafter standing to our credit and such money shall belong to the survivor(s) and no other heir(s) or legal representative(s) of the deceased shall be entitled to claim any right in the said account adverse to the interest of the survivor(s). The money, as it may stand to the credit in the account from time to time belongs to us jointly and no other person(s) has/have any interest whatsoever therein.

Signatures of joint account holders 1 2 3

For Minor's SB Account

I/We hereby declare and undertake that withdrawals from the Saving Bank Account by me/us as guardian(s) of(minor) shall be entirely for his/her benefit.

Signature(s) of Natural/Court Appointed guardian(s)

For BSBDA Small Account

I/We hereby declare that I / We do not have a BSBDA account with the Bank and state that all my non-BSBDA Saving accounts, if any, will be closed after 30 days of opening BSBDA-SA. I undertake to apply for a valid KYC within 12 months of account opening & submit actual KYC as per Bank's acceptable list of KYC within 24 months of account opening. I understand that if the balance in the account exceeds ₹ 50,000/-, no further transactions will be permitted in the BSBDA-SA account till such time the balance goes below ₹ 50,000/-

Signature(s) of Account Holder

For Illiterate / Blind Person's SB Account

The contents of the Account Opening Form together with the Rules of the Bank for Savings Bank Accounts in force for the time being have been explained to me and having understood and confirmed the same, I affix my hand thumb impression hereunder in token thereof in the presence of Mr/Ms I hereby agree and confirm that the Savings Bank account will be operated by me by personally calling at the Branch and the Bank will not be liable to pay, except as above.

Witness/Introducer's signature(s)

..... Thumb Impression of Depositor
Name and address:

For The Use of Sole Proprietary Account

I hereby declare that i am the sole proprietor of the and I undertake to inform the Bank in case of change in the constitution of the concern.

Signature of Sole Proprietor (without rubber stamp).....

For The Use of Societies, Association And Limited Liability Companies Only (as per following format)

Copy of Resolution passed by the Board of Directors /Managing Committee of the
(Name of Society,Association or Company)

at their meeting held on 20

Resolved that a banking account be opened with the CITIZENCREDIT Co-operative Bank Ltd. in the name of

and further resolved that the same may be operated by the following office bearers on behalf of the.....

(Name of Society,Association or Company)

Mr/Mrs/Ms.

Mr/Mrs/Ms.

Mr/Mrs/Ms.

(Name(s) & designation(s) of the operator(s) of the account)

Mode of operation.....

TRUE COPY

Confirmatory Signature of the Chairman.....

For The Use of Partnership Account

PARTNERSHIP LETTER

To,

Place :.....

Date :.....

CITIZENCREDIT CO-OPERATIVE BANK LTD.

..... Branch

Dear Sirs,

As the firm of carrying on business as

at..... and elsewhere (hereinafter referred to as "the firm") have or desire to have dealings with the CITIZENCREDIT Co-operative Bank Ltd. we hereby inform you that we the undersigned are partners of the said firm and each of us has full unrestricted authority to sign on behalf of and bind the firm. We also give below the names of our other partners, if any, who also have unrestricted authority to bind the firm and who have not, owing to absence or for other reasons, signed this form.

We the partners who have signed and the partners who have not signed, if any, are jointly and severally responsible to the Bank for all the liabilities of the firm to the Bank. The Bank may recover its claims from the estate of any or all the partners of the firm, and in case any partner is a member of a joint family, from the estate of the joint family and the interest therein of every coparcener of the family.

Whenever any change occurs in the constitution of the firm we (the partners) undertake immediately to inform the Bank in writing and our individual responsibility and that of our respective estates to the Bank will continue until we receive from the Bank an acknowledgement of the change in our constitution and until all our liabilities to the Bank prior to the aforesaid change are discharged.

We (the partners) also undertake that all acts of the firm purporting to be done on behalf of the firm before the Bank shall have received notice of any change in the constitution of the firm shall be binding on the firm and each of us and our respective estates until all liabilities in respect of such acts shall have been discharged.

We declare that the partnership is registered /unregistered.

Yours faithfully,

Full names of all Partners

Individual signature(s)
(without rubber stamp)

Signatures on behalf of the Firm under Firm's rubber stamp

.....

.....

.....

.....

.....

.....

To,

CITIZENCREDIT Co-operative Bank Ltd.

Dear Sir,

Re: Cheques bills hundies, sight-drafts and other instruments with or without Government securities, share certificates, motor-receipts, railway receipts, bills of lading and documents constituting title to goods attached, lodged with you for collection and/or discount and/or purchase from time to time.

In consideration of your collecting and/or discounting and/or purchasing or agreeing to collect, discount and/or purchase all cheques, bills, hundies and other instruments with or without Government securities and share-certificates or other documents including railway receipts, bills of lading or other

documents constituting title to goods now lodged or which may at any time or from time to time be lodged by me/us with you:-

I/We agree that all such collection, discount, purchase of cheques, bills, hundies and other instruments, until further orders or specifically otherwise

provided for shall be upon the following terms and conditions :-

1. You may, at your option but at my/our costs, risk and responsibility in all respects appoint an agent who shall be my/our agent to collect.
2. You or the agent at your or his option, may send for collection of payment, or discount on my/our account at my/our entire costs, risk and responsibility by post or by other manner to another agent or to the drawee thereof any cheques, bills, hundies or other instruments with or without share certificates, Government securities or other documents including railway receipts, bills of lading or other documents constituting title to goods attached. I/We agree that such other agent or the drawee shall be deemed to be my/our agent for collection at my/our entire risk and responsibility in all respects.

3. I/We may add that I am/we are, of course, liable for the payment of any bills, cheques, hundies or other instruments with or without documents on demand with interest, in case the same is dishonoured on presentation/on due date for any reason whatsoever.
4. You or an agent may, at your or his option but my/our risk and responsibility receive in exchange for cheques, bills, hundies and other instruments, cheques, bank drafts or other mandates for payments in lieu of cash.
5. Receipt by you or by an agent of cheques, bank drafts or other mandates for payments as above and loss, mutilation or dishonour thereof and/or of other securities of any description, is not to prejudice your rights on any cheques, bills, hundies, or other instruments in case of dishonour or non-payment as the case may be, nor shall any proceedings taken thereon or your granting time or entering into any arrangements with any parties to such cheques, bills, hundies, other instruments (and I/We hereby consent to your so granting time or entering into arrangements) prejudice or affect your absolute recourse to me/us under the arrangement.
6. Should you or an agent receive in exchange for such cheques, bills, hundies or other instruments, payments by an instrument which you or the agent cannot conveniently collect through normal channels, it is clearly understood that such instruments may be collected in any manner and by any agency (including despatch to the drawee) at my/our entire risk and responsibility and the agent or agents (including the drawee) employed in such collection shall be considered fully as my/our agent or agents.
7. I/We hereby agree that as between myself/ourselves and the Bank cheques, bills, hundies and other instruments shall be deemed to be paid, realised or collected only on the amount thereof coming into the Bank's till in any office of the Bank and until then the same and any money, cheques, bank-drafts or mandates for payment received in respect thereof shall be at my/our risk in all respects that my/our liability in respect of any cheques, bills, hundies and other instruments will cease only on the amount thereof coming into the Bank's till in any office of the Bank.
8. The transmission of any cheques, bills, hundies or other instruments or share certificates or other documents or goods or the instruments received in exchange or payment thereof, and the advices and correspondence relating thereto, whether by post or otherwise and whether by land, sea or air, or by telegram or cable shall be entirely at my/our risk and responsibility and any loss, damage or delay howsoever occasioned shall be on my/our account and be wholly borne by me/us. I/We agree that you and the agents shall be absolved from and indemnified against all loss or damage in connection with such cheques, bills, hundies or other instruments or share certificates or documents or goods or any instruments received in exchange or in payment therefor in general and by reason of the following in particular :-
 - (a) loss of damage in transmission by any manner.
 - (b) telegraphic or cable error, irregularity, delay, mistake, omission, misreading, misinterpretation or mutilation.
 - (c) loss, damage or deterioration to any share certificates or documents or goods during transit or wheresoever incurred.
 - (d) loss or damage to or mutilation or alteration of any such cheques, bills, hundies or other instruments or share certificates or documents or any instruments issued or received in exchange or payment therefor.
 - (e) loss or damage howsoever occasioned due to any failure of or delay in transmission by post, sea, air, telegram or cable of relative advices or correspondence or the non-despatch or non-receipt of such relative advice or correspondence.
9. I/We also agree that you are entitled to treat every script of government securities and shares and every document constituting title to goods including railway receipts, bills of lading etc. handed in by me/us to you as genuine without any further inquiry that I/we agree to indemnify you and keep you indemnified against any loss caused to you by reason of the said document subsequently turning out to be forged and not genuine and also against any loss caused to you by the misdelivery or wrong delivery by the Railway and Postal authorities of the government securities and shares and goods comprised in the documents and railway receipts for any reason whatsoever.
10. I/We further authorise you or any of your Managers or Agents or the Holders for the time being of any such Bill or Bills as aforesaid, whether the aforesaid Power of Sale shall or shall not have arisen, at any time before the maturity of any such Bill or Bills to accept payment from the Drawees or Acceptors thereof, if required so to do, and on payment to deliver the Bills of Lading and Shipping Documents to such Drawees or Acceptors and in that event, you or the Holders of any such Bill or Bills are to allow such discount as you may deem fit and proper in consideration of such payments being made before maturity.
11. It is mutually agreed that the delivery of such collateral securities to you shall not prejudice your rights on any such Bills in case of dishonour, nor shall any recourse taken thereon affect your title to such securities to the extent of my/our liability to you as above and that notwithstanding any alteration by death, retirement, introduction of new partners or otherwise in the persons from time to time constituting our firm or in the style of the firm under which the business at present carried on by us may be from time to time continued, this Letter and the powers and authorities hereby given are to hold good as the Agreement on the part of the firm as aforesaid with you and that each negotiation of a Bill or Bills hereunder is to be treated as a renewal by or on behalf of the firm as then existing of the terms of this Agreement. It is also agreed that you are not to be responsible for the default of any Broker or Auctioneer employed by you for any purpose.
12. I/We hereby agree that all cheques, bills, and/or documents including railway receipts, bills of lading and documents of title of goods which we may from time to time hand you for purchase or discount or against which you make us advances, goods, government securities and share thereby presented and the proceeds thereof, are to be held by you as continuing securities for the payments on demand of the said bills so purchased, handed or discounted and of all services, banking accommodation and/or expenses which you may make, afford, incur to or for us in connection therewith and all other liabilities to you present and future and you are to be at liberty to exercise all our rights (if any) as unpaid sellers of said goods, government securities and shares and without further reference to us to sell, insure, warehouse, or otherwise deal with said goods, or sell or to deal with government securities and shares as through you are the absolute owners thereof and you are expressly authorised by us to refuse to deliver goods covered by the bills (whatever be their tenor) except against payment. We agree that your accounts of sale and accounts of your expenses shall be accepted by us as conclusive evidence of the correctness of matter therein written and we declare that this Agreement and your rights hereunder shall in no way be affected by our death or any change in our name, style or constitution.

I/We declare that I/we am/are Indian National(s) and resident(s) of India.

I/We confirm that these terms and conditions have been read by me / us and / or explained to me / us to my / our satisfaction and I / we have understood and agree to abide by the same and be bound by the Bank's rules for the time being in force and as amended from time to time for conduct of such accounts.

Dated atthisday of 20

No.	Name	Signature
1		
2		
3		

NOMINATION FORM

Form DA 1

I / We _____ nominate the following persons to whom the balance in the account may be paid by CITIZENCREDIT Co-operative Bank, in the event of my/our death.

Name	Address	Age	Relationship	Date of Birth

In case the nominee is a minor

As the nominee is a minor on this date, I / We appoint

Mr. / Ms. _____
_____ (name, address, age and relationship)

to receive the amount on behalf of the nominee in the event of my / our minor's death during the minority of the nominee.

Date :

Place :

Name(s) and signature(s) of witness in case of Thumb Impression / s

1. _____

2. _____

Signature / LHTI / RHTI of Depositor (s)

Customer Copy

NOMINATION FORM

Form DA 1

I / We _____ nominate the following persons to whom the balance in the account may be paid by CITIZENCREDIT Co-operative Bank, in the event of my/our death.

Name	Address	Age	Relationship	Date of Birth

In case the nominee is a minor

As the nominee is a minor on this date, I / We appoint

Mr. / Ms. _____
_____ (name, address, age and relationship)

to receive the amount on behalf of the nominee in the event of my / our minor's death during the minority of the nominee.

Date :

Place :

Name(s) and signature(s) of witness in case of Thumb Impression / s

1. _____

2. _____

Signature / LHTI / RHTI of Depositor (s)

FOR BANK'S USE ONLY

I certify that all documentary proofs attached herewith have been duly verified by me with originals and found genuine. KYC / AML Norms of RBI have been duly complied with.

The customer is introduced by existing CIF holder who is maintaining satisfactorily conducted Account/s for minimum six months (applicable only for basic saving account). The introducer & customer has signed in my presence. I have verified the signature of the introducer. Hence, customer is accepted.

Risk Classification of Account - Low Medium High

Reconfirmed by CPD

☐ Yes

☐ No

Low

Medium

High

Reason for Risk Allotted -

Address of the applicant/s has been confirmed on the basis of Passport/Driving License/Voter ID/Aadhar Card

Photograph/s has /have been affixed and signed in my presence.

Branch Officer Name _____ Emp No. _____ Sign _____

Branch Head Name _____ Emp No. _____ Sign _____

CPD Level:

Account Opening form received by CPD on :

Cheque book request forwarded to CPU on :

Printed Personalized cheque book received by CPD on :

Cheque Book dispatched to branch on :

ATM Card request forwarded to Electronic Channel Department on :

Welcome letter sent to Account holder on :

d	d	m	m	y	y	y	y
d	d	m	m	y	y	y	y
d	d	m	m	y	y	y	y
d	d	m	m	y	y	y	y
d	d	m	m	y	y	y	y
d	d	m	m	y	y	y	y

Signature of verifying authority

Employee No.

Date



Citizencredit Cooperative Bank Ltd
offers loans for every need

Getting a loan at CITIZENCREDIT is as easy as pie ! The key to your financial needs is an arm's length away. Drop in at your nearest branch, and experience the warmth and friendship we have spread for years.

Home | Vehicle | Education | Business |
SME | Gold | Mortgage | Renovation |
Reverse Mortgage | Travel | Loan against
Property | Loan Against Insurance Policy |
Super Bike on convenient terms

Toll Free No: 1800 123 0209

Services : IMPS (Immediate Payment Service) |
BBPS | Bancassurance | E-SBTR |
Demat | Mutual Funds | Foreign Exchange |
SMS Facility | E - Statement Facility |
E-Tax Payment | Rupay E-Commerce | Aadhar Based
Payment System | Pan Card Services | Mobile Point
of Sale | Internet Banking (View Only) |
Any Branch Banking

CITIZENCREDIT
CO-OPERATIVE BANK LTD
your dreams, our wings
www.citizencreditbank.com

CCB-1