

Sr. No. :

A/c. No. :

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Cust ID 1 :

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Cust ID 2 :

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Cust ID 3 :

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ACCOUNT OPENING & RELATIONSHIP FORM



THE COSMOS CO-OP. BANK LTD.

(Multistate Scheduled Bank)

Registered Office : 'Cosmos Tower', Plot No.6, ICS Colony, University Road,
Ganeshkhind, Shivajinagar, Pune - 411 007. Tel.-020-67086708

NRI RELATIONSHIP FORM

Date

(For non resident Indians & persons of Indian origin)

(dd /mm / yyyy)

Please open my NRI account at your Branch

PERSONAL DETAILS

	Title	First Name	Middle Name	Surname	Occupation
1st applicant	(Mr/Ms)				
2nd applicant	(Mr/Ms)				
3rd applicant	(Mr/Ms)				

	Date of birth (dd/mm/yy)	Sex M/F	Mother's maiden Name	Marital Status	PAN / GIR	Relationship with first applicant
1st applicant						
2nd applicant						
3rd applicant						

Overseas Address

Address

Zip code Country

Phone Fax No.

E-mail ID

Mobile No.

Address In India

Bldg./flat No. & Name

Road No. & Name Area City

State Pin Code Mobile

Phone Fax No.

E-mail ID

Mailing Address Overseas / India (Please tick as applicable)

PASSPORT DETAILS

	Passport No.	Date of Issue	Date of Expiry	Place of Issue	Nationality
1st applicant					
2nd applicant					
3rd applicant					

Passport & residence visa/ work permit duly attested by Banker Indian Embassy / High Commission Notary public

VISA DETAILS

	Visa No.	Date of Issue	Date of Expiry	Place of Issue
1st applicant				
2nd applicant				
3rd applicant				

Mandate to operate the account No Yes (mandate letter attached)

* 1) _____ 2) _____ 3) _____

INTRODUCTION DETAILS

Introduction by existing Cosmos Bank account holder

Name

Cust ID Account No.

I confirm that I am an account holder of The Cosmos Co-op. Bank Ltd., Pune for over six months. I confirm that I personally know the applicant's details herein for more than six months and confirm his/her identity and address.

Signature _____ Signature verified (for Bank use) _____

Introduction by existing Banker (signature verification certificate required)

DECLARATION

I / We, _____ presently residing at _____, do hereby solemnly

declare and undertake as under :

1. I am /We are Non Resident of Indian Nationality / Foreign National of Indian Origin / Foreign National.
2. I / We understand that the above account will be opened on the basis of the statements / declarations made by me / us and will be opened in the form and as per various Regulations framed under Foreign Exchange Management Act 1999 ("the Act") and in particular, Foreign Exchange Management (Deposit) Regulations, 2000 ("the Regulations") as amended from time to time. I / We also agree that if any of the statements / declarations made here is found to be not correct in material particulars, you are not bound to pay any interest on the deposit made by me / us and to discontinue the services.
3. The account will be put into use only for bonafide transactions not involving any violations of the provisions of any Government / Exchange Control Regulations.
4. I / We agree that the rate and the manner of interest to be paid shall be as per the Regulations and no claim will be made by me / us for any interest on the deposits for any period after the date/s of maturity of the deposit/s.
5. I / We agree to abide by the provisions of the FCNR / NRE / NRO / RFC Accounts scheme as laid down by the RBI and as per the said Act and regulations as amended from time to time.
6. I / We hereby undertake to intimate you about my / our return to India for permanent residence immediately on arrival.
7. I/We authorize the Bank to automatically renew the deposit on due date for an identical period (unless otherwise specifically instructed before due date). The earlier receipt given to me will be treated as discharged receipt on due date. I / We understand that the interest applicable on renewals will be at the applicable ruling rates on the date of maturity and that the renewed receipt will be made available on my/our presenting the duly discharged original receipt on the maturity date or later for payment. I/We further understand that the renewal will be in accordance with the provisions of the Reserve Bank of India scheme in force at the time of renewal.
8. I/We agree that if premature withdrawal is permitted at my/our request the payment of interest on the deposit may be allowed in accordance with the prevailing stipulations laid down by Reserve Bank of India in this regard. Further the Bank at its discretion can recover penalty & swap cost at prevailing rates.
9. I/We shall not make available to any person resident in India, foreign currency against reimbursement in Rupees or in any other manner in India.
10. I/We confirm that all debits /credits to my/our accounts shall be as specified in the said Act and the Regulations. Further, in case of NRO A/c, I/We undertake that all debits to my /our accounts for the purpose of investment in India and credits representing sale proceeds of investments in India shall be in accordance with the Regulations and are covered either by general or special permission of Reserve Bank of India.
11. I/We will be liable to comply with the rules of the Foreign Exchange Management Act of 1999 and the Regulations and the amendments thereof in force from time to time and as stipulated by the Reserve Bank of India.
12. I/We understand that the Bank may at its absolute discretions, discontinue any of the services completely or partially without any notice to me /us. I/We agree that the Bank may debit my account for service charges as applicable from time to time.
13. I/We have read, understood and hereby accept & agree to the Terms & Conditions given for all the products & services I have requested.
14. I/We agree and undertake that in case of FCNR(B) Accounts, if the remittance from outside India is not in designated currency and the same is converted to the designated currency as stipulated in the Regulations, it shall be at my/our entire risk and costs and I/We shall not challenge the rate of conversion.
15. I/We hereby agree and confirm to bear any losses or claims that may arise directly/indirectly on account of the Bank acting on any instructions received by it by fax or any electronic media given by me/us or on my/our behalf and agree to keep the Bank indemnified from any such losses and /or claims.
16. I/We do hereby declare that the information furnished in this form is true to the best of my/our knowledge and belief.
17. I/We hereby indemnify and forever keep indemnified the Bank and its successors and assigns of, from and against any and all claims, actions, penalties that may be made, suffered or incurred by the Bank by reason of my/our non-compliance.

<p>★ Signature : _____</p> <p>Name : _____</p> <p>Address : _____</p> <p>Account No: _____</p>	<p>Signature : _____</p> <p>Name : _____</p> <p>Address : _____</p> <p>Account No: _____</p>	<p>Signature : _____</p> <p>Name : _____</p> <p>Address : _____</p> <p>Account No: _____</p>
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<p>★</p> <div style="border: 1px solid black; width: 150px; height: 100px; margin: 0 auto; display: flex; align-items: center; justify-content: center;"> <p>1st Applicant Photo</p> </div>	<p>★</p> <div style="border: 1px solid black; width: 150px; height: 100px; margin: 0 auto; display: flex; align-items: center; justify-content: center;"> <p>2nd Applicant Photo</p> </div>	<p>★</p> <div style="border: 1px solid black; width: 150px; height: 100px; margin: 0 auto; display: flex; align-items: center; justify-content: center;"> <p>3rd Applicant Photo</p> </div>
<p>★</p> <div style="border: 1px solid black; width: 150px; height: 40px; margin: 0 auto;"></div> <p>Signature</p>	<p>★</p> <div style="border: 1px solid black; width: 150px; height: 40px; margin: 0 auto;"></div> <p>Signature</p>	<p>★</p> <div style="border: 1px solid black; width: 150px; height: 40px; margin: 0 auto;"></div> <p>Signature</p>

(applicants should also sign across the photograph)

To be filled in by the Bank

I/we have verified the particulars of the applicant/s on the basis of passport/ _____ and am/are satisfied with the non-resident Indian status of the applicant/s.

(Name of Authorised Official)

Signature / Code No.

Date

Nomination Form DA 1

Nomination under section 45 ZA read with section 56 of the Banking Regulations Act, 1949 & Rule 2 (1) of the Co-operative Bank's (Nomination) Rules, 1985 in respect of Bank Deposits.

I/we _____	_____
Name(s) and address(es) of Depositors	Name(s) and address(es) of Depositors

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

Nature of Account	Account No.	Additional details , if any

Nominee

Name

Mailing Address

City State Pin code

Country

Relationship with depositor (if any) : Age (yrs) :

Date of birth (if nominee is minor)
(dd/mm/yyyy)

* As the nominee is a minor on this date, I/we appoint Shri/Smt/ Kum.

Mailing Address

To receive the amount of the deposit in the account on behalf of the nominee in the event of my/our/minors death during the minority of the nominee.

- ★ 1) _____
- 2) _____
- 3) _____
- **Signature(s) / thumb impression(s) of the account holder(s)**

Witness(es) ***

Name Name

Signature*** _____

Address

Place

Date

Signature*** _____

Address

Place

Date

* Strike out if nominee is not a minor. ** Where the deposit is made in the name of minor, the nomination should be signed by a person lawfully entitled to act on behalf of the minor. *** Thumb impression(s) shall be attested by two witnesses.

Registration No. (to be filled in by the Bank) _____

RULES & REGULATIONS

This Form requires 8 (Eight) Signatures of each Depositor at places marked- ✪

NRO : NON - RESIDENT ORDINARY

- * The account can be opened by Non-Resident Indians and Persons of Indian Origin / Foreign Nationals (who is on temporary visit in India)
- * The account can be opened in the form of Savings Account, Current Account or Term Deposit.
- * The account can be opened by a non-resident/ PIO jointly with a resident or non-resident.
- * In case of debits to the accounts for the purpose of investment in India and credits representing sale proceeds of investments, it is the account holder's responsibility to ensure that such investment would be covered by the general or special permission of RBI.
- * The account can be operated by any person other than the account holder by a duly executed POA. However, the POA holder is Not allowed to open/close the account or to repatriate outside India Funds held in the account other than to the non-resident individual account holder nor to make payment by way of gift to a resident or transfer funds from the account to other NRO Account.
- * The account will be maintained only in Indian Rupees.
- * The account holder/s is/are required to inform the Bank within SIX months of their permanently returning to India or at the time of choosing to become a resident , whichever is earlier.
- * If the account holder(s) ceases to be an NRI, the savings A/c will have to be converted into Resident Rupee A/c & FDs can be continued till original maturity at the desire of Account holder.

NRE : NON-RESIDENT EXTERNAL

- * The account can be opened by Non-Resident Indian/Person of Indian Origin only.
- * The account can be opened in the form of Savings Account, Current Account or Term Deposit .
- * The Account can be opened by a non resident / PIO Jointly with a resident or non resident on former or survivor basis.
- * The account can be operated by any person other than the account holder by a duly executed POA. However , the POA holder is Not allowed to open, close the account or to repatriate the funds under any circumstances.
- * The account holder(s) is/are required to inform the Bank within SIX months of their permanently returning to India OR at the time of choosing to become a permanent resident, whichever is earlier.
- * If the account holder(s) ceases to be a NRI, the savings A/c will have to be converted into Resident Rupee A/c & FDs can be continued till original maturity at the desire of Account holder.

FCNR (Banks) FOREIGN CURRENCY NON-RESIDENT

- * The account can be opened by Non-Resident Indian/Person of Indian Origin only.
- * The account can be opened in the form of Term Deposit only.
- * The Account can be opened by a non resident / PIO Jointly with a resident or non resident on former or survivor basis.
- * The account can be operated by any person other than the account holder by a duly executed POA. However, the POA holder is Not allowed to open, close the account or to repatriate the funds under any circumstances.
- * The account holder(s) is/are required to inform the Bank within SIX months of their permanently returning to India OR at the time of choosing to become a resident, which ever is earlier.
- * If the Account holder ceases to be an NRI, FCNR deposit can be continued till original maturity at the desire of Account holder.

RFC- RESIDENT FOREIGN CURRENCY

- * Returning Indians (NRIs / PIOs) i.e. the Indians who were Non Residents earlier & have returned for permanent stay in India, can open account.
- * The account can be opened in the form of Term Deposit only.
- * Joint account can be opened only with any other eligible person to open RFC account.

COMMON TO ALL NON-RESIDENT ACCOUNTS

The deposit held under Non-Resident account with the Bank branches are covered under scheme of Deposit Insurance and Credit Guarantee Corporation (DICGC) upto a limit of Rs. One lakh but not covered by the Deposit Protection Scheme under the UK Banking Act, 1987 and are not insured by the Federal Deposit Insurance Corporation (FDIC) of the USA or by any other insurance corporation outside India.

The rules and operations related to Non-Resident accounts are subject to the RBI and FEMA regulations. The Bank may also amend and /or change its rules/charges at its sole discretion with/without any prior notice to the customer. All the changed rules/charges prescribed/amended are binding on the customers and he/she/they are required to comply with the same. I/we have read, understood & hereby accept & agree to the rules & regulations given for the above products.

✪ Signature of Depositor(s) 1) _____ 2) _____ 3) _____

ABOUT US

FOR BANK USE

Customer ID :

_____ Branch

Account No.:

Date :

The information contained in this form will be kept strictly confidential and used only by the bank for its internal purposes.

Marital Status : Single Married

Name of Spouse : Date of Birth of Spouse:

Occupation of Spouse : Number of Children:

Wedding Anniversary :

Educational Qualifications Graduate Post Graduate Doctorate Others _____
University last graduated from _____

Where did you here about us ?	Which other types of accounts do you hold ?	What are your areas of investment ?
<input type="checkbox"/> TV Channel _____	<input type="checkbox"/> Savings _____ Bank	<input type="checkbox"/> Bonds
<input type="checkbox"/> Radio Station _____	<input type="checkbox"/> Fixed _____ Bank	<input type="checkbox"/> Fixed Deposits
<input type="checkbox"/> Newspaper Brand _____	<input type="checkbox"/> Current _____ Bank	<input type="checkbox"/> Mutual Funds
<input type="checkbox"/> Internet Website _____	<input type="checkbox"/> Recurring _____ Bank	<input type="checkbox"/> Equities
<input type="checkbox"/> Friends / Family	<input type="checkbox"/> Others _____ Bank	<input type="checkbox"/> Real Estate
<input type="checkbox"/> Others _____		<input type="checkbox"/> Bullion
		<input type="checkbox"/> Others _____

Other products you may be interested in
 Home Loans Mutual Funds Insurance Products Others _____

Approximate annual income Less than 25,000 USD 25,000 - 50,000 USD
 Greater than 50,000 USD Undisclosed

Profession
Organisation Name :
Designation:
Office Address :
City Pin Code Telephone
Fax E-mail ID

Travel Frequency Once a Year Twice a Year Once in two years Others _____
Destination India Others _____ Places often visited in India _____
Stay at Hotel Home
Preferred Domestic Airline _____ Preferred International Airline _____

Hobbies Music Art Dance Education
 Net surfing Travel Collection Others _____

Most visited Web-Site Business _____ News _____ India _____
Travel _____ Music _____ Portal _____

Your Friends who might be interested in our services
Name : _____ Email-ID : _____ Telephone :
Name : _____ Email-ID : _____ Telephone :
Name : _____ Email-ID : _____ Telephone :

★ 1) _____ 2) _____ 3) _____