



DIN\* (If applicable) (Director Identification Number)

Name of Organization

Designation/Profession  No of year service/Profession

Address

Annual Income (₹)\*  < 1Lac  1Lac-< 5Lac  5Lac-< 10Lac  10Lac-< 15Lac  15Lac-< 25Lac  25 Lac & above

Net Worth (₹)\*  As on   -   -

Education  below SSC  SSC  HSC  Graduate  Masters  Professional (CA,CS)  Other (Please Specify) \_\_\_\_\_

Politically Exposed Person\*  Yes  No Related to Politically Exposed Person\*  Yes  No

**PAN No.**  (If PAN is not submitted, Submit Form 60) **Form 60/61**

**3. PROOF OF IDENTITY/ ADDRESS** (Please tick the appropriate box (any one id type) and give details)\*

A-PASSPORT  B-VOTER'S IDENTITY CARD  C-DRIVING LICENCE  D-PROOF OF POSSESSION OF AADHAR

E-NREGA JOB CARD  F-LETTER ISSUED BY NATIONAL POPULATION REGISTER CONTAINING DETAILS OF NAME & ADDRESS

Document No/Identification Number\*

Aadhar Number (Last 4 Digit)

Issued Authority:

Issue Date\*  Expiry Date\*:

**For NRIs and Foreign Nationals:**

VISA Details (reference No.)

Issued Authority:

Issue Date\*  Expiry Date\*:

**4. ADDRESS DETAILS**

Permanent  Overseas

Ownership\*  Owned  Rented

Address Type\*  Residential/Business  Residential  Business  Registered Office  Unspecified

Address\* (Room no., Bldg name, Road No./Name, Landmark)

City/Village\*  District\*

State\*  Pin\*  ISO-3166 Country Code\*

**5. ADDRESS DETAILS**

Correspondence / Current  Local

Ownership\*  Owned  Rented  Same as Permanent/Overseas Address

Address Type\*  Residential/Business  Residential  Business  Registered Office  Unspecified

Address\* (Room no., Bldg name, Road No./Name, Landmark)

City/Village\*  District\*

State\*  Pin\*  ISO-3166 Country Code\*

**6. IF THE PROOF OF ADDRESS (OVD) DOES NOT CONTAIN CURRENT ADDRESS PLEASE PROVIDE ANY OF THE DOCUMENTS BELOW NOT MORE THAN 3 MONTHS OLD.**

Utility Bill (Not more than 2 Months old)  PPO/FPPO  Property or Municipal tax receipt

Letter of allotment of accomodation issued by employer/ issued by State or Central Government departments, statutory or regulatory bodies, Public sector undertaking, scheduled commercial banks, financial institutions and listed companies. Similarly, leave and license agreements with such employers allotting official accomodation.

Self declaration (If Aadhar is voluntarily provided for identification purpose and current address is different from address available in Central Identities Data Repository Authentication of Aadhar number using e-KYC authentication facility provided by the UIDAI is mandatory).

Document No.  Date    -



## Applicant Declaration

### **Declaration and Undertakings:**

- 1) I hereby declare that the details furnished above are true and correct to the best of my knowledge and belief and I undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am aware that I may be held liable for it.
- 2) I agree that my personal KYC details may be shared with central KYC registry or any other competent authority. I hereby provide my consent to download the KYC records from the Central KYC Records Registry (CKYCRR) by using KYC Identifier as submitted by me or retrieved through CKYCRR by using the information provided by me in the Customer Registration Form (CRF). I hereby provide my consent to use the downloaded KYC information for opening of CIF and Accounts. I hereby consent to receive information from the Bank/Central KYC Registry/Gol/RBI or any other authority through SMS/e-mail on my registered mobile number / email address. I also agree that the non-receipt of any such SMS/e-mail shall not make the Bank liable for any loss or damage whatsoever in nature.
- 3) I hereby declare that I or any of my relatives have not been entrusted with prominent public functions in a foreign country e.g. Heads of States or Governments, senior politicians, senior government / judicial / military officers, senior executives of state owned corporations, important political party officials, etc. I hereby further declare that in case in the future, I or any of my relatives have been entrusted with prominent public functions in a foreign country as stated above, I will immediately notify the bank about the same.
- 4) Any change of address, mobile number, land line number, email ID, etc will be immediately updated in a separate customer registration form and provided to the Bank along with necessary documentary evidence where ever required.
- 5) I am aware that SARASWAT CO-OPERATIVE BANK LTD. does not seek any information relating to login id / password/PIN/OTP in any form through e-mails from its customers. I agree and undertake that I shall never part with any sensitive information of my account especially through internet / email / phone medium. I further agree and confirm that SARASWAT CO-OPERATIVE BANK LTD. shall not be liable for any losses arising from my sharing / disclosing of login id, password, OTP, cards, card numbers or PIN (Personal Identification Number), cheque/s to anyone, nor shall make claims on the bank for any unauthorized use. I shall take all precautions to protect my account details so as to avoid any unauthorized use.
- 6) The information provided by me in the form, its supporting Annexures as well as in the documentary evidence provided by me are, to the best of my knowledge and belief, true, correct and complete and that I have not withheld any material information that may affect the assessment/categorization of the account as a Reportable account or otherwise.
- 7) I permit / authorize the Bank to collect, store, communicate and process information relating to the account and all transactions therein, by the Bank wherever situated including sharing, transfer and disclosure between them and to the authorities in and/or outside India of any confidential information for compliance with any law or regulation whether domestic or foreign.
- 8) I undertake the responsibility to declare/disclose and update within 30 days from the date of change, any changes that may take place in the information provided in the form, its supporting Annexures as well as in the documentary evidence provided by me or if any certification becomes incorrect and to provide fresh self-certification along with documentary evidence for updating it in Banks record.
- 9) I also agree that my failure to disclose any material fact known to us, now or in future, may invalidate our application and the Bank would be within its right to put restrictions in the operations of my account or close it or report to any regulatory and / or any authority designated by the Government of India (Gol) / RBI for the purpose or take any other action as may be deemed appropriate by the Bank if the deficiency is not remedied by me within the stipulated period.
- 10) I hereby accept and acknowledge that the Bank shall have the right and authority to carry out investigations from the information available in public domain for confirming the information provided by me to the Bank.
- 11) It shall be my responsibility to educate myself and to comply at all times with all relevant laws relating to reporting under section 285 BA of the Income Tax Act read with the Rules thereunder.
- 12) I also agree to furnish such information and / or documents as the Bank may require from time to time on account of any changes in law either in India or abroad in the subject matter herein.
- 13) I hereby agree to indemnify Saraswat Bank for any loss (including penalty, if any, levied by any authority including the Central Board of Direct Taxes (CBDT)) that may be suffered by or caused to Saraswat Bank on account of providing inaccurate or incomplete information by me.
- 14) The information provided in the form is in accordance with section 285BA of the Income Tax Act, 1961 read with Rules 114F to 114H of the Income Tax Rules, 1962.
- 15) I hereby authorise and give my consent to Saraswat Cooperative Bank to share with CICs, my details, to do a credit bureau check with reference to the application.
- 16) In respect of accounts opened on the basis of Aadhaar details, I hereby declare that I have submitted the Aadhaar Card issued by UIDAI voluntarily for identification and /or address proof towards the compliance of KYC norms under the PMLA, 2002 and I hereby consent that the Bank may verify the same with the UIDAI and authorise the UIDAI expressly to release the identity and address through biometric authentication to the Bank. I wish to seed this account with NPCI mapper to enable me to receive Direct Benefit Transfer (DBT) including LPG subsidy from Govt of India (GOI) in this account. I understand that if more than one benefit transfer is due to me, I will receive all the benefit transfer in this account.
- 17) I understand, acknowledge and authorize that as per the provisions of Income Tax Act, Rules made thereunder and the guidelines issued by the Government/RBI in the matter, depending upon the residential status and/or other criteria stipulated therein, the Bank may have to report the details in respect of my account(s) as per the prescribed format to the Central Board of Direct Taxes (CBDT) or other Government Agencies to comply with the obligations as per the Inter- Governmental Agreements (IGA) in respect of Foreign Accounts Tax Compliance Act (FATCA) and Common Reporting Standards (CRS) and / or any other similar arrangements.
- 18) I undertake to submit data/information together with fresh KYC documents for updation of KYC details at periodical intervals as may be required by the Bank.
- 19) I understand that the account will be activated and debits will be allowed only after completion of Customer Due Diligence relating to KYC by the Bank.
- 20) In case the account is opened without PAN, I undertake to submit PAN on or before such date as may be notified by the Government of India, failing which the account shall cease to be operational till the time PAN is submitted, as per Prevention of Money -Laundering (Maintenance of Records) Rules 2005. PAN details are mandatory for conducting International / Forex transaction through account.

