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|---|--|
| <b>(K) Mode of Operation for Joint Accounts</b> [Tick any one]  |  |
| <input type="checkbox"/> Jointly  | <input type="checkbox"/> Anyone of the holder or survivor(s) |
| If Mode of Operation for Joint Account is chosen as anyone of the holder or survivor(s), only specified operations such as transfer of securities including Inter-Depository Transfer, pledge / hypothecation / margin pledge / margin re-pledge (creation, closure and invocation and confirmation thereof as applicable) of securities and freeze/unfreeze of account and / or securities and / or specific number of securities will be permitted. |  |

### Declaration

The rules and regulations of the Depository and Depository Participant pertaining to an account which are in force now have been read by me/us and I/ We have understood the same and I/We agree to abide by and to be bound by the rules as are in force from time to time for such accounts. I/We hereby declare that the details furnished above are true and correct to the best of my/our knowledge and belief and I/We 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/ we are aware that I/We may be held liable for it. In case non-resident account, I/We also declare that I/We have complied and will continue to comply with FEMA regulations. I/We acknowledge the receipt of copy of the document, "Rights and Obligations of the Beneficial Owner and Depository Participant".

| Name(s) of holder(s)   | Signature(s) of holder(s) |
|--|---------------------------|
| Sole/ First Holder/<br>Guardian (in case<br>sole holder is minor)<br>(Mr./Ms.) | X                         |
| Second Holder<br>(Mr./Ms.)   | X                         |
| Third Holder<br>(Mr./Ms.)  | X                         |

### Notes :

- All communication shall be sent at the address of the Sole/First holder only.
- Thumb impressions and signatures other than English or Hindi or any of the other language not contained in the 8<sup>th</sup> Schedule of the Constitution of India must be attested by a Magistrate or a Notary Public or a Special Executive Magistrate.
- For receiving Statement of Account in electronic form:
  - Client must ensure the confidentiality of the password of the email account.
  - Client must promptly inform the Participant if the email address has changed.
  - Client may opt to terminate this facility by giving 10 days prior notice. Similarly, Participant may also terminate this facility by giving 10 days prior notice.
- In case of joint account, on death of any of the joint account holders, the surviving account holder(s) has to inform Participant about the death of account holder(s) with required documents within one year of the date of demise.
- In case if 'first holder' is selected, the communication will be sent as per the preference mentioned at Sr. No. 4. In case 'All joint account holders' is opted, communication to first holder will be sent as per the preference mentioned at Sr. No. 4 and communication to other holders will be in electronic mode. The default option will be communication to 'first holder', if no option selected.
- Strike off whichever is not applicable.

### Acknowledgement



**Saraswat  
Bank**

**Saraswat Co-operative Bank Ltd.**  
(Scheduled Bank)

110 - 111 & 129-131, Vyapar Bhavan, 1st floor, 49, P.D'mello Road, Carnac Bunder, Masjid, Mumbai 400009.  
Tel.: 22 23480039-41  DPID-IN300829  Fax: 22 23480043

Received the application from Mr./Ms. \_\_\_\_\_ as the sole/first holder along with \_\_\_\_\_ and \_\_\_\_\_ as the second and third holders respectively for opening of a depository account. Please quote the DP ID & Client ID allotted to you in all your future correspondence.

Date : 

|   |   |   |   |   |   |   |   |
|---|---|---|---|---|---|---|---|
| D | D | M | M | Y | Y | Y | Y |
|---|---|---|---|---|---|---|---|

**Participant Stamp & Signature**