



# THE BHUJ MERCANTILE CO-OP. BANK LTD.

H.O. : Mithakhali Six Roads, Ahmedabad GJ-380006 Ph.: (079) 26400969

## LEGAL ENTITY CKYC/ A/c OPENING FORM

Date :  D  D  M  M  Y  Y  Y  Y

To, \_\_\_\_\_ Branch Manager

CA / Unicorn

SB/Unicorn/FD/RD

FOD/CC/SOD/TL

PLEASE FILL IN CAPITALS ONLY

Legal Customer ID

KYC identifier

Account No. 4 6 3 0

I/We request you to open CKYC / following type of A/c. for which I/We initially deposit Rs. \_\_\_\_\_ Only).

Sole-Proprietorship/OPC  Partnership (Registered Y/N)  LLP / Pvt Ltd / Pub. Ltd Company  HUF  Trust  AOP/BOI

Name of Registered Business/Entity \_\_\_\_\_

Nature / Activity of Business \_\_\_\_\_

PAN

Date of Incorporation as per KYC

D  D  M  M  Y  Y  Y  Y

GST No.

Registered Address \_\_\_\_\_

Pin Code

Communication Address

Same as above \_\_\_\_\_

Pin Code

Key Contact Person Name \_\_\_\_\_

PSL Classification \_\_\_\_\_

Mobile No. for SMS Alerts

+91

& /or email id

### Entity's Declaration regarding status of IT returns during past 3 years pursuant to TDS on Cash Withdrawal / Interest Payment as per prevalent rules of Income Tax Act based on following information:

- This is my/our First year of incorporation so Business IT-Return is not filed.
- My/our total income in the last three years didn't exceed taxable limit, hence I/we was/were not liable to file Income Tax Returns under Section 139 of the Income Tax Act, 1961. Business Turnover last year = \_\_\_\_\_ Lakhs.
- I have filed Business IT Returns of Last three years as per below details.

F.Y. ended	ITR Ack Number	Date of Filing	Gross Total Income (Rs. In Lakhs)	Tax on Total Income (Rs. In Lakhs)
31-03-20____				
31-03-20____				
31-03-20____				

### Details of Proprietor / Partners / Directors / Trustees / KARTA / Members Authorized persons

Photo

Mr./Ms./Mrs./Dr.

Designation  Proprietor  Partner  Director  Trustee  Karta  Member  POA  Auth. Sign.

Mobile No. +91  SMS Alerts  Y  N  Nationality  I  N

Branch Note : Personal Details verified as per individual Customer ID : \_\_\_\_\_

Sign.  X  % of Ownership / Shareholding

Sign. of All Applicants (With Stamp)	X <input type="text"/>	X <input type="text"/>	X <input type="text"/>
	X <input type="text"/>	X <input type="text"/>	X <input type="text"/>

Photo

Mr./Ms./Mrs./Dr.

Designation  Proprietor  Partner  Director  Trustee  Karta  Member  POA  Auth. Sign.

Mobile No. +91  SMS Alerts  Y  N  Nationality  I  N

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Mobile No. +91  SMS Alerts  Y  N  Nationality  I  N

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Sign.   % of Ownership / Shareholding

Photo

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Mobile No. +91  SMS Alerts  Y  N  Nationality  I  N

Branch Note : Personal Details verified as per individual Customer ID : \_\_\_\_\_

Sign.   % of Ownership / Shareholding

Sign. of All Applicants (With Stamp)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

**Please Select any One Mode of Operation (as Authorized in document) and Sign. with Stamp of all Applicants**

- Singly                       Either or survivor/s                       Anyone or Survivor/s                       Former / Latter or Survivor/s  
 Jointly by Any 2/3/4                       Karta of HUF                       POA Holder                       Authorized Signatory/ies

X	X	X
X	X	X

**Declaration in case of Sole-Proprietorship (Strike off if not applicable)**

I wish to inform that I am the sole proprietor of the said concern of my A/c. whether such obligations or transactions are in the course of business under incurred with you or arising from the operation of my A/c. whether such obligations or transactions are in the course of business under the said name and style or otherwise. Notwithstanding any change in the constitution of my concern or disposal of my proprietorial interest in business or if the said name and style of my business is closed for any reason, I shall continue to be liable to discharge all my obligations to you at all times and undertake to intimate you about such changes and close the A/c.

Sign.(s) without stamp

X

**Declaration in Case of HUF (Strike off if Not Applicable)**

We, the undersigned co-parceners/members of the HUF, declare and undertake that our Karta is authorized to sign on behalf of the HUF and bind all members; all instructions, transactions, obligations, and liabilities entered into with The Bhuj Mercantile Co-op. Bank Ltd. shall be binding on each member, present and future; we agree to abide by the bank's terms and conditions and be governed by the applicable laws, including but not limited to the Hindu Undivided Family Law, Income-tax Act, and other relevant statutes; all claims due to the bank shall be recoverable from all or any of us and from the HUF's properties; and we undertake to inform the bank for any change in the HUF's constitution, including additions or deaths of members.

Sign.(s) without stamp

<b>Name &amp; Signature of Karta</b>		X
<b>Name &amp; Signature of co-parceners/Members</b>		X
<b>Name &amp; Signature of co-parceners/Members</b>		X
<b>Name &amp; Signature of co-parceners/Members</b>		X
<b>Name &amp; Signature of co-parceners/Members</b>		X

**Declaration in Case of Partnership Firm (Strike off if Not Applicable)**

We the undersigned, are the partners in the above mentioned firm which has dealings with your bank. We jointly and severally undertake responsibility to the bank for the liabilities of the firm with the Bank. The Bank may recover its claims from the estate of any or all of the partners of the firm. Whenever any change occurs in the partnership, we undertake to inform the Bank for the same in writing and our individual responsibility to the Bank will continue until we receive from the Bank an acknowledgement of that letter and until all our liabilities with the Bank are discharged.

Name of Partners	Sign.(s) without stamp
1. <input type="text"/>	X
2. <input type="text"/>	X
3. <input type="text"/>	X
4. <input type="text"/>	X
5. <input type="text"/>	X

I/We confirm that I/We enjoy Credit Facilities with Other Bank/s :  Y  N (I/We Authorize Bank to verify the same with Credit Rating report.)

Bank Name and Banch	Nature of Credit Facility	Amount

**Note: Customers with Credit Exposure > Rs. 10Cr in other banks:Only Collection A/c allowed; payments restricted as per RBI guidelines.**

### General Declaration / Undertaking

I/We confirm having received, read, and understood the Current Account Rules of The Bhuj Mercantile Co-operative Bank Ltd. and agree to be bound by its terms and conditions, including compliance with PMLA, IT Act, Banking Regulation Act, and other applicable laws. I/We declare that all information provided is true and correct. If any information is found to be inaccurate or incorrect, whether intentionally or otherwise, or if there's misuse/unauthorized use (as determined by the Branch Manager), the Bank may close the account without notice. I/We authorize the Bank to download data from the Central KYC Registry for account opening and periodic updation,, obtain Credit Information Reports from Credit Rating Agencies, set off available credit balance towards payment of fees/charges, update demographic details, and share/disclose information with other Banks/Financial Institutions/authorities as required. I/We agree to keep sensitive information confidential and inform the Bank of changes in residence/employment/ occupation/transfer. I/We shall be liable for unauthorized transactions due to negligence. The Bank may freeze the account for suspected unauthorized transactions or illegal activities and treat it as Inoperative if no transactions are induced for 1 year. All services will be provided by the Bank on a best effort basis.

**Declaration regarding natural person(s) (listed in Table below) who exercise control or ultimately have a controlling ownership interest, having ownership/entitlement of more than 10% in case of a Company or Partnership/LLP, more than 15% in case of an Association/BOI/Society, or 10% and above in case of a Trust, of capital/profits/property, or controlling through voting rights, agreements, or arrangements.**

Sr. No.	Full Name of Shareholders / Controlling persons / Beneficiaries	PAN Number	PEP	Mobile Number	% of Control
1			Y/N		
2			Y/N		
3			Y/N		
4			Y/N		
5			Y/N		
6			Y/N		
<b>*Attach separate list for more</b>					<b>Total Control</b>

I / We undertake and agree that we will notify The Bhuj Merc. Co-op Bank Ltd without delay of any changes in the controlling persons, person exercising control or having controlling ownership interest in the Company, Partnership Firm, Unincorporated Association or Body of Individuals and Trusts, as declared in the table

### NOMINATION FORM (DA-1) AS APPLICABLE

(Nomination under Sec. 45 ZA of the Banking Regulation Act, 1949 and rule 2(1) of the Co operative Societies (Nomination) Rules. 1985

I/ We want to nominate person/s in this regard.  Yes  No

I/We nominate the following person to whom in the event of my / our / minor's death the amount of above opened account, particulars whereof are given below, may be returned by The Bhuj Mercantile Co. Operative Bank Ltd., account opening branch.

Nature of Deposit	Distinctive No.	Name, Age and Address of Nominee	Relationship with Depositor	%	Other Details

As nominee is minor on this date I/We appoint Mr./Ms. \_\_\_\_\_

Address \_\_\_\_\_ to receive the amount of deposit in the account on behalf of the nominee in the event of my/our/minors/death during the minority of the nominee.

Sign. of All Applicants (With Stamp)	X	X	X
	X	X	X

## DOCUMENTS REQUIRED TO BE SUBMITTED WITH THIS FORM

The below documents must be self-attested by Authorized signatories with Stamp

### For Individuals :

- |   |  |
|---|--|
| <input type="checkbox"/> Passport                                       | <input type="checkbox"/> Last Municipal Tax Bill                     |
| <input type="checkbox"/> Voter's ID Card                                | <input type="checkbox"/> Latest Electricity Bill                     |
| <input type="checkbox"/> Employer's ID Card (Govt. Semi/Quasi Govt/LSG) | <input type="checkbox"/> Unique ID Aadhaar                           |
| <input type="checkbox"/> Driving License                                | <input type="checkbox"/> Any other proof acceptable to bank          |
| <input type="checkbox"/> PAN Card (Compulsory)                          | <input type="checkbox"/> Govt. approved College / University ID Card |

### For Proprietary / Partnership Firm

- |  |   |
|--|---|
| <input type="checkbox"/> Shop & Establishment Certificate    | <input type="checkbox"/> Registration Certificate of Partnership firm   |
| <input type="checkbox"/> ITR Ack + Form                      | <input type="checkbox"/> Notarized copy of the POA duly verified with original, along with photo, ID & address proof of the POA holder. |
| <input type="checkbox"/> GST Certificate                     | <input type="checkbox"/> Partnership Deed (Latest)  |
| <input type="checkbox"/> Appropriate Authority's certificate |   |

### For LLP / Private Ltd. / Public Ltd. / One Person Company.

- |   |  |
|---|--|
| <input type="checkbox"/> Certificate of Incorporation   | <input type="checkbox"/> Latest LLP Deed |
| <input type="checkbox"/> Certificate of commencement of business (in case of public limited company)                                      | <input type="checkbox"/> ITR Ack + Form  |
| <input type="checkbox"/> ROC Master search and regarding change in directors.   | <input type="checkbox"/> MOA / AOA       |
| <input type="checkbox"/> Resolution passed by its Board of Directors for opening of A/c including mode of operation and internet banking. |  |

### For Hindu Undivided Family

- PAN     HUF Deed with name of all members     ITR Ack + Form

### For Club / Association of persons / Co.op. Societies / Trusts etc.

- |  |  |
|--|--|
| <input type="checkbox"/> PAN Card (Compulsory)   | <input type="checkbox"/> Income Tax Exemp. Certificate |
| <input type="checkbox"/> Bye-laws / Trust deed   | <input type="checkbox"/> ITR Ack + Form                |
| <input type="checkbox"/> Resolution passed for opening of account including mode of operation. | <input type="checkbox"/> Certificate of registration.  |

Sign. of  
All Applicants  
(With Stamp)

X	X	X
X	X	X

## For Office Use Only

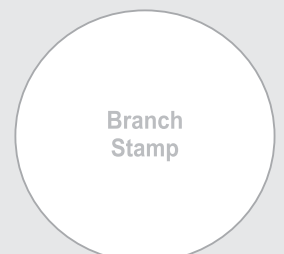
The applicant(s) has/have signed in my/our presence with verification of original KYC docs, wherever applicable. I have verified the CKYC formalities as per guidelines and the signed Visit Report is attached.

TDS / APMC exemption?  No  Yes Upto F.Y. ended 31-03-20\_\_\_\_.    New Cheque-book From \_\_\_\_ to \_\_\_\_ issued on \_\_\_\_\_.

A/c opened on 

D	D	M	M	Y	Y	Y	Y
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Name & Sign. of Officer		X	Employee Code	
Name & Sign. of Manager		X	Employee Code	



**General T & C Applicable to all customers / loan A/c. and Subject to change without prior notice**

- ☞ Resident Indian National individual/s and institutional entities having contractual capacity with KYC documents and passport size photographs, copy of constitution, (in case of legal a/cs.) etc. can open a/c.
- ☞ With initial cash deposit of Rs. 2,500/- or with such sum that may be decided by Bank from time to time a/c. can be opened.
- ☞ The bank has different category options for opening of A/c. with different requirement min. balance i.e. 2,500, 25,000 and 50,000 linked with different service benefits, as per prevalent bank's rules. The applicant has to tick '✓' on the first page of the form, while selecting the type of A/C with specified this balance in A/c. The cheque book will be issued only after deposit of min. balance specified.
- ☞ All Bank's Deposits are insured by DICGC upto ₹ 5 lakh per depositor as per and subject to change as per BR Act & RBI directives.
- ☞ Charges on Inward/outward ECS/return of cheques, (as may be decided by bank from time to time) shall be recovered per instrument.
- ☞ Cheques drawn on our bank will be honoured based on opening balance on the day of presentment. For cheques exceeding Rs. 500,000 (or Bank-specified limit), Positive Pay intimation is required; otherwise, the cheque may be returned unpaid.
- ☞ If inward or outward cheques/ECS are frequently returned due to financial reason, the bank reserves the right to close the account with prior notice and recover applicable charges.
- ☞ All A/c. holders shall be supplied with the copy of their statement of A/cs. on monthly basis by email only. Any discrepancy noticed in statement of a/c. should be notified to the Manager within a period of 7 days only.
- ☞ For closing A/c., all individuals of personal A/cs. and all authorized signatories of Legal A/c. should submit written application alongwith unused cheque leaves. Upon failing to do so, in the event of occurrence of any monetary or otherwise liabilities, it would be exclusive responsibility of A/c. holder.
- ☞ Change in address with documentary proof should be notified to the bank. Any loss sustained or inconvenience caused upon failure to intimate, bank shall not be liable.
- ☞ Statements of A/c. and cheque books are important security documents. Ensure it's safe keeping under lock and key. Amount in words and figures in cheque should be written clearly and distinctly leaving no room for alteration or insertions therein.
- ☞ All A/c. shall be offered "Nomination" facility. If they desire, can appoint upto 4 nominees.
- ☞ Instruments lodged for clearing/collection and returned dishonoured shall be handed over back to the A/c holder or his/her authorized representative only in person. For late or non delivery of returned instrument bank will not be liable in any manner.
- ☞ When an A/c. is not being operated satisfactorily as per bank's rules governing maintenance and conduct of A/c, bank will have a right to discontinue/refuse extension of cheque book facility/acceptance of ECS debit/credit facility including closure of a/c.
- ☞ Cheques bearing "A/c. Payee" crossing shall be accepted for collection/clearing for named payee's A/c. only. Such cheques shall not be collected for the credit of third parties A/cs.
- ☞ Bank enjoys it's Paramount "Charge of lien" "Right of set off" and "right of appropriation" against balance lying in different A/cs / instruments tendered for collection while transacting and rendering normal banking business.
- ☞ We are bound by the provisions of the Prevention of Money Laundering Act 2002, the rules notified thereunder, and guidelines issued by RBI on KYC norms from time to time.
- ☞ Any changes effected by bank in above rules as per RBI directives/bank's Board of Directors decision shall be binding to A/c. holder.
- ☞ All customers accounts shall pay service charges updated on bank's website in accordance with bank's rules, as amended from time to time.

**I / We have read the above mentioned T & C & agree with the same at all times :**

Sign. of All Applicants (With Stamp)	X	X	X
	X	X	X