The Eastern Railway Employees' Co-Operative Bank Ltd. 10, STRAND ROAD, KOLKATA - 700 001

Account Opening Form Part-I

To be separately filled by each applicant (New Customer only)

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Division																						



Name Designation

Date:

The Eastern Railway Employees' Co-Operative Bank Ltd. 10, STRAND ROAD, KOLKATA - 700 001

ROLKATA	
Additional Details (wherever applicable)	
Income Monthly Annually Assets (Approximate value) : Rs	
*Religion Hindu Muslim Christain Sikh Other	
*Category General OBC SC ST	
Educational Qualification : Non-Graduate Graduate Post Graduate Other	
Occupation Type Salaried Self-employed Business Retired Student Others	,
Passport No. *Others	Voters ID/ Driving Licence/
IT. PAN : OR Form 60	Govt./Defence ID Card No.
Vehicle: Car Two-Wheeler Other	= = = = ;
Life Insurance Value : Upto 2 Lakhs Upto 5 Lakhs Above 5 Lakhs	If PAN is not available please fill-up
Existing Loans: Car Loan Home Loan Personal Loan Education Loan Business/Agricalture	form 60
House: Converse Control Contro	
Identification Details:	
(Passport ALONE where the address on the passport is the same as the Correspodence Address mentioned on the first page of this form.)	
Issued at : Issued Date :	
Any one document from each of the undernoted two columns for a photo-identity and proof of address duly self attested. (Please tick me appropriate box and give details below)	
Proof of Identity A) Passport where the address differs B) Voter iD Card C) PAN Card D) Govt./Defence ID Card E) ID Card of a reputed Employer F) Diving License G) Photo ID Card issued by Post Office H) Photo ID Card issued by Universities/ Institutes approved by UGS/AICTE. I) Letter from a recognized public authority or public servant verifying the identity and residence of the customer No.: Issued at: Issue Date: Proof of address (of Correspondence Address) A) Credit Card Statement B) Salary slip (with address) C) Income tax/Wealth tax assessment order D) Electricity Bill E) Telephone Bill F) Bank account statement G) Letter from a reputed employer H) Letter from a reputed employer H) Letter from any recognized public authority I) Ration Card J) Copies of Registered Leave & License Agreement / Sale Deed/Lease Agreement K) Certificate issued by warden of hostel of University/Institute (approved by UGC/AICTE) where the student resides* L For students residing with relatives, address proof of relatives along with their Identify Proof No.: Issued at: Issue Date:	Please attach/ one self attested photocopy of identify proof and Address proof each Originals thereof will have to be produced for verification
* In Addition to above place Provide Copy of Office ID Card / PPO Book 1st page (Self attested) With The Eastern Railway Employees' Co-operative Bank Ltd. agreeing to open my Saving Bank Deposit account under liberalized KYC forms specified by RBI. I undertake to submit the required KYC documents as and when the balance or total annual transaction in my account exceed the stipulated limits in this regard. In the Event of non compliance the Bank is within its rights to stop operations in account after advance notification as per RBI Instructions. Signature of the Applicant	
Date:	
Place :	Please Sign.
Signature / Thumb Impression (s) of depositor	in Black Ink
FOR OFFICE USE	
Details of one or two identification marks. If any, such as a mole or scar (mandatory for illiterate applicant)	
Verifying Office / Open Customer ID Customer ID Generated	
Signature Customer ID Customer ID Generated	

(Authorised Signatory)

Date:



The Eastern Railway Employees' Co-Operative Bank Ltd. Account Opening Form Part-II To be separately filled by each applicant (New Customer only)

KOLKATA			10,	STRAND R	OAD, KOLKATA - 7	00 001				Branch Name :
Date				(For Office U	Jse only) Account No.					
Type of A	Account									
Sevings B	ank Accoou	unt (wit	n chequ	ie Book)		Savings E	Bank Accou	nt (withou	t cheque Boo	I the type of
Details	of Applica	nt(s)								account to be opened
Sole /Firs	t Holder Na	ame :			Customer ID No. (to	be filled in b	y Branch) [
Second H	lolder Nam	e:			Customer ID No. (to	be filled in t	y Branch)			
			П							
Third Hole	der Name :		All and a second		Customer ID No. (to	be filled in t	y Branch)			
	ПП									
SMS Aler	ts on Mobil	le Num	ber as	mentioned i	in Part I	F	Required		Not Require	ed
Mode	of Operation	n								
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L,	Sell Offig		Either	or Survivor	Former	or Survivor	′	Arry One or	Survivoi	Jointry
Specin	nen Signatu	ure (s)	+							
	Paste a Photogra		de this		Paste a passp Photograph in Box 2nd Applid	side this		Photog	a passport size graph inside thi Box rd Applicant	
Signature / Thumb impression(s) / Sole First Holder						Signatur	re / Name o	Please sign in black lnk only		
Signatu	ıre / Thumb i	impress	ion(s) / S	Second Holde	er		Signatu	re / Name o	of Verifing Office	er
Signatu	ure / Thumb i	impress	ion(s)/ ⁻	Third Holder			Signatu	re / Name o	of Verifing Offic	eer



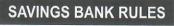
The Eastern Railway Employees' Co-Operative Bank Ltd. 10, STRAND ROAD, KOLKATA - 700 001

		4	Pleas in Bla
Signature of 1st Applicant	Signature of 2nd Applicant	Signature of 3rd Applicant	
Nomination :			
Nomination : if required fill Form DA-1	on page No. 2, otherwise sign below not want to nominate any person in this ac		
			Pleas in Bla
Signature of 1st Applicant	Signature of 2nd Applicant	Signature of 3rd Applicant	
	FOR OFFICE USE		
ortified that the implications and conditions for th		e depositor (only in case of illiterate applicant.)	
ertified that the implications and conditions for the page 200 pen Account	FOR OFFICE USE ne operation of the account have been explained to the	e depositor (only in case of illiterate applicant.)	



The Eastern Railway Employees' Co-Operative Bank Ltd.

10, STRAND ROAD, KOLKATA - 700 001



To be tom off and given to the customer

a) 'Know Your Customer' Guideline

Any person fulfilling account opening requirements may, upon agreeing to comply with the prescribed rules, open a Savings Bank Account, provided she/he furnishes proof of identify and proof of address as required by the Bank.

Proof of Identify

- Passport if the address differs from the one mentioned in the account opening form
- Voter ID Card, if the address differs from the one mentioned in the account opening form.
- 3) PAN Card
- 4) Govt./Defence ID Card
- 5) ID Card of reputed Employers
- 6) Driving License
- Pension Payment Orders (Govt./PSUs, if the address differes from the one mentioned in the account opening Form
- Photo ID Card issued by Post Offices. Photo Identity card issued to bonafide student of Universities / Institutes approved by UGC/AICTE.

Proof of Address

- 1) Credit Card statement
- 2) Salary slip (with address)
- 3) Income tax/Wealth tax assessment order
- 4) Electricity Bill
- 5) Telephone Bill
- 6) Bank account statement
- 7) Letter from a reputed employer
- 8) Letter from any recognized public authority
- 9) Ration Card
- 10) Copies of Registered Leave & License Agreement/Sale Deed/Lease Agreement may be accepted as proof of Address.
- 11) Certificate issued by hostel and also, proof of residence incorporating local address. as well as permanent address issued by respective hostel warden of aforesaid University/institute where the student resides duly counter signed by the Registrar/Principal/ Dean of Student Welfare.

P.S. OFFICE ID CARD COPY/PPO (1ST PAGE) COPY DULY SELF ATTESTED TO BE PROVIDED. Nomination & Survivorship Facility

The nomination facility is available on Savings Bank Account and the account holders are advised to avail to this facility for smooth settlement of claim by legal heirs in unforeseen circumstances. Nomination can be made in favour of only one nominee. In case they do not wish to make a nomination, the fact should be recorded on the account opening form under their full signature, Joint Account with survivorship benefit can be operated by the survivor, in such circumstances.

c) Type of Accounts, Balance Stipulation & Service Charge

The applicants can open an account either with cheque book facility or without cheque book. The current minimum quarterly average balances prescribed for these account types and the charges prescribed for non-maintenance of minimum balance, are available at the Branch. There is no ceiling on maximum balance in Savings Bank Account.

d) Minor's Account

Minors who can adhere to uniform signature and are not less than ten years old can open joint accounts with their guardians.

e) How th Open an Account?

In ordinary course, applicant(s) should attend the Bank personally for completion of formalities for opening the account. They will duly fill in and sign the prescribed application form. Applicant(s) should submit two copies of his/her/their recently taken passport size photographs. Account holder's signatures must be legible and well formed. Signatures should not be in capital or block letters. Each account will be given a distinctive account number. While dealing with the Bank, this number should be invariably quoted by the account holder(s). The account holders, in their self-interest, are expected to adhere to uniform signature as per specimen recorded with the Bank while operating the accounts and addressing any correspondence to the Bank.

f) Pass Book

The pass book and cheque book supplied to the account holder should be kept in a safe place. The Bank will not be responsible for any loss or incorrect payment attributable to the account holder's neglect in this regard. For withdrawing cash by means of a withdrawal form, the pass book must be presented. Withdrawals using cheque forms can be effected without pass book. Deposits may be made without production of the pass book. Pass book should be got updated regularly. The Pass book will be returned to the account holder immediately after completion of the transaction duly updated. The account holders should carefully examine the entries in their pass books and draw the Bank's attention to errors or omissions, if any, Duplicate in lieu of the lost or mutilated pass book may be issued on receipt of a written request from the account holder after necessary enquiries, completion of formalities and recovery of prescribed charges. The Charges prescribed for this are available at the Bank's Branches.

g) Change in Rules

The Bank reserves the right to alter, delate or add to any of these Rules and service charges for which the customer will be duly notified on branch notice Board.

h) Cheque Book

The Bank will issue the first cheque book after completion of all formalities with regard to opening of the account free of charge. Thereafter, service charge will be charged to the customer's account. The current charges prescribed for this are available at the Bank's Branch. The account holders must use only the cheques from the cheque books issued to them by the Bank reserves the right to refuse payment of any cheques drawn otherwise. Ordinarily, Bank will not issue more than one cheque book at a time or before exhausting all or nearly all cheque leaves issued previously. Cheques must be written legibly and any alterations or cuttings should be authenticated under full signature which must conform to the specimen recorded with the Bank. Stop payment instructions in respect of cheques issued or lost can be registered with the Bank on payment of a prescribed service charge. The current charges prescribed for this are available at the Bank's Branches.



The Eastern Railway Employees' Co-Operative Bank Ltd.

10, STRAND ROAD, KOLKATA - 700 001

OPERATIONS IN THE ACCOUNT

i) General

Savings Bank Account is essentially a facility to build up savings. Bank may close an account should it have any reason to believe that the account holder has used her/his account for a purpose for which it is not allowed.

j) Deposits

There is no restriction on number of deposits that can be made into the account. No deposit in cash for less than Rs. 10/- will be accepted. Cheques, drafts or other instruments drawn only in favour of the account holder will be accepted for credit of the account. Third party instruments endorsed in favour of the account holder will NOT be accepted. No drawings against accepted instruments will be normally permitted untill these are realized.

k) Withdrawals

The account holder can withdraw money personally from her/his ordinary Savings Bank Account by using Bank's standard withdrawal form. The pass book must accompany the withdrawal form The withdrawal form can be used only for receiving payments by the account holder himself/herself. All withdrawals must be in round Rupees only. third part payments through the withdrawal forms are permitted only upto Rs. 5000. A letter of authority as per the prescribed format, along with the Pass Book should be sent to the Bank through an authorized representative to receive payment in case the account holder is unable to attend personally to withdraw cash from her/his account. The minimum drawing permitted per cheque form to limited to Rs. 50/- There is no ceiling on the maximum amount that can be drawn through a single cheque.

I) Inoperative Accounts

Account holders are advised to operate their accounts regularly. Accounts nor operated are classified as inoperative after the stipulated time period of 24 months since last operative account having less than stipulated minimum balance will be charged a service charge at the end or the first year after the account is identified as inoperative and thereafter every year. If the account remarks inoperative. If the balance in the account is equal to or less than the service charge, the account will be closed under advice to the account holder. The current prescribed charges in this regard are available at the Bank's Branches.

m) Standing Instructions

The account holder can request the Bank for effecting periodical payment by debit to her/his account.

n) Payment of Interest

Interest at the prescribed rate will be calculated on a daily product basis and will be credited to the account half yearly on 30th September and 31st March interest will be paid if it works out to be Rs. 1/- or more and will be rounded off to the nearest rupee. The payment of interest on Savings Bank Account is subjected to RBI directives.

o) Transfer & Closure of Account

Account may be transferred between branches of the Bank at the request of the account holder(s). Request for closure of account should state the reason for closure. The Pass Book, unused cheque leaves must accompany such request. Joint accounts can be closed only at the request of all such joint signatories. Service charge at prescribed rate will be recovered if an account is closed prior to twelve months of its opening. The current charges prescribed for this are available at the Bank's Branches.

Signature

1)

2)

3)