

DECLARATION

We have applied to open Current Account in the name of _____ having it's proprietor / partner.

Viz : _____

Our other details such as occupation. Address etc. are given in the Account Opening form.

We hereby declare that at present, we are not enjoying any Credit Facility with any other Commercial Bank or any Co-operative Banks. We also undertake to inform you in future as and when open any current Account with aforesaid Banks.

Date : _____

For _____

Ref : RBI Circular Letter RBI / 2004 - 05 / 86 of July 29, 2004

FORM - DA - 1

Nomination under Section 45-ZA read with Section 56 of the Banking Regulation Act, 1949 and Rule 2(1) of the Co-operative Banks (Nomination) Rules, 1985 in respect of the bank deposits

I/We, [Name(s) and address(es)] nominate the following person(s) to whom in the event of my / our / minor's death, the amount of the deposit, particulars whereof are given below, may be returned by (Name and address) of branch / office in which deposit is held)

Nature of	Deposit		Nominee				
	Distinguishing No.	Additional details, if any	Name	Address	Relationship with depositor, if any	Age	If nominee is a minor, his/her date of birth

2. As the nominee is a minor on this date. I/W appoint Shri/Smt./Kum..... (Name, address and age)... to receive the amount of the deposit on behalf of the nominee in the event of my/our/minor's death during the minority of the nominee.

Place :

Date :

Name(s), signature(s) and address(es) of witness(es) #

* Strike out if nominee is not a minor.

! Where 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.

Signature(s)/Thumb impression(s) of depositor(s)



THE FINANCIAL CO-OPERATIVE BANK LTD.

3rd Floor, Abhishek Market, Ring Road, Surat-2.

CURRENT CASH CREDIT ACCOUNT No. : _____

IFSC No. : YESB0FINCO2

DATE

I / We request you to open a CURRENT ACCOUNT with you for which I / We initially deposit Rs. (Rupees)

I/We have read bank rules and agree to be bound by the said rules now in force or any changes that may be made therein from time to time :

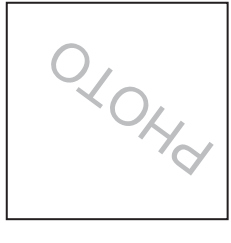
I/We declare that :-

I/We am / are not operating account with any other bank.

I/Our PAN No.

I/We am/are not enjoying any credit facility with any other bank / any other branch of your bank and I/We undertake to inform you in writing as soon as any credit facility is available of any other Bank/Branch of your bank.

I/We am/are enjoying credit facilities with other bank (s)/Other branches(s) of your bank as per details given in the enclosed sheet.



Title of account	
Address :-	Special Instruction
Name(s)	Telephone No.
Residential Address :-	Specimen Signature(s)
Business / Profession	

Introduction :-

We Certify that we know

M/s. Shri/Smt.

since the past months/years and confirm their occupation and address as stated in this application.

SIGNATURE.....

NAME.....

ACCOUNT NO.

Particulars of nominationee(s)

ADMITTED

DATE ACCOUNT OPENED

AUTHORISED SIGNATURE



THE FINANCIAL CO-OPERATIVE BANK LTD.

3rd Floor, Abhinshak Market, Ring Road, Surat-2.

A/C. No. :

TERMS & CONDITIONS OF CURRENT DEPOSIT ACCOUNT

ANNEXURE - A

Please put in the Relevant Column and Sign.

INDIVIDUALS

I have today opened CD A/c. No. with you.

I request and authorise you to honour all cheques, Bills of Exchange, Promissory Notes and others, drawn accepted or made on the side account by me whether the account be in credit or overdrawn.

SURAT DT.

AUTHORISED SIGNATORY

PROPRIETORY

I have today opened CD A/c. No. with you.

I declare that I am the sole proprietor of the said firm and request and authorise you to honour all Cheques, Bills of Exchange, Promissory Notes and others orders drawn, accepted or made by me, in the name of my firm on said account, whether the account be in credit or overdrawn. I shall be solely responsible for all liabilities of my said firm to the Bank. I agree that the bank may recover its claims from my personal assets as from the assets of my said firm. Whenever any change occurs in constitution of the firm, I undertake to inform the bank of the said in writing. I shall, however, continue to be personally liable for all dues of my said firm to the bank until I receive from the bank as on the date of the receipt of such notice by the bank, are fully satisfied.

SURAT DT.

AUTHORISED SIGNATORY

PARTNERSHIP FIRM

We have today opened CD A/c. No. with you.

We are partners in the said firm and we request and authorise you, until any notice in writing to the contrary to you by either / any of us, to honour all Cheques, Bills of Exchange, Promissory Notes and other orders, drawn, accepted or made on behalf and in the name of the said firm by to act on any instructions so given relating to the account, whether the account be in credit or overdrawn. In the event of any such notice, the account will be operated by both / all of us partners jointly.

As far as endorsement on Cheques, Bills, Notes and in the name of our said firm.

AUTHORISED SIGNATORY

FULL NAME

SIGNATORY (ALL SIGN.)

1.
 2.
 3.
 4.
 5.
 6.
- SURAT DT.

(Guarantee Letter for Bills Hundies, etc.)

Place : SURAT

Date :

THE MANAGER,
THE FINANCIAL CO-OP BANK LTD.

Dear Sir,

With reference to all cheques bills, hundis and other like instruments which are now or may at any time hereafter, be lodged by me/us with you, whether for collection or for discount and whether accompanied by share certificates, bills of lading, railway receipts or other documents of titles or not so accompanied. I/me hereby agree with you as follows :

1. If you have no office in the town in which any cheque, bill, hundi or other like instrument given to you for collection of discount (and hereinafter for brevity referred to as "instrument") is to be presented for payment or acceptance you will be at liberty to appoint an agent for presenting such instrument for payment or acceptance and for delivering the accompanying documents of title, if any against payment or/acceptance as the case may be and for doing all other acts incidental to presentation of the instrument for payment or acceptance. The agent so appointed will be deemed to have been appointed my our agent under section 194 of the Indian Contract Act.
2. If any instrument lodged by me/us with you for collection or discount or any accompanying documents of title has or have to be sent one town to another, whether by any of your offices to another office of yours or to an agent appointed under clause. 1 or by such agent to any of your officer the instrument and the accompanying documents of title if any, may be sent by registered post, Neither you nor the agent will be responsible for any loss or delay or any mutilation or alteration of documents arising from, or occasioned by their transmission by post.
3. You and any agent appointed under clause I will be at liberty to receive in payment of any instrument (other than cheque) lodged for collection or discount a cheque, banker's draft or other mandate for payments in lieu of cash and to deliver against receipt of such of cheque, draft or other mandate any share certificates, bills lading railway receipts or other documents of title that may be deliverable against payment of the instrument, and neither you nor the agent will be liable for dishonour of any cheque, draft or other mandate so received and the provisions of clause 1 and I will apply to any cheque, draft or other mandate so received as if the same included in the word "instrument" occurring in clauses 1 and 2.
4. I/We hereby agree that all cheques, bills, hundis or other instruments and or share certificates or documents which I/We may from time to time hand you for discount or against which you make advances or pass consideration to me/us and the shares or goods hereby represented and proceeds hereof are to be held by you as a continuing security for the payment on demand of the said cheques, bills, hundis or other instruments so discounted and of all advances, banking accommodation and or expenses which you may make, afford or incur to or for me/us in connection therewith and all other liabilities to you present and future, and you are to be at liberty to exercise all my/our rights (if any) as unpaid seller or seller of the said shares or goods and without further reference to me/us to sell, insure, warehouse or otherwise deal with the said shares or goods as through you are the absolute owners, thereof and you are expressly authorised by me/us with out being obtained to do so to refuse to deliver share certificates goods covered by the bills, hundies or other instruments (whatever be their tenor) except against payment. I/We agree that account of sale and accounts of your expense shall be accepted by me/us as conclusive evidence of the correctness of the matter therein written, and I/We declare that this agreement and your rights hereunder shall in no way be affected by my death or the death of any one of us or by any change in my/our name style or constitution. I/We agree on being required by you so to do execute such Powers of Attorney Transfer Deeds and other documents you may from time to time require for enabling you as pledged to sell, realise or otherwise dispose of any property which you may be entitled hereunder to retain pledgees.
5. Neither you nor agent appointed under clause. 1 will be responsible for any loss or damage arising from the loss or miscarriage of any communication sent by post or by telegram or from any delay in their delivery or any error in a telegram, unless such loss, miscarriage, delay or error is due to your or the agent's negligence.

...2...

DECLARATION

We have applied to open Current Account in the name of _____ having it's proprietor / partner.

Viz : _____

Our other details such as occupation. Address etc. are given in the Account Opening form.

We hereby declare that at present, we are not enjoying any Credit Facility with any other Commercial Bank or any Co-operative Banks. We also undertake to inform you in future as and when open any current Account with aforesaid Banks.

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Nature of	Deposit		Nominee	
	Distinguishing No.	Additional details, if any	Name	Address
			Relationship with depositor, if any	Age
				If nominee is a minor, his/her date of birth

2. As the nominee is a minor on this date. I/W appoint Shri/Smt./Kum..... (Name, address and age)... to receive the amount of the deposit on behalf of the nominee in the event of my/our/minor's death during the minority of the nominee.

Place :

Date :

Name(s), signature(s) and address(es) of witness(es) #

* Strike out if nominee is not a minor.

! Where 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.

Signature(s)/Thumb impression(s) of depositor(s)



THE FINANCIAL CO-OPERATIVE BANK LTD.

L - C 434-436, New Bombay Market, Opposite Sardar Market, Near Sahara Darwaja, Surat.

CURRENT ACCOUNT No. :
CASH CREDIT
DATE

IFSC No. : YESB0FINCO5

I / We request you to open a CURRENT ACCOUNT with you for which I / We initially deposit Rs. (Rupees)

I/We have read bank rules and agree to be bound by the said rules now in force or any changes that may be made therein from time to time :

I/We declare that :-

I/We am / are not operating account with any other bank.

I/Our PAN No.

I/We am/are not enjoying any credit facility with any other bank / any other branch of your bank and I/We undertake to inform you in writing as soon as any credit facility is available of any other Bank/Branch of your bank.

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Title of account	
Address :-	Special Instruction
Name(s)	Telephone No.
Residential Address :-	Specimen Signature(s)
Business / Profession	

Introduction :-

We Certify that we know

M/s. Shri/Smt.

since the past months/years and confirm their occupation and address as stated in this application.

SIGNATURE.....

NAME.....

ACCOUNT NO.

Particulars of nominationee(s)

ADMITTED

DATE ACCOUNT OPENED

AUTHORISED SIGNATURE



THE FINANCIAL CO-OPERATIVE BANK LTD.

L - C 434-436, New Bombay Market, Opposite Sardar Market, Near Sahara Darwaja, Surat.

A/C. No. :

TERMS & CONDITIONS OF CURRENT DEPOSIT ACCOUNT

ANNEXURE - A

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As far as endorsement on Cheques, Bills, Notes and in the name of our said firm.

AUTHORISED SIGNATORY

FULL NAME

SIGNATORY (ALL SIGN.)

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- SURAT DT.

(Guarantee Letter for Bills Hundies, etc.)

Place : SURAT

Date :

THE MANAGER,

THE FINANCIAL CO-OP BANK LTD.

Dear Sir,

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1. If you have no office in the town in which any cheque, bill, hundi or other like instrument given to you for collection of discount (and hereinafter for brevity referred to as "instrument") is to be presented for payment or acceptance you will be at liberty to appoint an agent for presenting such instrument for payment or acceptance and for delivering the accompanying documents of title, if any against payment or/acceptance as the case may be and for doing all other acts incidental to presentation of the instrument for payment or acceptance. The agent so appointed will be deemed to have been appointed my our agent under section 194 of the Indian Contract Act.
2. If any instrument lodged by me/us with you for collection or discount or any accompanying documents of title has or have to be sent one town to another, whether by any of your offices to another office of yours or to an agent appointed under clause. 1 or by such agent to any of your officer the instrument and the accompanying documents of title if any, may be sent by registered post, Neither you nor the agent will be responsible for any loss or delay or any mutilation or alteration of documents arising from, or occasioned by their transmission by post.
3. You and any agent appointed under clause 1 will be at liberty to receive in payment of any instrument (other than cheque) lodged for collection or discount a cheque, banker's draft or other mandate for payments in lieu of cash and to deliver against receipt of such of cheque, draft or other mandate any share certificates, bills lading railway receipts or other documents of title that may be deliverable against payment of the instrument, and neither you nor the agent will be liable for dishonour of any cheque, draft or other mandate so received and the provisions of clause 1 and I will apply to any cheque, draft or other mandate so received as if the same included in the word "instrument" occurring in clauses 1 and 2.
4. I/We hereby agree that all cheques, bills, hundis or other instruments and or share certificates or documents which I/We may from time to time hand you for discount or against which you make advances or pass consideration to me/us and the shares or goods hereby represented and proceeds hereof are to be held by you as a continuing security for the payment on demand of the said cheques, bills, hundis or other instruments so discounted and of all advances, banking accommodation and or expenses which you may make, afford or incur to or for me/us in connection therewith and all other liabilities to you present and future, and you are to be at liberty to exercise all my/our rights (if any) as unpaid seller or seller of the said shares or goods and without further reference to me/us to sell, insure, warehouse or otherwise deal with the said shares or goods as through you are the absolute owners, thereof and you are expressly authorised by me/us with out being obtained to do so to refuse to deliver share certificates goods covered by the bills, hundies or other instruments (whatever be their tenor) except against payment. I/We agree that account of sale and accounts of your expense shall be accepted by me/us as conclusive evidence of the correctness of the matter therein written, and I/We declare that this agreement and your rights hereunder shall in no way be affected by my death or the death of any one of us or by any change in my/our name style or constitution. I/We agree on being required by you so to do execute such Powers of Attorney Transfer Deeds and other documents you may from time to time require for enabling you as pledged to sell, realise or otherwise dispose of any property which you may be entitled hereunder to retain pledgees.
5. Neither you nor agent appointed under clause. 1 will be responsible for any loss or damage arising from the loss or miscarriage of any communication sent by post or by telegram or from any delay in their delivery or any error in a telegram, unless such loss, miscarriage, delay or error is due to your or the agent's negligence.

...2...