

**adarsh bank**

The Adarsh Cooperative Urban Bank Limited

ACCOUNT OPENING FORM FOR NON RESIDENT INDIANS**ACCOUNT No.** **ACCOUNT TYPE** Current / SavingsTo,
The Branch Manager, _____ Branch.

Please open Non Resident External (NRE) / Non Resident Ordinary (NRO) Account in the under mentioned Name (s) in the books of the Bank for credit of which I/We have deposited with you Rs. _____

Account Title (Name of the First Applicant as mentioned in the passport)

Unique Customer ID

☐ Mr. ☐ Ms. ☐ Mrs.(Please fillup in BLOCK letters only)
1st ApplicantConstitution: ☐ Individual

Name of the 2nd Applicant

Unique
Customer ID**Mode of Operation:** ☐ Singly ☐ Jointly ☐ E or S ☐ Former or Survivor ☐ Later or Survivor ☐ Any one ☐ Mandate holder / GPA holder☐ By the Guardian / ☐ Other (Specify) _____

Name of the Mandate Holder / GPA Holder: _____

Relation: _____

PAN No. ORAadhaar

Nature of Business / Occupation: _____

Purpose of Account Opening: _____

Present Residential Address/Registered Address (Overseas Only)	Permanent Address (Overseas / Indian)
City:	City:
State:	State:
Country:	Country:
PIN/Post Code:	PIN/Post Code:

☐ **CONTACT DETAILS***

Tel. (Off) _____ ISD STD NUMBER Tel. (Res) _____ ISD STD NUMBER Mobile _____ ISD NUMBER

Email ID _____

Tick to Register: ☐ E-Mail Statement. Frequency of Email Statement: ☐ Daily ☐ Monthly ☐ Yearly (Financial Year).

(All accounts linked to the Cust. ID of my/our account will be registered for Email Statements on the Email ID mentioned in Contact Details).

I/We am/are confirming on the terms & conditions as applicable to Email Statement Registration.

☐ **DETAILS OF RELATED PERSON:**

Name of the Related Person _____

Unique Customer ID _____

Related Person Type*

☐ Guardian of Minor ☐ Assignee ☐ Authorized Representative

Photo

Specimen Signature

Photo

Specimen Signature

Applicant 1

Applicant 2

Facilities Required:☐ Cheque Book, No. of Leaves: _____☐ I/We wish to apply for ☐ RuPay PLATINUMCONTACTLESS DEBIT CARD☐ I/We wish to apply for ADARSH MOBILE BANKING & IMPS ☐ I/We wish to apply for ADARSH Internet Banking (View)**Nomination Required: YES / NO, If Yes..**

- a) I/We _____ nominate the under mentioned person as my/our nominee under section 45 ZA of the Banking Regulation Act 1949 and rule 2(1) of the Banking Companies (Nomination) Rules 1985 to receive the amount of deposit as mentioned below, which may be returned by The AdarshCo-Operative Urban Bank Ltd., Branch: _____ in the event of my/our death.

Name: _____ Age: _____ (if Nominee is minor) Date of Birth : _____

Address: _____ Relationship : _____

- b) As the nominee is a minor on this date, Hence I/We appoint _____ (name, address & Age) to receive the amount of the deposit on behalf of the nominee, in the event of my/our death if the nominee still remains as a minor at that time

c) Witness: (In Case of Illiterate Customer) Name & Address: _____ witness Signature _____

DECLARATION CUM UNDERTAKINGS:

1. I/We hereby declare that the transaction(s) to be routed through my / our account does not involve and is not designed for the purpose of any contravention or evasion of the provisions of the PMLA or FEMA, 1999 or of any rule regulation, notification, direction or order made thereunder. I / We also hereby agree and undertake to give such information / documents before the Bank undertakes the transaction(s) and as may be required from time to time as will reasonably satisfy you about the transaction(s) in terms of the declaration. I / We also understand that if I / We refuse to comply with any such requirement or make unsatisfactory compliance therewith, the Bank shall refuse in writing to undertake the transaction and shall if it has reason to believe that any contravention / evasion is contemplated by me / us and report the matter to Regulator / or otherwise also, as and when demanded by them.
2. I / We hereby declare that I am / we are NRI(s) / PIO (s) / OCI(s) and not residents of any country where opening or maintaining of the account is prohibited by the law and regulatory requirement of such country or by the applicable laws in India or by the Reserve Bank of India. I / We understand that the above account will be opened on the basis of the statements / declarations made by me / us and I / We agree that if any of the statements / declarations made herein is found to be incorrect in material particulars, I / we are not eligible for any interest on the deposit made by me / us and the account may be closed.
3. I / We agree to abide by the provisions of the NRO / NRE Account. I / We hereby undertake to intimate you about my / our return to India for permanent residence immediately on arrival , to re-designate my / our existing NRO / NRE / FCNR (B) account to a resident Indian account or RFC account as applicable.
4. I / We agree that if the premature withdrawal is permitted at my / our request, the payment of interest on the deposit may be allowed in accordance with the prevailing stipulations, laid down by the Reserve Bank of India / The AdarshCo-Operative Urban Bank Ltd., in this regard.
5. I / We authorize the Bank to automatically renew the deposit on the due date for an identical period at the applicable ruling rates on date of maturity unless the instruction to the contrary from me /us is received by the Bank before maturity. I / We understand that the renewal will be in accordance with the provisions of the Reserve Bank of India / The AdarshCo-Operative Urban Bank Ltd., in force at the time of renewal.
6. For Joint Accounts with 'Either or Survivor' or 'Anyone or Survivor' mode of operation, we have to advise that The AdarshCo-Operative Urban Bank Ltd., may pay to anyone of us, any day either before or on due date, on or after due date and where no due date is fixed, on demand, the principal along with interest. Payment to any one of us is discharge to the Bank from all of us, until you receive a notice contrary to it from both / all of us. In case of death of any one, amount is to be paid to the survivor(s).
7. I / We have voluntarily applied for the Internet Banking / Mobile Banking / IMPS Facility of the Bank, and request the Bank to send the Password to me /us through any of the electronic and technological mode for faster reach. I / We agree that the transactions & request executed in the account through Internet & Mobile under my / our User ID and Password will be legally binding on me / us, and I / We are responsible for maintenance of secrecy and confidentiality of the information passed on to me / us by the Bank through Internet / Mobile / E-Mail / Telephone.
8. I / We have read and understood the rules and regulations of the products(s) / service(s) / facilities (Internet Banking, Mobile Banking, ATM etc.,) opted for and agree to abide by the terms and conditions relating to the conduct thereof and also any change brought about therein from time to time.
9. I / We hereby declare that only legitimate dues in India will be deposited in my / our account with the prevailing stipulations, as laid down by the Reserve Bank of India.
10. I / We hereby agree that the transactions in the above account will be governed by the applicable laws in India and all disputes or differences arising out of or related to or connected with transaction or matters in relation to the above account shall be subject to exclusive 'Jurisdiction of Court in Hyderabad.
11. I / We undertake that the usage of the ATM cum Debit Card will be in accordance with the exchange control regulations in force. In the event of any contravention, I / We shall be liable for any action as stipulated under the relevant Reserve Bank of India guidelines / foreign exchange regulations under Foreign Exchange Management Act 1999 or any other Act in force as amended from time to time. I / We accept full responsibility for my / our ATM / Debit Card transactions and agree not to make any counter claims against the Bank in respect of these transactions.

I/We hereby declare that the information given above is true and correct to the best of my/our knowledge. I/We further declare that I/We accept the terms and conditions of the deposit scheme, facilities/services which are provided to me/us. I/We agree that the terms and conditions may be modified by the Bank from time to time, which will be binding on me/us for conduct of the account. And I/We agree that the Bank may debit my/our account for service charges, insurance charges, any other charges with taxes as applicable from time to time. I/We have read and accepted the "Terms & Conditions", which can be amended from time to time regarding the use of Rupay Debit Card, Adarsh Mobile Banking, IMPS, Internet Banking. I/We accept and agree to be bound by the said "Terms & Conditions" limiting the Bank's liability. I/We understand that, the Bank may, at the absolute discretion, discontinue any of the services completely or partially without any notice to me. I/We agree that the Bank may debit my account for service charges as applicable from time to time. I/We understand that all the operations effected through use of my/our Rupay Debit Card, Mobile Banking, Internet Banking are binding on me/us

Place:

Date:

1) _____ 2) _____

Signature (s) of the Applicant (s)

FOR OFFICE USE ONLY

Decision of Authorised Officer

☐ **Open Account** (The Applicant(s) is / are identified as per KYC - AML Guidelines).

Risk Categorization: As per KYC Guidelines of RBI and Bank's Internal Guidelines, the above customer account is categorised as below:

☐ **Low Risk:** Agriculturists, Salaried Employees, Students, Small Traders, Self Employed, Professionals, Individual Service Providers.

☐ **Medium Risk:** NRI's/Non face to face Customers, Client Accounts Opened by professional Intermediaries, Companies, Partnership Firms, Associations, Trust, Charitable Institutions, Corporate Groups, Hospitals etc.,

☐ **High Risk:** Politicians, Political Parties, Missionaries, Politically affected groups.

Signature of Branch Manager / Branch Head

Action Taken:

Account is Opened Specimen Signature (s) & Photo(s) of the applicants / Authorised Signatory are scanned and linked to the operative account. Above mobile number, Aadhaar Number, PAN Number, Email ID are linked to Customer, The applicant is registered for

☐ Rupay Debit Card No. _____

☐ Adarsh Mobile Banking Services to Mob No. _____

☐ Aadhaar Payment Services

☐ Adarsh SMS Alerts

☐ Adarsh Internet Banking.

☐ Nomination Registration No.

Thanks giving letter is / are sent in duplicate as per guidelines.

Signature of the Staff who opened the
account and scanned & linked the specimen Signature (s)
Emp Code: _____

Signature of the Officer who authorised the
account & Facilities Registered.
Emp Code: _____

Signature of the Officer who
Registered Facilities.
Emp Code: _____

Important Note:

- If you already have Resident Indian (Domestic) account and wish to open a NRE/NRO account, then existing account either needs to be converted into NRO account or to be closed. In order to convert existing account to NRO account, provide existing account details and send it to the home branch for the conversion along with the third party attested copies of documents as per Identification documents table given below.
- If you already have either of NRE or NRO savings Bank account with us and wish to open a new NRO/NRE Savings Bank account, then fresh identification documents and attestation of application is not required if you meet following criteria.
 - a) The existing NRE / NRO account should have been opened in the preceding two years and it should be KYC compliant or if existing NRE/NRO account was opened 2 years back but you have already submitted fresh set of identification documents in last 2 years to make it KYC compliant
 - b) Specimen signature in the account opening application matches with the signature in your existing account
 - c) No change in any of other details such as address, passport details, visa details, mobile number etc.

Guidance for filling Account Opening Form:

- Please fill up in BLOCK letters only. Signature in capital letters is not acceptable. Please leave one box blank between two words.
- Name mentioned and signatures in application and all Identification Documents should be legible and same
- Please use uniform signatures across all places in application and in your all future banking transactions with us
- Each applicant has to affix a passport size photograph in the box provided. Please also enclose another photograph for affixing on the Passbook.
- If any of the proof for identification being given for KYC is in foreign language, then certified translated copy of same has to be given. Translation can also be done by the applicant himself / herself on plain paper along with attestation by: Notary Public / Indian Embassy / High Commission.
- For minors, where proof of identity/tax residency/address is not available, the same will be provided by Father/Mother/Natural Guardian
- You should authenticate corrections/alteration if any with full signature in the account opening application

Documents to be sent along with Account Opening Form:

- One passport size photograph, which will be affixed on the Passbook
- Proofs for Status, Identity, Tax Residency, Current Address, Permanent Address and Additional proof as per Identification Documents table
- Initial Remittance (Cheque or Draft) should be drawn in favour of "Adarsh co-operative urban Bank of A/c <Applicant's Name>

In case you are not visiting our Branch, then you have to get the signatures in the application and Identification Documents attested by any of the below from your present country of residence: Notary Public / Indian Embassy / High Commission.

Identification Documents (Please give certified translated copy of proof wherever it is in foreign language)

Proof of Status	Anyone of the Following: <ol style="list-style-type: none"> 1. For NRIs: Any one of the following <ol style="list-style-type: none"> a) Valid Visa / Work Permit b) Any one of the following for NRIs with Seafarer work profile: <ul style="list-style-type: none"> ● Valid Job Contract ● Continuous Discharge Certificate (CDC), if the disembarkation stamp on CDC is not more than 6 months old ● Expired contract letter (if the disembarkation stamp on CDC is not more than 6 months old) ● Last pay slip evidencing employment with a shipping company (not more than 6 months old) 2. For PIOs / OCIs: Any one of the following: <ol style="list-style-type: none"> a) PIO Card/OCI Card b) Relevant pages of Passport of parents or grand-parents, establishing their Indian Origin c) Marriage Certificate establishing spouse's Indian Origin
Proof of Identity	Relevant pages of Passport
Proof of Tax Residency (Required for each of TIN mentioned in Taxation Details section on page no 3 for 1st applicant and on page no 5 for 2nd applicant, if any)	Any one of the following: <ol style="list-style-type: none"> 1. Document mentioning Tax Identification Number (TIN) or functional equivalent 2. Certificate of residence or any valid identification issued by an authorized Government body, including a Government agency or a municipality, of the country or territory of residence 3. Any financial statement, third-party credit report, bankruptcy filing, or a report of the Government agency regulating the securities market
Current Address document (Overseas only) NRIs with seafarer work profile and on ship, can either give employer's overseas address or Indian address.	Any of the following: <ol style="list-style-type: none"> 1. Relevant pages of Passport (mentioning overseas address) 2. Self-declaration of address with positive confirmation by submitting a copy of anyone of the following. Standard format as per enclosure or please sign and write "Self declaration of overseas address for NRI account opening purpose" on the document itself. <ol style="list-style-type: none"> a) Government issued National Identity Card at the country of residence b) Driving License issued abroad c) Utility Bill (Electricity, Telephone, Gas) d) Original copy of latest overseas bank account or existing NRE / NRO account statement carrying overseas address e) Employer's certificate f) Address proof of the blood relative as per point a) to e) above (spouse, father, mother, sister, brother and child) with whom you are staying along with supporting proof of relationship (Passport, PAN Card, Driving License, Voter Identify Card, Aadhaar Card, Marriage Certificate, Birth Certificate)
Proof of Permanent Address (Overseas / Indian)	Anyone of the following: <ol style="list-style-type: none"> 1. For NRIs: Any one of the following: <ol style="list-style-type: none"> a) Relevant pages of Passport b) Driving License c) Voter Identity Card d) Aadhaar Letter / Card e) NREGA Job Card 2. For PIOs / OCIs: Relevant pages of Passport
Additional proof for applicants, who are not visiting our Branch for opening the account (non-face-to-face)	Any one of the following: <ol style="list-style-type: none"> 1. Cheque drawn on the overseas Bank account 2. Canceled / Paid Cheque of the overseas Bank account 3. Proof of Income / Pay Slip / Tax return



adarsh bank

The Adarsh Cooperative Urban Bank Limited

CUSTOMER ID

KYC No.

Primary or Sole Customer KYC / Customer Due Diligence Form

(To be obtained for each customer separately)

BASIC DETAILS:

Prefix	First Name	Middle Name	Last Name
Name *			
(Same as per passport)			
Maiden Name (If any*)			
Father / Spouse Name*			
Mother Name*			
Date of Birth*		Place of Birth	Photo
Country of Birth:		Nationality	
Gender*	<input type="checkbox"/> Male	<input type="checkbox"/> Female <input type="checkbox"/> Transgender	
Marital Status*	<input type="checkbox"/> Married	<input type="checkbox"/> Unmarried <input type="checkbox"/> Others	
Residential Status*	<input type="checkbox"/> Non Resident Indian		Sign
	<input type="checkbox"/> Foreign National <input type="checkbox"/> Person of Indian Origin (PIO)/Overseas Citizen of India (OCI)		
Religion:	<input type="checkbox"/> Hindu <input type="checkbox"/> Muslim <input type="checkbox"/> Christian <input type="checkbox"/> Sikh <input type="checkbox"/> Others		
Category:	<input type="checkbox"/> Gen <input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OBC <input type="checkbox"/> Minority (Specify) (For Statistical Purpose only)		
Educational Qualification: <input type="checkbox"/> Non-Graduate <input type="checkbox"/> Graduate <input type="checkbox"/> Post Graduate			
<input type="checkbox"/> Masters <input type="checkbox"/> Other Designation/Profession			

Identification Particulars: (Please mention the document being submitted as per Identification Documents table given)

- a) Proof of Status: _____
- b) Proof of Identify: _____
- c) Proof of Tax Residency: _____
- d) Current Address document (Overseas only): _____
- e) Proof of Permanent Address (Overseas / Indian): _____
- f) Additional Proof for non-face-to-face customers: _____

For applicant who is not visiting Branch for opening the account, third party attestation by anyone of the below is mandatory:

- ☐ Notary Public ☐ Indian Embassy or High Commission

Source of Income: ☐ Salary / Pension ☐ Rents ☐ Business / Profession ☐ Agriculture ☐ Investments ☐ Other

Monthly Income:

- ☐ Upto Rs.20,000/- ☐ above Rs.20,000/- to 50,000/- ☐ Rs. 50,001 to 1 Lakh
- ☐ Rs.1,00,001 to 5 Lakhs ☐ Rs.5,00,001 to 10 Lakhs ☐ above Rs.10 Lakhs

ADDRESS:

Present Residential Address/Registered Address (Overseas Only)	Permanent Address (Overseas / Indian)
City:	City:
State:	State:
Country:	Country:
PIN/Post Code:	PIN/Post Code:
Residence Type: <input type="checkbox"/> Owned <input type="checkbox"/> Rented / Leased <input type="checkbox"/> Ancestral/Parental <input type="checkbox"/> Company Provided	Residence Type: <input type="checkbox"/> Owned <input type="checkbox"/> Rented / Leased <input type="checkbox"/> Ancestral/Parental <input type="checkbox"/> Company Provided

Email ID

ST-010201-01

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☐ Other☐ Employer ☐ An

FATCA / CRS / Central KYC Registry - Declaration and Undertaking

1. I hereby certify that I have declared my status as per the rules applicable under section 285BA of the Income tax Act, 1961 as notified by Central Board of Direct Taxes (CBDT) vide Notification No. S.O.2155(E) dated 7 August 2015 and RBI Circular No. RBI/2015-16/165 DBR.AML.BC.No. 36/14.01.001/2015-16 dated 28 August 2015 in this regard.
2. I understand and acknowledge that as per the provisions Income tax Act, rules made thereunder and guidelines issued by the 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) and Common Reporting Standards (CRS) and or any other similar arrangements.
3. I certify that the information provided by me above as applicable to me and signed by me as well as in the documentary by me is, 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 my account as a U.S. Reportable Account or other Reportable Account or otherwise.
4. I undertake the responsibility to declare and disclose within 30 days from the date of change, any changes that may take place in the information provided above, as well as in the documentary evidence provided by me or if any certification becomes incorrect and to provide fresh and valid self-certification along with documentary evidence.
5. I also agree that my failure to disclose any material fact known to me, now or in future, may invalidate me from transacting in the account and The Adarsh Co-Operative Urban Bank Ltd., would be within its right to put restrictions in the operations of my account or close it or report to any regulator and/or any authority designated by the Government of India (GOI)/ Reserve Bank of India (RBI) for the purpose or take any action as may be deemed appropriate by The Adarsh Co-Operative Urban Bank Ltd., under the guidelines issued by CBDT/RBI from time to time, if the deficiency is not remedied by me within the stipulated period.
6. I also agree to furnish and intimate to The Adarsh Co-Operative Urban Bank Ltd., any other particulars that are called upon me to provide on account of any change in law either in India or abroad in the subject matter herein.
7. I shall indemnify The Adarsh Co-Operative Urban Bank Ltd., for any loss that may be caused to The Adarsh Co-Operative Urban Bank Ltd., on account of providing incorrect or incomplete information by me.
8. 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.
9. My personal / KYC details may be shared with Central KYC Registry. I hereby consent to receiving information from Central KYC Registry through SMS / Email on my registered number / email address.

I/We hereby declare that the information given above is true and correct to the best of my knowledge. If any changes in my address contact details, or any other details, I shall inform the Bank by written application from time to time.

Signature of the Applicant



adarsh bank
The Adarsh Cooperative Urban Bank Limited

CUSTOMER ID

CKYCR No.

Second or Additional Customer KYC / Customer Due Diligence Form

(To be obtained for each customer separately)

BASIC DETAILS:

	Prefix	First Name	Middle Name	Last Name
Name * (Same as per passport)				
Maiden Name (If any*)				
Father / Spouse Name*				
Mother Name*				
Date of Birth*	DD - MM - YYYY		Place of Birth	Photo
Country of Birth:			Nationality	
Gender*	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Transgender			
Marital Status*	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Others			
Residential Status*	<input type="checkbox"/> Non Resident Indian <input type="checkbox"/> Foreign National <input type="checkbox"/> Person of Indian Origin (PIO)/Overseas Citizen of India (OCL)			
Religion:	<input type="checkbox"/> Hindu <input type="checkbox"/> Muslim <input type="checkbox"/> Christian <input type="checkbox"/> Sikh <input type="checkbox"/> Others			Sign
Category:	<input type="checkbox"/> Gen <input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OBC <input type="checkbox"/> Minority (Specify)			
Educational Qualification: <input type="checkbox"/> Non-Graduate <input type="checkbox"/> Graduate <input type="checkbox"/> Post Graduate				
<input type="checkbox"/> Masters <input type="checkbox"/> Other Designation/Profession				

Identification Particulars: (Please mention the document being submitted as per Identification Documents table given)

- Proof of Status:
- Proof of Identify:
- Proof of Tax Residency:
- Current Address document (Overseas only):
- Proof of Permanent Address (Overseas / Indian):
- Additional Proof for non-face-to-face customers:

For applicant who is not visiting Branch for opening the account, third party attestation by anyone of the below is mandatory:

- ☐ Notary Public
 ☐ Indian Embassy or High Commission

Source of Income: ☐ Salary / Pension ☐ Rents ☐ Business / Profession ☐ Agriculture ☐ Investments ☐ Other

Monthly Income:

- ☐ Upto 20,000/-
 ☐ above 20,000/- to 50,000/-
 ☐ 50,001 to 1 Lakh
- ☐ 1,00,001 to 5 Lakhs
 ☐ 5,00,001 to 10 Lakhs
 ☐ above 10 Lakhs

ADDRESS:

Present Residential Address/Registered Address (Overseas Only)	Permanent Address (Overseas / Indian)
City:	City:
State:	State:
Country:	Country:
PIN/Post Code:	PIN/Post Code:
Residence Type: <input type="checkbox"/> Owned <input type="checkbox"/> Rented / Leased <input type="checkbox"/> Ancestral/Parental <input type="checkbox"/> Company Provided	Residence Type: <input type="checkbox"/> Owned <input type="checkbox"/> Rented / Leased <input type="checkbox"/> Ancestral/Parental <input type="checkbox"/> Company Provided

FATCA / CRS / Central KYC Registry - Declaration and Undertaking

1. I hereby certify that I have declared my status as per the rules applicable under section 285BA of the Income tax Act, 1961 as notified by Central Board of Direct Taxes (CBDT) vide Notification No. S.O.2155(E) dated 7 August 2015 and RBI Circular No. RBI/2015-16/165 DBR.AML.BC.No. 36/14.01.001/2015-16 dated 28 August 2015 in this regard.
2. I understand and acknowledge that as per the provisions Income tax Act, rules made thereunder and guidelines issued by the 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) and Common Reporting Standards (CRS) and or any other similar arrangements.
3. I certify that the information provided by me above as applicable to me and signed by me as well as in the documentary by me is, 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 my account as a U.S. Reportable Account or other Reportable Account or otherwise.
4. I undertake the responsibility to declare and disclose within 30 days from the date of change, any changes that may take place in the information provided above, as well as in the documentary evidence provided by me or if any certification becomes incorrect and to provide fresh and valid self-certification along with documentary evidence.
5. I also agree that my failure to disclose any material fact known to me, now or in future, may invalidate me from transacting in the account and The Adarsh Co-Operative Urban Bank Ltd., would be within its right to put restrictions in the operations of my account or close it or report to any regulator and/or any authority designated by the Government of India (GOI)/ Reserve Bank of India (RBI) for the purpose or take any action as may be deemed appropriate by The Adarsh Co-Operative Urban Bank Ltd., under the guidelines issued by CBDT/RBI from time to time, if the deficiency is not remedied by me within the stipulated period.
6. I also agree to furnish and intimate to The Adarsh Co-Operative Urban Bank Ltd., any other particulars that are called upon me to provide on account of any change in law either in India or abroad in the subject matter herein.
7. I shall indemnify The Adarsh Co-Operative Urban Bank Ltd., for any loss that may be caused to The Adarsh Co-Operative Urban Bank Ltd., on account of providing incorrect or incomplete information by me.
8. 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.
9. My personal / KYC details may be shared with Central KYC Registry. I hereby consent to receiving information from Central KYC Registry through SMS / Email on my registered number / email address.

I/We hereby declare that the information given above is true and correct to the best of my knowledge. If any changes in my address contact details, or any other details, I shall inform the Bank by written application form time to time.

Signature of the Applicant