



THE JALGAON PEOPLES CO-OP. BANK LTD.

(Multi-State Scheduled Bank)

since 1933

Registered Office : 152, Polan Peth, Dana Bazar. Jalgaon 425 001. www.jpccbank.com

JPCB/AOF/CA SB/HUF-06

CURRENT ACCOUNT / SB ACCOUNT OPENING FORM- HINDU UNDIVIDED FAMILY (HUF)

Client ID									
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Account No.																			
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Membership No.

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To,
The Branch Manager

Date : ____ / ____ / 20 ____

Branch _____

Dear Sir,

We, the members of the Joint Hindu Undivided Family (HUF)/Firm, request you to open a Current/Savings Bank Account in the name and style of _____ Hindu Undivided Family. Letter duly signed by all the members/coparceners is enclosed for your reference and records.

We, the undersigned, hereby authorise _____ to operate the account. All transactions entered into and obligations incurred or to be hereafter incurred by him will be binding on all of us. Any acts done/to be done to comply with the Bank's rules which are in force or as amended from time to time in the matter of maintaining and conduct of such account will also be binding on us.

We agree to comply with the Bank's rules for the time being in force and such other changes effected from time to time for the conduct of such account. Please issue the cheque book and pass book for our use.

1. Please furnish us with a book of _____ cheque leaves for our use.
2. The Bank may, at its sole discretion, reject any request for issue of more than one cheque book at a time, unless sufficient reason is shown for such request.
3. We agree that the Bank may, at its sole discretion, restrict the number of cheque books requested to be issued without assigning any reason whatsoever.
4. We undertake not to issue post-dated cheques beyond a reasonable period. We also undertake to keep the Bank indemnified at all times from any loss that the Bank might suffer on account of possible claims against it through our issue of post-dated cheques, including claims, if any, made after the closure of our account with the Bank.
5. I/We understand that the Bank may at its absolute discretion discontinue any of the services completely or partially and/or close the account without any notice to me in case of account operations are not satisfactory which include frequent dishonor of cheques etc.
6. I/We herewith authorized the Bank to download/upload my KYC related data/documents on any regulatory platform like CERSAI/CKYCR portal as and when required.

Name

Yours faithfully,
Signatures

1. _____

2. _____

3. _____

4. _____

Verified- Signatures & Documents with originals.
Obtained Non-Individual KYC of Entity and Individual KYC of all the concern persons.
Permitted to open account under Risk Category : Low Medium High

Manager / Authorised Official

(Branches to follow the under noted guidelines while opening the account.)

Hindu Un-divided Family (HUF) / Joint Hindu Family (JHF)

There are two types of Customer types

- HUF—Personal
- HUF—Non personal

(If a Hindu Undivided Family not engaged in trading/business activity is allowed to open Savings Account, it should be opened in the name of the Karta of HUF.)

For opening accounts under HUF—Personal Category

- **The ID requirements as applicable to Individual Account may be applied.**
- Joint Hindu Family Letter duly signed by the Karta, Adult Co-parceners & Guardians of minor members on behalf of the minor.

For opening accounts under HUF—Non-personal Category

- The ID requirements as applicable to Proprietorship may be applied **as follows.**

For identification of JHF / HUF etc

All of the following documents

- Any one document such as Registration Certificate if registered / License from Panchayat or Municipality or Corporation / Permission or consent from any government department / Sales and income tax returns / CST / VAT certificate / registration document issued by Sales Tax / Service Tax / Professional Tax authorities / Bye-laws / Income Tax Returns / Copy of latest balance sheets / import export code (IEC) etc as may be required to collectively establish the legal existence of such an association or body of individuals.
- Joint Hindu Family Letter duly signed by the Karta, Adult Co-parceners & Guardians of minor members on behalf of the minor.
- PAN Card in the name of HUF (As per Rule 114(B) of Income Tax Act, 1961, PAN should be quoted for opening of accounts)
- Power of Attorney in case the account is operated by one or more major co-parceners other than Karta.
- Introduction by an existing Account Holder or by a person known to the branch

For identification of Karta

A passport size photograph and an officially valid document (out of the extant officially valid documents specified for individual customers) in respect of Karta who is also the sole beneficial owner **AND**

Who is the beneficial owner in case of HUF ?

- Karta is the beneficial Owner.

Hindu Undivided Family Letter

Place _____

Date ____/____/____

To
The Manager
The Jalgaon Peoples Co.Op. Bank Ltd.
Branch _____

Dear Sir,

We the undersigned declare that we are the members of Joint Hindu Undivided Family under the name and style of M/s. _____ (HUF) and further declare as under :

1. We are only members (Coparceners) of Joint Hindu Undivided Family named _____
2. Shri. _____ is the karta of the HUF and is authorised to open and operate singly the account in the name of HUF and to sign all forms and documents for and on behalf of HUF.
3. We request the Bank to honour all documents/delivery instructions signed, accepted and/ or endorsed/ signed by the said _____ for and on behalf of HUF.
4. We declare and confirm that all transactions entered into with you and obligation and liabilities entered or incurred by all or any one or more of us on behalf of HUF for the account whether in credit or overdraft shall be binding on each member of HUF, present and future, personally and the estate of each of us. We further declare that all claims due to the Bank from the said HUF shall be recoverable personally from all or any of us and also from the entire properties of the said HUF.
5. That our above said Karta is authorised to sign on behalf of HUF business/ or otherwise and has full and unrestricted authority to bind all the members of HUF however constituted from time to time.
6. We undertake to inform you any change in the constitution of HUF by any reason including due to any addition of members or on account of death of any member of HUF.

Name

Yours faithfully,
Signatures

1. _____

2. _____

3. _____

4. _____

* Should be duly signed by all the members including female members and guardian of the minors. Names should be given on the left hand side with details like S/o, d/o, w/o, guardian of etc. Minor's name and date of birth to be mentioned like " A" (minor) through "B" the natural guardian.



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FATCA / CRS Declaration Form - (Non-Individual)

Self-Certification Form (Entity) for Foreign Account Tax Compliance Act ("FATCA") and Common Reporting Standards (CRS)

Section 1 : Entity information

Name of the Entity	
Customer ID (if existing)	
Entity Constitution Type	
Entity Identification type	<input type="checkbox"/> Tax identification Number (TIN) <input type="checkbox"/> U.S.GIIN <input type="checkbox"/> Company Identification Number <input type="checkbox"/> Global Entity Identification Number (EIN) <input type="checkbox"/> Other
Entity Identification No.	
Entity Identification issuing Country	
Country of Residence for tax Purpose	
PAN No.	
TIN No.	

Customer Declaration

(I) Under penalty of perjury, I/We certify that :

1. The applicant is (i) an applicant taxable as a US person under the laws of the United States of America ("U.S.") or any state or political subdivision thereof or therein, including the District or any other states of the U.S.

(ii) an estate, the income of which is subject to U.S. Federal Income tax regardless of the source thereof, or (This clause is applicable only if the account holder is identified as a U.S. person)

2. The applicant is taxable as a tax resident under the laws of the country outside India (This clause is applicable only if the account holder is a tax resident outside of India)

(II) I/We understand that The Jalgaon Peoples Co-op. Bank Ltd. is relying on this information for the purpose of determining the status of the applicant in compliance with FATCA/CRS. The Jalgaon Peoples Co-op. Bank Ltd. is not able to offer any tax advice on FATCA or CRS or its impact on the applicant. I/We should seek advice from professional tax advisor for any tax questions.

(III) I/We agree to submit a new form within 30 days if any information or certification on this form becomes incorrect.

(IV) I/We agree that as may be required by regulatory authorities, The Jalgaon Peoples Co-op. Bank Ltd. may also be required to report, reportable details to CBDT or close or suspend my account.

(V) I/We certify that I/We provide the information on this form and to the best of my/our knowledge and belief the certification is true, correct and complete including the taxpayer identification number of the applicant.

Name of the Entity
Signature 1 _____ Signature 2 _____
Signature 3 _____
Date : _____