



# ABHYUDAYA CO-OP. BANK LTD.

1076 / S.E. / 2-12 / 5000

(MULTI - STATE SCHEDULED BANK)  
DEPOSITORY PARTICIPANT OF CENTRAL DEPOSITORY SERVICES (INDIA) LIMITED

DP ID : 13066000 SEBI Regn. No. : IN-DP-CDSL-564-2010

Demat Cell : Abhyudaya Bank Building, 1st Floor, Sector No. 17, Vashi, Navi Mumbai - 400 705.  
Tel. : 022-27890625, Fax : 022-27890626

E-mail : dp@abhyudayabank.net

Website : www.abhyudayabank.co.in

**CDSL**

## APPLICATION FORM FOR OPENING A DEMAT ACCOUNT

(To be filled by the Depository Participant)

Individual

NRI

Foreign National

Date	DD-MM-YYYY	Application No.
DP Internal Reference No.		
DP ID	1 3 0 6 6 0 0 0	Client ID
		0 0

(To be filled by the applicant in BLOCK LETTERS in English) / Black Ball Point Pen

I/We request you to open a Demat Account in my / our name as per the following details :-

### Type of Account (Please tick whichever is applicable)

Status	Sub - Status			
<input type="checkbox"/> Individual	<input type="checkbox"/> Individual Resident	<input type="checkbox"/> Individual Director	<input type="checkbox"/> Individual Director's Relative	<input type="checkbox"/> Individual HUF/AOP
	<input type="checkbox"/> Individual Promoter	<input type="checkbox"/> Individual Margin Trading A/C (MANTRA)	<input type="checkbox"/> Others (Specify)	
<input type="checkbox"/> NRI	<input type="checkbox"/> NRI Repatriable	<input type="checkbox"/> NRI Non-Repatriable	<input type="checkbox"/> NRI - Depository Receipts	<input type="checkbox"/> Others (Specify)
	<input type="checkbox"/> NRI Repatriable Promoter	<input type="checkbox"/> NRI Non-Repatriable Promoter		
<input type="checkbox"/> Foreign National	<input type="checkbox"/> Foreign National	<input type="checkbox"/> Foreign National-Depository Receipts	<input type="checkbox"/> Others (Specify)	

**SMS Alert Facility**  Yes MOBILE NO. + 91 (Refer to Terms & Conditions as per Annexure)  No

**easi**  Yes. If yes, please contact your Dp for details [ Facility through CDSL's website : www.cdslindia.com wherein a BO can view ISIN balances, transactions and value of the portfolio online.]  No

### Sole / First Holder's Details

First Name	
Middle Name	
Last Name	
Father / Husband Name	
Title	<input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Miss <input type="checkbox"/> Others
	Suffix
<b>Correspondence Address</b> →	<b>Permanent Address</b> (If different from Corresp. Address)
City	City
State	State
Country	Country
PIN Code	PIN Code
Telephone No.	Telephone No.
Mobile No.	Mobile No.
Fax No.	Fax No.
PAN No.	
E-mail ID	

### Details for First Holder

Date of Birth	
Nationality	<input type="checkbox"/> Indian <input type="checkbox"/> Other (Specify)
	Sex <input type="checkbox"/> Male <input type="checkbox"/> Female
Occupation	<input type="checkbox"/> Service <input type="radio"/> Central Govt. <input type="radio"/> State Govt. <input type="radio"/> Public / Private Sector <input type="radio"/> NGO <input type="radio"/> Statutory Body
	<input type="checkbox"/> Professional <input type="checkbox"/> Business <input type="checkbox"/> Student
	<input type="checkbox"/> Retired <input type="checkbox"/> Housewife <input type="checkbox"/> Other (Specify)
Nature of Business : (Products / Services Provided)	
Financial Details :	Income Range per annum : <input type="checkbox"/> Upto RS. 1,00,000 <input type="checkbox"/> Rs. 1,00,001 to Rs. 2,00,000
	<input type="checkbox"/> Rs. 2,00,001 to Rs. 5,00,000 <input type="checkbox"/> More than Rs. 5,00,000

I/We instruct the DP to receive each and every credit in my / our account. (Automatic Credit)  Yes  No

Account Statement Requirement  Daily  Weekly  Fortnightly  Monthly

(Please Tear Here)

Date		<b>Acknowledgement</b>	Application No.	
------	--	------------------------	-----------------	--

We hereby acknowledge the receipt of the Account Opening Application Form :

Name of the Sole / First Holder	
Name of the Second Joint Holder	
Name of the Third Joint Holder	

If you need any further clarification / information please feel free to call us at :

**ABHYUDAYA CO-OPERATIVE BANK LTD.,**

(MULTI - STATE SCHEDULED BANK)

Demat Cell : Abhyudaya Bank Building,  
1st Floor, Sector No. 17, Vashi, Navi Mumbai - 400 705.

Tel. : 022-27890625, Fax : 022-27890626

For Abhyudaya Co-operative Bank Ltd.

Branch - Signature & Seal

**Details of Guardian (If First Holder is a minor)**

First Name																					
Middle Name																					
Last Name																					
Relationship with the applicant																					
Correspondence Address																					
City						State						Country									
Telephone No.						Mobile						Fax No.									
PAN No.																E-mail ID					

**Joint Holders - Second Holder's Detail**

First Name																			
Middle Name																			
Last Name																			
Father / Husband's Name																			
Title	<input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Miss <input type="checkbox"/> Others										Suffix								
Permanent Address																			
City						State													
Country						Nationality						PIN							
PAN No.																			
Date of Birth						Sex	<input type="checkbox"/> Male <input type="checkbox"/> Female												
E-mail ID																			
Telephone No.						Fax No.						Mobile No.							
Occupation	<input type="checkbox"/> Service <input type="radio"/> Central Govt. <input type="radio"/> State Govt. <input type="radio"/> Public / Private Sector <input type="radio"/> NGO <input type="radio"/> Statutory Body <input type="checkbox"/> Professional <input type="checkbox"/> Business <input type="checkbox"/> Student <input type="checkbox"/> Retired <input type="checkbox"/> Housewife <input type="checkbox"/> Other (Specify)																		
Nature of Business : (Products / Services provided)																			
Financial Details :	Income Range per annum : <input type="checkbox"/> Upto Rs. 1,00,000 <input type="checkbox"/> Rs. 1,00,001 to Rs. 2,00,000 <input type="checkbox"/> Rs. 2,00,001 to Rs. 5,00,000 <input type="checkbox"/> More than Rs. 5,00,000																		

**Joint Holders - Third Holder's Detail**

First Name																			
Middle Name																			
Last Name																			
Father / Husband's Name																			
Title	<input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Miss <input type="checkbox"/> Others										Suffix								
Permanent Address																			
City						State													
Country						Nationality						PIN							
PAN No.																			
Date of Birth						Sex	<input type="checkbox"/> Male <input type="checkbox"/> Female												
E-mail ID																			
Telephone No.						Fax No.						Mobile No.							
Occupation	<input type="checkbox"/> Service <input type="radio"/> Central Govt. <input type="radio"/> State Govt. <input type="radio"/> Public / Private Sector <input type="radio"/> NGO <input type="radio"/> Statutory Body <input type="checkbox"/> Professional <input type="checkbox"/> Business <input type="checkbox"/> Student <input type="checkbox"/> Retired <input type="checkbox"/> Housewife <input type="checkbox"/> Other (Specify)																		
Nature of Business : (Products/Services Provided)																			
Financial Details :	Income Range per annum : <input type="checkbox"/> Upto Rs. 1,00,000 <input type="checkbox"/> Rs. 1,00,001 to Rs. 2,00,000 <input type="checkbox"/> Rs. 2,00,001 to Rs. 5,00,000 <input type="checkbox"/> More than Rs. 5,00,000																		
I / We request you to send Electronic Transaction-cum-Holding Statement at <b>Sole / First Holders</b> E-mail ID stated in the Account Opening Form or at											<input type="checkbox"/> Yes <input type="checkbox"/> No								

----- (Please Tear Here) -----

Do you wish to receive dividend / interest directly in to your Bank account given below through ECS?  Yes  No.

Bank Details (Dividend Bank Details)									
Bank Code (9 digit MICR code)									
Bank Name / Branch									
Bank Address									
City		State		Country		PIN			
Account Number									
Account Type	<input type="checkbox"/> Saving <input type="checkbox"/> Current <input type="checkbox"/> Cash Credit <input type="checkbox"/> Others (Specify) _____								

- (i) Photocopy of the cancelled cheque having the name of the account holder where the cheque book is issued, (or)
  - (ii) Photocopy of the Bank Statement having name and address of the BO and not more than 4 months old, (or)
  - (iii) Photocopy of the Passbook having name and address of the BO, (or)
  - (iv) Letter from the Bank.
- In cases of options (ii), (iii) & (iv) above, MICR code of the branch should be present / mentioned on the document and it should be self-certified by the BO.

**For NRIs / Foreign National**

Foreign Address			
City			
State			
Country			
PIN Code			
Passport No.		Valid upto	

I / We have read the terms & conditions of DP-BO agreement and agree to abide by and be bound by the same and by the Bye-Laws as are in force from time to time. I / We declare that the particulars given by me / us above are true and to the best of my/our knowledge as on the date of making this application. I / We agree and undertake to intimate the DP any change(s) in the details / particulars mentioned by me / us in this form. I / We further agree that any false / misleading information given by me / us or suppression of any material information will render my account liable for termination and suitable action.

	First / Sole Holder	Second Holder	Third Holder
<b>Name</b>			
<b>Signature</b>			

**First / Sole Holder**

  
  
  
  
  
  
  
  
  
  

Passport size Photograph  
(Please sign across the photograph)

**Second Holder**

  
  
  
  
  
  
  
  
  
  

Passport size Photograph  
(Please sign across the photograph)

**Third Holder**

  
  
  
  
  
  
  
  
  
  

Passport size Photograph  
(Please sign across the photograph)

(Signature should be preferably in black ink.)  
(In case of minor holder photograph of guardian has to be affixed alongwith minor's photograph.)

Name*	
-------	--

\* In case of Firms, Association of Persons (AOP), Partnership Firm, Unregistered Trust, etc., although the account is opened in the name of the natural persons, the Name of the Firm, Association of Persons (AOP), Partnership Firm, Unregistered Trust, etc., should be mentioned above.

----- (Please Tear Here) -----

DP ID	1	3	0	6	6	0	0	0	Client ID	0	0					
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	First / Sole Holder	Second Holder	Third Holder
<b>Name</b>			
<b>Specimen Signature</b>			

**Instruction for Applicants**

1. Please fill all the details in CAPITAL LETTERS and with a black ball point pen.
2. All Correspondence / queries shall be addressed to the first / sole applicant only.
3. Holder, Joint Holder and Nominee cannot be the same person for Demat account.
4. Write complete Correspondence and Permanent Address as it appears in the documents provided as proof of residence for future communication.
5. Telephone No. should be mentioned with STD / ISD codes.
6. Strike off whichever is not applicable.
7. PAN card copy compulsory (for all types of account).

**Documents to be submitted (Please Use ✓ for the concerned documents submitted)**

	INDIVIDUAL			NRI			HUF	CORPORATE
	1st	2nd	3rd	1st	2nd	3rd		
PAN (Permanent Account Number)								
Proof of Address								
Proof of Identity								
PASSPORT								
MOA / Board Resolution	NA			NA			NA	
Cheque / ECS details								
Nomination Form							NA	NA
Photograph on the account opening from duly signed across								
Pass Book	NA	NA	NA	NA	NA	NA		NA
Agreement duly filled, signed and witnessed								
Standing instruction have been signed and verified								

\* All documents are in the order and the attested copies have been verified against the original with Bank Seal, Name & Signature of the person mentioned there on.

Applicant/s signed in my presence. Address / Signature/s / Photograph/s verified. For <b>Abhyudaya Co-operative Bank Ltd.</b>	
Signature	: _____
Name of Officer	: _____
Staff No.	: _____
Name of Branch	: _____
_____ <b>Branch - Signature &amp; Seal</b>	

----- (Please Tear Here) -----

# Annexure

## Terms And Conditions-cum-Registration / Modification Form for receiving SMS Alerts from CDSL

### Definitions :

In these Terms and Conditions the terms shall have following meaning unless indicated otherwise :

1. "Depository" means Central Depository Services (India) Limited a company incorporated in India under the Companies Act 1956 and having its registered office at 17th Floor, P.J. Towers, Dalal Street, Fort, Mumbai 400001 and all its branch offices and includes its successors and assigns.
2. 'DP' means Depository Participant of CDSL. The term covers all types of DPs who are allowed to open demat accounts for investors.
3. 'BO' means an entity that has opened a demat account with the depository. The term covers all types of demat accounts, which can be opened with a depository as specified by the depository from time to time.
4. SMS means "Short Messaging Service"
5. "Alerts" means a customized SMS sent to the BO over the said mobile phone number
6. "Service Provider" means a cellular service provider(s) with whom the depository has entered / will be entering into an arrangement for providing the SMS alerts to the BO.
7. "Service" means the service of providing SMS alerts to the BO on best effort basis as per these terms and conditions.

### Availability :

1. The service will be provided to the BO at his / her request and at the discretion of the depository. The service will be available to those accountholders who have provided their mobile numbers to the depository through their DP. The services may be discontinued for a specific period / indefinite period, with or without issuing any prior notice for the purpose of security reasons or system maintenance or for such other reasons as may be warranted. The depository may also discontinue the service at any time without giving prior notice for any reason whatsoever.
2. The service is currently available to the BOs who are residing in India.
3. The alerts will be provided to the BOs only if they remain within the range of the service provider's service area or within the range forming part of the roaming network of the service provider.
4. In case of joint accounts and non-individual accounts the service will be available, only to one mobile number i.e. to the mobile number as submitted at the time of registration / modification.
5. The BO is responsible for promptly intimating to the depository in the prescribed manner any change in mobile number, or loss of handset, on which the BO wants to receive the alerts from the depository. In case of change in mobile number not intimated to the depository, the SMS alerts will continue to be sent to the last registered mobile phone number. The BO agrees to indemnify the depository for any loss or damage suffered by it on account of SMS alerts sent on such mobile number.

### Receiving Alerts :

1. The depository shall send the alerts to the mobile phone number provided by the BO while registering for the service or to any such number replaced and informed by the BO from time to time. Upon such registration / change, the depository shall make every effort to update the change in mobile number within a reasonable period of time. The depository shall not be responsible for any event of delay or loss of message in this regard.
2. The BO acknowledges that the alerts will be received only if the mobile phone is in 'ON' and in a mode to receive the SMS. If the mobile phone is in 'Off' mode. i.e. unable to receive the alerts then the BO may not get / get after delay any alerts sent during such period.
3. The BO also acknowledges that the readability, accuracy and timeliness of providing the service depend on many factors including the infrastructure, connectivity of the service provider. The depository shall not be responsible for any non-delivery, delayed delivery or distortion of the alert in any way whatsoever.
4. The BO further acknowledges that the service provided to him is an additional facility provided for his convenience and is susceptible to error, omission add / or inaccuracy. In case the BO observes any error in the information provided in the alert, the BO shall inform the depository and / or the DP immediately in writing and the depository will make best possible efforts to rectify the error as early as possible. The BO shall not hold the depository liable for any loss, damages, etc. that may be incurred / suffered by the BO on account of opting to avail SMS alerts facility.
5. The BO authorizes the depository to send any message such as promotional, greeting or any other message that the depository may consider appropriate, to the BO. The BO agrees to an ongoing confirmation for use of name, email address and mobile number for marketing offers between CDSL and any other entity.
6. **The BO agrees to inform the depository and DP in writing of any unauthorized debit to his BO account / unauthorized transfer of securities from his BO account, immediately, which may come to his knowledge on receiving SMS alerts. The BO may send an email to CDSL at [complaints@cdslindia.com](mailto:complaints@cdslindia.com). The BO is advised not to inform the service provider about any such unauthorized debit to/transfer of securities from his BO account by sending a SMS back to the service provider as there is no reverse communication between the service provider and the depository.**
7. The information sent as an alert on the mobile phone number shall be deemed to have been received by the BO and the depository shall not be under any obligation to confirm the authenticity of the person(s) receiving the alert.
8. The depository will make best efforts to provide the service. The BO cannot hold the depository liable for non-availability of the service in any manner whatsoever.
9. If the BO finds that the information such as mobile number etc., has been changed with out proper authorization, the BO should immediately inform the DP in writing.

X

----- (Please Tear Here) -----

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INTENTIONALLY KEPT BLANK

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**Fees :**

Depository reserves the right to charge such fees from time to time as it deems fit for providing this service to the BO.

**Disclaimer :**

The depository shall make reasonable efforts to ensure that the BO's personal information is kept confidential. The depository does not warranty the confidentiality or security of the SMS alerts transmitted through a service provider. Further, the depository makes no warranty or representation of any kind in relation to the system and the network or their function or their performance or for any loss or damage whenever and howsoever suffered or incurred by the BO or by any person resulting from or in connection with availing of SMS alerts facility. The Depository gives no warranty with respect to the quality of the service provided by the service provider. The Depository will not be liable for any unauthorized use or access to the information and / or SMS alert sent on the mobile phone number of the BO or for fraudulent, duplicate or erroneous use / misuse of such information by any third person.

**Liability and Indemnity :**

The Depository shall not be liable for any breach of confidentiality by the service provider or by any third person due to unauthorised access to the information meant for the BO. In consideration of the depository providing the service, the BO agrees to indemnify and keep safe, harmless and indemnified the depository and its officials from any damages, claims, demands, proceedings, loss, cost, charges and expenses whatsoever which a depository may at any time incur, sustain, suffer or be put to as a consequence of or arising out of interference with or misuse, improper or fraudulent use of the service by the BO.

**Amendments :**

The depository may amend the terms and conditions at any time with or without giving any prior notice to the BOs. Any such amendments shall be binding on the BOs who are already registered as user of this service.

**Governing Law and Jurisdiction :**

Providing the Service as outlined above shall be governed by the laws of India and will be subject to the exclusive jurisdiction of the courts in Mumbai.

I/We wish to avail the SMS Alerts facility provided by the depository on my/our mobile number provided in the registration form subject to the terms and conditions mentioned below. **I/We consent to CDSL providing to the service provider such information pertaining to account/transaction in my/our account as is necessary for the purposes of generating SMS Alerts by service provider, to be sent to the said mobile number.**

I/We have read and understood the terms and condition mentioned above and agree to abide by them and any amendments thereto made by the depository from time to time. I/we further undertake to pay fee / charges as may be levied by the depository from time to time.

I/We further understand that the SMS alerts would be sent for a maximum four ISINs at a time. If more than four debits take place, the BOs would be required to take up the matter with their DP.

I/We am/are aware that mere acceptance of the registration form does not imply in any way that the request has been accepted by the depository for providing the service.

I/We provide the following information for the purpose of **REGISTRATION / MODIFICATION** (Please cancel out what is not applicable.)

BOID	<b>1</b>	<b>3</b>	<b>0</b>	<b>6</b>	<b>6</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>						
	(Please write your 8 digit DPID)								(Please write your 8 digit Client ID)							

Sole / First Holder's Name : \_\_\_\_\_

Second Holder's Name : \_\_\_\_\_

Third Holder's Name : \_\_\_\_\_

Mobile Number on which messages are to be sent	<b>+ 91</b>															
	(Please write only the mobile number without prefixing country code or zero)															

The mobile number is registered in the name of : \_\_\_\_\_

Email ID : \_\_\_\_\_  
(Please write only ONE valid email ID on which communication; if any, is to be sent)

\_\_\_\_\_  
Sole / First Holder

\_\_\_\_\_  
Second Holder

\_\_\_\_\_  
Third Holder

Place : \_\_\_\_\_

Date : \_\_\_\_\_

----- (Please Tear Here) -----

## NOMINATION FORM

To,  
**ABHYUDAYA CO - OPERATIVE BANK LTD.**  
 Abhyudaya Bank Building, 1st Floor,  
 Sector No. 17, Vashi, Navi Mumbai - 400 705.

Dear Sir/Madam,

I / We the Sole Holder / Joint Holders / Guardian (In case of minor) hereby declare that :

- I / We do not wish to nominate any one for this demat account.  
 (Strike out what is not applicable.) (Signatures of all account holders should be obtained on this form)
- I / We nominate the following person who is entitled to receive security balances lying in my / our account, particulars whereof are given below in the event of the death of the Sole Holders or the death of all the Joint Holders.

BO Account Details																			
DP ID	1	3	0	6	6	0	0	0	0	Client ID	0	0							
Name of the Sole / First Holder																			
Name of Second Holder																			
Name of Third Holder																			
Nominee Details																			
First Name																			
Middle Name																			
Last Name																			
Address																			
City																			
Country																			
Telephone No.																			
E-mail Address																			
Relationship with BO (If any)																			
Date of Birth (if nominee is a minor)																			

As the nominee is a minor as on date, I / We appoint following person to act as guardian :

First Name												
Middle Name												
Last Name												
Address												
City												
Country												
Age												

To receive the securities in this account on behalf of the nominee in the event of the death of the sole holder / all joint holders. This nomination shall supersede any prior nomination made by me / us and also any testamentary document executed by me / us.

Place : \_\_\_\_\_

Date : \_\_\_\_\_

	First / Sole Holder	Second Holder	Third Holder
<b>Name</b>			
<b>Signature</b>			

Note : Two witness shall attest signature(s) / Thump impression(s)

Details of the Witness	First Witness	Second Witness
Name of the Witness		
Address of Witness		
Signature of Witness		

(To be filed by DP)

**For Abhyudaya Co-operative Bank Ltd.,**

Nomination form accepted and registered vide Registration No. \_\_\_\_\_

dated \_\_\_\_\_

**Authorised Signatory  
(Demat Cell)**

----- (Please Tear Here) -----

Received nomination request from

### Acknowledgement Receipt

DP ID	1	3	0	6	6	0	0	0	Client ID	0	0							
Name																		
Address																		
Nomination in favour of																		
No Nomination <input type="checkbox"/> Does not wish to nominate																		
Registration No.																		
Date																		

**For Abhyudaya Cooperative Bank Ltd.,**

**Signature & Seal  
(Demat Cell)**



# ABHYUDAYA CO-OP. BANK LTD.

(MULTI - STATE SCHEDULED BANK)

DEPOSITORY PARTICIPANT OF CENTRAL DEPOSITORY SERVICES (INDIA) LIMITED

**DP ID : 13066000 SEBI Regn. No. : IN-DP-CDSL-564-2010**

**Demat Cell :** Abhyudaya Bank Building, 1st Floor, Sector No. 17, Vashi, Navi Mumbai - 400 705.

Tel. : 022-27890625, Fax : 022-27890626

E-mail : dp@abhyudayabank.net

Website : www.abhyudayabank.co.in

**CDSL**

1.	Account Opening Charges	NIL
2.	Transaction Charges Purchase / Credit	NIL
3.	Transaction Charges Sales / Debit	0.04% Subject to minimum of Rs. 21/- Per transaction (ISIN)
4.	Demat Charges	Rs. 3/- per Certificate (Min. Rs. 15/-) + Rs. 30/- Courier Chg.
5.	Remat Charges	Rs. 25/- per Certificate + Rs. 30/- Courier Chg.
6.	Account Maintenance Charges (Per annum)	Rs. 300/- for Individuals Rs. 900/- for Others
7.	Pledge / Unpledge / Invocation	Rs. 50/- per ISIN
8.	Freeze Charge	Rs. 50/- per ISIN
9.	Custody Fees	NIL

### Conditions :

- The above charges are exclusive of service tax.
- Annual Account Maintenance and Demat Charges are payable upfront & are not refundable.
- All other charges are payable monthly.
- Same day execution instructions will be accepted on a best effort basis at the sole risk and responsibility of the client. The Bank will not be held responsible for non-execution of same day instructions. The Bank also reserves its rights to charge an additional fee @ Rs. 25/- per ISIN.
- Failed Instructions will be charged Rs. 25/- per instruction.
- Transaction / Holding cum Billing statements will be sent once in a month, provided there is a transaction, else once in a quarter. (Additional statement charges Rs. 15/- per page).
- All charges are subject to changes.

\_\_\_\_\_  
(First / Sole Holder)

\_\_\_\_\_  
(Second Holder)

\_\_\_\_\_  
(Third Holder)

### STANDING INSTRUCTION FOR DEBITING CHARGES

To,

The Sr. Manager,

**Abhyudaya Co-operative Bank Ltd.**

Demat Cell,

Dear Sir,

I / We hold a Demat Account No 13066000 00 with yourself. I / We Authorise yourselves to debit my / our SB/CA No. \_\_\_\_\_ with your \_\_\_\_\_ Branch for all the charges relating to the above mentioned Demat Account.

Thanking you,

Yours faithfully,

\_\_\_\_\_  
(First / Sole Holder)

\_\_\_\_\_  
(Second Holder)

\_\_\_\_\_  
(Third Holder)

\_\_\_\_\_  
Branch Signature & Seal

----- (Please Tear Here) -----

**Agreement Between A Participant And A Person Seeking  
To Open A Beneficial Owner's Account**

This Agreement made and entered into at \_\_\_\_\_ this \_\_\_\_\_ day of \_\_\_\_\_ between, **Abhyudaya Co-operative Bank Limited**, (Multi - State Scheduled Bank) having its registered office at **36/2512, Abhyudaya Nagar, G.D. Ambekar Marg, Kalachowki, Mumbai - 400 033**, hereinafter called " **the Participant**" of the One Part; AND \_\_\_\_\_

X

\_\_\_\_\_ having his/its office/registered office/address at \_\_\_\_\_

hereinafter called "**the Beneficial Owner**" of the Other Part.

**WHEREAS** the Beneficial Owner is desirous of opening a beneficial owner's account with the Participant and the Participant has agreed to open an account in the name of the Beneficial Owner and render services to the Beneficial Owner as a participant, on the terms and conditions recorded herein below :

**NOW THIS AGREEMENT WITNESSETH AND IT IS HEREBY AGREED BY AND BETWEEN THE PARTIES HERETO AS FOLLOWS :**

**General Clause**

1. The parties hereto agree to abide by the provisions of the Depositories Act, 1996, SEBI (Depositories and Participants) Regulations, 1996, Bye Law and Operating Instructions issued by CDSL from time to time in the same manner and to the same extent as if the same were set out herein and formed part of this agreement.

**Fees, Charges and deposits**

2. The Participant shall be entitled to change or revise the fees, charges or deposits from time to time provided however that no increase therein shall be effected by the Participant unless the participant shall have given at least one month's notice in writing to the Beneficial Owner in that behalf. In case the Beneficial Owner committing a default in the payment of any such amount payable to the Participant on their respective due dates or within fifteen days of the same being demanded (Where no such due date is specified), the Participant shall be entitled to charge interest on the amount remaining outstanding or unpaid not exceeding 18% per annum or part thereof. On such continued default, the Participant after giving two days notice to the Beneficial Owner shall have a right to stop processing of instructions of the Beneficial Owners till such time he makes the payment along with interest if any.

**3. Statement of Account**

3.1 The Participant shall furnish to the Beneficial Owner a statement of his/its account at the end of every month if there has been even a single entry or transaction during that month, and in any event once at the end of each quarter. *(The statement accounts to be provided to the Beneficial Owner under this agreement shall be in the form specified in Operating Instructions or as communicated by CDSL from time to time.)* The Participant shall furnish such statements at such shorter periods as may be required by the Beneficial Owner on payment of such charges by the Beneficial Owner as may be specified by the Participant.

3.2 *It is agreed that if a Participant is providing the services of issuing the Statement of accounts in an electronic mode and if the Beneficial Owner is desirous of availing such service from the Participant, then the Participant will furnish to the Beneficial Owner the statement of accounts under its digital signature, as governed under the Information Technology Act, 2000. Provided however that in the event of the Beneficial Owner requiring a physical copy of the statement of accounts, despite receiving the same in the electronic mode, then irrespective of having forwarded the same via electronic mode, the Participant shall be obliged to provide a physical copy thereof to the BO.*

3.3 *It is agreed and understood between the parties that if the Participant does not have the facility of providing the statement of account in the electronic mode, then the participant shall be obliged to forward the statement of account only in physical form.*

**Beneficial Owner shall intimate change of particulars**

4. The Participant shall not be liable or responsible for any loss that may be caused to the Beneficial Owner by reason of his/its failure to intimate change in the particulars to the Participant from time to time, unless notified by the Beneficial Owner.

**Depository not liable for claims against Beneficial Owner**

5. CDSL shall not be liable to the Beneficial Owner in any manner towards losses, liabilities and/or expenses arising from the claims of third parties or for any fees, charges, taxes, duties, levies or penalties levied, imposed or demanded by any Central, State, statutory or revenue authority in respect of securities credited to the Beneficial Owner's account.

**Authorised Representative**

6. Where the Beneficial Owner is a body corporate or a legal entity it shall, simultaneously with the execution of the Agreement furnish to the Participant, a list of officials authorized by it, who shall represent and interact on its behalf with the Participant. Any change in such list including additions, deletions or alterations thereto shall be forthwith communicated to the Participant.

X

**Termination**

7. The parties may at any time terminate this agreement, provided that a notice of not less than thirty days is given in the manner and on the terms and conditions and procedure set out in the Bye laws and the Operating Instructions. In the event of termination by either party, the Participant shall deal with the securities lying in the account of a Beneficial Owner in accordance with the instructions of such Beneficial Owner.

**Stamp Duty**

8. Any stamp duty (including interest or penalty levied thereon) payable on the Agreement and/or on any deed, document or writing executed in pursuance hereof between the parties hereto shall be borne and paid by the Beneficial Owner.

**Force Majeure**

9. Notwithstanding anything contained herein or in the Bye Laws, neither party hereto shall be liable to indemnify or compensate the other for any breach, non-performance or delay in performance of any obligations under the Agreement or for any harm, loss, damage or injury caused to the other due to causes reasonably beyond its control including but not limited to tide, storm, cyclone, flood, lightning, earthquake, fire, blast, explosion or anyother act of God, war, rebellion, revolution, insurrection, embargo or sanction, blocked, riot, civil commotion, labour action or unrest including strike, lock-out or boycott, interruption or failure of any utility service, enemy action, criminal conspiracy, act of terrorism or vandalism, sabotage, or intrusion, or any other irresistible force or compulsion.

**Service of Notice**

10. Any notice or communication required to be given under the Agreement shall not be binding unless the same is in writing and shall have been served by delivering the same at the address set out hereinabove against a written acknowledgment of receipt thereof or by sending the same by pre-paid registered post at the aforesaid address or trasmitting the same by facsimile transmission, electronic mail or electronic data transfer at number or address that shall have been previously specified by the party to be notified. Notice given by personal delivery shall be deemed to be given at the time of delivery. Notice given by post in accordance with this clause shall be deemed to be given at the commencement of business of the recipient of the notice on the third working day next following its posting. Notice sent by facsimile transmission, electronic mail or electronic data transfer shall be deemed to be given at the time of its actual transmission.

**Arbitration**

11. The parties hereto shall, in respect of all disputes and differences that may arise between them, abide by the provisions relating to arbitration and conciliation specified under the Bye Laws.

**Jurisdiction**

12. The Parties hereto agree to submit to the exclusive jurisdiction of the courts in **Mumbai**.

**Governing Law**

13. The Agreement shall be governed by and construed in accordance with the laws in force in India.

IN WITNESS WHEREOF the parties hereto have hereunto set and subscribed their respective hands/seals to this Agreement in duplicate on the day, month, year and place first hereinabove mentioned.

Signed and delivered by

\_\_\_\_\_  
(Witness for Abhyudaya Co-op. Bank Ltd.)

\_\_\_\_\_  
(For and on behalf of  
ABHYUDAYA CO-OP.BANK LTD.)

Name : \_\_\_\_\_  
Address : **ABHYUDAYA CO-OP. BANK LTD.**  
Abhyudaya Bank Building, 1st floor,  
Sector No. 17, Vashi,  
Navi Mumbai - 400 705.

Signed and delivered by (BO/s)

**X**  
\_\_\_\_\_  
First / Sole Holder

**X**  
\_\_\_\_\_  
(Witness for BO/s)

**X**  
\_\_\_\_\_  
Second Holder

**X**  
\_\_\_\_\_  
Third Holder

Name : \_\_\_\_\_  
Address : \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_