Account Opening Form

Branch Code :

Introducer Code :

U65990WB2019PLN234022

PARAMA Nidhi Ltd.

The Means to Fulfil Your Wishes

Promoter Code :

(For Official Use Only)

Regd. Office: Dhantala Bazar, Dhantala, Nadia, W.B. 741202 (Beside Dhantala Police Station

Website: www.parama.in; **E-mail:** info@parama.in; **Contact No:** +91 9883243100

Member ID: -

Customer ID : -

Account No. -

1- TYPE OF ACCOUNT

- ☐ Saving Account (GN)
- ☐ Saving Account (Classic)
- ☐ Saving Account (Premium)
- ☐ Saving Account (Gold)
- ☐ Current Account
- ☐ Reccring Deposit (RD)
- ☐ Fixed Deposits (FD)
- ☐ Monthly Income Plan (MIS)

1-(A). SCHEME NAME

PERIOD M M M

Please open an account as per the detail Membership on form No.01 with intial deposit of ₹-.......................In words.

Photo A

Photo B

Photo C

Specimen Signature:

A1		B1		C1	
A2		B2		C2	
A3		B3		C3	

2- NOMINATION FORM

Nomination under section 452A of the banking regulation. 1949 and rule 2(1) of the banking companies (Nomination)rules 1985 in respect of bank deposits.

I/we (Name)...Address...Nominate the following person to whom in the event of my / our / death the amount of deposit in the above account may be r etuned by Parama Nidhi Ltd.

Continue 2

FORM NO. 61

Form of declaration to be filed by a person who does no have ither permanent account number of general index register number and who makes payment in cash in respect of transaction specified in clauses (a) to (H) of rule 114B

1. Full name and address of the declarent

   ____
   ____
   ____
   ____

2. Particulars of transaction

   ____

3. Amount of the transaction

   ____

4. Are you assessed to tax? Yes/No

5. If yes.
   (I) Details of ward/circle/range where the return of income was filed?
   (II) Reasons or not having permanent account number/general index register number

6. Details of the document being produced in support of address in column (1)

Date : ____________________

Place : ____________________

Form of declaration to be filed by a person who has agricultural income and in not receipt of any other income chargeable to income tax in respect of transaction specified in clauses (a) to (H) of rule 114B

1. Full name and address of the declarent

   ____
   ____
   ____
   ____

2. Particulars of transaction

   ____

3. Details of the documant being produced in support of address in colum (1)

I hereby declare that my source of income is for agriculture and I am not required to pay inncome tax on any other income if any.

Date :

Place : ____________________

____

Signature/Thumb Impression

Rules & Guidelines

Any member fulfiling account opening requirement may agreeing to comply with the prescribed rules. For RD/FD/MIS & open a saving account provided he/she furnishes proof of identify and proof address as required by the company.

PROOF OF IDENTITY
Voter card, Passport, PAN Card, Driving License, Aadhaar

PROOF OF Address
Electricity bill or Telephone bill or Bank account statement, Aadhaar

Nomination & Survivorship facility-

Account and the account holders are advised to avail this facility for smooth settlement of claim by legal heirs in unforeseen circumstances.

Types of accounts balance stipulation charges.

The application can open account without cheque book. The minimum account balance prescribed for these account ₹ 1000.

How to open an account?

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

Passbook

The passbook supplied to the account holder should be kept in safe place. Parama Nidhi Ltd. will not be responsible for any loss or incorrect payment attributable to the account holder's neglect in the regard. For withdrawing cash by means of withdrawing from, the passbook must be presented. Passbook should be update regularly. The passbook will be return to the account holder immediately after completion of the transaction duly updates. In case is not collected with weeks' time it will be return to them by registered AD post/currier at their cost. The account holder should carefully examine the entries in their books & draw the Parama Nidhi Ltd. attention to error or commission. Duplicate in lieu of the lost of mutilated passbook may be issued on receipt of a written request from the account holder after necessary enquiries completion of formalities & recovery of prescribed charges.

Change in rules

Parama Nidhi Ltd. reserve the right to alter, delete or add to any of these rules, any service charges for which the customer will be duly modified through Parama Nidhi Ltd. website/notice board.

Operation the account

General savings account is essentially a facility to build up savings & hence must be used as a current account may close any reason to believe that the account holder has used his /her account for a purpose for which it is not allowed.

Deposits

There is no restriction on number of deposits that can be made into account no. deposit in case for less than ₹ 10 will be accepted. Third party instrument endorsed favour of account holder will not be afforded. For outstation instrument will be normally printed until these are realized. In satisfactory conducted accounts credit will be afforded for outstation instruments deposits to ₹ 20,000.00 which may charge time to time. The normal collection & out of pocket charges will be recovered. The current limit & charges prescribed for this re-available at the Parama Nidhi Ltd. This information can also be obtained from branches, counters & mobile apps.

Withdrawals

The account holder can withdraw money personally from his/her ordinary savings account by using serfs-standard withdrawal form. The passbook must a company the withdrawal form. The withdrawal form can be used only for receiving payments by the account holder himself/ herself. The account holder cannot withdrawal an account less than ₹ 50. All withdrawal must be round rupees only. Third party payments through withdrawal forms are not permitted. A letter of authority as per the prescribed format alongwith the passbook should be send to the office though an authorised representative to received payments in case of account holder is unable to attend personally to withdraw. Prescribed for exceeding this limit are available at the website of Parama Nidhi Ltd. and/or also no able to put their signature or thumb impression for withdrawing cash by completing the laid down formalities. Payment of interest at the prescribed rate will be calculated on a daily product basis & will be credited to the account half-yearly on 31st March & 30th September. Interest will be paid/work out to be ₹ 1 or more and will be rounded off to the nearest rupee.

I agree to abide by all rules & guidelines and terms & conditions for RD/FD/MIS which has been written in the investment scheme chart.

Investor's Signature/Thumb Impression

Date | D | D | | M | M | | Y | Y | Y | Y |

Continue 3

Nominee Details ☐ **Tik If Same As**

Name

Relationship Age

House No. Apartment / Building Name

Road / Street / Lane Landmark

City / Village P.S.

Post District

State Country Pin

Phone With STD Code Fax No.

Mobile Email ID

4. MODE OF OPRATION

☐ Self only ☐ Joint ☐ Either or Servivor ☐ Any other

No interest or any other benefits will be payable after date of maturity, PNL Reserves.

The right to change the rate of interest and amend, the term and condition of the scheme.

In case of pre-maturity of Depositor, no interest or any other benefits will be payable.

5. DECLEARATION BY THE DEPOSITOR

I/we ______________________ are opening an account under ______________________ Scheme, the rule related to which i/we have read & understood and accept the rules of the scheme and agree to abide by any future amendments/changes in the same.

Sincerely

6. DECLEARATION IN CASE OF ILLITERATE DEPOSITOR

I ________________________________S/o./D/o./Wo Mr.__________________________R/o ______________ ______________________________________declare that I have read out and explained in local language the rules, terms & condition of the scheme to the Depositor Mr./Mrs./Miss____ S/o./D/o./Wo Mr. ____.

Signature/Thumb Impression