Customer Service Policy
2023 – 2024

Our Bank has started Customer Communication Division, with the object of protecting customer rights and customer education and to provide the immediate, transparent & current information on each subject to customers. If customer suffers due to not getting such information, there is system evolved to compensate through the medium of Banking Ombudsman. But prior to that the Customer Communication Division at Head Office does the necessary action.

The customer service imparted by the branches are being looked into by Customer Communication Division and necessary instructions are being given to the branches. To try for constant improvement in customer service, to make available new services to customers, to implement the instructions of RBI / IBA on these and to take proper cognisance of customer complaint and take suitable time bound action is the policy of Bank. The details are as under.

A. Customer Facilities:

1. It is necessary to keep complaint / suggestion box in each branch. It should be checked from time to time and complaint / suggestion should be immediately redressed. The information should be entered in register.

2. There should be bare minimum facilities like clean drinking water, space for sitting, fan, separate washrooms for gents / ladies customers in the branch premises. These facilities should be in working, hygienic and usable conditions.

3. The information about service charges of the Bank should be displayed at prominently visible place and be displayed on website of the Bank.

4. It is necessary to give prior notice to customers about the changes made by the Bank from time to time in interest rates and service charges. The information conveyed by the Head Office to the branches in this regard should be displayed prominently by the branches on the Notice Board.

5. Due to availability of CBS facility, the customer of the Bank has the facility to get his / her work done through any of the branches, with some exception. It should be ensured that the maximum customers get benefit of this facility.

6. It is essential to inform the customers about technological and digital services of the Bank and it is important to create awareness of these facilities in customers. These services will help to avert various types of frauds. It is also essential that customers should be made known about their rights and responsibilities. For this, efforts should be made for public awareness by taking the help of Indian Banks Association by using their different channels.

7. If the Bank has good contacts with customers, then business also increases. It is very much necessary to have the good communication with customers for resolving their difficulties in time. For that, meeting of the customers of the branch should be taken once in a year to educate the customers. In that

meeting, efforts should be taken to inform the services and facilities of the Bank, so that maximum customers will utilise them. Also, the expectations of the customers about the Bank should be understood and try for fulfilling most of these. Such meetings should be attended by minimum two senior officials from Head Office and customers' complaints / expectations should be got understood. For such meetings, the member of Board of Directors should also be invited. If due to local difficulties, such annual meeting is not possible for some branches, such meetings should be held at least once in two years.

B. **Customers Complaints:**

01. If the customer has to make complaint about banking services, the board as under, should be displayed at prominent place visible in the branch mentioning to whom the complaint initially be made:

Initially to Branch Manager at branch level – to Customer Communication Division at Head Office – to Banking Ombudsman at Reserve Bank of India level.

02. The Customer Communication Division at Head Office, is functioning as per policy of Reserve Bank of India. The board should be displayed at visible prominent place in the branch mentioning the address, phone number, e-mail ID of Customer Communication Division, to enable the customer if desired to make complaint of branch about banking services.

03. The cognisance of the complaint received should be taken immediately at branch or Head office through SMS / e-mail / letter / any channel.

04. Efforts should be made to redress the complaint of customer made to the branch immediately within 7 days. If immediate disposal is not possible, this should be informed to the customer and acknowledgement should be given of complaint. In the same letter, it should be informed that how many days it may take to redress the complaint under normal circumstances.

05. The information of the complaints not redressed at branch level should be immediately informed to Customer Communication Division and should be acted upon further as per their guidance.

06. It is necessary that the branch level complaints should be disposed of maximum on next working day.

07. The Bank will take cognisance of the complaints received through letter / e-mail / phone. No cognisance will be taken of anonymous complaints.

08. It is necessary to acknowledge the receipt of complaints at Head office within 24 hours and redressed of complaints within 7 days. Considering the nature of the complaint, period required for the information to be obtained from branch etc., the department head of Customer Communication Division is empowered to extend this period.

09. In case of complaints about Customer Communication Division and customer service made to Banking Ombudsman, as per RBI guidelines the complaint should be resolved within 15 days of the date of complaint and

should be informed to the customer accordingly. As demanded by the customer, if the complaint of the customer is not agreed by the Bank, it is necessary to inform the customer accordingly in writing.

10. In case of complaints received from Banking Ombudsman the necessary information and particulars should be obtained and sent to them within 15 days.

11. It is necessary to give acknowledgement of each complaint received at branch, Customer Communication Division Head Office and received from Banking Ombudsman office as mentioned above within timeframe the complainant should be replied in writing. The above time frame can be changed by the Divisional Head Customer Communication Division depending upon the relevant conditions. If the complainant who has made complaint to branch or Head Office is not satisfied about the solution, he should be informed in that letter that Banking Ombudsman forum is available to him.

12. It is necessary to inform the particulars of the complaint received at Head Office, by the branch within 24 hours. If more time is required than above, the branch should take prior permission of Customer Communication Division.

13. If the complainant does not agree to the decision of the Bank, it is necessary that complainant should inform in writing. If the letter in writing is not received from the complainant, it will be construed that complainant is agreeable for the decision of the Bank and the said complaint will be closed at Head Office level.

14. The information about complaints received at Head Office, customer service review will be put up before Board of Directors. The above review should also be put up before Reserve Bank of India, twice in a year.

C. Complaint Redressal Policy:

1. The branch should note the complaint in the complaint register and give the acknowledgement to the customer with complaint number. If the said complaint is not redressed by the branch, the customer can lodge the complaint with Customer Communication Division, Head Office.

2. If the complaint is not redressed by the Customer Communication Division, the complaint can be lodged with Bank's nodal officer.

3. If the complaint is not redressed by the Nodal Officer, the complainant can lodge the complaint with Banking Ombudsman office.

D. ATM + Techno Based Services:

1. It is necessary that the information of techno-based services and banking products should be known to each employee of the branch. For that the information of all the circulars issued by the Head Office, should be given to all employees in the regular meeting at the branch. Due to this, it will be easier to convey such information to customers while working at branch.

2. It is necessary to have the information of technical / digital services / facilities to customers. For this, it is important to generate awareness in the customers. Also, it is necessary to know the customers about their rights and responsibilities.

3. The cell phone numbers as well as e-mail IDs of bank customers should be got registered and changes made by the Bank of necessary information should be sent to customers from time to time. For this the branch should device time bound program and update the cell numbers / e-mail IDs of old customers. The KYC information of customers should be regularly kept updated. During this, the above information should also be updated.

4. As there is CBS facility in our Bank, there is a facility available to customers of operating from any of the branches and it should be taken care that maximum customers should get benefit of this.

5. It is necessary to have the advance information to customers before making transactions about non availability of cash in the ATM or closure of ATM due to technical reason. The branch should display clear notice at ATM centre about this. The branch can send such information to customers via computer desktop or other routes.

6. The ATM-ID should be prominently displayed at ATM centre, by which above ATM-ID can be mentioned by customers in the complaint / suggestion letters.

7. If the customer has to make the complaint about ATM, the complaint application should be made available at ATM centre itself. The name of official and his telephone number should be displayed at prominent place at ATM centre to whom the complaint should be made, so that early disposal of complaint is possible. The phone numbers of Data centre / help desk should also be displayed at ATM centre.

8. For ATM related complaints of customers, blocking of ATM cards, Bank has made available Help Desk cell numbers 9881909734 and 9881909744. Cognisance should be taken immediately on the receipt of complaints on them. The ATM card which is lost can be informed on phone numbers of Help Desk. The above services are 24 / 7 via Help Desk.

E. Training:

1. During each training program which will be held in Bank's training centre, sometime will be kept reserved for Customer Communication Division and Customer Service and the information received should be utilised while working at the branch. For this, all the employees should be encouraged.

2. The Training and Human Resources Department should arrange training to convince the importance of customer service to the employees. If there is demand by the branch to above department, the training of all employees can be made available in the branch. Such type of training program should be regularly arranged and training should be made compulsory to all employees. The training can also be imparted via other recognised institutions like Pune

Banks Association, Vaikunthbhai Mehta Cooperative Institute, Yashada, C A B, Sahakar Bharati etc.

F. <u>Others</u>:

While opening the accounts in different branches, number of customer codes have been created of a single customer. As per the directives of Reserve Bank of India, it has been decided bring all such type of accounts under one code i.e. Unique Customer Identification Code & as a policy it has been decided to contact the customers to implement the same initially at branch level & subsequently at Bank level.

G. <u>Senior Citizen Account holder and easy & convenient banking facilities to physically challenged persons</u>:

The branches have been provided guidelines regarding the above as under:

1. As mentioned above, special accountholders should be provided customer service on priority basis at one specific counter at each branch. For this the necessary counter board has been made available by head office. At this special counter while extending regular customer service if the special accountholders come, then without look into queue he should be imparted customer service on priority basis.

2. Also, the reserved sitting arrangement should be made in the branch for these special accountholders. For this, necessary display board has been made available. If other customers are sitting on these reserved seats, then it is necessary that watchman/sub-staff should request them and make these seats available to special accountholders.

3. If needed by such special accountholders and if there is oral demand by them, then branch should arrange the necessary customer service at their homes. Such declaration is to be publicly displayed in the branch, which has been sent by head office.

4. 1st October is world Senior Citizen Day. The branch will honor senior citizens by arranging normal programs.

5. Excluding blind, physically challenged & disabled persons, the minimum balance rule is not applicable for deposit accounts of above-mentioned senior citizens. That is why, no charges should be debited to these accounts. Whatever the balance in their accounts they should be provided two cheque books of 15 pages each. For that, no charges are to be levied. If should not be insisted that the accountholder should come himself for collecting the cheque book. The cheque book should be handed over to person authorized by them. Considering their need & demand the arrangement should be made for home delivery of chequebook.

6. In case of blind & physically challenged accountholders, if they are unable to sign, then thumb impression of left hand or foot of such account holders should be taken & duly attested. If necessary, the withdrawal of amount of such accountholders should be arranged by taking signatures of two

independent witnesses. Under such exceptional circumstances, the necessary timely action should be taken as per the advice of head office.

7. Special accountholders should be helped to fill in form 15 G/H in the month of April every year.

8. At present there is no provision in our CBS system based on date of birth of account holders for automatic conversion to make senior citizen. Hence, based on date of birth, if the account holder is completing 60 years of age, then branch should mark his account as senior citizen, suo moto and this should be informed to him. For that, there should not be demand for written application from them. To help the branches in this, IT & MIS Department at head office will send the list at the end of month of the account holders who will be completing 60 years in the next month. The branches as per that list should mark the accounts as Senior Citizen manually from time to time.

9. Now we have made available the keys in brail language in new ATMs, this should be necessarily informed to blind accountholders.

10 Before extending any facility to senior citizen, it should be ensured that necessary KYC compliance has been done. Otherwise, the facility should be made available at only after KYC compliance.

H. Customer Protection Policy of making liability limited of customers under unauthorized Electronic Banking Transactions:

While availing the services of mobile banking, IMPS, UPI & E-com Rupay, classic or platinum card, pay (UPI), if there is a complaint of customer about unauthorized electronic banking transactions, the same will be looked into based on above policy. For that, the accountholder has to make application in prescribed form & in prescribed time period through the branch or online. The branch after allotting the complaint number & noting in the register will recommend to customer communication division. In case of complaint directly made in person or e-mail, the acknowledgement of complaint will be given via SMS/ Mail and separate register will be maintained at the division. After receipt of such application, the branch through I.T. department will close/cancel the ATM card of the customer permanently and if needed, application for new card will be obtained. Also, mobile banking services status will be made inactive and if above service is required new status will be changed by IT department. In both the cases, it is incumbent for account holder to complain to related Police Station and submit a copy of FIR to the bank.

The bank has provided the customer the Dual Facto Authentication services of mobile banking, IMPS, UPI & E-com. The audit of these services has also been done as a part of security and these are made available to customers as very secured utilization. This means that if the customer does not take care as mentioned above there is a risk of misutilisation. Hence, unless the customer informs on the above to the bank, the responsibility is fully on him & Bank is not liable to pay any amount.

The SMS registration has been made compulsory for more and more customers availing all facilities based on technology and accordingly those customers who

have registered, get SMS alerts of each transaction. However, some old customers have taken bank's debit card. But if they do not have mobile number or having but not registered with bank, are expected to make SMS registration. In case of unauthorized transaction related to card or theft of card, there is a facility available to inform the Bank 365X24X7 on phone numbers of customer communication division (land line number of customer communication division & mobile number of official of customer communication division), phone number of Data center & IT MIS Department, also on the home page of Bank's website complaint forms have been made available for redressal of complaints. Through this, customer should lodge complaint online. Also, the mobile number of Deputy General Manager, Customer Communication Division has been displayed prominently in the Branch.

In cases of new customers not having mobile or not informed Mobile numbers or not informing the change in the mobile numbers, the accountability of risks involved or likely to be involved due to use of card will be fully on customers and bank does not become liable in such events. The bank has taken adequate security arrangement/ attention/ audit of technology-based transactions & also taken care that no shortcomings will remain. Technology based transactions are also controlled by NPCI and if any ATM/POS terminal is compromised then the particulars are made available to Bank through which bank contacts the related customers, ensures bonafides of transaction and if necessary, inform the customer about Pin/Card change. NPCI has developed FRM Tool through which purported risky transactions are informed to the bank and bank ensures about transactions from the customer.

The guidelines are provided for the financial limit about related services while issuing ATM Card, user manual. (Welcome kit)

As per RBI guidelines vide Circular No. RBI/2017-18/109 DCBR. BPD. (PCR/RCB) Cir No.06/12.05.001/2017-1 our Bank has prepared Customer Liability Policy(enclosed) about Unauthorized Electronic Banking Transactions on 29.06.2018 and approval for this has been given by honorable Board of Directors vide Resolution No. 4.19.

While extending the above services, the accountability related to Customer Disputed Matter is done taking into consideration the guidelines issued from time to time by NPCI/RBI and as per compensation policy.

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~H$Mo ZH$$gnZ^arno YmaUV ni~b ZH$$gnZmMm AY^©m¥ H$aUo Ambbm AgZ Ë¶nV Z'X H$ê$mà'nUo emImni JnhH$Zm Ë¶nMr ^annB©H$$md¶mMr Amho :-

nr{bgrV AY^^Y H$$bbo'ñno:-

1. JnhH$$Mo In˦mg a¸$ ZmdonS$Uo-

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3. **~mhaJmdÀ¶mMH$À¶mdg[borg Cera Pnë¶ng Úmd[¶À¶mì¶nOmg§ˢr –**

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b. {d{hV 'XVrnjï m 15 {Xdgñïjm OmXm naˣw 90 {Xdgñ¶V doï bmJë¶ng – OmXm bmJboë¶m H$nbmdYrg ~MV Rˢd ì¶mOXamZˤgma AWdm ˡ¶m H$nbmdYrgnR$ 'XV RˢdrZm bmJy Agbë¶m ì¶mOXamZˤ ¶mnH$ OoOmXm Agb ˡ¶mZˤgma ì¶mO XˡUV ¶mdo

c. {d{hV 'XVrnjï m 90 {XdgñïjmOmXm doï bmJë¶ng – ˡ¶m H$nbmdYrgnR$ 'XV RˢdrZm bmJy Agbë¶m ì¶mOXamnïm A{YH$ 2%, ì¶mO XˡUV ¶mdo

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4. **JmhH$ˊZo^abbomMH$$ ha{dë¶ng –**

JmhH$ˊZo^abbom MH$$ ha{dë¶ng ˡ¶Mr gMZm ĒdarV g§ˡYV InˡXmang XĖ¶mV 'doZ ˡ¶mˢMó m'ˤ$V gXa MH$$Mo ñ0äñ nó [> g§ˡYV ~H$$ˢ$ JmhH$ˊmo 'XVrZo H$aUV ¶mdoĒ¶mMÌ'mˤUo SˢborH$$[>MH$$ KˢˡmgnR$ ~H$$'mˤ$V JmhH$ˊrg gd©àH$$mamMo ghH$$m'©H$aUV ¶mdo ~HˢˤˡmMˢga n´TˢbàˤmˤUo ZˡˢgmZ ^annB©H$$aUo Amdí¶H$ amhUma Amho :-

a. JmhH$ˊng MH$$ ha{dë¶mMr 'm{hVr ~H$$ˤ$Z {ZYm¯ˢV dol V H$$i {dUg Cera Pnë¶ng, Agm H$ˢbmdYr Oa {ZYm¯ˢV dol nïjm m 14 {XdgñïV Agb Va OmXm bmJboë¶m H$ˢbmdYrg ~MV RˢdˡmOXamZˤgma ì¶mO XˡUV ¶mdo

b. ¶mˣednˢ SˢborH$$[>MH$$ {'i {dUgnR$ bmJUm¯¶m H$ˢbmdYrg OmïVrV OmïV 15 {XdgˢMoì¶mO MH$À¶m aH$$'da XˡUV ¶mdo

c. ¶mˣednˢ JmhH$$ng SˢborH$$[>MH$$ {'i {dUgnR$ ¶Umam AmdˤƗ¶H$$ IMˑrbrb ~HˢˤZo{Xbm nmˡhOo

5. **JnhH\$ng SpfboH©>Sïâ0>XUg Cera Pnë¶ng**-
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6. **JnhH\$ȠonJma / AⱯ¶ gꟷWⱮ\$Z ¶Um꬟maH\$′mO′mH\$aUg Cera Pnë¶ng** -
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Oa JnhH\$nZo˧mnnꝒꓱ ^abbom MH\$ Amnë¶nM ~H¶Mm Agꬷb (Transfer Entry Agꬷb) Va ˧mȥgma
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7. **NEFT a¸\$′ {d{hV 'ꟲVrnjꬷ mC{eamO′mH꬟¶ng** –
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8. **JnhH\$ng HꝓꞁꝒꝓꞁH\$dXnꞁonaV H\$aUg ~H¶g Cera Pnë¶ng** –
JnhH\$nZo~H¶H\$ꝓɀ KⱯbboHꝓꞁꝓꞁnⱨU©H꬟¶mZꟅⱯa gXa H\$OmmꝒꓱ VmaU KⱯbë¶m 'mb' ÎmMr H\$nJXnꞁꬷ
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100 d OmñVrVOmñV <1,000 ¶mà′ꟲUoa¸\$′ Imⱽ̇Xmang ñdV꬟nUoZH\$ꝒgmZ^annꝒꓱ Úmd¶mMr Anho

9. **'YWV Reltdarb ì¶nOnMr a¸$' InVXmang XÙg Cera Pñë¶ng –**

JwhH$nZr ~HH$$ə Relbë¶m 'XV Reltdarb ì¶nO InVXmamg 'XVrVM XÙo Amdí¶H$ Anho ì¶nO AXm H$aUMo {Xder gÀ* Anë¶ng Ë¶mT*b ~H$J H$nr H$nOnMo {Xder gXa ì¶nO O'm H$loM nm{hOo gXa ì¶nO O'm H$aUg Cera Pnë¶ng Ë¶m H$nbmdYrgnR* 'XV ReltZm bnJy Agbë¶m ì¶nOXamZo gXa aH$'ola ì¶nO Úmd¶nMo Anho

'XV Reltdarb ì¶nO InVXmanMo AÝ¶ ~H$Vrb InË¶nV O'm H$amd¶nMo Agë¶ng ì¶nO AXm H$aUMo {Xder Ëd[aV gXa a¸$' NEFT / RTGS , ECS / PAY ORDER AWdm JwhH$nMo AÝ¶ gYZZgma nnR{dÊ¶nV ¶mdr. Ë¶mMo Amdí¶H$ aH$$$©emlm Xáar Relmdo Oa g§{YV ì¶nOnMr a¸$' ECS / PAY ORDER AWdm JwhH$nMo AÝ¶ gYZZgma nnR{dÊ¶ng Amnë¶m ~H$$$ZM Cera Pnbm Va Cera Pnbë¶m H$nbmdYrgnR* g§{YV 'XV Reltg bnJy Agbë¶m ì¶nOXamZo C{eam {Xë¶m Jbë¶m aH$'ola ì¶nO Úmd¶nMo Anho

10. **ATM gdVrb H'VaVg§Yr –**

~H$¶m ATM 'Ü¶o H$nhr Xmf CÎnÞ hmdZ InVXmanÝ¶m InË¶ng a¸$' ZmdonSyZhr àË¶jnV Vr InVXmamg Z {'i në¶ng, InVXmanZo Ë¶mg§YrMm AO©H$ë¶nZV#a ~H$J H$nr H$nOnnÝ¶m 7 {XdgnMo AnV gXa a¸$' JwhH$nMo InË¶ng naV O'm H$lor Jbor nm{hOo {d{hV 'XVrV gXa a¸$' JwhH$nMo InË¶ng O'm Z H$ë¶ng g§{YV JwhH$ng àVr {Xdg < 100 ¶mà'nUo Pnbë¶m {db§H$nbmdYrMoì¶nO XUV ¶mdo JwhH$nZoK0Zm KS{bMo{XZn$nmngZZ 30 {XdgnMo AnV 'Ü¶M ~H$$$ə Vgm AO©H$aUo ~YZH$maH$ AgZ H$dir AgM JwhH$ {db§H$nbmdYrMo ì¶nO KUgnR* nnî anhVrb.

11. **~H$¶m{Z§Ì§Um-nharb Jnî#g§Yr –**

~H$¶m {Z§Ì§Um-nrha Agbë¶m ~m-rn§¸io JwhH$ng Oa H$nhr ZH$$gmZ gmgmdo bnJbo Va Ë¶mgnR* ~H$ H$nbUË¶nhr àH$$nao O-m-Xma anhUma Znhr. ¶m' Ü¶o¶nXdr ¶üX, g{dZ¶ H$nr¶Xó^§J, AMnZH$ H$lobbo An{Km#oZ, H$nr Jman§Ü¶o CÎnÞ Pnbobo V§Øə AnKnV, AnJ, Zg{JH$$ AnnÎmr, AWdm Act of God B.~m-rn§Mm g'mde hmdbo gm'nÝ¶ n[apñWVrV CnbäY d H$nr¶§V Agbë¶m ~H$J '{eZarO² Ë¶mMà'nUo means of communication / all types of transportation da Agm'nÝ¶ n[apñWVr'#io ~H$Mo {Z§Ì§U Z am{hë¶m'#io JwhH$nMo H$nr ZH$$gmZ Pnë¶ng Aem n[apñWVrV da Z'X H$lobr ZH$$gmZ^ann^©~H$$ XÙma Znhr.

12. JmhH$ng ZH$gmZ ^annB©{Xbë¶m~m-r¶mVnerb 'w¶H$Marg H$i {dUg§-ÿr -

da Z'X H$bë¶m ~m-rñg AZmgê$Z emImñVamdê$Z JmhH$ng ZH$gmZ ^annB©{Xë¶mZ$Va ˶mMr 'm(hVr g{dñVa Ibmgm VgM emIm {e'$mgr gh ËdarV àemgZ /ngmZb {d^mJnHSə nmR${dÊ¶mV ¶mdr. àemgZ {d^mJnHSəCnbãY Pmbbr 'm(hVr, emIm {e'mg, gdHMmMr MH$$B. ~m-r¶Mm {dMma H$ê$Z emIg àemgZ {d^mJnm'm'ÿV Amdí¶H$$ {ZXe XbUV ¶mdrb.

13. nm{bgr'Ü¶o~Xb / gVmaUmH$aUmAo{YH$$nm -

gXa ZH$$gmZ^annB©Monn{brgr'Ü¶o Amdí¶H$$Vm dm0b ˶mdori g ~Xb / gVmaUm H$aUmAo{YH$$nm ~H$$Zo amI¶ Rmdbboo AgZ H$mUVrhr nmd©MZm Z XmVm ~H$$ Vo ~Xby eH$$Vo Ago A{YH$$nm 'm gd§MmbH$$ '$-i mg anhVrb.

14. Right to defend Bank before any Forum:

gXa ZH$$gmZ^annB©Monn{bgrZgmma emIm¶Zr H$m'¶m(mhr H$ê$m'u o AWdm Z H$ê$m'u o JmhH$$ g'm¶MYr Zgë¶mng Vm0{d^mJ à'u - JmhH$$ gdmnX H$$j {d^mJ ¶mMH$$S$ə¶mg§-ÿr XmX 'mJyeH$$Vo {d^mJ à'u - JmhH$$ gdmnX H$$j {d^mJ ¶m Zr {Xbë¶m {ZU¶mg Vm ~H$$Mo 'w¶H$$Mñmar A{YH$$mar ¶mM0U$əAnrb H$$e eH$$Vo gXa A{nmbmV {' imbmbm {ZUª Xdrb JmhH$$ng A'mÑ A0gë¶mg Vm0 ~H$$Ï bmnbbnmb H$$m 'méH$$m0XmnX XnX 'mJyeH$$Vo

15. AZ{YH$$mV Bb0ã0M\$ZH$$$$ ~H$$J i¶dhmam0Ü¶oJmhH$$mr X$ƒVm '¶m0XV H$$bÊ¶mg§-ÿr :

V§JkmZmda Am¶m[aV Am{Wm0$ i¶dhma H$ayVmZm ~H$$MoXm{¶Ëd {ZpmMmV hmV Ag§-ÿmg ZH$$gmZ ^annB© X$0m¶mg§-ÿr ~H$$MoYm0U AgZ gd©emgmd0 ~H$$à0dm d0-gmnB0mda CnbãY Amho

<u>**Annexure**</u>

<u>**Bank Customer Service Policy for year 2023-2024**</u>

1] RBI Directions Received to all Co operative banks for applying customer service policy.

2] Appicable to all Co- Oprative Banks based on :

 RBI Master Direction DCBR.CO.BPD(PCB)M.C. NO.15/12.05.001/2015-16 Dated 1st July 2015.

Banking is essential part of Economy & of human being. Relation maintained here between facility provider i. e. banker & service tacker is customer. RBI Direction received by customer policy regarding **CUSTOMER SERVICE**, **CUSTOMER RIGHTS** AND **CUSTOMER COMPENSATION** for application & implementation purpose.

There are many subject covered at one glance : -

Starting by definition of customer approach to bank with own information OVD- Photo, Identity & financial information, Address proof etc. to open an account. Relation established of individual or legal entities like Proprietory, Partnership firm, Society, Trust and related Authorised persons are customers.

 Service Cover Points:

1. Customer Guidance & Publicity

2. Infrastructure Facilities

3. IT Enabled Financial Inclusion

4. Display of Time Norms

5. Training to staff & education to customers

6. Reward & Recognition for employees good work for services.

7. System Procedure

8. Complaints & grievance redressal

9. Periodic Limits/ Periodic Visits, Review & Monitoring

10. Security Arrangement

11. Customer Service Audit

12. Display of Service Charges

13. Transaction limits

14. Vouchers generation – manually & Automatically

15. KYC, AML

16. Implementation & Accountability

customer policy regarding products, procedure, change of procedure-,rates, Change in service charges, TDS rates, place- contact details, display notices on board, on website & on branches notice board, facilities, training, services, Advance Technology, manual & mechanical mistakes/errors, interruptions. Bank circulate instruction at all branches & sections to follow norms as per RBI guidelines time to time . Overview of circulars taken and mentions in this Policy.

SERVICE CATEGORIES

Service Facilities & Rights

Casa/ Deposit Holders Services Include: Passbook, Cheque Book, cheque collection, clearing facility, issueing DD - PO, ATM/POS, Mobile Banking, RTGS-NEFT, SMS, cash collection & payment ,exchange of soilted multilated notes & coins , interest on deposit, Standing Instructions etc. Name change, New products introduction & relateds services.

Other Services : Pos machine, PAN issue, TAX payment services, Locker services,   Fastag Services.

Related to service : Nomination, Death Claims, TDS on Deposit - collection of 15H & 15G, TDS Ceritifate etc

Customers right to receive all these facilities & services. These services are given to customer on Free or by Paying charges as per RBI instructions & by bank policy like pre-maturity deposit, purchasing DD/PO, RTGS/NEFT, PAN, TAX & Fastag services, SMS/Mobile banking charges, Locker operational charges etc.,Loan processing, visit, monitoring charges. **Services provided to customers on manual basis as well as on Technological base.**

Bank provided services on working day & also on bank holiday by the support of Advance technology.

COMPENSATION POLICY

There are vast subject to cover in the customer policy regarding products, procedure, change of procedure-,rates, Change in service charges, TDS rates, place- contact details, display notices on board, on website & on branches notice board, facilities, training, services, Advance Technology, manual & mechanical mistakes/errors, interruptions. Bank circulate instruction at all branches & sections to follow norms as per RBI guidelines time to time . Overview of circulars taken and mentions in this Policy.

1.VSB/01/IT&MIS/Cir No 116/2019-20/5445 Dated 19.11.2019 :Regarding Customer Compensation policy as per NPCI Instruction about NFS(ATM), POS(RUPAY, ECOM), failed transation Trun Around TimeTAT

2.VSB/01/CEO/C-019/2019-20/968 Dated : 17.05.2019 : AMT Guidelines

3.VSB /01/CEO/C-131/2018-19/7693 Dated : 05.12.2018 Digital withdrawal limits

4.VSB /01/CEO/064/2019-20/2812 Dated 25.07.2019 NEFT/Time & Chargs

5. VSB / 01/CEO/ Circular No. 169 /2019-20/8368 Date : 21.03.2020

6. Bank given services to customer as per Covid 19 Advisory - Important Information from the date 22.03.2020 Janata Curfew from Respective Authorities.

Regarding Changes Circulate as under :-

1. VSB/01/CEO/Circular No 22/2021-21/549 Dated 21.05.2020 Regarding Extended Date Of Loan EMI.
2. VSB/01/ACCOUNTS/Circular No 02/2020-21 Dated 09.04.2020 Extention Date For 15 H/G Submission.
3. VSB/01/CEO/Circular No 008/2020-21 Dated 23.04.2020 Relife in Delay Stock Statement Charges.
4. VSB/01/Recovery/CEO/Circular No 26/2020-21 Dated 02.06.2020 NPA Frame Work.

3. Customer Right Policy F.Y. 2023-24

1. Background

a. The Customers Rights Policy enshrines basic rights of Customers of The Vishweshwar Sahakari Bank Ltd., Pune and the responsibilities of the bank. The policy applies to all the products and services offered by the bank, whether provided across the counter, over phone, by post, through interactive electronic devices, on internet or by any other method.

b. Customer Rights Policy comprising the following basic customer rights enshrined in the Charter of Customer rights:

- Right to Fair Treatment
- Right to Transparency and Honest Dealing
- Right to Suitability
- Right to Privacy
- Right to Grievance Redress and Compensation

The Policy is framed based on the Model Customer Rights Policy issued by IBA.

2. Who is the Customer?

A customer is a person who is utilizing one or more of the services provided by the bank.

3. Objective

The main objectives of this policy are to ensure that:

- Both the customer and the bank have a right to be treated with courtesy. The customer will not be unfairly discriminated on the grounds such as gender, age, religion, caste and physical ability when offering financial products.

- The contracts or agreements that the bank frames are transparent easily understood and well communicated to the common person. The product's price, associated risks, terms and conditions that govern use over the product's life cycle and the responsibilities of the customer and the bank is clearly disclosed. The customer will not be subject to unfair business or marketing practices, coercive contractual terms or misleading representations. Over the course of the banker-customer relationship, the bank will not threaten the customer with physical harm,

exert undue influence or engage in blatant harassment.

- The products offered to the customer are appropriate to the needs of the customer and based on the assessment of the customer's financial circumstances and understanding.

- Personal information of customers are kept confidential unless they are offered spefic consent to the bank or such information is required to be provide under the Law or it is provided for a mandated business purpose (viz. To credit information companies). Customers will be informed upfront about likely mandated business purposes. To protect customers' right from all kinds of communications, electronic or otherwise, which infringe upon their privacy.

- The customers' right to hold the bank accountable for the products offered and to have a clear and easy way to have any valid grievances redressed. The bank will communicate its policy for compensating mistakes, lapses in conduct, as well as non-performance or delays in performance, whether causes by the bank or otherwise. Rights and duties of the customer will be laid out in the policy.

4. Philosophy and Policy

1. The Bank's Customer Right Policy is aimed at achieving the above objectives of having a transparent and comprehensive document setting out the rights of the customers.

2. The bank's philosophy is in extending quality customer service and to retain them for a long and mutually beneficial business relationship.

5.   Customer Rights

5.1 Right to Fair Treatment

In pursuance to the Right to Fair Treatment, the Bank will;

1. Promote good and fair practices by setting minimum standards in all dealings with the customers.

2. Promote fair and equitable relationship between the bank and the customer.

3. Train the staff attending to customers, adequately and appropriately.

4. Ensure that staff members attend to customers and their business promptly and courteously.

5. Treat all customers fairly and not discriminate against any customer on grounds such as gender, age, religion, caste, literacy, economic status, physical ability etc.

6. Ensure that the above principle is applied while offering all products and services

7. Ensure that the products and services offered are in accordance with relevant laws and regulations.

While the bank shall endeavor to provide its customers with hassle free and fair treatment, customers are expected to behave courteously and honestly in their dealings with bank.

Customers are encouraged to approach the bank's internal grievances redressal machinery with their grievances for resolution. After exhausing all their remedies, customers are encouraged to approach alternate fora with their grievances.

5.2 Right to Transparency, Fair and Honest Dealing

The Bank will;

1. Ensure complete transparency so that the customer can have a better understanding of what he/she can reasonably/ fairly expect from the bank.

2. Ensure that the bank's dealings with the customer rest on ethical principles of equity, integrity and transparency.

3. Provide customers with clear information about the products and services, terms and conditions, interest rates and service charges in simple and easily understandable language and with sufficient information to enable the customer to make an appropriate and informed choice of products.

4. Ensure that all terms and conditions are fair and set out the respective rights, liabilities and obligations clearly in plain and simple language..

5. Make known the key risks associated with the product as well as any features that may especially disadvantage the customer. Most Important Terms and Conditions associated with the product or service will be clearly brought to the notice of the customer while offering the product.

6. Provide information on interest rates, fee and charges on the Notice Board and display on the website. A copy will be made available to customers for perusal.

7. Give details of all charges in the Schedule of Charges, as applicable to the products and services chosen by the customer.

8. Inform the customer any change in the terms and conditions through a letter, email or SMS as agreed by the customer, at least 7 days prior to the revised terms and

conditions becoming effective.

9. Ensure that such changes are made only with prospective effect after a month's notice. Changes made without giving such notice, which is favourable to the customer, will notify the change within 7 days of such change. If the change is advaerse to the customer, prior notice of minimum 7 days will be provided and the customer may be provided options – to close the account or switch to any other eligible account without having to pay the revised charge or interest within 7 days of such notice.

10. Provide information about the penalties liveable in case of non-observance / breach of any of the terms and conditions governing the product/ services chosen by the customer.

11. Display on the bank's website the bank's Policies on Deposits, Cheque Collection, grievance Redressal, Compensation and Collection of Dues and Security Repossession.

12. Make every effort to ensure that the staffs dealing in a particular product is properly trained to provide relevant information to customers fully, correctly and honestly.

13. Ensure to communicate to the applicant the time period about the acceptance/non-acceptance of applications submitted for availling a product/ service and convey in writing the reasons for not accepting/ declining the application.

i. Communicate unambiguously the information about:

a) Discontinuation of particular products.

b) Relocation of our office.

c) Changes in working hours.

d) Change in telephone numbers.

e) Closure of any office or branch.

   With advance notice of at least 7 day. The bank will ensure that disclosure of information is an on-going process through the cycle of the product/ relationship and will be diligently followed. The bank will ensure that information on all changes are made known to the customer upfront.

ii. Advise the customer at the time of selling the product of the rights and obligations embedded in law and / or banking regulation including the need to report any critical

incidents that the customer suspect, discover or encounter.

iii. When approached by the customer for availing a product or service, the staff shall provide all relevant information related to the product /service and also provide direction to informational resources on similar products available in the market with a view to enable the customer to make an informed decision.

iv. Not terminate a customer relationship without giving reasonable or contractual prior notice to the customer.

v. Assist the customer in all available ways for managing his / her account, financial relationship by providing regular inputs in the bank's realms such as account statements / passbooks, alerts, timely information about the product's performance, term deposits maturity etc.

vi. Ensure that all marketing and promotional material is clear and not misleading.

vii. Not threaten the customer with physical harm, exert influence or engage in behaviour that would reasonably be construed as unwarranted harassment. The bank will ensure adherence only to the normal appropriate business practices.

viii. Ensure that the fee and charges of products/services and its structure are not unreasonable to the customer.

5.3 Right to Suitability

In pursuance of the right to suitability, the bank will;

Ensure that it has Management Committee/ Board approved policy for assessing suitability of products for customers prior to sale.

I. Endeavour to make sure that the product or service sold or offered is appropriate to the customer's needs and not inappropriate to the customer's financial standing and understanding based on the assessment made by it. Such assessment will be appropriately documented for records.

II. Sell third party products only if the bank is authorised to do so and after having a board approved policy for marketing and distributing third party financial products.

III. Not compel a customer to subscribe to any third party products as a quid-pro-quo for any service availed from the bank.

IV. Ensure that the products being sold or service being offered are in accordance with extant rules and regulations.

V. Inform the customer about his responsibility to promptly and honestly provide all relevant and reasonable information that is sought by the bank to enable the bank to determine the suitability of the product to the customer.

5.4 Right to Privacy

In pursuance to the Right to Privacy, the bank will;

Treat customer's personal information as private and confidential (even when the customer is no longer banking with us) and NOT disclose such information to any other individual / institutions, including subsidiaries / associates, tie-up institutions etc. For any purpose, unless;

a. The customer has authorised such disclosure explicitly in writing

b. Disclosure is compelled by law / regulation

c. Bank has duty to the public to disclose i.e. in public interest.

d. Bank has to protect its interest through disclosure.

e. It is for regulatorily mandated business purpose such as disclosure of default to credit information companies or debt collection agencies.

i. Ensure such likely mandated disclosures be communicated immediately to the customer in writing.

ii. Shall not use to share customer's personal information for marketing purpose, unless the customer has specifically authorized it.

5.5 Right to Grievance Redress and Compensation

In pursuance to the Grievance Redress and Compensation Right, the bank will;

i. Deal sympathetically and expeditiously with all things that go wrong.

ii. Correct mistakes promptly.

iii. Cancel any charge that has been applied wrongly and by mistake.

iv. Compensate the customer for any direct financial loss that might have been incurred by the customer due to its lapses.

5.6 The bank will also;

i. Place in public domain (website) the Customer Grievance Redressal policy, including the grievance redressal mechanism.

ii. Place on its website the Compensation Policy for delays / lapses in conducting/ setting customer transactions within the stipulated time and in accordance with the agreed terms of contract.

iii. Ensure to have robust and responsive grievances redressal procedure and clearly indicate the grievance resolution authority who shall be approached by the customer.

iv. Make grievances redressal mechanism easily accessible to customers.

v. Advise the customer about how to make a complaint, to whom such a complaint is to be made, when to expect a reply and what to do if the customer is not satisfied with the outcome.

vi. Display name, contact details of the Grievances Redressal Authority / Nodal Officer. The time of resolution of complaints will be displayed.

vii. Inform the complainant of the option to escalate his complaint to the banking Ombudsman if the complaint is not redressed within the pre-set time.

viii. Place in the public domain information about Banking Ombudsman Scheme.

ix. Display at customer contact points the name and contact details of the banking Ombudsman under whose jurisdiction the branches falls.

5.7 Further the bank will;

i. Acknowledge all formal complaints (including complaints lodged through electronic means) within three working days and work to resolve it within a reasonable period, not exceeding 30 days. The 30 days period will be reckoned after all the necessary information sought from the customer is received.

ii. Provide the aggrieved customers with the details of the Banking Ombudsman Scheme for resolution of a complaint if the customer is not satisfied with the resolution of a report or with the outcome of the dispute handling process.

5.8 Additionally, the bank will;

a. Clearly spell out, at the time of establishing a customer relationship, the liability for

losses, as well as the rights and responsibilities of all parties, in the event of products not performing as per specifications or things going wrong. However, the bank will not be liable for any losses caused by extraneous circumstances that are beyond its reasonable control.

b.   Ensure the customer is refunded without delay and demur, if it cannot show beyond reasonable doubt to the customer on any dispute transaction.

6.   Review

At a minimum, this policy will be reviewed annually. Separate Annexure attached related to customer services

Date of Board Approved Policy for the Year 2021-22	27.05.2021
Policy Review Meeting for the Year 2022-23	26.05.2022
Policy Review Meeting for the Year 2023-24	Review taken and approved in Board Meeting on 18.05.2023

Assistant Manager   **Chief Manager**

Deputy General Manager   **Chief Executive Officer**

Chairman

Zm_nHZ (Nomination) d ’ ¶Vm\MmXndm (Deceased Claim)

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11. gXa 'm(hVr {V'mhr A I α 'w¶ H\$rf|nf©¶ng Review H\$arVm gmXa H\$amd¶mMr AmhoVgM 'w¶ H\$rf|nf©¶mZo gh'mhr Death Claim Summery Report 'm g§MmbH\$ '\$·i g^mníǝ gmXa H\$amd¶mMo Amho

Zm'mgÍ\$Z -

1. `m n[anÌH\$mgm› V nÌÆC AZw-Ý/ nmR{dV AmhmV -
   (1) Zm_mfÌ\$Zmg§-Ýr {0ínU
   (2) Zm_mfÌ\$Z a{OñQaMm Z_Zm (AZw-Ý/-1)
   (3) Zm_mfÌ\$Zmg§-ÝrÀ`m nmbmM nmdVrMoàmén(AZw-Ý/-2)
   (4) Zm_rZrMm Xmdm (claim) AOmÑoàmén(AZw-Ý/-3)
   (5) Zm_{_ZeZ ŠC0_ a{OñQa (AZw-Ý/-4)
   darc gd©AZw-Ý/ ì`dpñWV dmMÜZ Zr0ínUog_OmdÜ ¿`mdÜV.

2. AmåÑhr `mndu Ral ImÑo CKSÊ`mÀ`m \$nf_©gm›V DA-1 `m H\$_mfÌ\$nMm Zm_mfÌ\$Z \$nf_©àgma[aV Hñcm Amho àÊ`oH\$ Zm_mfÌ\$ZmgmR?hmM {d{Yg§_V A{YH\$V \$nf_©^éZ Kܰo Ë`mMr ZmX KܰOod Ë`mMr nmbmM nmdVr XÜo ~Hñda ~Ý/ZH\$maH\$ d A{Zdm`© Amho Á`m ImÊ`mgmR? `Üà_Üo H\$nf{dYr nmi Êm\/ Amccr Agoc VM Zm_mfÌ\$Z H\$nf Xoera d pñdH\$amh©RaVo`mMr ZmX ¿`mdr.

3. `mnÌǝ Zm_mfÌ\$Z pñdH\$maVmǝǝZm DA-1 \$nf_©Z MܰH\$Vm ^éZ ¿`mdm EH\$ Zm_mfÌ\$Z a{OñQa KmczÝ Ë`mÝ Ë`mMr ZmK H\$amdr (Z_Zm AZw-Ý/-1 _Ü`o{Xcm Amho) d ImÑXmamcm {ZYmfaaV Z_Ý`mV (AZw-Ý/-2) nmbmM nmdVr Ümdr. VaM Zm_mfÌ\$Z d]Y hmB©®, AÝ`Wm Zmhr.

4. Á`m ImÑr DA-1 \$nf_©CncãY Amho, Aem ImÊ`mÀ`m ~m-VrV Zm_{_ZrMm Xmdm (claim) AZw-Ý/-3 Zwgma AO©pñdH\$méZ _Op H\$aVm `B© d Indemnity Bond Z KÜm Šc0_ H\$c0 Var ~Hñda H\$nUVrhr O~m-Xmar amhÜma Zmhr. AÝ` ImÊ`mÀ`m ~m-VrV ({OWo EH\$m Amí rV dmagXmamMr ZmK nndu H\$nccr Amhï) _mÌ Indemnity Bond KdZÝ Šc0_ no 0>H\$amdocmÝoc `mMr ZmK ¿`mdr.
Zm_{_Zr ŠC0_gmR? EH\$ dÜ i o a{OñQa KmcmÑo (Z_Zm AZw-Ý/-4 _Ü`o {Xcm Amho) d Ë`m_Ü`o Aem àÊ`oH\$ Šc0_Mr ZmK ¿`mdr.

5. nnduÀ`m ImÊ`mgmR?gÝüXm DA-1 \$nf_©^éZ KÊ`mMr ì`mnH\$ _n(h_ emImñíVamda hmVr ¿`mdr. `mgmR? gXa \$nf_©ndVǝÑnUo CncãY H\$nZ {XccmAmho Z{dZ ImÊ`mgmR? `mg§-Ýr AàÊ`jnUo g°\$/AmJÜh _mÌ YaÊm nmíhOohocjmÑ ¿`mdo

Zm_n$H\$Z (Nomination) g§-§Yr {0-nU :

H$m` Xm d [Z` _

1. Banking Regulation Act – Section 45 (z) (a) and Section 56 Am{U

2. Co-operative Banks (Nomination) Rules – 1985 ìXmao~H\$ JmhH\$nfgnR> Zm_n$H\$Zm (Nomination) Mr g{dYm H\$m`Xera nÜXVrZoCncãY H\$éZ Xê`mV Amccr Amho

àma§` {XZmH\$

Zm_n$H\$ZmMr g{dYm {X.29.3.1985 nmgyZ AnñVÎdmV Amccr Amho

hr g{dYmH\$mUë`m ~H\$ JmhH\$nfgnR?

Zm_n$H\$ g{dYm nTrc àH\$maÀ`m ~H\$ JmhH\$nfgnR> CncãY Amho

1. RadtMr I mVr

2. gÀ\$ H\$ñ0S§-_Ü`oRadcë`m dñVyVMr I mVr

3. gÀ\$ {Snm{P0>ìhm$0>cmH\$aMr I mVr

Zm_n$H\$Z H\$mU H\$é eH\$Vo?

H\$mUrhr ì`{°$JV (Individual) I mVXma, _J Ë`mMo Single I mVo Agmo dm Joint I mVo, VgM I mVo H\$mUË`mhr nÜXVrZon[aMmmcrV hmV Agmo Agm ì`{°$JV I mVXma Zm_n$H\$Z H\$é eH\$Vmo VgM gmc àmam` 0ar I mVXma (sole proprietary concern) Zm_n$H\$Z H\$é eH\$Vmo `m{edm` AÍ` g§YRZ (Constitution) AgccmH\$mUVmhr I mVXma Zm_n$H\$Z H\$é eH\$V Zmhr. `mMm AW© nm0>aern \$_© H\$mnZr, Šc~, gmgm`0r, 0ñ0> EMë`\$ B. àH\$mamMo I mVXma Zm_n$H\$Z H\$é eH\$V ZmhrV. VgM gÀ\$ H\$ñ0S§-_Ü`o Joint ZmgmZZodñVyRadccco I mVXma XÿIc Zm_n$H\$Z H\$é eH\$V ZmhrV.

Zm{_Zr H\$mUmcm H\$$Vm `Vo?

Zm_n$H\$ \$°$ EHm ì`{°$JV ZmgmZZ H\$aVm `Vo `°$ Joint ZmgmZZo KVcë`m d g§ñ$ n[aMmcZ Agcë`m gÀ\$ {Snm{P0>ìhm$0>cmH\$aMo I mVXma _mÌ EH\$mnoÌa A{YH\$ ì`{°$JV ZmgmZZr Zm_n$H\$Z H\$é eH\$VmV.

Zm_n$H\$Zm-n-V ~H\$ JmhH\$aMoA{YH\$ma H\$m` ?

I mVo H\$mUË`mhr {XZmH\$mcm CKS§cco Agmo (åhUOo {X.29.3.1985 nmdÿMr I mVr YéZ) I mVXma, I mVo MmcyAgm`VVÀ`m H\$micr mdV {H\$Vrhr doim Zm_n$H\$ H\$é eH\$Vmo, VoaÔ H\$é eH\$VmoqH\$dm Ë`mV \$a~Xc H\$é eH\$Vmo I mVXmamÀ`m _Ë`ÿÀ`m doìr ahñ$a AnñVÎdmV AgUmo ed0Mo Zm_n$H\$ ho no_D> H\$aÊ`mÀ`m Ñiï>Zo{dMmamV KUcoOmVo

Šco_Mr dmO>nnhmdr d Ë`mZ§YaM Zmf{_Zrcm _m(hVr Agcë`m nÎ`mda Zm_m§H$Zm-m-V CKS'nUo H$i dyZ Šco_ H$aÊ`mMm g„m Úmdm.

10. Zmf{_Zrcm H$di ImVXmamÀ`m _Ë`Z§YaM InÈ`mMo ngo⁄dñVy KÊ`mMm A{YH$ma àmá hmVmo Vm'n`V Ë`mcm ImVXmamcm Agcco H$m§dVbhr A{YH$ma Cn^mdVm `V ZmhrV åhUO Zmf{_Zrcm ImVXmam {Od\$Y AgVmgZm qH$dm _`V Pmë`mZ§Ya gÌXm Ë`m RdrÀ`m VmaUmdr H$$O©Xñm `V Zmhr. VgM _`V ImVXmamZ§gmÀ`m OmJr Zmf{_ZrOmZm§j {chÌ Rd dJ©H$aVm Vm`V Zmhr. ~HÈ$oZmf{_Zrcm \$°$ InVo~X H$ßZ no_O>H$mdoqH$dm dñVy naV Úmì`mV. Amho VÌ Imo Zmf{_ZrÀ`m Zm§joOdJ©H$$T Z`o H$maU VoH$mXm hmUma Zmhr d ~Hcm O~m~Xmra Yaco OmBª©.

H$mhr [def Imdr

1. AkmZmMoImdo

ImVXmam AkmZ Agc, Va Ë`mcm Zm_m§H$Z H$aÊ`mMm A{YH$ßmm Zmhr. AkmZmÀ`m dVrZo H$m§dVhlhra Ñïr∫oì`dhma nmhUmém AnBª©dS$rc⁄nmcH$ ` _ñ`r AkmZmÀ`m dVrZo Ë`mÀ`mgmR$ Zm_m§H$Z H$amd`mMo Amho

Zmf{_Zr Oa AkmZ Agc, Va ImVXmamZo Zmf{_Zr AkmZ Agm`V, ImVXmamMm _Ë`w Pmé`mg, AkmZ Zmf{_ZrÀ`m dVrZo AÝ EImÚm gkmZ ì`∫o$Mr Zo_UH$ Zm_m§H$Z H$aVmZmM H$amd`mMr Amho ~HÈ$o Ë`m nñWrVrV Aem ì`∫$cm Zmf{_ZeZ Šco_mno_O>H$amdo

2. ~MV ~H$ - nøeZ Imdo

Arrears of Pension (Nomination) Rules 1983 À`m A§VJ©V ZmXcë`m Zmf{_Zrcm nøeZmo Arrears no_O> Kê`mMo A{YH$ma {_i VmV. nañ^w Ë`mcm `m {Z__§VJ©V ~MV ~H$ nøeZ InÈ`mrc {e„H$$aH$$Mm Zmm Šco_ H$aVm `Uma Zmhr. Ë`mgmR$ ImVXmamZo Banking Companies (Nomination) Rules 1985 À`m A§VJ©V gXa ~MV ~H$ nøeZ InÈ$odoloiìoñdVl Zmf{_ZeZ ~H$$aZmKUo Amdí`H$ Amho

H$mhr _hÈdmÀ`m~m~r -

1. H$$ìdVnhr ³bd n\Ý©n`VmnPmë$mda àmá Pmé¶nÈ`m§{XZŠmm§mngZ A{YH$ìd' 14 {XdgmV {ZH$$mbr H$$Ta¶mMm Amho. ¶mMr ZmñX ¿¶mdr. ì`∫o$JV ñdénmÀ`m Mmcy InÈ`mgmR$ H$$cco Zm_m§H$Z gXa ImdoCash Credit _Ë°odJ©Pmco Var d¶ am{hc. Aem c/c _Yrc O_m{e„H$$ ImVXmamÀ`m _Ë°$YaM Zmf{_Zrcm AXm H$$cr OnD$ eH$c.

2. ImVXmmMm A§Rm Agc, Va Ë`mA§Rç§ngm-V XmZ gmjrXmmnÑ`mgmjrÀ`mñdénda KÚo~§YZ$aH$$aH$$ Amho AÝ©Wm Zm_m§H$Z \$mf_©æa gmjrXmmnÀ`m ñdénda ZH$$oV. Zm_m§H$Z \$mf_©æa Zmf{_ZrMr ñdénda A{O-mV Amdí`H$ Zmhr. Vr KÌ$ Z`o

3. _àV RdrMmoZdrH$$aH$$ Pmé`mda A{JmXmÀ`m Zm_m§H$ZmMo Ammmm_ ZdrH$$aH$$ Pmco Ago _`Zco OmVo VargußamXmH$$Um§mdö`r níhÈ$Zm_m§H$ \$m¶©^éZ KÚo lö~ha hmV.

4. ImVXmamcm Ë`mÀ`m _àV Rd VmaUmda H$$O©XämZm Zmf{_ZrÀ`m g§VrMr _àrM JaO Zmhr. VgmAmgth RdyZ Z`o

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5. g§ℙ$ (Joint) IㄇÉ`mÀ`m ~m-VrV Zm_ㄇ$ℤ H$aVmㄑm/ aô H$aVmㄑm/ \ta~Xc H$aVmㄑm gd©joint ImV/XmamÀ`m gøm Zm_ㄇ$ℤ \℉_©a KℤUo Amdí`H$ Amho g§ℙ$ ImVo CKS-VmㄑZm Zm_ㄇ$ℤ H$cco Zgc Va EImÚm joint ImV/XmamÀ`m _É`ℤ$a joint IㄇÉ`mVo CdãrV ImV/Xma Zì`mZo Zm_ㄇ$ℤ H$é eH$$VmV. `m {RㄙH$Ur EH$$ cjmV ¿`mdo H$$ gdℙ`mgd©ImV/Xmam$Vm _É`w Pmë`mZ$VVaM É`m IㄇÉ`mÀ`m Zm{_ZrMo A{YH$ma à^mdr hmVmV. Vmm`V Zmhr. Either/Survior qH$$dm Former/Survior gㄣℤm AgUm`m _XV Ral ImÉ`Vrc EH$$Mm _É`w Pmë`mg Survivors Zm nydu H$$ccoZm_ㄇ$ℤ aô H$$aÉ`mMm qH$$dm É`m_V \ta~Xc H$$aÉ`mMm A{YH$$ma on the date of maturity {_i Vmo hocjmV ¿`mdo joint operation À`m ~m-V Survivor ~ama-a Legal heirs of the deceased Mr g§Vr Amdí`H$ AgVo

6. Zmㄇ{_ZrMo A{YH$$ma EImÚm OㄚOㄱ gmaIo AgVmV. H$$m Xera dmag Zmㄇ{_ZrH$$S$ℤ Amccod¡ Šco dgyc H$$é eH$$VmV. ImV/XmamÀ`m _É`wℤ$a Zmㄇ_{_Zr g§§ℤYV ImVo ~X H$$é¡Z Zmㄇ_{_ZeZ Šco Mo no_¡ℤ> KD$ eH$$Vmo Vmo AmhoÉ`mM IㄇÉ`mda _`V ImV/XmamÀ`m OㄇUr ñdV:Mo Zmㄇㄘl cmd¡Z KD$ eH$$V Zmhr. É`mgmㄙ É`mZo Šco aH$$_VℤℤZ ñdV:À`m ZmㄇㄘlMoZ{dZ ImVoCKSㄙUoAmdí`H$ Amho

7. gㄑ$ H$$ñ0ㄙ_Ü`o Rañcco qH$$dm cmfH$a_Ü`o Agcco EImo {gc~X$ Amㄇ0ℙc Xㄑmㄑㄑ VoZmㄇ{_Zrcm CKSㄥℤ Xê`mMr Amdí$H$$Vm ~H$$acm Zmhr. É`mZo Amho É`mM pㄕVWVrV É`m dñVy Zmㄇ{_Zrcm ñdmㄥYrZz H$$amㄑㄑㄘV d É`À`mH$$S$ℤ Vmercdma nmㄘㄛM nmdVr KD$Z XâVar Ramdr.

8. g§ℙ$ ZmㄇㄘlㄘZo KㄠVcë`m d g§ℙ$ n[aMmㄙcZ Agcë`m cmfㄑH$$aÀ`m ImVr EH$$mㄝj m A{YH$$$ Zmㄇ{_ZtMo Zm_ㄇ$ℤ H$$co OmD$ eH$$Vo Joint ImV/XmamㄙㄘH$$ H$$mㄘm EH$$Mm _É`w Pmë`mg Zmㄇ{_Zr Inventory KD$ℤ CdãrV ImV/Xma {_iㄝZ cmfㄘÀ`m dñ$w Zh_rÀ`m n$XVrZo EH$$ㄡ VnUoopñdH$$mㄙé eH$$VmV qH$$dma Z{dZ Aㄓㄟㄙㄱ>HㄓZ AmhoVmM cmfㄘ niㄖㄙMmcdyeH$$VmV.

9. Zmㄇ{_ZrZo XㄝmIc H$$cㄘm Šcoㄥ \℉_©a gjㄖ_ gaH$$mar A{YH$$ar qH$$dm ~ㄗㄘm _ㄟ Agcㄘm ㄶ`{°$Mr gmj AgㄚoAmdí`H$ Amho Zmㄇ_{_ZrZo{dhrV Zㄓ``mㄔ Šco H$$aㄚoAmdí`H$ Amho

10. Zmㄇ{_Zrcm Zmㄇ_{_ZeZ Šco Mo no_¡ℤ>H$$$Yrhr amd H$$é Zㄤo qH$$dm _À`m ImVr O_m H$$é Zㄤo Va ho no_¡ℤ>Zh_r ñ0ㄙanSㄥ>ñüZcrnìXmaoH$$éZ XâVar no_¡ℤ>Mr {dYrrdVㄥ² nmdVr Ramdr. `m_i o~H$$dl O~m-Xmar amhㄚ Zmhr.

11. Zm_ㄇ$ℤㄇ_Mr gㄙdYm Non-resident À`m IㄇÉ`mgmㄙ Xㄖㄚ c dacㄝㄚ$UㄝoCㄇcㄝㄟ Amho EImm Non-resident EImÚm IㄇÉ`mㄝm Nominee åhUZ Zm_ㄇV H$$cm KㄓZ$ eH$$Vmo naㄑ`wÉ`mㄝm RBI À`m namdmㄝZJr {edma É`m IㄇÉ`mVrc aH$$_Mo repatriation KㄏㄘY eㄢ Zmhr.

12. EH$$Xm Kㄓcㄝ`m Zm_ㄇ$ℤ \℉_©ㄙ`oÀ`mda specific date AgVㄞ Zㄙㄝㄛ a Hㄘㄙㄘㄙ Addition/ ~Xc H$$aVmㄑㄣ Hㄝㄙㄓㄙm Zㄢ AㄢㄝㄛmVmo\℉_©invalid hmㄓ$Z$ ~H$$dla É`mMr O~m-Xmar $Bℙ. åhUㄝ nydyÀ`m \℉_©a ZdrZ H$$ccoㄙㄘㄤ nmdVtMoH$$$m$ℤ$ naㄜna {cㄤjZ`Z$oㄝ`aVVㄞㄱ É`mgmㄙ Z{dZ Zm_ㄇ$ℤ \℉_©^éZ ¿`mdm. Zm_ㄇ_{_ZeZ Šco Mo no_¡ℤ> H$$aVmㄑm hm Zm_ㄇ$ℤ \℉_© _w` AmVma Agë`mㄝZo Vmo {ZXmㄒㄟ Agㄓㄝㄛㄤㄢ Amㄛㄙㄙ O~m-Xmar nma nㄓㄝㄘ r Onㄚㄙㄓㄙ Amho

~HOVrc àË`H$ Rad, gλ\$ H$ñ0S≠ d cmH$a InË`mgnR≠ Zm_nŞH$Z \$m_©^éZ KW̃ë`mg Deceased Claims MoH$m_ H$_r hmB© d dmagXmanŞm{dZmgmàg Šco_ {_i Vrc. `mgnR≠ emI m ì`dñWmnH$ñŞr ì`mnH$ _m̥h_ CKSŞ Zm{_ZeZ Zm̥KdŞ ¿`mdV. Šco_ \$m_Şm Z_ỹm d AÝ H$mhr Z_ỹo gm̃-V Onĕčco AmhV.

gÜ`m emIm Şm Zm{_ZeZ Šco_ _Ớn H$aÊ`mMo A{YH$ña Xĥ`mV Amco AmhV. emI V Zm{_ZeZ Šco_Mo EH$ a{Oñ0a (AZw-Ş 4) KmcŞ Ë`m_Ü`odŏ mŏò r Zm̥Kr H$amì`mV.

gd©emIm̥Şr darc à_Uo Zm_nŞH$Z (Nomination) a{Oñ0a d Zm_nŞH$Z Šco_ a{Oñ0a emI V gẽ H$amdo àË`H$ Zm_nŞH$Z a{Oñ0a Zm̥KUrMr JmhH$ñncm nmhnmM XUo A{Zdm`©Amho InË`mÀ`m _mñ0a Sắm _Ü`o Zm_nŞH$ZmMr Zm̥K Z MMH$$Vm H$aÊ`mV `mdr. ImVXmanŞm Zm_nŞH$ZMm AmWh H$amdm (g°$ H$aVm `mV Zmhr) åhUO0 Deceased Claims Mm Ìmg dm̃Mye H$ĉc

Zm_n§H$Z a{Oñ0a :

---

a{O.H$. H$.	{XZm§H$	I m√XmanMo Zm§l, nÎmm, \$mZ H$.	I m√oàH$m	{d{ei>
1	2	3	4	5

Zm{_ZrMo Zm§l, nÎmm, \$mZ H$.	Zm{_Zr AkmZ Agë`mg,	Zm_n§H$Z aÔ-2	ghr/eÌm
	gkmZ-1	AkmZ-2	Zm{_Z—ì ì`{°$MoZm§l, nÎmm	\$ñ~-XMC-3
6	7	8	9	10

{X {dœœea ghH$mar ~H${c., nUo

eml m:

gX^©H$.: ìhrEg~r/03/   [XZm§I$:

Zm_§§Zmg§§YrMr nrhmM nmdVr

à{V,

{df` : Zm_§§Zmg§§YrMr nrhmM nmdVr

Amåhr `m nÌnÛmao AmnUog nrhmM nmdVr XVmoH$, AmnU Amnë`m nÌ²c VnercmÀ`m InÉ`mgnRÍ H$cccoZm_§H$Z/Zm_§H$Z aÔ/Zm_§H$Z \§a~Xc `mMr Amåhr Am_À`m aÝ$§@a arVga ZmK KVcr Amho gXa ZmK [X.   À`m a[O. H$.                    da Kî`mV Amcr Amho

InÉ`mMm àH$ra   InVoH$_§I$

H$i mdo

Amncm {dídmgy

eml mì`drVMmnHmHH$$

Zn{_ZrMmXndm(Claim) AO©

_m eml m ì`dñWmnH$ {XZnÜ$ -

{X {dœœa ghH$mar ~H$ {c. nÜo

----------------- eml m

_hme`,

{df` :- Zm_nÜH$Zm`mA§/JÝ Zn{_ZrMmXndm(Claim)

_r `m AOnÊmao AmnUmÄ H$i {dVmoH$, Amnë`m eml Mo ImV/Xma Ir./gm--------------------
--------------- `mÜo {X. ----------- amOr ----------- `m {RH$nUr {ZYZ Pmco
Amho g§-§YV à_mUnÌmMr g�.m(nV àV gm-V Om 6cr Amho

_`V ImV/Xma `mÜoAmnë`m eml V nÌrc VnercmMo ImVo Amho

    I nÉ`mMm àH$ma   I mVoH$_nÜ$ {e„H$ é.

darc I nÉ`mgmRÞ Zn{_Zr åhUÚ _mPoZm§ë Amnë`m abÝnÜ$ÑÝa ZmK{dcœo Amho _r `m AOnÊmao darc
I nÉ`mÞrc {e„H$ R*ä a¸$_ / dñV§r Amnë`nH$$ə _mJUr H$arV Amho   H*h``m _nPm hm Xndm
(Claim) `WmeŠ` cdH$a _O¥ H$éZ _cm{e„R*d a¸$_ / dñVy{_i m`nÝV hr {dZÚr.

H$i mdo

1. Zm{_ZrMo Zm§d :
     ~H$ I mVoH&. :

   ~H§MoZm§d   :

     emI m :   Zm{_ZrMr ghr

2. Zm{_Zrg Anï I Umè`m XmZ à{Võ‡V ì`°$, Ë`m§Mo nÎmo d \mZ H$_m§H$
   (gj _ gaH$$nar A{YH$$nar qH$dm ~H§g \_n̂` Agcë`m ì`°$)

   (1)   ghr :

   (2)   ghr :

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Zn̂_ZeZ Šc₀_ a{Oñ0a :

AZH$_n§l$ Zn̂_ZeZ Šc₀_ (é.)	_`V I m̆V̆X̆nam̆Mo Zn§l	Zn̂_ZrMo Zn§l	I m̆Vo àH$n̆a	{d{ëï> H$_n§l$
1	2	3	4	5	6

Šc₀_ Xm̆l c em̆m	_w̆` H$n̆` n̆@` n̆H$ø	_w̆` H$n̆ n̆@` _Ợar	no_ÞM̆m	ghr d
{XZn§l$	nm̆R{dë`n̆M̆m {XZn§l$	{XZn§l$	a¸$_ é.	{XZn§l$
7	8	9	10	11	12

' ¶VnMmXndm (Deceased Claim) ~m-V

' ¶VnMm Xndm (Deceased Claim) ~m-VMr àngrOa nÌ»bà' nUoH$i {dV AnhmV..

¶m n[anÌH$À¶m AZw-§ÝmV '' ¶VnMm Xndm' g§-§Yr EH$ g{dñVa {QnU nnR{dV AnhmV. Vo H$mi OrnydÑ$ dmMndo Ë¶mdéZ ¶m {df¶mMr Andí¶H$ Vr gd©' m{hVr Amnë¶mcm H$i c.

'' ¶VnMm Xndm' H$aÊ¶m-m-VMr àngrOa nÌ»{Xcr Amho Ë¶mMr ZnK ¿¶mdr.

1. **'$fi ©H$** DC – 1
' nJUrXma dmagmH$$yZ ¶m '$fn }ÿYrc AOnÀ¶m XnZ àVr ¿¶mì¶mV. ¶m AOn©gm-V ' ¶VnMm XmI cm KUo Andí¶H$ Amho

2. **'$fi H$** DC – 2
¶m '$fn ©Ü¶0 ' nJUrXmamZo gM{dcë¶m XnZ h' rXmmVr ' m{hVr Ë¶mÀ¶m ñdmj argh ^éZ ¿¶mdr.

3. **'$fi H$** DC – 3
¶m '$fn ©Ü¶0 ' nJUrXma dmagmcm Ami I Um¶¶m XnZ à{VÕ#V ì¶°$Mo à{Vkmn Ì (Affidavit) H$éZ Úmd¶mMo Amho ¶m H$arVm gÜ¶m amÁ¶ gaH$maZo Ra{dbë¶m ' Dn§I$m eÿH$$ ` 100/- Mm ñ0ån nna dmnmdm ' Dn§I$ eÿH$nr Ü¶0 Annbr eml m Á¶m amÁ¶mV Amho Ë¶m amÁ¶ gaH$maZo ~Xb H$ë¶mg Ë¶mà' nUo¶¶m| Vmnñ0ån nna dmnmdm.

4. **'$fi H$** DC – 4
' nJUrXma dmagm{edn¶ AÝ¶ dmagm½og§ Vrn Ì ¶m '$fn ©Ü¶0¿¶md¶mMo Amho ¶m H$arVm ¶¶m| gÜ¶m ` 100/- Mm ñ0ån nna dmnmdm ' Dn§I$ eÿH$nr Ü¶0 Annbr eml m Á¶m amÁ¶mV Amho Ë¶m amÁ¶ gaH$maZo ~Xb H$ë¶mg Ë¶mà' nUo¶¶m| Vmnñ0ån nna dmnmdm.

5. **'$fi H$** DC – 6
¶m '$fn ©Ü¶0 ' nJUrXma dmagmcm Ë¶mÀ¶m AOnÀr nnbmnM eml ZoÚmd¶mMr Amho

6. **'$fi H$** DC – 7

7. gd©Xndm àH$aU V¶m Pnë¶mZÝVa ¶m '$fn ©Ü¶0 covering nÌ V¶m H$éZ, ' Dn§rgnR»Vo àH$aU eml À¶m ñnï>{e'$aergh ' w¶ H$n¶nmË¶mng nnRdmdo

8. **'$fi H$** DC – 8

9. ¶m '$fn ©Ü¶0 (Indemnity Bond) ¿¶nd¶mMm Amho ¶m '$fn @a ' nJUrXma dmag d XnZ h' rXmm VgM XnZ gmj rXmamZÝr gøm H$amd¶mÀ¶m AnhmV. ¶ngmR»¶ ` 500/- Mm ñ0ån cnJc. ' Dn§I$ eÿH$nr Ü¶0 Annbr eml m Á¶m amÁ¶mV Amho Ë¶m amÁ¶ gaH$maZo ~Xb H$ë¶mg Ë¶mà' nUo¶¶m| Vmnñ0ån nna dmnmdm hm ~nÝS>Notarised H$éZ KUo

10. ‘mJUrXma dmagmcm Amnë¶m àmgrOaMr ì¶dpñWV ‘m{hVr ghmZm̈\Vrnyd¶P\$ Úmdr. Ë¶m̈Zm H\$mJXnÌmŸMogd©Z'ỹoEH\$mMdòi r ¿¶mdod ‘¶VmMm Xmdm cdH\$amV/ cdH\$a ‘Q̈n ìhmdm¶mgmR‡ nmR‡mmdm H\$amdm. nó Ọ>‘mJUrXmamcm nõcrnZoH\$ando ñ0ån [agr0>Xáar ¿¶mdr. ‘mJUrXma dmag A{e{j V Agc Va Ë¶mÀ¶m A§JRçmcm attestation ¿¶mdo Šcớ Mr a¸\$' ` 5,000 n¶V Agc, Va darc gd©H\$mJXnÌoAmho˶mM ‘\$n̈ Ọ≥Ü¶onaŸwH\$mUVrhr ñ0ån Z cmdVm Kê¶mg ‘ŵ̂m an{hc.

darc gd©gJMZm d gm-VÀ¶m {0nUmVrc ‘m{hVr ¶m AmYmaoàmgrOa Zr0>g'OmdŹ gmŸmdr. ¶m-m-V H\$mhr eĝ\$m, ASMU Agë¶mg ‘ŵ¶ H\$m 􀀢¶mer gĥH\$°gmYmdm.

‘¶VmMm Xmdm (Deceased Claim)

àñVmdZm –

gĝ\$' I mVoEH\$mdj m A{YH\$ ì¶q°Ạ¶m ZmŝmZoAgVo ¶m I mÊ¶Vrc {e„H\$ H\$mUmcm Xê¶mV ¶mdr ¶mMr ñ'ï̃>gJMZm I mVVma I moCKVmZmM XiVmV. ¶m gJMZm n÷*cà‘mUoAgyeH\$VmV.

1. Either or Survivor
2. Former or Survivor
3. Any one or Survivor

Aem dòi r joint I mVXmamñH\$ H\$mUm EH\$mMm ‘Ë¶w Pmë¶mg Date of Maturity Cm darc gJMZmÈ‘mUo survivor I mVXmamŹm I mÊ¶Vrc {e„H\$ ‘¶VmMm Xmi cm gmXa H\$éZ Šcớ H\$aVm ¶mod ¶mŠ H\$mUVrhr ASMU ¶mV Zmhr. E I mÚm I mÊ¶mgmR‡ Zm'mŠZ H\$ccoAgc, Va Ë¶m I mVXmamÀ¶m ‘Ë¶Z'a Date of Maturity Cm qH\$dm ‘iKVrnd©gĵXm Zm{'ZeZ Šcớ H\$éZ d ‘¶VmMm Xmi cm gmXa H\$éZ I mÊ¶Vrc {e"H\$ {' i yeH\$Vod ¶mV H\$mUVrhr ASMU ¶mV Zmhr.

naŸwnÏ*ŧ{Xcë¶m I mÊ¶mÀ¶m ~-m-VrV ~H\$ Hồi ‘¶VmMm Xmi cm pñdH\$méZ, ~H\$ I mÊ¶Vrc {e„H\$ a¸\$' dmagXmamñZm AXm H\$é eH\$V Zmhr. Ë¶mgmR‡ ‘mJUr H\$aUè¶mcm ‘¶VmMm Xmdm (Deceased Claim) H\$aUo AmdÍ¶H\$ AgVo

1. EH\$mM ì¶{{°Ạ¶m ZmŝmZo AgUmo I mVo
2. Survivorship Clause AgUmo gĝ\$' I mVo naŸwÁ¶m'Ü¶o ‘ỉVnd©‘mJUr H\$aÛmV Amccr Amho̦ d joint Mandate KVbboo Zmhr.
3. Survivorship Clause ZgUmo gĝ\$' I mVo
4. Zm{'ZeZ ZgUmo I mVo

'¶VmMm Xmdm pI íMZ, Á¶ly (nmaer {edm¶l) B. gmRÞ B§S¶lZ AŠ0À¶m AZwgma d qhXÿ ⁄
'wgC' mZm¶gmRÞ Ë¶m™¶m dmagm¶¶m d¶l{°H H$¶l¶lXm (Personal Law) AZwgma {dMmamV KìVCm OmVmo

H$¶lXera ànÌ

BÀNmnÌ ho gd¶gm'm¶l¶ H$m¶lXera ànÌ Amho ì¶l°$ BÀNmnÌ H$ëZ qH$dm Z H$aVm 'Ë¶wnmdVo Xm¶lhrhr ~m-VrV ¶mì¶l Ë¶m H$m¶laP$S¿Z AmdíH$ Vo Legal Representation {'ì dVm¶lVo ~H$ BÀNmnÌ gm'm¶l¶nUo Legal Representation åhUZ 'm¶l H$ëZ, p¶ldH$mé eH$V Zmhr. ¶mgmRÞ 'mJUr H$aUmé¶mcm BÀNmnÌ H$m¶lma¶l gmXa H$ëZ àm¶l0>{'ì dmdo cmJVo ~H$ àm¶l0>p¶ldH$mé eH$Vo Á¶m àH$m¶lUr BÀNmnÌ H$cco Zgc, Ë¶m~m-V ImcrcnH$ EH$ Legal Representation {'ì dUo AmdíH$ RmVo

1. Administator General's Certificate
2. Letter of Administration
3. Letter of Executor
4. Succession Certificate

Indian Succession Act 'Ü¶oàmdYmZ H$é¶lmZwgma Succession Certificate ho '¶VmMo ~H$HÏ$S±e AgUmao H$O©(åhUOM Rmbr) d {gŠ¶lha0>OMr H$m¶lXnÌoo{'ì{dÊ¶gmRÞ Cn¶lmdJr nSÞVo cnH$a'Yrc dñVÿgmRÞ 'mÌ darcnH$$ EImdo H$m¶lXnÌ {'ì dUo JaOMo AgVo H$m¶lma¶lSÞ¶l ¶m™¶l d AmdíH$ Vo Legal Representation Amnë¶m ZmÍlo {'ì dZ ~H$HÏ$S±e gmXa H$m¶lUm¶lm 'mJUrXmamcm ~H$ RdrMr a¸$', {gŠ¶lha0>OMr H$m¶lXnÌo qH$dm cnH$a¶lA¶lm drVy Xd¶ eH$Vo ho H$m¶lXera ÑïiZo ¶m™¶l AgZ, ¶m 'Ü¶lo ~H$Mr H$m¶lUrhr O-m-Xmar amhV Zmhr. EImÚm g¶lP$ ImË¶lmV, Á¶m™¶lm Survivorship Clause Zmhr, ~H$Zo H$m¶lXera dmag AgUmo à{V{ZYr d Cd±aV ImamÝm¶lm g¶lP$hUo a¸$', d MrOdñVy XdUo AmdíH$ AgVo

Á¶mddr r darc à'mUUoH$m¶lhr Legal Representation CncãY ZgVo Ë¶mddr r ~H$ nwT±o{Xé¶lmZwgma '¶VmMm Xmdm '8m H$ë eH$Vo

A. Legal Representation CncãY AgUm¶l mà¶lAUr –

1. '¶VmMm Xmdm AO©- XmZ àVr'Ü¶lo
2. Legal Representation
3. '¶VmMm XmI cm

hr H$m¶lXnÌoKÑ¶lZ '¶VmMm Xmdm '8m H$aVm ¶lBC.

~. Legal Representation CncãY ZgUm¶l mà¶lAUr –

1. '¶VmMm Xmdm AO©- XmZ àVr'Ü¶lo
2. A'ì$Sähr0>(~HÑ¶l m {ZYmÝrV Z'ì ¶l™n¶V)
3. AÝ¶l dmagm¶llog§ VrnÌ (~HÑ¶l m {ZYmÝrV Z'ì ¶l™n¶V)
4. '¶VmMm XmI cm

5.	B§åZr0ℱ ~nÊS>

6.	Xmℤ Mn§co h'rXma

7.	Xmì¶mÀ¶m aH$'mH$ {H$'mℤ 50% a¸$' Amnë¶m ~H$V {H$'mℤ 3-5 df}nℤJVdU§H$
	H$åÊ¶mMog§ VrnÌ (Amdí¶H$ Agℭ Va)

hr H$mJXnÌo KD$ℤ '¶VmMm Xmdm '$Ɱ H$åVm ¶Bℭ.

Á¶mdoì r 'mJUrXma hm '¶VmMm Xⱼ Mm ZmVdnBH$ Agℭ, Ë¶mdoì r Ë¶mcm eⲊ¶Vm Legal Representation AmUÊ¶mMm AmJln RⱮdmM. naⲎw 'mJUrXma Amnë¶m 'm{hVrMm qH$dm ImVXma Agℭ d Ë¶mMr Am{WH$$ pñWVr Mn§cr Agℭ Va Ë¶mÀ¶mH$$ℤ ghU©a¸$' {H$'mℤ 5 dfm§mRⱮ nℤJVdU§H$ H$åÊ¶mÀ¶m h'rda Legal Representation {edm¶¶ darcà'mUoË¶mMm '¶VmMm Xmdm '$Ɱ H$åVm ¶Bℭ.

ñ0åⱮn S⚈Ⱬℱ

A°'$Sⱼhr0> g§ VrnÌ d B§åZr0ℱ ~nÊS⚈cm amÁ¶mÀ¶m ñ0åⱮn AⲊ0ℤw⚈ma ñ0åⱮn '$ cmdUo Amdí¶H$ Amho A°'$Sⱼhr0> g§ VrnÌmcm 'hmmⱮ'⚈V < 100/- Mm ñ0åⱮn nmⱮa Amdí¶H$ d B§åZr0ℱ ~nÊS> gmRⱮ 'hmmⱮ'⚈V <500/- ñ0åⱮn nmⱮa Amdí¶H$ amhrc. gÜ¶m H$ℤn0⚈H$$ amÁ¶mⱮ Xd rb hrM ñ0åⱮn S⚈Ⱬℱ bmⱮy Amho 'Ɱn§H$$ eⱨH$ⱮⱮV am¶ gaH$åⱮZo ~Xb Hℰ¶ng Ë¶mdoì r bmⱮy Agm Ë¶mà'mUo 'Ɱn§H$$ (ñ0åⱮn nmⱮa) bⱮdmdm.

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H$hr 'hËdnÀ¶m~m·r

1. Xmĩ¶mMr a¸$' nZJ\VdUH$ H$cë¶m 'XVRdrÀ¶m VmaUmda ~HZoHO©XdyZ¶o

2. Aem 'XV RdrMo 'XVnyd©nó [)>H$aVm H$m~m m Z¶o

3. OŸ' - 'Ë¶wÀ¶m a{Oñ0a' Yrc ZnȞrMm à'm{UV CVmam åhUOM 'ñ¶VnMm Xml cm hm¶.

4. AnKn\Vr 'Ë¶wPmccm Agë¶mg '¶VnÀ¶m Xml ë¶m~am·a nmcrg n\MZm'm d '¶VnMm Amȷ l [annœ©AgUo Amdí¶H$

5. Oa qhXÿ néfmMm 'Ë¶wPmccm Agc Va Ë¶nÀ¶m dS$c·ñȷj m AnB©hr àmΓ¶mZo Class-1 dmag AgVo Vȧhm Vr {OdY Agë¶mg dmagnÀ¶m ¶mXrV {VMoZnȧl Agë¶mMr Imìr H$aUoJaOMo Amho

6. BÀNmnì naXem\V H$cccoAgc Va àm·0>Xpl c V\Wrc naXer H$n0mZo{Xcccohdo

7. 'mJUrXma Xmĩ¶mMr a¸$' AΓ¶ dmagñ·am·a Onŝ>Zmdn\Zr RdyBpÀN\V Agc Va Ë¶m AΓ¶ dmagn\Zr Xpl c B$åZr0ȴ ~nÊS>dla ñdmj ar H$amd¶mMr AgVo

8. cmH$aÀ¶m dñVy 'mJUrXmamcm ñdmYrZ H$aÊ¶mndu 'mJUrXma, ~H$ A{YH$nar d XmZ à{V{ðV n\Mng'j cmH$a CKSÊ¶mV '[)$Z n\MZm'm H$amdm d A{YH\V gam'$H$S¥Z Ë¶mMo'ë¶nH$Z H$éZ ¿¶mdo

9. h'rXma hm nJmaXma ZnH$a Agc, Va Ë¶nÀ¶m hmVr ¶\Um¶¶m nJmm\Vrc n{hco < 400/- d Cdȧrl V nJmm\Vrc 2/3 nJma ¶mda Attachment AnUVnȧ\V Znhr. Vȧhm nmagm nJma AgUmm h'rXma Kȧ¶\V ¶mdm.

10. dmag AkmZ Agc Va Ë¶nÀ¶m Zg{Uȴ$ nmcH$$ - AnB©S$c ¶mMr Xpl c g§ Vr KȱUo Amdí¶H$ RaVo

11. '¶VnMm Xmdm '[)$ H$$aÊ¶mg {dc§· Pnë¶m·uȷ o 'XV Rdrda 'XVrZ§\Va nó[)À¶m {XZmȧ\Śn\VÀ¶m H$mȷ mMo Overdue interest Mo nó[)>Ë¶mM ì¶mOXamZo H$$aÊ¶mMr AZȯVr Amho Vgnó[)>H$amdo

12. '¶VnMm Xmdm '[)$ PnȞmZȴ\Va 'mJUr H$aUmm d XmZ h'rXman\S$\ZB$åZr0ȴ ~nÊS>ñdmj ar H$éZ ¿¶mdo d ZȴUa H$di ñ0ån nöcrn ìXma\M aH$'Mo nó[)>H$amdo

~H$Zonirȴc àH$$maMo Z'¾oñdVȧ\nUo emĺm\Zm CncâY H$éZ {Xcccoñmh\V.

1. A°$Söhr0>

2. AΓ¶ dmagȵ\log§ Vrnì

3. B$åZr0ȴ ~nÊS>

4. '¶nÀ¶m Xmĩ¶mMm AO©

'¶VnÀ¶m Xmĩ¶mMonó[)>H$aÊ¶mndu '¶VnH$S$ə ~Hȵ\Mr H$hr ¶\Uo~nH$$ Znhr ¶mMr Imìr H$amdr AΓ¶Wm Vr ~nH$$ dgyc H$éZ {e„H$$ aH$'Mo nó[)>H$amdo

'hËdmMr gMZm

EH$mM Zm§dmZ Zo ImVo Agm d Aem ImV$XmanMm 'Ë¶w Pmcm d 'mJUrXmamcm g§-§YV 'KV RmdrMo nó [)> 'KVrn§du '¶VmMm Xmdm H$éZ 'Om H$éZ ¿¶md¶mMo Pmcü Va gü¶mÀ¶m Amnë¶m gm' m´¶ àmgrOaZg§ma 'KVnd©nó [)gmR+ nZë0+ AmH$mé Z¶o VgM ImVo EH$mn§jm m A{YH$ Omb6Zm§dmZr Agm´ d nH$ EH$m ImVXmanMm 'Ë¶w Pmcm d Survivor Agm Va CdarV ImVXman§m 'KVnd©nó [)gmR+ Xpl c nZë0+ AmH$mé Z¶o.

Either or Survivor / Former or Survivor / Anyone or Survivor Agm n[aMmbZZ Agbë¶m I nË¶m§-m-V Mandate KVbo Agë¶mg Ë¶m I nË¶mMonó [)> 'KVn¶dñr H$aVm ¶B®.

JmhH$$ gdbm {e'$maerÀ¶m AmYmao [aPìh© ~H$Zo {Xcë¶m 'mJ¸eu gMZà'nUo AmnU   Deceased Claim gmR+ Succession Certificate Mr 'mJUr H$é Z¶o Agm Claim H$mnUË¶mhr Legal Representation {edm¶[da {Xë¶mà'nUo 'Om H$àVm ¶ñrc. (gX^^© - 'wH$m Mo {X.4.4.02 Mo n[anÌH$ H$.01/ ~rE' / AS{' Zr. / 98/02-03). Ë¶mM à'nUo '¶VmÀ¶m Zmdo qH$dm Ë¶mÀ¶m Sole Proritorship À¶m Zmdo Oa Current Account Agb Va Ë¶m I nË¶mda ImdXma '¶V Pmë¶mÀ¶m {XZm$§$mmgZ à˶j nV a¸$' AXm H$àm¶VÀ¶m H$Ìmbmd¶Ydrgm§R+ Ë¶mdo r bmJy Agbë¶m ~MV I nË¶mg X¶ Agbë¶m ì¶mnOXmmZo Daily Products   da ì¶mO AXm H$à$mdo ('w¶ H$m¶m®¶mMo n[anÌH$ H$. 46 {XZm§$I$ 22.07.2020)

'm. AÜ¶j   {XZm§H$:

{X {dœœea ghH$mar ~H$ {c., n\U0o

'w¶ H$m¶m@¶

471/472, Jwc0H$S‡, 'nH$0¶nS‚©

n\U0o – 411 037   (hm AO©XmZ àVt'Ü¶onmR‹mdm)

®

'hmœ¶,

{df¶ : '¶V l r./gm ---------------------------------- ¶nà¶mZn§ǹ¶m

        ^nJmMoR\dr/góH0S‡ dñVy/cnH$a'Yrc dñVy{'i Ê¶m-m-V

'r darc '¶VnMm H$m¶Xera dmg AgZ 'r Amñë¶m ~H$V '¶VnÀ¶m Zn§nZoAgcë¶m ^nJmMongo /R\dr / góH0S‡ cnH$a'Yrc dñVy{'i {dÊ¶mgnR‡ hm AO©H$arV Amho

AO©XnanMoZn§l : -------------------------------- d¶ :   df}

nÎmm d '$nZ H$. : --

----

1.   '¶V l nVXnanMr d¶{{°$H$$ 'n(hVr

1.1. n\U©Zn§l : ---

1.2 {Zdmg nÎmm :--

1.3 * 'ˌ¶Mm {XZn§H$:

1.4. 'ˌ¶MoñWmZ :   Jn§l -   Vmc\H$m -   {Oëhm -

1.5 '¶Vmcm cnJy Agcœm d¶{{°$H$$ dmagm H$m¶Xm :

1.6 '¶V ì¶°$ ~H$Mr g^mgX hm\r H$m¶? :   hm¶/Zmhr   Agë¶mg g^mgX H$.

(* ¶m AOm§mo-V OÝ' -'˦Ä¶m a{Oñ0a' Yrc gˬ¶(nV CVmam On6xdm)

2.   '¶Vmcm cmJy Agcë¶m d¶{°H dmagm H$¶§Úmg AZmgéZ '¶VmÄ¶m h¶m\ AgUm¶m gd©
dmagXmamÄVr (AO%mamgh) '¶hVr -

A.H$.	Zm6l	d¶/df	'¶Vmer ZmV	nIm
1.	AO%ma			
2.				
3.				
4.				

.. 2 ..

.. 2 ..

3.   '¶V ImV/XmamÄ¶m 'mJUr H$arV Agcë¶m ImˬmÄm Vnerc

emIm	ImVoàH$ma	ImVoH$'n6l$	'mJUr a¸$' é.	cm^m6 é.

4.   'r ¶m AOm%Xmao darc Vnercmà'mUo '¶V ImV/XmamÄ¶m Zm6lnÄ¶m ^mJmMo ngo/Radr/gó$
H$m0S$‡ dñVy/cnH$$a'Yrc dñVy 'cm {'i ˦mMr 'mJUr H$aVmo / Vo¶m-m-V 'r 'nΫ H$aVmo
/ VoH$$ -

4.1   'r ¶m g§-§Yr ~H$Ä¶m dó moloír ApñVˬdmS$V/ AgUm¶m {Z¶'mÄMonmcZ H$arZ.

4.2   ~H$Ä¶m AmdíH$$V/Zmgma 'mÄ¶m dmagmÄ¶m h¸$mMoà'mU 'r ~H$cm gmXa H$arZ.

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h' rXmanĝr 'nĝhVr

A.H$.	Vnerc	h' rXma 1	h' rXma 2
1.	nŲ©Znĝl		
2.	g^mgX - Amho⁄Znhr Agë¶mg, H$' nĝl$		
3.	~HWMm I mVXma - Amho⁄Znhr d H$"' nĝl$		
4.	nImr		
5.	ì¶dgm¶		
6.	dm{f®$ CEnÞ é.		
7.	ZmU$aXma Agë¶mg,		
7.1	'mcH$nMo ⁄ H$n¶mē¶nMo Znĝl		
7.2	ZmU$arVrc hĥm		
7.3	EH$U 'm{gH$ nJma é.		
8.	ñWmda {' i H$V Agë¶mg,		
8.1	{' i H$VrMm àH$ma		
8.2	{' i H$VrMm nImm d H$"' nĝl$		
8.3	'm{gH$ ^nŜeCEnÞ é. (Agë¶mg)		

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8.4	AnOMr A§mOo~nOma qH$'V é.		
8.5	h'rXmanMr AnOMr EH§U XUr é.		
9.	AOXmamer ZmVo- Amho/Zmhr Agë¶mg Vnerc		
10.	h'rXmanMr g§VrXeH$ ñdmj_ar		

'w¶ H$n¶m©n¶mMm 'Dargş-Vr {ZU¶

'm. gM/mcH$ 'Şşi mA¶m {X.   À¶m g^Vrc Ramd H$.   AZgma

AOXma I r./gम-- ¶nXm '¶V

I r./gम--¶mA¶m

Zmşmdarc Vnercmà'nUo^nUmMo ngo/Rdr/gó$ H$ñ0Ss$ dñVy/cmH$a' Yrc dñVy Xê¶mg '$Dpar àXmZ

H$şaE¶mV Amccr Amho

{def AQs -

Cn gaì¶dñWmnH$ 'w¶ H$şñ¶Şmar A{YH$şmar   AÜ¶j

à{Vkmì (A°$Sähr0)

(ñ0ån AŠ0>¶m Ë¶maH$´Mm ñ0ån Amdí¶H$, à{Vkmì VmcH$n⁄{Oëhm X§#{YH$har qH$dm Zn0ar ¶mMog´j H$aUo Amdí¶H$)

Amähr 1. Ir./gm./Ir'Vr ---

    d¶ AXmOo   df}

    anhUma   ---

    2. Ir./gm./Ir'Vr ---

    d¶ AXmOo   df}

    anhUma   ---

¶Uoà´nUogË¶ à{Vkoda {chⁿZ XVmoH$ -

1. Ir./gm./Ir'Vr ---

    (¶mnTo¶nZm '¶V Agog§-mⁿYcoAmho) Ë¶nMo{X.   amOr

¶m{RH$nUr {ZYZ PmcoAmho Ë¶nⁿZr Ë¶nÀ¶m {ZYZg'¶r H$nUVhr '˶mì H$éZ Rdcco Zmhr.

2. Amähr gXa '¶V d Ë¶nÀ¶m H$0¢~¶nZm gwnao   dfm®mg⁄ Ami IVmo

3. gXa '¶VnMo'˶¶Z⁄a Ë¶MonínMnV d¿ naⁿaZgma d Ë¶nZm cmⁿJy Agcë¶mdnagm h¸$ H$nⁿÚmZgma '¶VnÀ¶m '˶mì{da{hV Bñ0¢rda Šcó H$a˶mMr nmì Vm AgUmoH$di Imcrcà´nUo dnag AmhV.

A.H&.	Zn§d	d¶	'¶Vmer ZnV(
1.			
2.			
3.			
4.			

4. Am'Mo gXa '¶Vmer d darc dmagmŕer H$nUˢÈ¶mhr àH$maMo ZnVo qH$dm g§-§Y ZmhrV. '¶VmÀ¶m Bñ0ﬕ'Ü¶o Am'Mo H$nUdVhr {hVg§-§Y ZgZ, Ë¶mῨ Amåhnﬕcm H$gcnhr ag Znhr d ¶m-m-V Am'Mm H$nUdVhr Šcó Znhr.

5. Amåhnﬕcm gnᶊˢÈ¶mV Amcë¶m 'n{hVrÀ¶m AmYmao Amåhr I mˋrmydᶒ$ Z'᷑X H$aVmoH$$ gXa '¶VmÀ¶m ZnᶊdmᶠZo{X {dœœea ghH$$nar ~H$${c., nᶉo-------------- emI m ¶m {Rᶓ$nUr I mcrc à'nᶉo I mˋr/cnH$$a AgᶒZ gŰ¶mÈ¶nᶊˋrc {e„H$$nῖˢc à'nᶉo Amho

1. MmcyRᶍd/~MV ~H$$Rᶍd I mˋoH$&.   {e„H$$ é.

2. [aH$$äJ I mˋoH$&.   {e„H$$ é.

3. 'ᶍV Rᶍd nmdVr H$&.   {e„H$$ é.

   H$&.   {e„H$$ é.

   H$&.   {e„H$$ é.

4. cnH$$a H$&.

da {Xcö¶m '¶VnModmag darc I mˋr/cnH$$a ¶nᶏrc {e„H$$a¸§' / {OÞg ¶nᶊm Šcó H$$aˢÈ¶mg nᶉᶎ?: nmᶒ AmhᶒV.

5. Amåhmcm ¶m JmᶒˋrᶖMr nᶒ᷑OmUrd AmhoH$$ {X {dœœea ghH$$nar ~H$${c., nᶉo---------
   emI m ¶nᶋr Am'Àᶒ¶m à{VkmnᶕÌnÀ¶m AmYmaodmagᶒ᷊Zm H$$nUˢÈ¶mhr H$$nᶊᶒZo'᷑Oᶍ H$$cö¶m Legal Representation {edmῨ darc I mˋr/cnH$$a ¶nᶏrc {e„H$$a¸§' / {OÞg XᶎUma Amho Ë¶m'ᶜiᶒo Amåhr gXa à{VkmnᶕÌ {dMmanydᶎ$d O-m-XmarZoH$$arV AmhᶒV.

¶Uoà'mUohoà{VkmÌ   ¶WoAmO {X.   amÒr Amåhr
H\$éZ {XcoAmhod Ë¶mda Am'À¶m gømH\$ë¶m AmhoV.

'r à{VkmÌ H\$aUmanÕg Amô I Vmo

Znßl   ñdmj ar

1.

2.

à{VkmÌ H\$aUma

à{VkmÌÌmÌñVrc 'OHß\$a à{VkmÌ H\$aUè¶mng Ë¶mcm AdJV AgcoÆ¶m ^mfÏ V g'OmndÍZ gnß\$UVco

VmcmH\$ñn/ {OëhmÌ X\$ã\$(YH\$mar

qH\$dm ZmÒar ¶mÿVm ghr d {e¸\$m

à{VkmÌnÀ¶mñdénnÿrc g§VrnÌ

('nJUrXmanì¶{V[a°$AÝ¶ dmagnÝr H$Z Úmd¶mMoAmho)

(ñ0ån AŠ0>Zmgma ¶mÝ Ë¶m aH$' Mm ñ0ån Amdí¶H$, à{VkmÌ VmcmH$m~/{Oëhm X$#{YH$mar qH$dm Zm0ar ¶m§Mog'j H$aUoAmdÍ¶H$)

Amåhr ¶mUoà'mUo{chÝZ XÝvmoH$ -

1. Ir./gm¸./Ir'Vr --- ¶m§Mo
   {X.   anÐr -------------------------------- ¶m{RÈ$mUr
   {ZYZ Pmco

2. Ë¶màma '˶Z¸Ýa Ë¶MoniMmV d¸e naµhaZgma d Ë¶nÝZm cmJy Agcë¶m dmagm h¸Hff¶ÚmZgma
   nÌ*c à'nJUodmag Amhÿ ('nJUrXma dmagmgh)

A.H$.	Zndl	d¶	'¶Vmer ZmVo
1.	'nJUrXma –		
2.			
3.			
4.			

3. '¶VmnÀ¶m ZmñdmZZo{X {dc@cðea ghH$ar ~H$${c., nÝVo-------------- emlm¶m{RÈ$mUr
   Imcrc à'mÝVoImVr/cmHfa AgyÝ Ë¶nÝrc {e¸H$$nÌ*c à'mÝVoAmho

   1. MmcyR^nd/~MV ~H$f Rnd ImVoH$f.   {e¸H$$ é.

   2. [aH$fa]a:J ImVoH$f.   {e¸H$$ é.

   3. 'XV Rnd nmdVr H$f.   {e¸H$$ é.

                    H$f.   {e¸H$$ é.

                    H$f.   {e¸H$$ é.

   4. cmH$fa H$f.

4. '¶VmÀ¶m darc dmagm¶H$ Ir./gm¸/Ir'Vr ------------------------------
   ¶m Zr darc ImVr O'm a¸$' d 'mc'ÎmMr 'mJUr {dœœa ghH$mar ~H${c., nUo---------
   - emI m ¶m¾HaHcr Amho

5. 'mJUrXma dmagm ì¶{Var°$ Amåhm§ gd©dmagm Zm darc Bñ0œr'ܶoH$mhrhr ag Zmhr d ˸¶m'w o
   'mJUrXmamZoH$cë¶m 'mJUrg Am'Mr H$mUVrhr haH$V qH$dm VH$"ma Zmhr d ~H$ZoܶmÝm {e„H$
   aH$'m/{OÞg Xˆ¶mg Am'Mr nÜ©g§Vr Amho

6. gXa g§Vrn̄ Am'À¶mda VgM Am'Modmcr dmag ¶m¾¶mda ~§ZZH$ñmaH$ Amhod amhrc Am{U ho
   g§Vrn̄   ¶m Wo AmO {X.   amOr Amåhr H$éZ
   {Xcr d ˶¶mda Am'À¶m ('mJUrXma dmagm ì¶{V[a°$) g∅m H$ë¶m AmhV.

A.H$.	Zmd	ghr

Vmc̆H$m / {Oëhm X$åHcYHmar

qH$dm Zmöar ¶m¾m ghr d {e¸$m

51

gX̂^©H&.   {XZmH$:

                          nmhnM nmdVr

à{V,

'hme¶,

{df¶: '¶V I r∕gm --------------------------- ¶m¶m Zm¶À¶m
        ^mmMongo∕Rdr∕góHiOS dñVy∕ cmH$ 'Yrc dñVy{' i Ê¶m-m-V
        AmcmAO©-   {XZm$.

Amcm darc AO©AmähmCm {X.   amr {' i mcm AgZ Amähr
Ê¶mMr ZmK KVcr Amho gXa AO©' Dgr~m-VÀ¶m {ZU¶mgmR '¶ H$m¶m©¶mH$S
mmR${dÊ¶mV ¶V Amho   ¶m-m-V Pmcccm {ZU¶ AmnUmg ¶WmdH$me H$i {dÊ¶mV
¶B©.

H$i mdc

Amcm {dcemgy

eml m ì¶dñWmnmnH$$

---------eml m

{X {dœœa ghH$mar ~H$ {c., nìUo
'w¶ H$m¶m©¶,
471/472, Jwc0H$$ç,
'nH$0¶nS©, nìUo - 411 037

'hme¶,

{df¶ : '¶V Ir./gm-------------------------- ¶må¶m
ZmdmÀ¶m ^mUmMongo/Radr/ gó$ H$i0S$ dñVy/cmH$$a' Yrc dñVy{'i Ê¶m-m~V
Ir./gm------------------------- (AO%ma) ¶må¶m 'mJUr~m~V

Amåhr ¶m gm~V darc AO©(E'$-13) XmZ àVr'Ü¶o 'ÕargmR$ nmRdV Amhm^V. ¶m AOmPr nmhm^V
AO%mamcm {Xccr Amho AO%ma ¶m^Zr 'mJUr H$cë¶m {'i H$$Vr~m~V d '¶VnMr H$$O%ma qH$dm
Om'rZXma ¶m ZmÊ¶mZo ~H$$er Agccr ¶Uo ~mH$$ ¶m-m~VMm emi mdma Vnerc '$n©H$$. DC-5 ìXmam
Amë¶mcm gmXa H$$cm Amho AO%mamZoH$$UVhr Legal Representation {'i {dccoZmhr. Amåhr ¶m
àH$$aUr AOmgm~V nÏ&c H$$UXnIogmXa H$$arV Amhm^V.

1.   ~H$À¶m {ZYmnrV Z'ý¶mV A°'$S$mhr0>
2.   ~H$À¶m {ZYmnrV Z'ý¶mV AÝ¶ dmagmMogg$ Vrnì
3.   'Ê¶Mm Xmi cm
4.
5.

Amåhr ¶m AOmPrc 'mJUrÀ¶m 'ÕargmR$ Am'Mr {e'$mag H$$arV Amhm^V. gXm 'mJUr nÏ&c A0$gh
'Ön H$$mÊ¶mV ¶mdr hr {dZÝVr.
A0$:

H$$i mdo

Amcm {dœmgy

emì mì¶dñWmnH$$

'r/Anाहr I r./ I r' Vr. ----------------------------- d¶ -   Y⅚m -

am. --

(¶UⅥZ nⅠⱲ¶m XñVm' Ü¶o¶ⅥⅥm C„d ~⅚Zm' m {chⱫ XⱮma Agm H⅝cm Anhod Ë¶m' Ü¶oVoñdV:, Ë¶Ⅿo dmcrdmag, EpⅢPⅢ¶Ⅱg© AS{' Zñ0Ⱳg© H⅊¶Xera à{V{ZYr ¶Ⅵm g'mde anhUma Anho) **àⅥ' nj** d

1. I r. / I r' Vr----------------------------- d¶-   Y⅚m -

   am--

2. I r. / I r' Vr----------------------------- d¶-   Y⅚m -

   am--

(¶UⅥZ nⅠⱲ¶m XñVm' Ü¶o¶ⅥⅥm C„d h'rXma Agm H⅝cm AgⱫ Ë¶m' Ü¶oVoñdV: Ë¶Ⅿodmcrdmag, EpⅢPⅢ¶Ⱡg© H⅊¶Xera à{V{ZYr ¶Ⅵm g'mde anhUma Anho) **piXVr¶ nj**
                              d

gXaⅯo~⅚Zm' m {chⱫ XⱮma d h'rXma ñdV: d EH$Ȉ VarË¶m {X {dœœa ghH⅝ar ~H${c., nⱮoOr ~hⱜmⱯ'r¶ ghH⅝ar gⱢWm H⅊¶Xm, 2002 AⱢd¶oñWmnZ Pmccr AgⱫ VrⅯo'⅙¶ H⅊¶n⅌¶ 471/472, JⱮc0Ɱ$ⱶ, 'nH⅊0⅂nⱢ© nⱮo– 411 037 ¶Uo AgⱫ gXa ~H⅝g gXaⅯr aⱜ$' X⅌¶mg ~nⱢrc AnhⅥ d anhVrc. gXa ~H⅛Ⅿr emⅠ m ---------------- ¶Uo AgⱫ (¶mnⱠⱲVrⅯm C"d ¶m XñVmⅥ gXa ~H$ Agm H⅝cm AgⱫ Ë¶m' Ü¶onXm{YH⅝ar, gⱢⅯcH$ '§ⱶ ¶Ⅵm g'mde anhUma Anho) **VⱲr¶ nj**

1. Á¶m AWu d H$. I r. / I r' Vr.------------------------- am---------------
   --¶Ⅿo Inⱡ¶mda Imcrcà'nⱮoaⱜ$' Ë¶Ⅿo'aUmⱶma {e„H$ AgⱫ (¶mnⱠⱲË¶Ⅵm C„d '¶V ImⅥXma Agm H⅝cm Anho)

   1. --
   2. --
   3. --

2. gXa '¶V ImⅥXma {X.   amOr '¶V Pmco AgⱫ, Ë¶Ⱬr H⅊UVbr BÀNⱶnȈ H⅝ccoZmhr. Ë¶Ⅿo Zn⅊loAgccr ~H⅝Vrc Rⱡ, ì¶Ⅿongh Ë¶Ⅿodmagmg naV H⅝aÊ¶mg nmȈ Pmccr Anho '¶VmⅯo nVr/nⅢZr, AnB©dSⱶc åhUⱫ Aer {' i Umar aⱜ$' K⅊¶Ⅿr '¶VmⅯm dmag åhUⱫ c0a Anⱶ$ AS{'{Zñ0⅊eZ/dmagm g{0⅋'$H⅊>{edm¶ K⅊¶Ⅿr BÀNⱶm Anho

3. gXa '¶V ImⅥXma {X.   amOr '¶V Pmco AgⱫ, Ë¶Ⱬr {X.   amOr BÀNⱶnȈ H⅝éZ RⱡcoAgⱫ Ë¶Ⅿo AmYmao~⅚Zm' m {chⱫ XⱮma '¶VmⅯoZn⅊lo Agccr aⱜ$' K⅊¶mg XmdXma

Pmco Anho na§Ÿwˑ¶Źr ˑ¶mŹgma H$nOa¶H$S¥Ź BÀNᴀnÌ I ao Agˑ¶Moà'nƲUnÌ /dmagm à'nƲUnÌ {' i dccoŹnhr.

4. gXa '¶VmMo'ˑ¶g'¶r ˑ¶Mo~HŇVrc dododù¶m I nˑ¶mda EH$U é.   (én¶ᴇ
---------------------------------------) BVH$ a¸$' {e„H$ Anho

5. ~HŇŹo'nƲUr Hˑ¶mg ~§ŸŹmˊm{chŹ XUmao'mc'Îmm H$anMoà'nƲUnÌ ~Hŗg XVrc.

6. H$n¶Xera ~m-tMr n§V¶m H$aUo~§ŸŹmˊm{chŹ XUma ¶nŗg Aeˑ¶ Anhod ˑ¶mˊui o'¶VmÀ¶m ZnŇdmMr a¸$' {' i Ê¶mg ˑ¶mŹm{dZmH$maU Cera hnB¢. ˑ¶mˊuioˑ¶MoH$Yrhr ^éŹ Ź ¶Umao Z§H$gmŹ hnB¢. åhUŹ H$n¶Xera n§V¶m H$ad§Ź Kˑ¶nEdOr ¶m XñVmïXmaoa¸$' {' i mdr åhUŹ {dŹ§Vr Hˊcr.

7. ~§ŸŹmˊm{chŹ XUma ¶nŗMr hr {dŹ§Vr d h'rXma ¶nŗr gXaÀ¶maH$'Mr {chŹ XUma ¶nŗg {Xccr h'r ¶ndéŹ ~Hŗg {chŹ XUma d h'rXma ¶nŗr ~HŇMo¶nïXmaoH$nhr Z§H$gmŹ Pnë¶mg O~m-Xma anhVrc Ago'n§¶ Hˑ¶nŹgma ~H$ gXaMr a¸$' 'nƲUrXmang naV H$aˑ¶mg H$$~c Pmcr Anho

8. ~HŇŹododi oh'rnÌ /~§ŸŹmˊm{chŹ X$¶mg ~§ŸŹmˊm{chŹ XUma d h'rXma ¶nŗg gM{dë¶mg, ˑ¶mŹgma VmˑˑʶnŹr ~Hŗg {chŹ X$¶nMm Anho

9. ¶mïXmao'¶V I nƲXma ¶n§MoZn§doAgccr I nˑ¶nVrc a¸$' i¶nOngh ~§ŸŹmˊm{chŹ XUma ¶nŗg X$¶mg ~H$ V¶ma Anho 'nƲ ~§ŸŹmˊm{chŹ XUma d h'rXma ¶nŗr ¶mïXmao~Hŗg dm ˑ¶nMo nXm{YH$mar, g§McH$$ '§ᶤ ¶nŗg ˑ¶mˊuioH$gchr Z§H$gmŹ Pnë¶mg ˑ¶nMr ^annB¢H$adŹ X§¶nMr Anho Aemdoi r ~Hŗg EH$U a¸$' dm H$nhr a¸$' Ì¶nïWmg naV H$aUo^nƲ nSë¶mg, Aer a¸$' ~§ŸŹmˊm H$aUma d h'rXma i¶nOngh ~Hŗg ÉdarV naV H$aVrc d ~Hŗg VgM ~H$À¶m nXm{YH$nè¶mg, g§McH$$ '§ᶤimg H$gcrhr Vmerg cnJyXUma ZnhrV. VgM Aemdoi r Ì¶nïWnŹr H$nhr H$n§nƲMar Hˑ¶mg ˑ¶m H$nˊr hn§Unë¶mg gdᶢI MnƲMr d Z§H$gmŹrMr O~m-Xmar KŇVrc. VgM gXaMr Ì¶nïWnŹm XUoAgccr d {Xccr a¸$' h'rXma ¶n§VH$$SŹ dgyc H$aˑ¶mndu ~§ŸŹmˊm{chŹ XUma ¶n§VH$$SŹ dgyc H$aˑ¶mMr O~m-Xmar ~HŇMr Anho Agoh'rXma åhUyeH$$V ZnhrV, ¶m-m-V h'rXma ¶nŗMr O~m-Xmar ~§ŸŹmˊm{chŹ XUˑ¶nBVH$$nƲ anhrc. Vr H$gë¶nMr àH$$maoH$' r hn§Uma Znhr d Aemdoi r ~HŇMm {ZU¶ A§V' anhrc. ¶n§à'nƲo~§ŸŹmˊm Anåhr dmƲMŹ,g'Omdŋ KD$Ź {chŹ {Xcm AgŹ Am'Modmcrdmagn§da Vm-~§ŸZH$naH$$ Anhod anhrc.

gmj :

1. Zn§d - I r. /I r'Vr----------------------
   nÎmm - ------------------------- 1. ---------------------
                                          (~§ŸŹmˊm{chŹ XUma)

2. Zn§d - I r. /I r'Vr----------------------
   nÎmm - ------------------------- 1. ---------------------
                                     2. ---------------------
                                          (h'rXma)