



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA  
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RPCD.CO. RCB.BC.No. 53/07.51.010/2012-13

December 24, 2012

The Chairmen / CEOs  
of all State and Central Co-operative Banks

Dear Sir/Madam,

**The Co-operative Banks (Nomination) Rules, 1985 - Clarifications**

As you are aware, the Co-operative Banks (Nomination) Rules, 1985 have been framed in exercise of powers conferred under Section 52, read with Sections 45-ZA, 45-ZC, 45-ZE and 56 of the Banking Regulation Act, 1949 (10 of 1949). The nomination forms for bank deposits (Form No.DA1, DA2, and DA3), articles in safe custody (Form No.SC1, SC2, SC3) and safety lockers (Form No. SL1, SL1A, SL2, SL3 and SL3A) have also been prescribed in the Nomination Rules. These forms, inter alia prescribe that the thumb impression of the account holder is required to be attested by two witnesses.

2. In this regard, we clarify that for the various Forms (DA1, DA2, and DA3 for Bank Deposits, Forms SC1, SC2 and SC3 for articles in safe custody and Forms SL1, SL1A, SL2, SL3 and SL3A for Safety Lockers) prescribed under the Co-operative Banks (Nomination) Rules, 1985 only Thumb-impression(s) shall be attested by two witnesses. The signatures of the account holders need not be attested by witnesses.

3. Banks are advised to ensure strict compliance of the instructions as per the clarification given above.

Yours faithfully,

(C.D. Srinivasan)  
Chief General Manager

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चेतावनी : -मेल रिज़र्व बैंक द्वारा डाक, एसएमएस या फोन कॉल के जरिए किसी की भी व्यक्तिगत जानकारी जैसे बैंक के खाते का ब्यौरा, पासवर्ड आदि नहीं मांगी जाती है। यह धन रखने या देने का प्रस्ताव भी नहीं करता है। ऐसे प्रस्तावों का किसी भी तरीके से जवाब मत दीजिए।  
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