



- Savings Bank account can be opened by all classes of persons.
- Demand Draft, Cheques, interest warrants, dividend warrants in the personal name of the depositor can be collected through these accounts.
- Liberal withdrawal facilities.
- Minors above 10 years can open and operate the accounts.
- No income tax deductions at source of interest.
- Nomination facility available.
- Interest calculated on daily balance basis w.e.f. 1.4.2010.
- Free cheque books.
- Rate of interest 3.5% per annum.

SAVINGS BANK ACCOUNT RULES

Introductory Reference.

1. Any person approved by the Bank may open a Savings Bank Account up on agreeing to comply with the prescribed Rules, as mentioned here under, provided he/ she shall furnish an introductory reference acceptable to the Bank. Persons whose introductory references are acceptable can be ascertained from the Bank. The Bank may, at its discretion, require the introducer to come to the Bank in person if it is so warranted. In addition to the acceptable introduction, the applicant will need to furnish identification in the form of documents such as, latest Gas/Electricity/Telephone bill, Voters Identity card, Driving license, valid Passport, recent Property/Water tax bill, Employee-Identity card, Income Tax (PAN) card etc.

NOTE: The existing account holders maintaining satisfactorily conducted accounts, if so requested may give introduction for opening of new accounts only to those persons who are personally known to them.

‘ Know Your Customer ’ Guidelines

2. The applicant desirous to open an account will need to furnish proof of identity and address by way of the following:

a) Proof of identity (any one of the following with authenticated photograph thereon):

- i. Passport
- ii. Voter ID Card
- iii. PAN Card
- iv. Govt./Defence ID Card
- v. ID cards of reputed employers.
- vi. Driving Licenses.

b) Proof of current address (any one of the following):

- i. Credit Card Statement
- ii. Salary Slip
- iii. Income/Wealth Tax Assessment Order.
- iv. Electricity Bill
- v. Telephone Bill
- vi. Statement of Bank account
- vii. Letter from reputed employer
- viii. Letter from any recognized authority

Note: While the above set should normally sufficient to establish the identity and the correct address of the applicant. But whenever the Branch Manager feels that this is not sufficient, he/she may call for additional documents listed in the respective category.

In case of joint accounts, the applicants who are not closely related to each other would require to establish their identity and address independently.

3. For opening ‘No frill Savings Bank accounts’, two photographs of the applicant and self-certification of address will be necessary. Balances in these accounts at any point of time

should be limited to Rs.50000/- and total transactions to Rs.200.000/- in a year. As and when the balance or total transactions exceed these limits, Bank will treat the account as a regular account and ask account holder to comply with normal Know Your Customer (KYC) procedure. (The Branch Managers are advised to convert the no frill accounts as a regular account either with in twelve months of the original date of opening or with in six months of the first transaction of the account, which ever is earlier)

The officer responsible for opening of accounts should scrutinize the originals of the Photo ID/address documents and satisfy himself/herself about the prima facie authenticity of the same. Photocopies of these documents should be authenticated by the Officer and kept along with the account opening form. In every cases Identity of the customer should be confirmed by the officer, beyond doubt.

Who Can Open An Account?

Savings Bank account may be opened by:

4. A single person in his or her name.
5. Two persons in their joint names, payable to:
 - i. Either or Survivor
 - ii. Both jointly
 - iii. Both or Survivor
 - iv. Former or Survivor
 - v. Latter or Survivor
6. By more than two persons in their joint names payable to:
 - i. All of them or the survivors or the last survivor
 - ii. Any one or more of them or survivors or the last survivor
 - iii. A particular person during his/her lifetime or survivors jointly or the last survivor

Note:

If any one or more of the account holders in case of accounts opened as per styles under 7 (i) and 8 (ii) above, countermand payment of the cheque issued by the other joint account holder(s), then the account will become operative, respectively, by both or all of them jointly.

7.□ □ Accounts may be opened in the name(s) of:

- a) Illiterate or
- b) blind person(s) and sick, old, physically handicapped or otherwise incapacitated person(s).
- c) Minor

a)□ ACCOUNTS OF ILLITERATE PERSONS

Bank will record identification marks in account opening form and in the remarks column provided in the concerned ledger folio/ account opening screen of computer.

b) ACCOUNTS OF BLIND PERSONS

Accounts in the name of blind persons can also be opened / operatable singly or jointly with other. The blind person(s) may operate the account singly (i.e. through a power of attorney) or jointly with any other person. The power of attorney thus obtained should be duly notarized or attested by a magistrate. In all cases where a withdrawal order form or pay-in-slip is presented by the blind customer, a supervising official will ensure, after making enquiry with the blind person, that the correct amount has been entered therein in the case of withdrawals, the Chief Cashier/Head Cashier (or in his absence any other supervising official) should satisfy himself that the correct amount is paid. An official making verification of this nature will record on the relative voucher the fact of having made the necessary enquiries. Where the blind person is illiterate or cannot sign consistently, it should always be insisted that the customer comes in person to operate his account. When a blind person is unable to be present personally for withdrawal of money, his signature or thumb impression should be duly attested by two persons known to the Bank or a magistrate under his court seal, and the pass book should accompany the letter of withdrawal. Blind customers should be given special attention whenever they come to Bank. They may be invited into the banking hall by the supervising official who, if necessary, may make a cautious and careful inquiry about the withdrawal to be made to avoid any future complications.

c) ACCOUNTS OF MINORS

Date of birth of the minor is to be furnished while opening a minor's account. Bank to diaries date of attaining majority and on attaining majority, allow minor to operate account after getting specimen signature in the account opening form.

10. The account can be opened in any one of the following modes:

- a. By a natural guardian, i.e., father or mother in circumstances approved by the Bank, on behalf of the minor;
- b. By a natural guardian, i.e., father or mother in circumstances approved by the Bank, in the joint names of himself/herself and the minor, payable to either or survivor;
- c. By a person in the name of any minor of whom he or she is the guardian appointed by a competent Court under any enactment for the time being in force;
- d. By a minor of age 10 and above in his/her single name, in circumstances approved by the Bank, to be operated upon by himself/herself, provided he/she can put uniform signatures.

Accounts under Rules 10(a) and 10(b) will be opened where the funds to be lodged comprise of

the guardian's own money and the guardian's intention is in the case of Rule 10(a) to utilize the money for the benefit of the minor and to eventually make the money lying to the credit of the account available to minor or his/her attaining majority and in the case of Rule 10(b) to provide that with effect from the date of the minor attains majority, the account be also be operated upon by the minor. (E or S)

In a case where the funds with which the account in the name of the minor is to be opened devolve upon him/her by gift, inheritance etc., or where the Bank, at its discretion, to consider it necessary, the account in the name of the minor will be permitted to be opened only by a guardian appointed by a Court vide Rule 10(c) and the guardianship certificate must embody an express authority to open and operate an account with the Bank.

In all cases, the guardian must make a declaration of the date of the minor's birth. The date upon which the minor will attain majority shall be recorded at the Bank and in the passbook.

In the case of accounts under Rule 10(a) and 10(c), upon the minor attaining majority, the right of the guardian to operate the account will automatically come to an end where after the guardian shall not operate on the account. Any balance in the account will be deemed to be the exclusive property of the minor who has attained majority and further withdrawals from the account will be allowed to him/her alone.

(i) In the case of account under Rule 10(b), the minor on attaining majority will also be permitted to operate on the account on completion of the necessary formalities.

(ii) In the event of the death of the guardian before the minor attains majority, the balance in the account would be payable to the minor on his/her attaining majority or to some other person appointed by a competent Court as the guardian of the property of the minor or trustee on behalf of the minor prior to the latter attaining majority.

Note:

i. A minor for whom a guardian is appointed by Court attains majority on completing 21 years of age (vide section 3 of the Indian Majority Act, 1875). Otherwise, he/she will be deemed to attain majority on completing 18 years of age.

ii. In the case of accounts opened under 10 (d), the minor can maintain therein a maximum balance of Rs 2 lacs and in the case of accounts opened under 10(a) and (b), the maximum amount of balance at any time is Rs 5 lacs.

11. Accounts may, in approved cases, be opened in the names of Associations, Clubs, or other similar non-trading institutions, for purposes of depositing their savings, provided their bye laws, rules etc. are acceptable to the Bank and are strictly adhered to. Their income should also be exempt from payment of income tax.

12. No business or trading concern (whether proprietary, partnership or corporate body) will ordinarily be permitted to open a Savings Bank account. Savings Bank account is a facility

to build up savings and hence it must not be used as a Current Account. Bank may close an account should it have any reason to believe that the account holder has used her/his account for a purpose for which it is not allowed.

13. As per RBI directives, Government Departments or Bodies who for performance of their functions depend on Budgetary Allocations cannot open Savings Bank Accounts. Examples of such nature are Municipal Corporations or Committees, Panchayat Samitees, State Housing Boards, Water and Sewerage Boards, State Text Book Publishing Corporations or Societies, Metropolitan Development Authorities, State/District Level Cooperative Housing Societies etc. The following agencies/organizations are, however, exempted from the above rules and hence Savings accounts can be opened in their names:

- (a) Primary Coop. Credit society financed by the Bank. (PACS).
- (b) Small Farmers Development Agency (SFDA).
- (c) Marginal Farmers and Agricultural Labourers Agency (MFAL).
- (d) Drought Prone Area Programmes (DPAP).
- (e) District Development Authority (DDA).
- (f) District Rural Development Authority / Society (DRDA/ DRDS).
- (g) Integrated Rural Development Programme (IRDP).
- (h) Integrated Tribal Development Agency (ITDA).
- (i) Agricultural Produce Market Committees (APMC).
- (j) Khadi and Village Industries Board.
- (k) Self-Help Groups (SHGs) & Farmer's Clubs-Vikas Volunteer Vahini (VVV).
- (l) Societies registered under the Societies Registration Act 1860 or any other corresponding law in force in a State or Union Territory.
- (m) Companies licensed by the Central Govt. under Section 25 of the Companies Act, 1956 or under corresponding provisions of the Indian Companies Act 1913 and who are permitted not to add to their names the word 'Limited' or the words 'Private Limited'.

How To Open An Account?

14. In ordinary course, applicant(s) should attend the Bank personally for completion of formalities for opening the account. They may be furnished with an abridged version of these rules. They will duly fill in and sign the prescribed application form.

15. The applicant(s) should submit one copy of his/her/their recently taken passport size photographs. The photograph will be affixed in the account opening form. If the applicant is an illiterate person, two photographs are to be submitted, of which one is affixed in the passbook and the other in the account opening form, which should be attested by the Branch Manager.

16. Account holder's signatures must be legible and well formed. Signatures in capital or block letters are usually not acceptable. The account holders, in their self-interest, are expected to adhere to uniform signature as per specimen recorded with the Bank while operating the accounts and addressing any correspondence to the Bank.

17.□ □ Other requirements:

- a. Furnish PAN number (if any) or declaration in Form 60
- b. For persons having agricultural income, declaration in Form 61 to be submitted.
- c. In the case of minor accounts, date of birth to be furnished. On attaining majority the Bank shall allow the minor to operate the account himself, after getting specimen signature in the account opening form.
- d. In the case of Illiterates, bank to record identification marks in opening form.
- e. For Clubs/Associations, Banks to verify bye-laws, rules, regulations and resolutions
- f. The joint account holders should declare the intended mode for operating the account.

The duly filled in application should be presented at the branch with an initial deposit not less than the minimum balance prescribed for Savings Bank account. A person opening a Savings Bank account will be deemed to have had notice of, and to have opened his/her account subject to these Rules.

ADDITION / DELETION IN NAME :

18. Request for any addition / deletion to the name(s) after the opening of the account shall have to be made in writing under full signature(s) of the existing account holder(s).

19. Nomination Facility

- a) The Nomination facility is available on Savings Bank Accounts, in terms of Banking Companies (Nomination) Rules 1985, and the account holders are advised to avail of this facility for smooth settlement of claim by legal heirs in unforeseen circumstances. Nomination can be made in favour of only one nominee who shall have attained the age of majority under the Indian Majority Act.
- b) In case a party do not wish make a nomination, this fact should be recorded on the account opening form under their full signature.
- c) Nomination favouring a minor is permitted on the condition that the account holder while making the nomination appoints another individual, not being a minor, to receive the amount of deposit on behalf of the nominee in the event of the death of the depositor during the minority of the nominee.
- d) In the case of a deposit made in the name of a minor, a person lawfully entitled to act on behalf of the minor shall make the nomination.

In the event of death of the account holder of a deposit, the nomination facility enables the Bank to release to the nominee the deposit amount without insisting on a succession certificate or probate of the Will from the legal heirs of the deceased account holder.

Types Of Accounts & Balance Stipulation

20. The applicants can opt for opening of an account either with cheque book facility or without cheque book. The current minimum quarterly average balance prescribed for these account types are available at the Branch offices. (There is no ceiling on maximum balance in Savings Bank account, except for Minor's account as indicated in Rule no.10 Note (ii) above)

Notes:

- i. The stipulated minimum balances are subject to revision from time to time.
- ii. All public accounts, irrespective of their date of opening, will be governed by the minimum balance requirements and service charges.

Service Charges For Default Under Rule 20

21. Service charges at the prescribed rates will be recovered from the respective account, if the quarterly average balance therein falls below the stipulated minimum in a quarter. These charges shall be recovered at quarterly intervals.

Distinctive Account Numbers

22. Each account will be allotted a distinctive Account Number, which will be recorded in the passbook to be supplied to the account holder(s). This number must be quoted in the pay-in-slip, cheques, withdrawals and all the correspondence addressed to the Bank by the account holder(s).

Pass Book

23. Pass book(s) supplied to the account holder(s) will show her/his/their account number, name(s) occupation(s) or profession(s) and address (es). The passbook will also have name, address and telephone number of the branch where account is maintained. The details of each transaction, both Credit and Debit will be entered in the passbook. The resultant balance will be printed/written. Depending upon exigencies, computer generated statements of account may be issued in lieu of the passbook.

24. Passbook must invariably be presented for withdrawing cash by means of a withdrawal form. Withdrawals using cheque forms can be effected without pass book. Deposits may be made without production of the passbook.

25. Passbook should be got updated regularly. The passbook should be presented at the counters for recording therein the interest paid for the respective half year. The passbook tendered at the time of making any transaction in the account will be made up and returned to the presenter on the same day. It is the duty of the account holders to collect their passbooks from the branch offices getting up to date, failing which the bank will dispatch the passbook to them by Registered A.D.post/Courier at their cost.

26. It is the duty of the account holders to carefully examine the entries in their passbooks and draw the Bank's attention to errors or omissions, if any. The Bank will not accept responsibility for any loss arising out of account holder's failure to examine the entries and promptly bring to the Bank's notice existence of any errors or omissions.

27. The account holders must keep their passbook in a safe place. The Bank will not be responsible for any loss or incorrect payment attributable to the neglect of this primary duty cast on the account holder.

28. Any change in the address of the account holder should be immediately intimated to the Bank along with the proof of new address and the passbook forwarded for noting the change.

29. No charge will be made for the passbook initially issued or for the one issued in continuation. On receipt of a written request from the account holder, the Bank will issue, after necessary enquiries and completion of formalities, a duplicate passbook in lieu of the one lost or spoiled. Service charge for issue of duplicate passbook with current and old balance will be recovered.

Deposits in the Accounts

30. The account holder may deposit as often as she/he may desire. However cash deposits for less than Rs.10/- will not be accepted. Cash, cheques, drafts etc should be deposited along with pay in slip duly completed and signed. Account holders in their own interest are advised to preserve the counterfoil of the pay in slip at least till the relative entries are made in their pass book.

31. The account holder may deposit into his account cheques, drafts, Dividend warrants and other instruments drawn in his favour only. Third party cheques/instruments endorsed in favour of the account holder will NOT be accepted for credit of his account. Normally no drawings will be permitted against the accepted instruments until these are realized, exceptions being made in terms of Rule No.32. If outstation cheques/instruments are returned unpaid, prescribed service charge will be recovered.

32. The Bank may, at its discretion give immediate credit in respect of outstation cheques drawn in favour of the account holders. The limit of such amounts is decided by the Bank which is subject to change from time to time, provided the account has been conducted satisfactorily for a period of at least six months. The normal discount, collection and out of pocket charges will be recovered. Overdue interest will be recovered for instruments subsequently returned unpaid.

Operations in the Ordinary Account

33. The account holder can withdraw money personally from her/his ordinary Savings Blank Account by using Bank's standard withdrawal form. The passbook must accompany the withdrawal form. The withdrawal form can be issued only for receiving payments by the account holder herself/himself.

34. The account holder cannot withdraw an amount less than Rs.50/-. All withdrawals must be round Rupees only.

Operations in Cheque Operated Accounts

35. The Bank will issue the first cheque book after completion of all formalities with regard to opening of the account. No charge will be recovered for issue of twenty cheque leaves in a year (both MICR and non MICR). Thereafter service charge will be charged to the customer's account
36. The account holders must use only the cheques from the cheque books issued to them by the Bank. The Bank reserves the right to refuse payment of any cheques drawn otherwise. Further, cheque books will be issued one at a time against the duly signed requisition slip contained in the cheque book issued earlier. Request for issue of cheque book otherwise than on such requisition slips will be considered only exceptionally. Ordinarily, Bank will not issue more than one cheque book at a time or before exhausting all or nearly all cheque leaves issued previously.
37. Withdrawals can be made through cheques from the chequebook issued, and by withdrawal form as in case of non-chequebook account. In exceptional cases drawals can be permitted through withdrawal slip (for customers who availed cheque facility), and in every such circumstances the account holder should personally present before the Branch Manager.
38. Cheques must be written legibly and as far as possible without alterations. All alterations / cuttings, if unavoidable, must be authenticated under full signature of the account holder. Cheques should be drawn in a way as to prevent any alterations / insertions after their issue. The account holder's signature(s) on the cheque must conform to his specimen signature(s) recorded with the Bank.
39. The account holders are advised to keep their chequebooks in a place of safety. The Bank will not be responsible for any incorrect payment attributable to their negligence in this regard.
40. The minimum drawing permitted per cheque form is limited to Rs. 50/-. There is no ceiling on the maximum amount that can be drawn through a single cheque. Unless unavoidable, the cheque should be drawn for amounts in round Rupees.
41. Overdrafts on Savings Bank Accounts are permitted under exceptional circumstances with prior arrangement only.
42. Cheques drawn in excess of the balance in the account are liable to be dishonoured and returned unpaid. Service Charge will be recovered each time a cheque is returned unpaid for want of sufficient funds.
- The account holder's attention is invited to the provision of Section 138 of the Negotiable Instruments Act 1881, where under such dishonoured cheques may attract punitive action. The Bank reserves its right to close the account if it is observed that the cheques drawn on the account have been frequently returned for want of funds in the account.
43. The account holders can request the Bank in writing to register stop payment instructions in respect of cheques issued or lost by them. Service charge at the prescribed rates for a single/ range of cheques for noting stop payment instruction will be debited to the account.

Withdrawals By Sick/Old/Incapacitated Persons

44. The account holder(s) may be too ill/ old to sign a cheque or may be physically incapable to attend the Bank to personally withdraw the money by affixing her/ his thumb impression on the withdrawal form.

Some may not even be able to affix the thumb impression due to certain physical defect/ infirmity. In such circumstances, her/ his thumb (if possible) / toe impression may be identified by two independent witnesses known to the Bank, one of whom should be a responsible Bank Official. In exceptional cases, where an account holder cannot put his thumb / toe impression, any other body-mark can be affixed on the letter of authority and the same should be identified by two witnesses as mentioned above. Under all such circumstances the account holder should indicate to the Bank as to who would receive the money from the Bank on the basis of his/her authority as obtained above. The person so authorised to receive the money and to sign the letter of authority in token thereof should also be identified by two independent witnesses as mentioned above.

Deposits / Withdrawals through Post

45. The account holders can remit funds for credit of their accounts through post by way of money orders wherein full details of the account, including the distinctive account number, must be clearly mentioned.

46. Similarly, they may send written requests to the Bank to debit their accounts and remit funds to them by money order or by such other mode at their risk. In no case such remittances can be made to third parties. Money order commission, out of pocket expenses and service charges, if any will be debited to their accounts.

Ceiling On Number Of Withdrawals

47. The maximum number of debit entries permitted in each account is 15 per quarter year or as decided from time to time. The debits will include all types of debit transactions i.e. by withdrawals, cheques, letters, standing instructions or by any other manner. Debits on account of service charges will be excluded. For accounts opened after commencement of the quarter year, the number of permissible debit entries will be calculated on a pro rata basis. Charges prescribed for exceeding this limit are available at the branches of the Bank.

Dormant/Inoperative Accounts

48. Accounts in which there have been no withdrawals for the last twelve months will be termed as Dormant accounts. Accounts, in which there have been no operations, whether debit or credit, during the last twenty-four months, are termed as Inoperative accounts. Account holders, in their own interest, are advised to avoid their accounts becoming dormant / inoperative.

49. The Bank will levy service charges on all inoperative accounts with balances below the

stipulated minimum prescribed under Rule No. 20 above. No service charge will be recovered if balances in inoperative accounts are equal to or more than the stipulated minimum.

50. Service charge will be recovered as at the end of the first year after the account is identified as inoperative. If the balance in the account is equal to or less than the stipulated charge, the entire balance will be appropriated towards the service charge and the account closed under advice to the account holder.

51. If the account holder fails to reactivate the account the Bank may at its discretion to close the account and refund the balance to the customer after deducting the prescribed service charge for the second year. If the Bank decides not to exercise the above option and continues the account, service charge will continue to be charged per annum till the entire balance in the account gets wiped off. The prevailing charges prescribed for this are available at the branch offices.

Service Charges

52. The service charges prescribed under:

- a) Rule no 20 (for non-maintenance of minimum balance)
- b) Rule no 47 (for exceeding the permissible number of withdrawals) and
- c) Rule no 49 (for inoperative accounts with less than stipulated minimum balance) will be debited to the account at the quarterly/ half-yearly/ annual intervals, as applicable, for Savings Bank Accounts. The service charges in other cases will be recovered at the time the respective service is rendered or violation of any Rule takes place.

53. The rates of service charges are subject to revision from time to time. The prevailing charges prescribed for this are available at the branch offices. .

Standing Instructions

54. The account holders can request the Bank in writing to register standing instructions for periodical payment of insurance premium, membership fees etc. by debit to their Savings Bank accounts. A service charge will be recovered each time, irrespective of whether the instruction is carried out or not depending on the availability of funds in the account. If the Standing Instruction involves issue of a draft or Bankers cheque, the usual service charges for their issuance plus postage will be additionally recovered. The prevailing charges prescribed for this are available at the branch offices.

Payment of Interest

55. The payment of interest is subject to the RBI directives issued from time to time and any change in the rate of interest , mode of calculation and payment of interest may be published in the notice board of the branches. The current rate of interest paid on Saving Bank accounts

and mode of calculation can be ascertained from the Bank. Usually interest will be calculated at half yearly intervals up to the last working day of August and February and credited to the account on the next immediate September and March respectively.

General Lien

56. The bank has the right to appropriate the different deposits of the same customers towards satisfaction of any liabilities of such customers, whether such liabilities be actual or contingent, primary or collateral and several or joint, at any office of the bank.

Transfer Of Accounts

57. Accounts can be transferred with the prior permission of the Bank from one branch to another branch of the Bank at free of charge. The account holders may submit their request letters along with the passbook and unused cheque leaves either to the branch where their accounts exist or to the branch where they intend to transfer their accounts. After closing the existing account the customer is permitted to open a new account at the desired Branch.

Closing of Accounts

58. In case of joint accounts (operable by both jointly or both or survivor or all of them or survivors or either or survivor) all the joint account holders must sign the request letter to transfer the account.

59. Account holders(s) desirous to close their accounts should submit their applications stating the reasons for closure. The passbook, unused cheque leaves must be surrendered along with the request letter. The updated passbook duly cancelled will be returned to the account holder along with the balance in the account plus interest due thereon. A service charge be recovered if the account is closed before twelve months of its opening. The prevailing charges prescribed for this are available at the branch offices.

60. The bank reserves its right to close the account of a customer, if it noticed frequent return of cheques for want of funds, or any other discrepancies.

Confidentiality of customers

61. The bank shall treat customer's Personal information as Private and Confidential. The customer's information shall be revealed to the third party in the following exceptional cases only:

- a. where disclosure is mandatory under Banking Regulation Act or any other laws of the Country
- b. where disclosure is necessitated by an order of any Court of Law.
- c. where there is a duty to disclosure to public
- d. where there is an express or implied consent of the customer
- e. where interest of bank requires such disclosure

Right to alter the Rules

62. The bank reserves the right to alter or add to these rules at any time without giving separate notice to each account holder. An announcement of the change of the rules put up on the notice board of the bank will be considered as sufficient notice.

63. A person having opened a savings bank account shall be deemed to have read, understood and agreed to be bound by the rules as now in force or as at any time altered or added to.