



### ACCOUNT OPENING FORM ( NRE / NRO / FCNR )

Date :

Customer Identification No :

Account No :

The Branch Manager, \_\_\_\_\_ Branch

I/ We request you to accept in Cash / Cheque a sum of Rs. \_\_\_\_\_ (Rupees \_\_\_\_\_) and open an account with you as per details given below:

- Type Of Accounts:
- Saving Accounts ( NRE /NRO/FCNR)
- Recurring Deposit Account ( NRE /NRO/FCNR)
- Term Deposit Account ( NRE /NRO/FCNR)

(Use **Capital Letters** Only)

	First Name	Middle Name	Surname	Sex
1st Applicant :	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> M <input type="text"/> F
2nd Applicant :	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> M <input type="text"/> F
3rd Applicant :	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> M <input type="text"/> F

	Date Of Birth	If Senior Citizen Type of Age Proof Submitted
1st Applicant :	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
2nd Applicant :	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
3rd Applicant :	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

Account Operating Instruction : Single  EorS  ForS  Joint  Minor by Guardian  Any Other

Please affix your recent passport size photograph and please sign across it:

<b>Photo</b> ( 1 <sup>st</sup> Applicant )	<b>Photo</b> ( 2 <sup>nd</sup> Applicant )	<b>Photo</b> ( 3 <sup>rd</sup> Applicant )
<b>Signature</b> ( 1 <sup>st</sup> Applicant )	<b>Signature</b> ( 2 <sup>nd</sup> Applicant )	<b>Signature</b> ( 3 <sup>rd</sup> Applicant )

Signed in my presence

**Signature & Emp. Code of Bank Official**

Emp. Code: \_\_\_\_\_



### Nomination Details

I / We nominate following person/s to whom in the event of my / our / minor's death, the amount of deposit may be returned

Nominee's Name: \_\_\_\_\_

Relationship with applicant: \_\_\_\_\_ Age: \_\_\_\_\_

Nominee's Address: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_  
x Signature(s) or Thumb impression(s) of depositor/s

Thumb Impression(s) to be attested by two witnesses

Name(s) and Address(es) of witness(es)

Signature(s)

1) \_\_\_\_\_ | \_\_\_\_\_  
2) \_\_\_\_\_ | \_\_\_\_\_

### Declaration/ Undertaking :

- I/We confirm having received, read and understood the rules relating to the conduct of and hereby agree to abide by the said rules and various services including but not limited to ATM card/Tele-banking.
- I/We understand that the Bank may at its discretion discontinue any of the services completely or partially without any notice to me/us. I/We agree that the Bank may debit my account for service charges as applicable from time to time.
- I/We hereby declare that, I am/we are Non-Resident of Indian nationality / foreign national of Indian origin.
- I/We agree that the above account will be opened on the basis of these statements / declarations made by me/us and I/We also agree that if any of the statements / declarations made herein is found to be not correct in material particulars, you are not bound to pay interest on the deposit made by me / us.
- I/We hereby request and authorize you to honour all the cheque or other orders drawn by me/us on the said account and I/We request to debit such cheques in the said account be for the time being credit or overdrawn. In the matter of cheques lodged by me/us with you from time to time for collection or negotiations where the cheques are payable at places where you have not established your branches.
- I/We request you to collect them through any bank entirely at my/our risk and responsibility where you negotiate such cheques / drafts and same is lost in transit or otherwise. I/We hereby agree to reimburse to full amount of such cheques/drafts on demand
- I/We agree that if premature withdrawal is permitted at my risk, payment of interest on deposit may be allowed in accordance with the prevailing regulations laid down by RBI in this regards.
- I/We hereby undertake that in case of debits to the accounts for the purpose of investments in India and credits representing sale proceeds of investments. I/We would ensure that such investments. disinvestments would be covered either by the general or special permission of RBI.
- I/We hereby undertake to intimate to you about my/our return to India far permanent residence immediately on arrival I/We hereby undertake not to make available to any person in India any foreign exchange against reimbursement in rupees or in any other manner as per the rules , regulations made under FEMA ACT 1999 as amended from time to time.
- I/We hereby declare that transaction will be put therein my/our account by me/we or my/our power of attorney holder from time to time not involved and in not designed for the purpose of any contravention or evasion of the provision of the more said act or any rule, regulation, notification. direction or order made there under.
- I/We also hereby agree and undertake to give such information/documents as will reasonably satisfy you about this transaction in terms of the above declaration.
- I/We also understand that if I/We refuse to comply with any such requirements of make only unsatisfactory compliance herewith. The Bank shall refuse in writing to undertake the transaction and shall if has reason to believe that any contravention/evasion is contemplated by me/us report the matter to RBI.
- I/We agree to comply with and be bound the Bank's rules and regulations enforced from time to time.
- 'In the event of death of any of us, Bank shall be of liberty to make payment of the deposit to the survivors without the concurrence of the legal heirs of the deceased.
- PERSON OF INDIAN ORIGIN DECLARATION (To be signed in case the customer is a PIO)  
I hereby declare that I am a person of Indian origin and I satisfy one of the following conditions
  - I held an Indian Passport
  - My Mother / Father / Grandparents \_\_\_\_\_ is / was a citizen of undivided India
  - I am spouse of an Indian Citizen
  - I am Spouse of a PIO

Signatures of Applicants : 1st Applicant

2nd Applicant

3rd Applicant

### If Nominee is Minor

Date of Birth of Nominee:

As the nominee is minor on this date / I / We appoint following following person to receive the amount of the deposit on behalf of the nominee, in the event of my / our / minor's death during the minority of nominee.

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

Age : \_\_\_\_\_

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

\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_







**Instructions :**

- Business/Trading/Partnership/Proprietary/Company/Corporations can not open a savings account. Trusts/Societies/Charitable/Educational Institutions may open a savings account subject to conditions. The Bank reserves the right to close the account in case the savings account is used for business purposes as evinced by the transaction behaviour.
- Two cheque books each of twenty leaves will be issued, free of charge only to those Savings Bank accounts which are well introduced and where minimum balance of Rs. 1000/- or any increased amount from time to time is mentioned. The Branch Manager can be contacted for additional cheque leaves at a nominal charge. While closing the account, unused cheque leaves should be returned to the Bank.
- Adequate balance should be maintained in the account before issuing a cheque. All bearer and third party cash deposit and withdrawal at non-account branch is disallowed.
- Details of charges of funds transfer, inter branch banking and other services are available in the tariff of charges.
- Interest on savings account will be paid at the rate decided from time to time and as per RBI Rules.
- No unarranged overdraft would be allowed in the savings account. In case of exceptions, the bank would charge interest at commercial rate.
- In the event of the death of one of the joint account holders, the right to the deposit proceeds does not automatically devolve on the surviving joint deposit account holder, unless there is a survivorship clause.  
The Bank reserves the right to close the account in case of unsatisfactory conduct of the account