NKGSB CO-OP. BANK LTD.
(Multi-State Scheduled Bank)
ESTD 1911
डोळे मिटून व्यवहार करावा इतकी विश्वासार्ह बँक

ACCOUNT OPENING FORM FOR NON RESIDENT INDIVIDUAL (S).

Date : D D M M Y Y Y Y

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:

❍ **A/c Type :** ☐ **SAVINGS ACCOUNT**
☐ **RECURRING DEPOSIT ACCOUNT**
☐ **TERM DEPOSIT ACCOUNT** (Pl. specify Scheme / Type)_____

(Use **Capital Letters** only)

❍ **Details of A/c Holders:**

	First Name	Middle Name	Surname	Sex
1st Applicant				M F
2nd Applicant				M F

	Date of Birth D D M M Y Y Y Y	If Senior Citizen Type of Age proof Submitted
1st Applicant		
2nd Applicant		

Account Operating Instructions

☐ Single (_____Applicant) ☐ Either / Anyone or Survivor ☐ Former or Survivor
☐ Jointly by all ☐ Minor by Guardian ☐ Any other instruction _____

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

Photo
(1st Applicant)

Signature
(1st Applicant)

Photo
(2nd Applicant)

Signature
(2nd Applicant)

Signed in my presence

Signature & Emp. Code
of Bank Official

Emp. Code : _____

ADDRESS WITH TEL./FAX/MOBILE NO./E-MAIL ETC	PLACE OF WORK	RESIDENCE
1st Applicant	(AT INDIA)	
Road/Street		
Landmark		
Tel/Fax :		
Mobile/Email :		
1st Applicant	(AT OVERSEAS)	
Road/Street		
Landmark		
Tel/Fax :		
Mobile/Email :		
2nd Applicant	(AT INDIA)	
Road/Street		
Landmark		
Tel/Fax :		
Mobile/Email :		
2nd Applicant	(AT OVERSEAS)	
Road/Street		
Landmark		
Tel/Fax :		
Mobile/Email :		

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 :_____

_____

_____

If Nominee is minor

Date of Birth of Nominee: / /

As the nominee is minor on this date / I / We appoint 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 :_____

_____

x _____ x _____

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 for 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.
- I/We hereby declare that transaction will be put therein my/our account by me/we or my/our power of attonrney holder from time to time not involved and in not designed for the purpose of any contravention or evasion of the provision of the afore 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 therewith, 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 at liberty to make payment of the deposit to the survivor/s 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 satisty one of the following conditions
  - I held and 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**

PARTICULARS OF IDENTIFICATION

Indentity Proof							
For NRI-Holding Indian Passport							
copy of Current Indian Passport and valid work permit							
compy of Employment Visa OR Work Visa OR Student Visa OR Residential Visa							
Copy of employment letter in case of Shipping company/Merchant Navy' employee							
Guardian's photograph and photocopy of passport in case of accounts of minor							
For PIO (Person of Indian Origin)-Holding Foreign Passport							
Copy of Current Foreign Passport Establishing citizenship abroad Any of the following documents:							
1. Copy of PIO card issued by government of India, 2. Copy of recent Bank statements of his NRE account with any Bank in India, 3. Photocopy of Indian Passport of his spouse, father or mother, 4. Indian Passport or Driving License or PAN Card issued in the name of the applicant.							
Address Proof (If address on passport and communication address are different then submit anything of followings)							
1. Utility Bill, 2. Driving License, 3. Credit Card Bill, 4. Statement of Account of Indian/Overseas Bank.							
Passport Details							
	Passport No.	**Date of issue**	**Valid till**	**Place of issue**	**Nationality**	**Occupation**	**Country of Residence**
1							
2							
3							

NKGSB CO-OP. BANK LTD.
(Multi-State Scheduled Bank)

Customer Copy

Instructions overleaf

Customer Identification No. :

Account No. :

(Please quote the Customer ID No. for future reference)

Full Names of Account Holders (Please leave one space between words)

1st Applicant

2nd Applicant

Account Opening Rules:

- Savings Accounts can be opened only by individuals, for non-business purpose.
- All necessary documents as mandated by the Regulatory / Bank authorities should be provided for opening the A/c.

PARTICULARS OF INTRODUCTION

A) If any of the applicant(s) is / are Existing Account Holder(s), please mention the Customer Identification No(s)

1st Applicant 2nd Applicant

B) Instruction Details : (Introducer must be NKGSB Bank's existing customer)

First Name Middle Name Surname

Introducer Name:

Account No. Customer ID:

I confirm that I am account holder with NKGSB Co-op. Bank Ltd, for over six months. I confirm that I personally know the applicant/s detailed above since last_____ months / years and confirm his / her / their identify, occupation and address.

Date: / / Signature:

(FOR BANK USE ONLY)
Introducer's signature verified & found correct
Date of A/c opened: _____

Authorised Officers Sign: _____
Date: / /

FOR OFFICE USE

- Applicant (s) interviewed and purpose ascertained (description) _____
- Introducer called at the Branch & interviewed by _____
- Introducer did not call at the branch but confirmation obtained by_____(mode of confirmation)
- Particulars of Identification_____ (Xerox copy of the documents obtained)

OPEN THE ACCOUNT **ACCOUNT No.**

_____
Signature of Authorised Officer

_____ _____
Name of Authorised Officer Signature of Branch Manager

- Account Opened on (Date)_____
- Account Opened by _____
- Letter of thanks sent to customer on _____& introducer on _____
- Acknowledgment received from customer on _____& introducer on _____
- Nomination form entered in Register.

Instructions:

- Business / Trading / Partnership / Proprietary / Company / Corporations cannot 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.

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Branch_____ Date

Customer No. Account No. Account Type_____

Personal Information Sheet (to be filled by Account holder / Joint A/c holder / Guardian)

(This information sheet will be kept strictly confidential)

A] PERSONAL

Name : **First Name** **Middle Name** **Surname**

Marital Status Single ☐ Married ☐ No. of Dependents _____

Education Non-SSC ☐ SSC / HSC ☐ Undergraduate ☐ Graduate ☐
Post Grad. ☐ Professional ☐

B] OCCUPATION

Salaried ☐ Business ☐ Retired ☐ Student ☐
Housewife ☐ Self Employed ☐ Professional ☐ Other ☐

If salaried, employed with Public Ltd Co. ☐ Pvt. Ltd. Co ☐ Govt. Sector ☐ Multinational ☐
Others _____
Name _____
Grade : Top Mgmt ☐ Middle Mgmt ☐ Junior Mgmt ☐ Non - Mgmt ☐

If Self Employed, Profession CA ☐ Engineer ☐ Doctor ☐
Trader ☐ Lawyer ☐ Consultant ☐
Software ☐ Others_____

If in Business: Public Ltd Co ☐ Pvt. Ltd Co ☐ Partnership ☐
Proprietorship ☐ Trust ☐ Nature of Business_____

Monthly total family income (approx) Rs.: Up to Rs. 5000 ☐ 5001 - 10000 ☐ 10001-25000 ☐
25001-50000 ☐ 50001-100000 ☐ Above - 100000 ☐

C] Banking Relations with other Banks :

Yes ☐ No ☐ If Yes, ☐

Name of the Bank _____ Branch _____ A/c No._____
Name of the Bank _____ Branch _____ A/c No._____
Credit Card issued by_____ Card No._____

D] Asset Ownership

Consumer Durable Ownership	Computer	☐	Airconditioner	☐	LCD TV	☐	Home Theater System ☐
Vehicle Ownership	Car	☐	Two Wheeler	☐	None	☐	Both ☐
Car Value (Rs.)	Up to 1 Lac	☐	Up to 5 lacs	☐	Up to 9 lacs	☐	Above 9 lacs ☐
House you live in	Rented	☐	Ownership	☐	Employer's	☐	Purchased against loan ☐
any Other Assets/investments	Up to 1 lac	☐	Up to 2 lacs	☐	Up to 5 lacs	☐	More than 5 lacs ☐

E] LOAN FACILITIES AVAILED OF

Types of loan			Types of loan		
Car	Yes ☐	No ☐	Loan against shares	Yes ☐	No ☐
Housing	Yes ☐	No ☐	Insurance Policy	Yes ☐	No ☐
Consumer Durable / PC	Yes ☐	No ☐	Travel Abroad	Yes ☐	No ☐
Business	Yes ☐	No ☐	Educational Loan	Yes ☐	No ☐

_____
Signature of Applicant

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Branch_____ Date

Customer No. Account No. Account Type_____

Personal Information Sheet (to be filled by Account holder / Joint A/c holder / Guardian)

(This information sheet will be kept strictly confidential)

A] PERSONAL

Name : **First Name** **Middle Name** **Surname**

Marital Status Single ☐ Married ☐ No. of Dependents _____

Education Non-SSC ☐ SSC / HSC ☐ Undergraduate ☐ Graduate ☐
Post Grad. ☐ Professional ☐

B] OCCUPATION

Salaried ☐ Business ☐ Retired ☐ Student ☐
Housewife ☐ Self Employed ☐ Professional ☐ Other ☐

If salaried, employed with Public Ltd Co. ☐ Pvt. Ltd. Co ☐ Govt. Sector ☐ Multinational ☐
Others _____
Name _____
Grade : Top Mgmt ☐ Middle Mgmt ☐ Junior Mgmt ☐ Non - Mgmt ☐

If Self Employed, Profession CA ☐ Engineer ☐ Doctor ☐
Trader ☐ Lawyer ☐ Consultant ☐
Software ☐ Others_____

If in Business: Public Ltd Co ☐ Pvt. Ltd Co ☐ Partnership ☐
Proprietorship ☐ Trust ☐ Nature of Business_____

Monthly total family income (approx) Rs.: Up to Rs. 5000 ☐ 5001 - 10000 ☐ 10001-25000 ☐
25001-50000 ☐ 50001-100000 ☐ Above - 100000 ☐

C] Banking Relations with other Banks :

Yes ☐ No ☐ If Yes, ☐

Name of the Bank _____ Branch _____ A/c No._____
Name of the Bank _____ Branch _____ A/c No._____
Credit Card issued by_____ Card No._____

D] Asset Ownership

Consumer Durable Ownership	Computer	☐	Airconditioner	☐	LCD TV	☐	Home Theater System ☐
Vehicle Ownership	Car	☐	Two Wheeler	☐	None	☐	Both ☐
Car Value (Rs.)	Up to 1 Lac	☐	Up to 5 lacs	☐	Up to 9 lacs	☐	Above 9 lacs ☐
House you live in	Rented	☐	Ownership	☐	Employer's	☐	Purchased against loan ☐
any Other Assets/investments	Up to 1 lac	☐	Up to 2 lacs	☐	Up to 5 lacs	☐	More than 5 lacs ☐

E] LOAN FACILITIES AVAILED OF

Types of loan			Types of loan		
Car	Yes ☐	No ☐	Loan against shares	Yes ☐	No ☐
Housing	Yes ☐	No ☐	Insurance Policy	Yes ☐	No ☐
Consumer Durable / PC	Yes ☐	No ☐	Travel Abroad	Yes ☐	No ☐
Business	Yes ☐	No ☐	Educational Loan	Yes ☐	No ☐

_____
Signature of Applicant