

# NON RESIDENT ACCOUNT OPENING FORM

Branch Name ..... Branch Code ..... Date DDMMYY

This Application Form has four parts. All the parts should be filled up by a New Customer / Customer Migrating from Resident to Non Resident.

In case of an existing customer, only the appropriate parts as explained below need to be filled up.

- For opening NRE-SB / NRO-SB / NRE-CA - Part A, Part A1, Part B, Part C (Customer Information Form) & Part C1 (for Joint Applicant)
- For adding / modifying Channel Facilities - Part B
- For changing / modifying Customer Details - Part C (Customer Information Form) & Part C1 (for Joint Applicant)
- For modifying Nominee - Part A1
- For opening NRE-FD / MMD / RD, NRO-FD / NRO-STD / MMD / RD or FCNR (B) / Any other Term Deposit - Part A2
- For updating Declarations - Part D
- For Documents required, refer to Annexure

## PART - A

Account Number : ..... For Office use only: .....

Primary Applicant Name ..... CKYC No. ....

Joint Applicant Name ..... CKYC No. ....

\*If existing customer ☐ Y ☐ N If Yes, Customer ID (CIF) ☐ Primary Applicant ☐ Joint Applicant ☐

## Account Details

☐ NRE Savings Account ☐ SB Variant ☐ NRE Current Account ☐ Product Code ☐ Branch Use Only

Amount of Initial Deposit for NRE Saving/Current: INR/ Foreign Currency..... (Please specify the currency).

Payment By: Cheque/DD/Remittance Detail for NRE Savings/Current:

Bank Name..... Cheque/DD/Remittance No .....

Date: DDMMYY Debit NRE Savings/Current Account Number ..... (If applicable)

☐ NRO Savings Account ☐ NRO Current Account ☐ NRO (Foreigner) ☐ SNRR ☐ Product Code ☐ Branch Use Only

Amount of Initial Deposit for NRO Saving/Current: INR/ Foreign Currency..... (Please specify the currency).

Payment By: Cheque/DD/Remittance Detail for NRO Savings/Current:

Bank Name..... Cheque/DD/Remittance No .....

Date: DDMMYY Debit NRO Savings/Current Account Number ..... (If applicable)

## Mode of Operation

- ☐ NRE Saving / Current Account
- ☐ Self ☐ Either or Survivor ☐ Anyone or Survivor ☐ Anyone Single or Survivor
- ☐ Jointly by all ☐ Minor A/C operated by guardian ☐ Others.....
- ☐ Former or Survivor \*
- ☐ NRO Saving / Current Account
- ☐ Self ☐ Either or Survivor ☐ Anyone or Survivor ☐ Anyone Single or Survivor
- ☐ Jointly by all ☐ Minor A/C operated by guardian ☐ Others.....
- ☐ Former or Survivor\*

\* In case of Joint Account with a Resident - 'Former or Survivor' ONLY

Primary Applicant Signature / Thumb impression

Joint Applicant Signature / Thumb impression

## For Office Use Only

Date DDMMYY

Account Queue No. Initials

CIF Linking

Personalised Cheque

Removal of Posting

Scanning

Authorised Signature

# PART - A1

## Nomination Form - DA 1

Nomination under Section 45 'ZA' of the Banking Regulations Act, 1949 and Rule 2(1) of Banking Companies (Nomination) Rules, 1985 in respect of bank deposits

☐ \*2 I/We .....

(Name/s and address/es) nominate the following person to whom in the event of my/our/minor's death the amount of the deposit, particulars where of are given below, may be returned by Indian Bank.

Branch .....

Deposit			Nominee				
Nature of deposit	Distinguishing No.	Additional details, if any	Name	Address	Relationship with depositor, if any	Age	If nominee is a minor, date of birth

As the nominee ..... is a minor on this date. I / We appoint Shri/Smt/Kum .....

..... (name, address, and age)..... 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 the nominee\*1.

☐ \*2 Bank official/representative have briefed me/us about the advantages of nomination and requested to fill nominee details. After considering Bank's request I/we have decided not to provide the nomination and demand that the Bank should open my/our account/s without nomination.

Place CAPITAL LETTERS ONLY

Date DDMMYYYY Primary Applicant Signature / Thumb impression Joint Applicant Signature / Thumb impression

Name and Address of witness (If applicable @) Signature of witness (If applicable @)

Name and Address of witness (If applicable @) Signature of witness (If applicable @)

Note: \*1 Where deposit is made in the name of a minor, the nomination should be signed by a person lawfully entitled to act on behalf of the minor & strike out if nominee is not a minor. \*2 Strike out whichever is not applicable @ Thumb impression(s) shall be attested by two witnesses.

## Channel Facilities

### PART - B

Account Number :

Primary Applicant Name

Joint Applicant Name

For Office use only:

\*If existing customer Y N If Yes, Customer ID (CIF) Primary Applicant Joint Applicant

Pass Book Yes No Cheque Book Yes No SMS Alerts on Registered Mobile No. only (Charges Applicable) Yes No E-Mail OTP Yes No E-Mail Statement Monthly Weekly

ATM/Debit Card Primary Applicant Yes No Name Name to be appeared on the card Domestic International

Card Type

Joint Applicant Yes No Name Name to be appeared on the card Domestic International

Card Type

Internet Banking Yes No View Transaction Mobile Banking Yes No

Primary Applicant Signature / Thumb impression

Joint Applicant Signature / Thumb impression

### For Office Use Only

i) Internet Banking Kit No.

ii) Viewing Rights Transaction Rights

Given on DDMMYYYY

iii) ATM / Debit Card DDMMYYYY DDMMYYYY

Primary Applicant ATM card No.

Joint Applicant ATM card No.

Authorised Signature

	Queue No.	Initials
Personalised Cheque		
ATM / Debit card		
ATM / Debit card		
Internet Banking		
Mobile Banking		
SMS Alerts		
Email Alerts		
Removal of Posting		
Scanning		

### Part C (Sole / Primary Applicant)

[illegible][illegible]

Type of Visa	<input type="checkbox"/> Student	<input type="checkbox"/> Residence Permit	<input type="checkbox"/> Employment Permit	<input type="checkbox"/> CDC/C1/D	<input type="checkbox"/> PIO/OCI	
	<input type="checkbox"/> Other	<input type="text"/>	Issue Date	<input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>	Expiry Date	<input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>

[illegible]

Spouse Name	P	R	E	F	I	X				N	A	M	E						S	U	R	N	A	M	E						
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[illegible][illegible][illegible]

Res. Telephone No.	STD Code										Office Telephone No.	STD Code								
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Qualification	SSC	HSC	Others

### If Occupation is Self Employed

- ☐ Information Tech.
- ☐ Doctor
- ☐ Trader
- ☐ Others
- ☐ Professional Service Provider
- ☐ CA
- ☐ Lawyer
- ☐ Agriculture
- ☐ Real Estate
- ☐ Engineer

Annual Income

Sole/Primary Applicant Signature / Thumb impression

Date DDMMYY

Authorised Signature

## Part C1 (Joint Applicant)

[illegible]

If minor, please provide proof of DOB  
fill Minor Declaration

Nationality									
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Passport No.									Issue Date	D	D	M	M	Y	Y	Y	Y	Expiry Date	D	D	M	M	Y	Y	Y	Y
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Type of Visa ☐ Student ☐ Residence Permit ☐ Employment Permit ☐ CDC/C1/D ☐ PIO/OCI  
☐ Other  Issue Date D D M M Y Y Y Y Expiry Date D D M M Y Y Y Y

[illegible]

If PAN No is not available, please fill up additional declaration form 60 or 61 Aadhaar No.

Name of Father		/ Mother		P R E F I X	N A M E	S U R N A M E
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<b>Spouse Name</b>	P R E F I X		N A M E		S U R N A M E
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[illegible][illegible]

State											Country									Pin/Zip Code								
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[illegible][illegible][illegible][illegible][illegible]

Mobile No. + 9 1      Email ID

[illegible]

Occupation ☐ Salaried ☐ Self Employed ☐ Unemployed ☐ Retired ☐ Housewife ☐ Student ☐ Politician ☐ Others ☐

Qualification	<input type="checkbox"/> SSC	<input type="checkbox"/> HSC	<input type="checkbox"/> Others	<input type="text"/>
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### If Occupation is Salaried

<input type="checkbox"/> Pvt. Ltd	<input type="checkbox"/> Public Ltd	<input type="checkbox"/> Proprietorship
<input type="checkbox"/> Partnership firm	<input type="checkbox"/> Public Sector Undertaking	<input type="checkbox"/> Government
<input type="checkbox"/> Multinational	<input type="checkbox"/> Trust / Association / Society / Club	<input type="checkbox"/> Others

No. of years in business / Employment  

Source of Fund ☐ Salary ☐ Business Income ☐ Agriculture  
☐ Investment Income ☐ Others (Please Specify)

### If Occupation is Self Employed

- ☐ Information Tech.
- ☐ Doctor
- ☐ Trader
- ☐ Others
- ☐ Professional Service Provider
- ☐ CA
- ☐ Lawyer
- ☐ Agriculture
- ☐ Real Estate
- ☐ Engineer

Annual Income	
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Joint Applicant Signature / Thumb impression

Date DDMMYYYY

Authorised Signature

CIF Up-dation
Removal of Posting
Scanning

Queue No.

Initials



## PART - D

Name PREFIX NAME SURNAME

CIF Number

Name PREFIX NAME SURNAME

## Declarations

**FATCA-CRS Declaration Please tick the applicable tax resident declaration (Any one) (MANDATORY)**

☐ I am a tax resident of India and not resident of any other country OR ☐ I am a tax resident of the country/ies mentioned in the table below:

Please indicate the country/ies in which the entity is a resident for tax purposes and the associated Tax ID Number below:

### Address Type for Tax Purpose-

City of Birth           Country of Birth         Residential ☐ Business ☐ Registered Office ☐

Country#	Tax Identification Number	Identification Type (TIN or Other, please specify)	Address For Tax Purpose		
			<input type="checkbox"/> Communication Address	<input type="checkbox"/> Permanent Address	<input type="checkbox"/> Please note the address below
			Landmark _____		
			PIN	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	State_____ Country _____

**FATCA-CRS Terms & Conditions:** India's Income Tax Rules require Indian financial institutions such as Scheduled Commercial Banks to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities/ appointed agencies/ withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. Should there be any change in any information provided by you, please ensure you advise us promptly, i.e. within 30 days. If you have any questions about your tax residency, please contact your tax advisor.

If you are a US citizen or resident or green card holder, please include United States in the foreign country information field along with your 'US Tax Identification Number'. It is mandatory to supply TIN or a 'Functional Equivalent'\* if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach to this form.

FATCA-CRS Certification: I have understood the information requirements of this Form and hereby confirm that the information provided by me/us on this Form is true, correct and complete and I hereby accept the same.

Primary Applicant Signature / Thumb impression

(\*Social Security/Insurance No., Citizen/Personal Identification/Services Code, National Identification Number, Resident/Population Registration No., Alien card No. et al)

## PIO (Person of Indian Origin) / OCI (Overseas Citizen of India) Declaration

I hereby declare that I am a person of Indian origin and I satisfy one of the following conditions. (Please select from the below mentioned choices as applicable to you) I held an Indian Passport ☐ My father/mother/grandfather/grandmother/great grandfather/great grandmother is/was a citizen of India. ☐ I am the spouse of an Indian citizen. ☐ I am the spouse of a PIO/OCI. ☐ I hold PIO/OCI card ☐ I belonged to a territory that became part of India after the 15th day of August, 1947

I am attaching herewith, supporting documents to

satisfy the above declaration.

Primary Applicant Signature / Thumb impression

Primary Applicant Signature / Thumb impression

## For Joint PIO / OCI

I hereby declare that I am a person of Indian origin and I satisfy one of the following conditions. (Please select from the below mentioned choices as applicable to you) I held an Indian Passport ☐ My father/mother/grandfather/grandmother/great grandfather/great grandmother is/was a citizen of India. ☐ I am the spouse of an Indian citizen. ☐ I am the spouse of a PIO/OCI. ☐ I hold PIO/OCI card ☐ I belonged to a territory that became part of India after the 15th day of August, 1947 I am attaching herewith, supporting documents to  satisfy the above declaration.

Joint Applicant Signature / Thumb impression

### Declaration for converting existing Resident Account to NRO account

I/We hereby request the bank to convert my existing resident Savings/Term Deposit/ Current account to NRO Saving/NRO Term Deposit/NRO Current account and hotlist all the international debit card linked to resident account. To the best of my knowledge and belief, the following are the existing Resident A/cs and Debit Cards

[illegible]

Resident Account No. 2  Debit Card No.

Issue Debit Card for NRO A/C	Y	N	Issue Cheque Book	Y	N
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I/We request that in case I have missed out any Resident A/cs and/or debit cards and the Bank comes across them at any time, the same to may be converted as NRO A/c or hot listed as the case may be without reference to me.

Withholding Tax at applicable rates would be deducted on the interest paid in NRO Accounts. The linked international Debit card will be hot listed. I undertake to destroy all unused cheque leaves in my existing resident account cheque book.

I/We hereby authorize the Bank to change the Mode of Operation of the Existing Resident Account as per prescribed RBI guideline prevailing for the account category from time to time. The up-dation / continuation of Mode of Operation is subject to obtention of requisite documents/forms\* as per the Bank guidelines.

If any existing domestic account is found inoperative / dormant then the same will be made operative / active and converted into NRO account.

\* For documents required, refer to Annexure

Primary Applicant Signature / Thumb impression

Joint Applicant Signature / Thumb impression

## FORM 60

Form for declaration to be filled by an individual or a person (not being a company or firm) who does not have a Permanent Account Number and who enters into any transaction specified in rule 114B

If applied for PAN and it is not yet generated enter date of application DDMMYYYY and acknowledgement number

a) Agricultural income (Rs.)

b) Other than Agricultural income (Rs.)

## Verification

I, \_\_\_\_\_ do hereby declare that what is stated above is true to the best of my knowledge and belief. I further declare that I do not have a Permanent Account Number and my/our estimated total income (including income of spouse, minor child etc. as per section 64 of Income-tax Act, 1961) computed in accordance with the provisions of Income-tax Act, 1961 for the financial year in which the above transaction is held will be less than maximum amount not chargeable to tax. Verified today, the \_\_\_\_\_ day of \_\_\_\_\_ 20\_\_\_\_

Date \_\_\_\_\_, Place \_\_\_\_\_

Applicant Signature / Thumb impression

## Minor Declaration

Type of Guardian: ☐ Father ☐ Mother ☐ Court Appointed ☐ Testamentary Guardian

Full Name of Guardian ☐ Mr. ☐ Mrs.

I hereby declare that the date of birth of the minor who is my \_\_\_\_\_ is \_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_ and i am his/her natural and lawful guardian/guardian appointed by court order, dated\_\_\_\_\_/\_\_\_\_/\_\_\_\_\_(Copy Enclosed).

I shall represent the said minor in all future transactions of any description in the above account until said minor attains majority. I indemnify the Bank against the claim of the above minor for any withdrawal/transaction made by me in his/her account.

I hereby give our consent to you for opening SB/RD/TD account in the name of my/our minor son/daughter/court appointed dependent to be operated upon by the said minor. All the operations in the said count by my minor son/daughter/court appointed dependent, including the debit card issuance in the name of the minor will be binding on me.

Applicant Signature / Thumb impression

## Mariner's Declaration

I hereby declare and confirm that I am a Non-Resident Indian and I am presently on contract with a foreign registered company, as per details contained in the documents submitted. I also confirm that I will inform the Bank, in case I do not renew my contract or choose to go on a new contract OR I am unable to proceed on a new contract or in any case in the event that my status of Non-Resident Indian is altered. I undertake to have the Non-Resident accounts opened in my name re-designated to Resident / RFC accounts (as applicable) in the event of such change in Non-Resident status.

Applicant Signature / Thumb impression

## Rules & Regulations

I/We unconditionally agree to following terms and conditions for operating the Account /Existing accounts held under the Customer ID through Email instruction -

1. The facility is available only for (a) Transfer of funds within the accounts held by me/us with Indian Bank (b) Creation of Fixed Deposit by debit to my/our savings account with Indian Bank (c) Statement/Cheque book request for accounts held by me/us with Indian Bank (d) Hot listing of Cards for accounts held by me/us (e) Stop Payment requests for accounts held by me/us with Indian Bank. (f) Mobile Number and E-mail ID up-dation for my/our accounts with Indian Bank. This facility is further subject to the Bank's policy in the matter as amended from time to time.
2. The instructions sent through my/our E-Mail ID as registered with the Bank, will be processed only if submitted in the prescribed form duly signed by me/us and sent as a scan copy through my/our registered E-Mail ID. I/We agree that the Bank will not process the instructions provided by me in such a manner as above, incase my/our signature on the Customer Request Form does not match with the signature(s) available in the Bank's records
3. Details of E-Mail ID given in this Form will constitute our registered E-Mail Id for Indian Bank unless changed at my/our request and updated by Indian Bank
4. Operation of the Account through E-Mail shall be strictly confined to instructions sent through registered E-Mail Id and received by Indian Bank in their E-Mail ID provided to me/ us and Indian Bank shall not be responsible for ensuring the validity and authorization for such instructions.
5. Indian Bank shall act on faxes/ emails received from me/ us only if the receipt of such email message is acknowledged and agreed and will be subject to conditions if any specified in such acknowledgement.
6. Indian Bank acting upon the instructions through E-Mail shall not be responsible for any losses/ damages incurred out of transactions undertaken based on such instructions. If subsequently it was found by me/ us that the instruction sent through E-Mail was not authorized or fraud or hacking has occurred at my/ our E-Mail Id. Indian Bank shall also not be responsible for the consequences.
7. I/ We shall be responsible for all the instructions given by E-Mail as to compliance of all laws or regulations of all statutory, regulatory and enforcement bodies and will bear all claims, losses, damages, costs liabilities and expenses incurred, suffered or paid by Indian Bank acting upon the instructions received through E-Mail.

I/We have read and understood the Terms and Conditions relating to various services; I/we understand and agree that any changes to the Terms & Conditions will be available on the website of Indian Bank [www.indianbank.co.in](http://www.indianbank.co.in) only. I/We accept and agree to be bound by the said terms and conditions including those limiting / excluding the Bank's liability. I/We understand that the Bank may at its absolute discretion discontinue any of the services completely or partially. I/We confirm that I/We am/ are the sole account holder(s) or have the required mandate to operate all the respective accounts. I/We authorize the bank to send Correspondence/ Documents/ Statement of Accounts/ Deliverables through courier/postal service at its discretion.

**FOR NON-RESIDENT ACCOUNTS:** I/We hereby declare that I/We am/are non-resident Indian(s)/ Person(s) of Indian origin. I/We understand that the above account will be opened on the basis of the statements/declarations made by me/us, and I/We also agree that if any of the statements/declarations made herein is found to be incorrect in material particulars, you are not bound to pay any interest on the deposit made by me/us. (you can take such actions against me/us is deemed by you including closure of the account and recovery of interest paid on the deposit). The account will be put into use for bonafide transactions not involving any violations of the provisions of any Government/FEMA-1999 / FEMA Regulations - 2016. I/We agree that no claim will be made by me/us for any interest on the deposit/s for any period after date/s of maturity of the deposit/s. I/We agree to abide by the provisions of the Foreign Currency (Non Resident) Account Scheme, Non Resident (External) Account Scheme, Non-Resident (Ordinary) Account Scheme as the case may be. An account of an individual of Pakistani nationality / ownership can be opened only with the prior approval of RBI. RBI has authorized banks to open only NRO account of individual/s of Bangladesh nationality without the approval of RBI. I/We hereby undertake to intimate you about my/our return to India for permanent residence, immediately on arrival. I/we agree that the premature withdrawal is permitted at my/our request. The payment of interest on the deposit may be allowed in accordance with the prevailing stipulations laid down by the Reserve Bank of India in this regard. I/We shall not make available to any person resident in India, foreign currency against reimbursement in Rupees or any other manner in India. I/We would confirm that all debits to my/our accounts for the purpose of investment in India and credits representing sale proceeds of investments in India are covered either by general or special permission of the Reserve Bank of India as per FEMA Regulations - 2016 Notification No. FEMA 5(R)/2016-RB. I/We undertake to inform Indian Bank regarding change in my/our residence/employment and provide further information that Indian Bank may require from time to time. As per Reserve Bank of India circular No. RBI/2015-16/390 A.P. (DIR Series) Circular No. 67/2015-16 [(1)/(5)(R)], an NRO account can be opened jointly with residents on 'former or survivor' basis. An NRE account can be opened jointly with resident relative(s) on "former or survivor" basis. As per Reserve Bank of India Circular No. RBI/FED/2015-16/9 FED Master Direction No. 14/2015-16 during the life time of the NRI/PIO account holder, the resident relative can operate the account only as a Power of

Primary Applicant Signature

Joint Applicant Signature

Attorney holder.

**FOR FOREIGN NATIONAL OF NON-INDIAN ORIGIN:** I/We hereby declare that I/We am/are Foreign National/s of non-Indian origin. I/We understand that the above account will be opened on the basis of the statements/declarations made by me/us, and I/We also agree that if any of the statements/declarations made herein is found to be incorrect in material particulars, you are not bound to pay any Interest on the deposit made by me/us. The account will be put into use for bonafide transactions not involving any violations of the provisions of any Government/FEMA - 1999 / FEMA Regulations - 2016. I/We agree that no claim will be made by me/us for any Interest on the deposit/s for any period after date/s of maturity of the deposit/s. I/We hereby undertake to intimate you about my/our permanent departure from India prior to leaving the country. I/We agree that the premature withdrawal is permitted at my/our request. The payment of interest on the deposit may be allowed in accordance with the prevailing stipulations laid down by the Reserve Bank of India in this regard. I/We shall not make available to any person resident in India, foreign currency against reimbursement in Rupees or any other manner in India. I/We would confirm that all debits to my/our accounts for the purpose of investment in India and credits representing sole proceeds of investments in India are covered either by general or special permission of the Reserve Bank of India. I/We undertake to inform Indian Bank regarding change in my/our residence/employment and provide further information that Indian Bank may require from time to time. NRO Savings account opened for Foreign Nationals of Non-Indian Origin visiting India for short duration (Temporary visit to India) will be valid only for 6 months from the date of account opening or on the expiry date of the Visa, whichever is earlier. These accounts are liable to be closed on completion of 6 months from the date of account opening or on expiry of Visa, whichever is earlier. Foreign Nationals coming to India may open and maintain Indian Rupee accounts/Non-resident ordinary accounts in India, as applicable.

**FOR DEBIT CARD:** I/We undertake that the usage of the Debit Card will be in accordance with the FEMA - 1999 / FEMA Regulations -2016 and in the event of any failure, I/We will be liable for action under the Foreign Exchange Management Act 1999 and the amendments thereof, stipulated by the Reserve Bank of India. I/We accept full responsibility for my/our Debit Card and agree not to make any claims against Indian Bank in respect thereof. Issue of Debit Card / International Debit card is subject to the guidelines laid down by Reserve Bank of India from time to time

**FOR INTERNET BANKING:** I/We acknowledge that the issue, usage of Indian Bank Internet Banking facility is governed by terms & conditions in force from time to time as set forth on www.indianbank.co.in and agree to abide by the same. I/We am/are aware that Indian Bank does not seek any information relating to Login ID/Password in any form including emails from its customers. I/We further agree and confirm that Indian Bank shall not be liable for any losses arising from my/our sharing/disclosing of login ID, passwords, cards, card numbers or PIN (Personal Identification Number) to anyone, nor shall make claims on the bank for any unauthorized use.

**FOR JOINT MODE OF OPERATION:** I am / We are aware that as per Reserve Bank of India's regulations/ guidelines, joint accounts can be opened by two or more NRIs and/or PIOs or by an NRI/PIO with a resident relative(s) on 'former or survivor' basis. However, during the life time of the NRI/PIO account holder, the resident relative can operate the account only as a Power of Attorney holder. I/We further undertake that any violation under Para 7 of Schedule 1 of FEMA Notification No. 5(R) – Deposit regulations as amended from time to time will constitute as a default on my part and Indian Bank will not be responsible for any loss arising due to non-intimation of the same.

#### Savings Bank - Most Important Terms & Conditions

- 1) The Savings Bank Account should be used to route transactions of only non-business/non-commercial nature. In the event of occurrence of any transactions that may be construed as dubious or undesirable, the Bank reserves the right to unilaterally freeze operations in such accounts and/or close the accounts. With effect from 01.04.2010, interest shall be paid on daily product method on quarterly / Half yearly basis as per the norms of Bank.
- 2) The balances in the account must adhere to the minimum Monthly/Quarterly Average Balance (MAB/QAB) stipulation laid down by the Bank and communicated to you at the time of opening of the account and any change therein as may be advised through website / mailer. Non-maintenance of this MAB/QAB will attract applicable penalty as per the Schedule of Charges. In such an event the Bank shall have the first right to set off any amount that may be available in the account including from amounts flowing into the said account from the collection proceeds or any deposits. It is therefore advised that the customer should fund the account adequately to avoid such a situation.
- 3) As per norms in force If there are no transactions induced by me in the account for a period of 2 years or more, the account automatically gets classified as an 'Inoperative account'. A request for account re-activation has to be made and Re-KYC done in such a case.
- 4) Account Closure: I/We authorize the Bank to close my/our account with prior intimation to me/us for reasons such as non-operation, high occurrences of dishonour payments etc, in tune with Bank's policy in this regard.
- 5) Transactions: Any instructions to Indian Bank regarding the account, both of a financial/non-financial nature (e.g. Issuance of Cheque Book/Card, financial transactions, updation of personal details etc.) will be provided by me through the authorized channels only, which will be specified by the bank, based on regulatory guidelines prevailing at that time. Indian Bank is not expected to act on instructions that do not come in through the authorized channels, but reserves the right to act on such instructions at its discretion under exigencies.
- 6) The Savings Bank Account entitles free access to Indian Bank ATMs, Internet Banking and Tele-banking unless otherwise stated.
- 7) Availing of the Anywhere Banking facility and the At-Par Cheque facility is contingent upon the limits and service charges stipulated for these facilities.
- 8) Any change of address should be immediately communicated in writing to the Bank along with Address Proof.
- 9) By availing of e-statement facility, Account Holder(s) agree to be bound by all the Terms and Conditions that may be specified by the Bank at the time of availing such facility and such other conditions as specified by the Bank from time to time.
- 10) In terms of norms in force, the banks may not offer facility of electronic transactions, other than ATM cash withdrawals, to customers who do not provide mobile numbers to the bank.
- 11) Channel Facilities: All channel facilities provided by Indian Bank including Debit Cards, ATM Cards, ATMs, Internet Banking etc. are subject to specific guidelines that are published and updated on www.indianbank.co.in and as per the T&Cs contained elsewhere in this application. Indian Bank is not liable for fraud in the event of disclosing, voluntarily or otherwise, sensitive information such as passwords, PINs, IDs to anybody. I also undertake to inform the Bank immediately in case of loss of cheque leaf/leaves, Credit/Debit Card(s) linked to my account. E-Statement: The Bank shall at its own discretion at any time may discontinue/alter/modify facility at terms and conditions as specified therein at sole discretion of the Bank.
- 12) Personal Information:
  - a. Any updation of my/our details including personal information, change of address etc. will be provided by me/us to the Bank along with documents of proof within 2 weeks. I/We agree to indemnify Indian Bank for any fraud, loss or damage that may occur to me/us and to Indian Bank resulting from my/our providing wrong information to or not updating the information with the Bank.
  - b. I/We consent to all information provided by me/us of any nature (including personal & sensitive information) being used in the provision of services or facilities, facilitation of transactions, providing information and updates, developing and/or marketing tailor-made, contemporary, value added products and services, research and analysis, credit scoring, verification, participating in telecommunication or electronic clearing network as may be required by law/customary practice by the bank

Cont'd...

Primary Applicant Signature

Joint Applicant Signature



c. All information provided by me/us of any nature (including personal & sensitive information) can be stored with agencies / service providers who have an agreement with Indian Bank for business purpose and on need to know basis. Indian Bank shall always strive to comply with the rules and regulations as applicable from time to time on this context in accordance with the Bank's Privacy policy. If I/We intend to revoke my/our consent to the sharing of the data, the products /services available to me/us, pursuant to the consent provided herein above, shall no longer be available to me, and I shall be required to initiate closure of such products/services.

- 13) instant A/C Declaration: If the bank has provided me instant account, I understand that the account should be operated by me only after it has been activated. I further undertake that any violation of this will constitute a default on my part & the Bank reserves the right to close the said account forthwith on the happening of such a default without assigning any reason whatsoever. I am aware that delivery and/or receipt of the Welcome Kit cannot be construed to mean that Indian Bank has opened or agreed to open the account. Indian Bank at its sole discretion can either call for further documents or reject the application for any reason whatsoever. In case of rejection, I am aware that the Welcome Kit & the Letter shall be construed as withdrawn and I undertake to return the same to the Bank forthwith. I am aware that the products and services of the Bank shall be provided subject to the applicable rules and regulations.
- 14) Fees & Charges: Fees & Charges will be applicable to my account and for other services availed by me, as described in the Schedule of Charges, on the website [www.indianbank.co.in](http://www.indianbank.co.in) or as otherwise published / intimated/ announced. GST and other statutory imposts as applicable from time to time will be levied on all fees. Interest Payment: Indian Bank pays interest quarterly on daily balance basis in your Savings Account as per the rate applicable for the scheme code. Change in Fees & Charges, Services, and Interest Rate: Any change/discontinuation of Fees & Charges, Services will be intimated to me in line with the Bank's policy in the matter through letter/SMS/website/email or other means. All relevant policies including Code of Commitments to Customers and Grievance Redressal policy are available at the Branches and/or at [www.indianbank.co.in](http://www.indianbank.co.in). TDS Rates for NRE/NRO deposits - Interest earned on Non Resident External (NRE) accounts and Foreign Currency Non Resident (FCNR) accounts is tax free in India as of now. Hence, there would be no TDS. However, interest earned on the Non Resident Ordinary Account (NRO) is taxable and TDS rates will be applicable from time to time as per the Income Tax Act, 1961 and Income Tax rules. There is no basic exemption limit.
- 15) Transactions in accounts cannot be made for the purpose of investment in prohibited sectors / persons by a person resident outside India.
- 16) I/We hereby authorize Indian Bank to share my personal KYC documents which are in foreign language to its third-party service provider, who may in turn send the same to their subcontractors for the purpose of translation thereof into English language. I/We understand and agree that the translation process is required to be conducted by the bank in order to ascertain the details and validity mentioned in my personal KYC documents in foreign language as part of the KYC updation for the purpose of Account Opening/Re-KYC Updation/ or for any service request processing. While the bank and its service providers will ensure that the documents are handled/shared safely, the bank will not be held liable in case of any misapplication of these documents.

**Aadhaar Consent:** I/We hereby give my consent to and agree and authorize Indian Bank to fetch my/our personal details from UIDAI. I/We hereby state that I/we have no objection in authenticating myself/ourselves with Aadhaar based authentication system and I/we voluntarily consent to provide my/our Aadhaar number(s)/VID number(s), biometric information and/or One Time Pin (OTP) as my/our personal data (and/or any similar authentication data) for the purpose of processing an application for opening an NRI account. I/We understand that the biometric and/or OTP and/or any other Aadhaar authentication data I/we may provide shall be used only for authenticating my/our identity through the Aadhaar authentication system for specific transactions or as per requirement under the law and for no other purposes.

**CKYC Declaration:** I/We hereby declare that the details furnished above are true and correct to the best of my/our knowledge and belief and I/we undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I/We am/are aware that I/we may be held liable for it. My/Our personal / KYC details may be shared with Central KYC Registry. I/We give my / our consent to download my/our KYC Records from the Central KYC Registry (CKYCR), only for the purpose of verification of my/our identity and address from the CKYC Registry. I/We understand that my/our KYC Record includes my/our KYC Records/ Personal information such as my/our name, address, date of birth, PAN number etc.

**Marketing Communication:** I/We consent to Indian Bank and/or its affiliates/subsidiaries/ to send marketing communications in respect of its various products and services from time to time by:

Email ☐ Y ☐ N

SMS text messages ☐ Y ☐ N

Telephone ☐ Y ☐ N

I/We do hereby solemnly declare that the information provided above is up to date and correct and I/we hereby submit my recent photograph and self-attested photocopy of the KYC documents.

Signature of Primary Applicant

Signature of Joint Applicant

### For Office Use Only

A/C No.

Is the account opened face to face ☐ Y ☐ N

Document Verification done by Employee Code

Ledger No.

Documents Received ☐ Self Certified ☐ True Copies ☐ Notary

For Indian Bank

Branch Head/Authorized Signatory

Signature & Stamp

\*Name of official:.....

\*Designation:.....

\*S.R. Number: .....

Authorised Signature

Name

SR Number

### Acknowledgement (to be filled by branch)

We have received Application no. \_\_\_\_\_ from \_\_\_\_\_  
for opening an account with Indian Bank Branch \_\_\_\_\_

Date

Name & SR No.

Signature of Bank Official

### Nomination Acknowledgement

☐ I. We acknowledgement receipt of nomination made by you in favour of:

Name of nominee \_\_\_\_\_ Age: \_\_\_\_\_ Year with respect to your

Account No. \_\_\_\_\_ Registration No. \_\_\_\_\_

☐ II. No nominee for the account since nomination facility not availed by the account holder.

Signature of Bank Official

It is highly advisable to register a nominee on account opened under a single name. Appointing a nominee is beneficial for the following reasons:

1. If the account holder dies, the bank will easily pass on the funds in the account to the nominee.
2. Hassle-free formalities for the nominee while claiming benefits.

# Annexure

## Documents required for opening Non Resident Account

### 1. In case of an NRI (Non Resident Indian)

- Photocopy of the relevant pages of current passport where name, date of birth, date & place of issue, expiry date, photograph & signature appear.
- Photocopy of valid work permit / employment visa (in case of expired visas, duly acknowledged petitions made to the Visa Authorities for renewal of visas will be accepted as a valid document.)
- Address Proof ( Indian & Overseas )

### 2. In case you are a PIO(Person of Indian Origin)

- Photocopy of the relevant pages of current passport
- Copy of PIO / OCI card or proof of PIO and declaration for PIO as given in Part D of this Form.
- Overseas address proof

### 3. In case of Mariner:

- Photocopy of the relevant pages of current passport
- Valid copy of CDC (Continuous Discharge Certificate)
- Latest Contract Letter (if, customer is not a permanent employee)
- Last pay slip evidencing employment with a shipping company ( not more than 6 months old ).
- Address proof can be either employer's overseas address or Indian address

### 4. In case of Foreign National Students

- Photocopy of the relevant pages of current passport
- Photocopy of valid Indian visa
- University/College admission letter
- Local address proof can be obtained within 30 days of account opening \*Subject to change as per Guidelines

### 5. In case of Resident Savings Account for Foreign Nationals

- Photocopy of the relevant pages of current passport
- Long term visa
- Recent passport size colour photograph
- FRRO / FRO copy
- Overseas Address Proof
- Letter from employer / contract letter
- Declaration cum Undertaking signed by the Foreign National and counter signed by the Branch Head

### 6. In case of Foreign National

- Photocopy of the relevant pages of current passport
- Tourist / Business Visa
- Recent passport size color photograph
- Overseas Address Proof
- Address proof as applicable for Resident Indians

### 7. In case of Non Face to Face Account Opening

- In case the customer is unable to visit the branch in person, he/she can send the filled up and signed forms in original to the branch attaching photocopies of KYC documents along with Cheque drawn on the overseas, Cancelled / Paid Cheque of the overseas Bank Account or Proof of Income/Tax returns. These documents and signature on the Account Opening Form shall be attested by any of the following:
- Indian Embassy/Consulate in the country where the non-resident customer resides. In the case of Seafarers, attestation by Indian Embassy/Consulate of any country is acceptable.
  - Authorised officials of overseas branches of Scheduled Commercial Banks registered in India.
  - Authorised official of any one of the Correspondents Banks of Indian Bank.
  - Notary Public .

Note:- Please get certified English translated copy of documents wherever it is in other foreign languages.

## Address Proof

### Acceptable Domestic Address Proof

- Passport (valid as on date) Permanent Driving License, which is valid with the photograph affixed thereon.
- Voter's Identity Card (Election Card)
- Job Card issued by NREGA duly signed by an officer of the State Government
- Letter / Card issued by the Unique Identification Authority of India (UIDAI) containing details of name, photograph, address and Aadhaar number. Accordingly , either the physical Aadhaar card/letter issued by UIDAI received through post or the Aadhaar number validated through the e-KYC process is acceptable as an officially valid KYC document for onboarding the customer and for re- KYC purpose.

### Acceptable Overseas Address Proof

- Passport Government issued National Identity Card at the country of Residence Bank statement (not more than 3 months old from the date of application) of Overseas or India based bank carrying overseas address.
- Valid Permanent Overseas Driving License
- Credit Card statement (not more than 3 months old)
- Address proof of the blood relative as per point 1 to 5 above (spouse, father, mother, sister, brother and child) with whom he/ she is staying along with supporting proof of relationship (Passport, PAN Card, Driving License, Voter Identity Card, Aadhaar Card, Marriage Certificate, Birth Certificate)
- Government ID card ISSN / Green Card / PIO card / OCI card)
- Utility bill (electricity/ gas/phone/ water - not more than 2 months old from the date of application) Appointment letter of overseas Employer Corporate.
- Letter from foreign University stating the address(for on-campus lodging)
- Registered Purchase / Sale Deed or agreement
- Foreign Government issued Identity Card 'Lease / Rent/ Leave and License agreement indicating the address of the customer duly registered with Government or similar registration authority.
- Valid employment contract letter.
- Valid employment offer letter.
- Employer's certificate for proof of overseas address.
- Letter from the government postal services confirming the address of the applicant.
- Permanent Resident Permit / Work Permit mentioning the overseas address . Following are some of the residence permits that have the address mentioned thereon: - Kuwait-Bataka Madaniya (Civil ID), Saudi Arabia-Iqama (Residential permit), Oman-Residence Card, UAE - Labour Card , Bahrain-CPR (Central Population registry) Card and Qatar-Residence Card, Singapore/Malaysia Permanent Resident Card.