

ੴ ਸ੍ਰੀ ਵਾਹਿਗੁਰੂ ਜੀ ਕੀ ਫਤਹ ॥



ਪੰਜਾਬ ਐਂਡ ਸਿੰਧ ਬੈਂਕ
Punjab & Sind Bank
ਪੰਜਾਬ ਐਂਡ ਸਿੰਧ ਬੈਂਕ
(भारत सरकार का उपक्रम/A Govt. of India Undertaking)

ACCOUNT OPENING FORM NON-RESIDENT INDIANS (NRE/FCNR/NRO)

(To be filled in by Bank)

Branch Name _____

Account No.																				
Customer ID																				
Date / Month / Year																				

Photograph

Please affix a recent passport size photograph

Photograph

Please affix a recent passport size photograph

Photograph

Please affix a recent passport size photograph

1st Applicant

2nd Applicant

3rd Applicant

To
PUNJAB & SIND BANK
Branch Office

Date :

Please open

- Saving NRE (Non Resident External) in ₹ Fixed Deposit NRE (Non Resident External) in ₹
 Saving NRO (Non Resident Ordinary) in ₹ Fixed Deposit NRO (Non Resident Ordinary) in ₹

Fixed Deposit FCNR (Foreign Currency Non Resident)*

*Currency Type \$ £ € ¥ A\$ CS

Tenure: ___ Months ___ Days Rate of Interest _____

1. Personal Details: (Please leave one space between words)

(To be filled in Capital letters)

Name of the Customer	1st Applicant - Mr./Ms.																			
	2nd Applicant - Mr./Ms.																			
	3rd Applicant - Mr./Ms.																			
Name of Father/Husband	1st Applicant - Mr./Ms.																			
	2nd Applicant - Mr./Ms.																			
	3rd Applicant - Mr./Ms.																			

1st Applicant

2nd Applicant

3rd Applicant

2. Gender: Male Female

Male Female

Male Female

3. PAN No. 1st Applicant (optional)

PAN No. 2nd Applicant (optional)

PAN No. 3rd Applicant (optional)

4. Passport Details

	Passport No.	Date of Issue	Date of Expiry	Place of Issue	Nationality	Date of Birth
1st Applicant						
2nd Applicant						
3rd Applicant						

5. Communication Address* (Please give all available details)

Overseas Office Address (Land mark is compulsory)	Overseas Residential Address
.....
Country Name.....Code.....	Country Name.....Code.....
Phone No.....Fax No.....	Phone No.....Fax No.....
E-mail ID.....	E-mail ID.....
Indian Address (if any)
.....
Phone No.....	

(*In case of joint holders' address, fill the annexure for joint holders)

6. Minor

Yes	No	If yes, furnish details of guardian											
a. Relationship with Minor		Father			Mother			Any Other					
b. Name of Guardian Mr/Ms													
c. Address of Guardian													

7. Account Operating Instructions

Single Either / Any one or Survivor (s) Jointly or Survivor (s)

8. Deposit Details:

Type of Currencies: \$ £ € ¥ A\$ C\$ ₹ Amount _____ Cash
 Cheque No. _____ Dated _____ Drawn On _____ Bank, _____ Branch
 Others (refer to point E & F below) _____

9. Occupation Details

Salaried Self Employed Retired Housewife Student Others _____

If salaried, employed with Pvt Ltd Public Ltd Partnership Proprietorship Govt. Others _____

Self Employed since _____ Years _____ Months Establishment Name _____

Nature of Business Manufacturing Service Provider Trader Agriculture Others _____

Type of Company Sole Proprietorship Partnership Public Ltd Pvt Ltd Others _____

Self Employed Professional Doctor CA/CS Lawyer Architect Others _____

Source of Fund Salary Business Agriculture Investment Income Others _____

Gross Annual Income < Rs. 1,00,000 Rs. 1,00,000 to Rs. 5,00,000 Rs. 5,00,000 to Rs. 10,00,000
 Rs. 10,00,000 to Rs. 15,00,000 > Rs 15,00,000

10. Internet Banking Services*: I/ we wish to apply for **PSB Internet Banking Services**

Please provide an email id for each of the applicants for further communication. (Write in **BLOCK LETTERS** only)

1st Applicant					
2nd Applicant					
3rd Applicant					

11. SMS Alerts :

Required (Mobile No. _____) Not Required

12. ATM Card / Debit Card : I/ we wish to apply for **PSB ATM CUM DEBIT CARD**

Name to be printed on the card _____

13. Fixed Deposit Maturity Instructions:

- Renew Principal and Interest
- Renew Principal and Pay Interest*
- Donot Renew*

*Interest / Maturity payment to Account Number _____ / OR
 Cheque DD SWIFT

- 14. Nomination** Yes (If yes, please fill the nomination form)
 No (I/we declare that I/we do not wish to make nomination in my /our Saving / Fixed Deposit Account)

15. Introduction

- Self (Existing Customer of the Bank – Please write your Account Number here)

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Others
 I know Mr/Ms..... for the pastyears as a (friend/ relative/ neighbour)
 and confirm his/her occupation as a

(i) In case, introducer is having account with the bank

Name of the introducer														
Introducer's A/c No.														

Signature of the Introducer..... Rubber Stamp.....
 (Signatures of person known to the Bank/correspondent bank)

- (ii) The AOF can be verified by Indian Embassy/High Commission/Consulate/ Notary Public etc. along with Rubber Stamp.
 (iii) In case of introduction, given by Indian Embassy/High Commission/ Consulate/ Notary Public etc. a communication (in duplicate) may be sent thanking them for introducing the customer and also for returning one copy of the communication, to ascertain the authenticity of the attestation of signatures.

16. Instructions/Declarations

I/We confirm that all the information given in this application form is true, correct, complete and upto date in all respect and I/we have not withheld any information. I/we shall be held responsible for the same at all times if it is found incorrect. I/We confirm having read and understood the Rules and Regulations of the Bank including Bank's tariff regarding the conduct of the account/ deposits and pertaining to the phone banking, ATM, Debit Cards, Internet Banking and Electronic Banking facilities (collectively called the said banking facilities) and agree to be bound and abide by them/any other rules that may be in force from time to time. It is my/our responsibility to obtain the terms and conditions from your bank and read the same. I/We confirm my/our residential status as per Indian Income Tax Act, 1962, is Non Resident Indian and I/We agree and undertake to inform the Bank in writing of any change in residential status. I/We undertake to operate and use the account/deposit as well as the said banking facilities strictly in accordance with the Exchange Control Regulation as laid down by the Reserve Bank of India from time to time.

17. Declaration under section 10(5) of FEMA 1999: I/We hereby declare that all foreign exchange transactions as are being entrusted and may be entrusted by me/us to the Bank from time to time do not/will not involve and are not/will not be designed for the purpose of any contravention or evasion of the provisions of the aforesaid Act or of any rule, regulations, notification, direction or order made thereunder. I/We also hereby agree and undertake to give such information/documents as will reasonably satisfy you about the transaction in terms of above regulation. I/We also undertake that if I/We refuse to comply with any such requirement or make untenable complaint there-against, the Bank shall be within its right to refuse in writing or otherwise to undertake the transaction and shall, if it has reason to believe that any contravention/evasion is contemplated by me/us, report the matter to RBI.

18. Declaration for credits to NRO Accounts: I/ we hereby declare that only legitimate dues in India would include current income like rent, pension, dividend and interest etc., sale proceeds of assets including immovable property acquired out of rupee/foreign currency funds or by way of legacy/inheritance will be deposited in my/our NRO Account.

Signature/thumb impression of
 1. Mr/Ms 1st Applicant will sign as
 2. Mr/Ms 2nd Applicant will sign as
 3. Mr/Ms 3rd Applicant will sign as

For Bank Use Only

Risk Categorization

- High
- Medium
- Low

Officer _____ **Branch Manager**

Simple steps to open NRI A/c.

Any Non Resident Indian (NRI) Person of Indian Origin (PIO) can open NRE/FCNR account with us NRI/PIO can be defined as under:

A) Who is NRI?

Indian Citizens staying abroad for employment/studies or for carrying on any business or on vacation or for any other purpose in circumstances indicating an indefinite period of stay outside India (except of Pakistan and Bangladesh).

B) Who is PIO?

A citizen of any country other than Bangladesh or Pakistan who had

- at any time held Indian Passport or
- he or either of his parents or any of his grandparents was a citizen of India or
- the person is a spouse of an Indian citizen or a person referred to in (a)(or (b)

C) Account Opening Form:

- NRIs / PIOs to fill the Account Opening Form (AOF) – also available at our website www.psbindia.com or contact our branch of your choice
- AOF duly completed with relevant documents to be submitted to Branch (with which NRI wishes to open account – details of branches available on Bank's website)
- Account can be opened in name of NRI/PIO
 - Singly or Jointly with another NRI/PIO with operational instructions as “Jointly by both and/or “Either or Survivor”
 - Jointly with Resident Indian with operational instructions “Former or Survivor”
- Signature/s of the applicant/s on AOF and all Documents enclosed with AOF to be verified by anyone of the following.
 - (a) Indian High Commission/Consulate/Embassy
 - (b) Notary Public; OR
 - (c) Person known to the Bank

D) Documents to be enclosed with AOF

1. 2 (two) Passport size latest photographs
2. **Proof of Identity (any one of the following)**
 - Photocopy of relevant pages of Passport containing personal details
 - Photocopy of Driving License
 - Photocopy of Election Card
3. **Proof of Overseas Address (any one of the following)**
 - Photocopy of Passport mentioning the current overseas address
 - Photocopy of Telephone Bill or Electricity Bill, mentioning the overseas address not more than 3 months old
 - Photocopy of overseas bank account statement not more than 3 months old
 - Photocopy of Government or employer issued ID Card\
 - Photocopy of Overseas Citizen of India (OCI) card mentioning the overseas address
 - Social Security Card or similar cards issued by Government Authorities of your current country of residence.

E) For opening account initial foreign inward remittance to be sent by

- Demand Draft/Mail Transfer in Foreign currency
- Cashier's Cheque/Personal Cheque in Foreign Currency
- SWIFT/Wire Transfer
- Foreign Currency/Traveller Cheques

F) Essential details for SWIFT remittance to India (from any country/bank)

Bank's SWIFT Code for remittance to India – Our Banks SWIFT Code – PSIBINBB005

Account with Institution: Give full details of Bank, Branch and its complete address, where the new account is to be opened/beneficiary is maintaining account.

Beneficiary Customer: Give Account number, name, address and phone/fax (if available) of the beneficiary

Purpose of Remittance : (for opening new account/credit to beneficiaries account in INR/Foreign currency FCNR etc.)

FORM DA-1

Nomination under Section 45ZA of the Banking Regulation Act, 1949 and Rule 2 (1) of the Banking Companies (Nomination) Rules, 1985 in respect of Bank Deposits.

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 deposit, particulars whereof, are given below, may be returned by (name and address of branch/office in which deposit is held).

Deposit			Nominee				
Nature (Saving / Fixed Deposit)	Account No.	Additional details, if any	Name	Address	Relationship with applicant	Age	Date of birth

*As the nominee is a minor on this date, I/We appoint Mr/Mrs/Ms..... (name, address and age) to receive the amount of deposit on behalf of the nominee in the event of my/our/minor's death during the minority of the nominee.

Place.....

Date.....

Signature/Thumb impression of 1st Applicant.....

Signature/Thumb impression of 2nd Applicant.....

Signature/Thumb impression of 3rd Applicant.....

Name(s), Signature(s) and Address(es) of witness(es).

*Strikeout if nominee is not a minor.

For office use: Accepted the nomination and registered vide Serial No..... dated.....

Please open the account.

Account opened on date..... A/c No.....

OFFICER

BRANCH INCHARGE

Annexure for Joint Holders

Date:

(A) Name of Joint Applicant:

(B) Communication Address of Joint Applicant (Please give all available details)

Overseas Office Address (Land mark is compulsory) Country Name.....Code..... Phone No.....Fax No..... E-mail ID.....	Overseas Residential Address Country Name.....Code..... Phone No.....Fax No..... E-mail ID.....
Indian Address (if any) Phone No.....	

C. Occupation Details Salaried Self Employed Retired Housewife Student Others _____

If salaried, employed with Pvt Ltd Public Ltd Partnership Proprietorship Govt. Others _____

Self Employed since ___ Years ___ Months Establishment Name _____

Nature of Business Manufacturing Service Provider Trader Agriculture Others _____

Type of Company Sole Proprietorship Partnership Public Ltd Pvt Ltd Others _____

Self Employed Professional Doctor CA/CS Lawyer Architect Others _____

Source of Fund Salary Business Agriculture Investment Income Others _____

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 Rs. 10,00,000 to Rs. 15,00,000 > Rs 15,00,000

Signature of Joint Applicant.....

OFFICER

BRANCH INCHARGE