



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

*Pleas affix a recent passport size photograph*

1<sup>st</sup> Applicant

Photograph

*Pleas affix a recent passport size photograph*

2<sup>nd</sup> Applicant

Photograph

*Pleas affix a recent passport size photograph*

3<sup>rd</sup> 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\$  C\$

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	1 <sup>st</sup> Applicant - Mr./Ms.																			
	2 <sup>nd</sup> Applicant - Mr./Ms.																			
	3 <sup>rd</sup> Applicant - Mr./Ms.																			
Name of Father/Husband	1 <sup>st</sup> Applicant - Mr.																			
	2 <sup>nd</sup> Applicant - Mr.																			
	3 <sup>rd</sup> Applicant - Mr.																			

1<sup>st</sup> Applicant

2<sup>nd</sup> Applicant

3<sup>rd</sup> Applicant

2. Gender:  Male  Female       Male  Female       Male  Female

3. PAN No. 1<sup>st</sup> Applicant (optional) PAN No. 2<sup>nd</sup> Applicant (optional) PAN No. 3<sup>rd</sup> Applicant (optional)

4. Passport Details

	Passport No.	Date of Issue	Date of Expiry	Place of Issue	Nationality	Date of Birth
1 <sup>st</sup> Applicant						
2 <sup>nd</sup> Applicant						
3 <sup>rd</sup> 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.....
<b>Indian Address (if any)</b>	
.....	
.....	
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)

1 <sup>st</sup> Applicant																			
2 <sup>nd</sup> Applicant																			
3 <sup>rd</sup> 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)

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Others

I know Mr/Ms..... for the past .....years 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.....<sup>1<sup>st</sup></sup> Applicant ..... will sign as .....
2. Mr/Ms.....<sup>2<sup>nd</sup></sup> Applicant ..... will sign as .....
3. Mr/Ms.....<sup>3<sup>rd</sup></sup> 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](http://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. Also refer to <https://www.psbindia.com/webnri.php> (HOW TO REMIT MONEY) for detailed list of our **NOSTRO A/c No.**

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 1<sup>st</sup> Applicant.....  
Signature/Thumb impression of 2<sup>nd</sup> Applicant.....  
Signature/Thumb impression of 3<sup>rd</sup> 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)	Overseas Residential Address
.....	.....
.....	.....
Country Name.....Code.....	Country Name.....Code.....
Phone No.....Fax No.....	Phone No.....Fax No.....
E-mail ID.....	E-mail ID.....
<b>Indian Address (if any)</b>	
.....	
.....	
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

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

**Signature of Joint Applicant**.....

.....  
**OFFICER**

.....  
**BRANCH INCHARGE**