

Punjab & Sind Bank



(A Government Of India Undertaking)

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

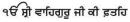
(10 <u>00</u> 11110 <u>u</u> 111	by Bank)							Bra	nch l	<u>lam</u> e)					
Account No.																
Customer ID																
Date/Month/Yea	r															
Photograph Please affix a recent passportsize photograph				Photograph Please affix a recent passport size photograph				rt	Photograph Please affix a recent passport size photograph							
1 st Applicant To			1 1	2 nd	Applic	ant				3 rd Ap	plicant	t				
PUNJAB & SIND Branch Office									Da	ıte:						
Please open □ Saving NRE (Non Resident External) □ Saving NRO (Non Resident Ordinary) □ Fixed Deposit FCNR (Foreign Currency Non Resident)* *Currency Type □ \$ □ £ □ € □ A\$ □ C\$ Tenure: Months Days Rate of Interest																
1. Personal Deta			ie spa	ace be	etwee	n wor	ds)		(To b	e fille	d in C	apital	letter	s)		
Name of the	1 st Applicant Mr./Ms.	-														
Customer	2 nd Applican Mr./Ms. 3 rd Applicant															
	Mr./Ms. 3 rd Applicant Mr./Ms. 1 st Applicant	- Mr.														
Customer	Mr./Ms. 3 rd Applicant Mr./Ms.	-Mr.														



4. Passport Details

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

2 nd Applicant								
3 rd Applicant								
			•	<u> </u>		•		
5. Communication Ad	ldress* (Pleas	e give all avail	able details)					
Overseas Office Addr				as Resi	dential Ad	dress		
Country Name Phone	C	ode	Countr	y Nam	ıe		Code	 •••••
No	. Mob No		No			.Mob. N	o	 ••••
E-mail ID			E-mail	D				
Indian Address (if any	()							
Phone No			Mo	hile No				
i none no				DIIC IVO				_
/*In case of joint hold	doro' addraca	fill the enney	ura for ioint	holdoro	1			
(*In case of joint hold	uers auuress,	iiii tiie annex	ure for joint	ioiders	,			
6. Minor								
Yes No		furnish details						
 a. Relationship with Mir b. Name of Guardian 	nor Father	Mother	_ _ A	ny Othe	r			
Mr/Ms								
c. Address of Guardian								
							•	
7. Account Operating		A	- (-)		1 - 1 - 41 - 1 - 1	O	. (-)	
□ Single		Any one or Su	rvivor (s)		□ Jointly or	Survivor	(s)	
□ Former or Survi	ivor (s)							
8. Deposit Details:								
Type of Currencies:	:			□\$ □	£□€□	¥ □ A\$	□ C\$	
Amount								
Cheque No	Dated	Drawn O	n	Bank,				
· ———		ers (<i>refer to po</i>						
		,		/				
9. Occupation Details								
□ Salaried □ Self Er								
If salaried, employed Others			⊔ Parinersnip	□ Pro	nietorsnip	□ Govt.		



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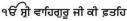
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Self Employed sinceYearsMonths Establishment Name					
Nature of Business □ Manufacturing □ Service Provider □ Trader □ Agriculture □ Others					
Type of Company □ Sole Proprietorship □ Partnership □ Public Ltd □ Pvt Ltd □ Others					
Self Employed 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 □ Rs. 5,00,000 □ Rs. 5,00,000 □ Rs. 10,00,000 □ 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 st Applicant					
2 nd Applicant					
3 rd 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					
16. □ Self (Existing Customer of the Bank – Please write your Account Number here)					
□ Others I know Mr/Ms					
(i) In case, introducer is having account with the bank Name of the introducer					
Introducer's A/c No.					
, 0 440 0 7 40 1 40					

(ii) The AOF can be verified by Indian Embassy/High Commission/Consulate/ Notary Public etc. along with Rubber Stamp in case of Non face- to- face customer

(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.

(Signatures of person known to the Bank/correspondent bank)



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Punjab & Sind Bank

Branch Manager

17. Instructions/Declarations

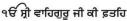
I/We confirm that all the information given in this application form is true, correct, complete and upto date in all respect and I/we have not withheld any information. I/we shall be held responsible for the same at all times if it is found incorrect. I/We confirm having read and understood the Rules 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.

- 18. 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.
- 19. 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.
- 20. FATCA/CRS Declaration (Form attached)

Signature/thumb impression of

_	•						
1.	Mr/Ms1st Applicant will sign as						
2.	Mr/Ms2 nd Applicant will sign as						
3.	Mr/Ms3 rd Applicant will sign as						
	For Bank Use Only						
Ris	k Categorization						
	High						
	Medium						
	Low						

Officer



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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.punjabandsindbank.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"
- In case of Non face-to-face customers, Signature/s of the applicant/s on AOF, photograph and all Documents enclosed with AOF to be verified by anyone of the following.
 - (a) Indian High Commission/Consulate/Embassy
 - (b) Notary Public abroad; 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 currentcountry of residence.
- > FATCA /CRS Declaration form.

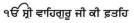
E) For opening account initial foreign inward remittance to be sent by

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

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.punjabandsindbank.com (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.)



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FORM DA-1-

			_	Regulation Act, Bank Deposits.	1949 and Rule	2 (1)	of the Banking
I/We			(nan	ne(s) and address	s(es), nominate	the fo	llowing person to
whom, in the ev	ent of my/our	/minor's death	i, the amou	unt of deposit, part of branch/office in v	ticulars whereof,	are giv	
	Deposit			Nomin	iee		
Nature (Saving / Fixed Deposit)	Account No.	Additional details, if any	Name	Address	Relationship with applicant	Age	Date of birth
	y/our/minor's	(name, addre	ss and age	Mr./ Mrs./ Ms e) to receive the ar y of the nominee.			
Date							
		Si	gnature/T	humb impression	of 1 st Applicant		
		Sig	gnature/Th	numb impression	of 2 nd Applicant	:	
		Sig	gnature/Th	numb impression	of 3 rd Applicant		
Name(s),							
Signature(s) and	b						
Address(es) of							
witness(es).							
*Strikeout if nom	ninee is not a i	minor.					
For office use:	Accepted the	nomination a	nd register	ed vide Serial No		date	d
Please open the	account.						
Account opened	l on date	A/c N	10				
OFFICER			BRAN	NCH INCHARGE	_		



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Annexure for Joint Holders

		Date:
(A) Name of Joint A	pplicant:	
	Address of Joint Applicant (Pleas	
Overseas Office Add	dress (Land mark is compulsory)	Overseas Residential Address
		Country NameCode
		Phone NoFax No
		E-mail ID
Country Name	Code	
Phone No	No	
E-mail ID		
Indian Address (if a	ny)	
Phone No		
If salaried, employed Others	f Employed □ Retired □ Housewife d with □ Pvt Ltd □ Public Ltd □ Partr	
Nature of Business	□ Manufacturing □ Service Provide	r □ Trader □ Agriculture □ Others
Type of Company	□ Sole Proprietorship □ Partnershi	p 🗆 Public Ltd 🗇 Pvt Ltd 🗇 Others
Self Employed Profe	essional □ Doctor □ CA/CS □ Lawye	r □ Architect □ Others_
Source of Fund	□ Salary □ Business □ Agriculture	□ Investment Income □ Others
Gross Annual Incom	ne □ < Rs. 1,00,000 □ Rs. 1,00,000 to □ Rs. 10,00,000 to Rs. 15,00,000	o Rs. 5,00,000 □ Rs. 5,00,000 to Rs. 10,00,000 □ > Rs 15,00,000
Signature of Joint A	Applicant	
OFFICER		BRANCH INCHARGE



Appendix B- Self –Certification for Individuals [This self-certification is only indicative]

FATCA/CRS Declaration Form

Part I- Please fill in the country for each of the following:				
1	Country of			
a)	Birth			
b)	Citizenship			
c)	Residence for Tax Purposes			
2	US Person (Yes / No)			

Part II- Please note:

- a. If in all fields above, the country mentioned by you is India and if you do not have US person status, please proceed to **Part III** for signature.
- **b.** if for any of the above field, the country mentioned by you is not India and/or if your US person status is Yes, please provide the Tax Payer Identification Number (TIN) or functional equivalent as issued in the specific country in the table below:

i)	TIN	
	Country of Issue	
ii)	TIN	
	Country of Issue	
iii)	TIN	
	Country of Issue	

- a. In case any of the parameters in Part I indicates that you are a US person or a person resident outside of India for tax purpose and you do not have Taxpayer Identification Numbers/functional equivalent, please complete and sign the Self-Certification section given in Part IV.
- b. In case you are declaring US person status as 'No' but your Country of Birth is US, please provide document evidencing Relinquishment of Citizenship. If not available provide reasons for not having relinquishment certificate.

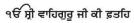
Please also fill Part IV Self-Certification

Part III- Customer Declaration (Applicable for all customers)

- (i) Under penalty of perjury, I/we certify that:
 - 1. The applicant is (i) an applicant taxable as a US person under the laws of the United States of America ("U.S.") or any state or political subdivision thereof or therein, including the District of Columbia or any other states of the U.S., (ii) an estate the income of which is subject to U.S. federal income tax regardless of the source thereof. (This clause is applicable only if the account holder is identified as a US person)
 - 2. The applicant is an applicant taxable as a tax resident under the laws of country outside India. (This clause is applicable only if the account holder is a tax resident outside of India)
 - **ii.** I/We understand that the Bank is relying on this information for the purpose of determining the status of the applicant named above in compliance with FATCA/CRS. The Bank is not able to offer any tax advice on CRS or FATCA or its impact on the applicant. I/we shall seek advice from professional tax advisor for any tax questions.
 - iii. I/We agree to submit a new form within 30 days if any information or certification on this form becomes incorrect.
 - iv. I/We agree that as may be required by domestic regulators/tax authorities the Bank may also be required to report, reportable details to CBDT or close or suspend my account.
 - v. I/We certify that I/we provide the information on this form and to the best of my/our knowledge and belief the certification is true, correct, and complete including the taxpayer identification number of the applicant.

Signature :	
Name :	
Date (DD/MM/YYYY) :	

पंजाब एण्ड सिंध बैंक (भारत सरकार का उपक्रम)



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Part IV- Self-Certification						
To be filled only if-	To be filled only if-					
(a) Name of the country in Part I is other than India and	d TIN or functional equivalent is not					
available, or						
(b) US person is mentioned as Yes in Part I, and TIN is	s not available					
I confirm that I am neither a US person nor a resident						
for Tax purpose in any country other than India,						
though one or more parameters suggest my relation						
with the country outside India. Therefore, I am						
providing the following document as proof of my						
citizenship and residency in India.	Signature					
Document Proof submitted (Pls tick document being su	ubmitted					
Passport E ion ld Card	PAN C					
Driving License U N Letter	NREG ob Card					
	<u>—</u>					
Govt. Issued ID Card						