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City /District*																			
Landmark*																			
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Mobile No.*													-						-
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Landmark*													-						$\overline{}$
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10. Proof of Identity /Address (Please fill the appropriate Box and give details) *								
IDENTITY / ADDRESS PROOF	1st/Prime Holder	2nd/ Joint Holder	3rd/ Joint Holder					
PAN/ TAN/ GST NO.	Reference Number	Reference Number	Reference Number					
AADHAR	Reference Number	Reference Number	Reference Number					
VOTER ID	Reference Number	Reference Number	Reference Number					
DRIVING LICENCE	Reference Number	Reference Number	Reference Number					
PASSPORT	Reference Number	Reference Number	Reference Number					
MGNREGA JOB CARD	Reference Number	Reference Number	Reference Number					
ELECTRICITY /WATER /GAS/ MOBILE/ CREDIT CARD BILL etc.	Reference Number	Reference Number	Reference Number					
ANY OTHER	Reference Number	Reference Number	Reference Number					
If PAN is not submitted, submit Form 60- And	nexure (1) (Refer Page No4)	JDYOG Aadhar / UDYAM Number :						
Educational Qualification Occupation Monthly Income	Net Worth Relationship with 1st Holder	No. of Politically Expose Dependant Person (Yes /No)	Employer/ Business Details					
C Income	1 Floider	Dependant Person (1es /100)	-					
1								
2								
3								
11. Services Required								
Mobile Number	(This Mo	bile no. will be registered in the bank for notificat	ions)*					
I. ATM-CUM-DEBIT CARD	Name as would appear o	-	ert (Charges Applicable) Yes No					
1st Applicant Yes No	Name as would appear o	III. Mobile						
2nd Applicant Yes No	TC	'	ok Required (SB) Yes No					
V. Internet Banking Yes No	If yes, transaction rights required		nd Applicant Yes No					
VI. Cheque Book (Only for eligible accounts)	Yes No	VII. e-statment (at monthly intervals), in lie	eu of paper copy: Yes No					
VIII. AePS Services (Debit Transaction)	Yes No							
12. Fixed Deposit: For the following products/facilities, please furnish options/detials:								
Term Deposit Term Depos	it (Reinvestment)	Annually Deposit Tax Saving Sch	neme Cap Gain (TDR)					
Amount Rs Amoun	nt In words Rs	Period : ye	ears(s)days					
Amount Deposited from : By Cash	By Cheque/DD	By Transfer from A/c No.						
Interest Payable Frequency: Monthly	Quarterly	Maturity						
, , , , , , ,	_ · · _		A					
Maturity instruction Auto renew* princip * (Auto Renewal will be done for the similar term at	- '		Auto renew* with part amount for Rs					
Payment instruction (Maturity Proceeds / Re			Cheque/DD					
13. MULTI-OPTION DEPOSIT SCHEME								
	Ferm Deposit (Reinvestment)	Davied of danasit	pars(c) month(c) days					
71 1 🔲 1	* '	1	ears(s)days s and Conditions					
I/We hereby give consent for debiting my/ our Savings Bank/ Current Account for creating MODS/AUTO SWEEP as per the Terms and Conditions. Linked Saving Bank/Current Account No.								
(Under reverse sweep facility for breaking the	MOD/AUTO SWEEP, "Last in first	out" will be the default option.)						
(Under reverse sweep facility for breaking the MOD/AUTO SWEEP, "Last in first out" will be the default option.) 14. RECURRING DEPOSITS FLEXI DEPOSITS								
Monthly / Core Monthly installment: Rs	Rs. (In words)	Period	l: Years: Month(s)					
	Account No.		` '					
On Maturity, credit proceeds automaticall								
		: N- 12 12 14)						
DECLARATION CUM UNDERTAKING CUM SELF-CERTIFICATION (For point No. 12, 13, 14) I/We undertake that in case of term deposits with operating instructions 'Either or Survivor', or 'Former or Survivor' in line with the operating instructions of the								
		to the survivor in event of the death of the either of						
		lication without obtaining consent of the legal heir						
(In case of joint accounts, income tax prov	rision will be applicable to primary/ f	rst account holder only.)						
For the above Term Deposit Account, pl	ease deduct applicable TDS from	(SB/CA Account No.)						
Place :								
Date :		C' //TI 1 I	· C //T1 1 x					
Specimen Signature	e / Thumb Impression Speci	men Signature / Thumb Impression Spe	ecimen Signature / Thumb Impression					

FORM DA-1 (Nomination Form)										
Type of Deposit:	Account Number:		Re	gistration No.						
Nomination under section 45ZA of the Banking Regulation Act, 1949 and Rules 1985 in respect of Bank Deposits.										
I/We										
which are given below, may be retur	rned by the Punjab & Sind Bank,		(Name & ac	ddress of the branch/office in	which the deposit is held.)					
I/We want the name of the non	ninee to be printed on the passbook									
Details of Nominee										
Name:										
Mobile Number of the Nominee		E-1	nail ID :							
Relationship with the depositor	Years	Date of Birth o	f nominee(in case of n	ninor) d d m m y	у у у					
As the nominee is a minor on this da	ate,I appoint Shri/Smt/Kum			Age Y	'ears					
Address	to r	receive the amount of d	eposit on behalf of the	nominee in the event of my/1	minor's death during					
the minority of the nominee										
Signature of the first witness			e of the second witnes							
Name:	~			Signature:						
_ ^ _	, applicant is illiterate and if affixing the	humb impression)	Date	Plac	ce					
I/We do not want to nominate	any person in this account									
Specimen Signature / Thum	h Impression Specia	men Signature / Thumb I	mnression	Specimen Signature / T	humh Impression					
Specimen Signature / Thum		A DECLARATIO		opecimen orginature / 1	numb impression					
Place / City of Birth* :	Country of			v of Tax Residence :						
	ssued by Jurisdiction									
Address*	Jack by Junistiction	- I I I I I I		, rease specify)						
City/Village*		5	 							
, 0	L	District*		State*						
Country Name*	Zip/Postal	Code*								
			Date: Signature:							
DECLARATION CUM UNDERTAKING CUM SELF-CERTIFICATION										
1. I/We have read the copy of Term	TAKING CUM SELF-CERTIFICAT as and Conditions of the Account Op-		The Terms and Cond	itions have been explained t	o me/us and having					
l. I/We have read the copy of Term understood, I/we accept the same.		pening given to me/us.			_					
I. I/We have read the copy of Term understood, I/we accept the same. I hereby declare that I do not made. I/We hereby give consent for delayed.	as and Conditions of the Account Op- nintain a Basic Savings Bank Deposit A biting my/our account for recovering s	bening given to me/us. Account (BSBDA) with service charges as norm	any other Bank/Branc ally applicable to Savi	ch (Applicable in case of BSBI ings Bank and Current Accou	O Account) nt.					
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IMPORTANT TERM AND CONDITIONS FOR OPENING INDIVIDUAL BANK ACCOUNTS

- 1. By opening this account, I/We agree to follow the Bank's rules and regulations, including those regarding services like debit card, internet banking, and mobile banking. I/We understand that these rules may change and that I/We will be bound by the updated terms.
- 2. For accounts opened using Aadhaar details, I/We declare that I/We have submitted my/our Aadhaar Card voluntarily for identification and address proof as per KYC norms. I/We authorize the Bank to verify my/our Aadhaar details with UIDAI and seed this account for Direct Benefit Transfer (DBT) including LPG subsidy.
- 3. I/We confirm that I/We am/are legally eligible to open and maintain this account and am not prohibited or restricted by any applicable laws or regulations. I/We give consent to my/our KYC details being shared with Central KYC registry or other competent authorities and agree to receive information from the Bank through SMS/email.
- 4. I/We certify that I/We have declared my/our status as per the Income Tax Act and RBI guidelines & I/We authorize the Bank to report details of my/our account(s) to comply with FATCA, CRS, and other similar arrangements. I/We certify that the information provided by me/us for opening of this account is true, correct, and complete. I/We understand that withholding material information may have consequences.
- 5. I/We undertake to immediately inform the Bank of any changes in my/our information and provide updated self-certification and documents as required & I/We agree that failure to disclose material facts/information may lead to restrictions or closure of my/our account & I/We agree to provide any other particulars required due to changes in laws
- 6. I/We indemnify the Bank against any loss or damage caused by incorrect information provided by me/us. I/We agree to submit updated KYC documents at periodic intervals as required by the Bank & I/We understand that my/our account will be activated only after completion of KYC by the Bank. I/We understake to submit PAN if the account is opened without it, as per PMLA Rules 2005.
- 7. I/We agree to submit Aadhaar or other OVD with current address within 3 months if deemed OVDs are submitted at the time of account opening. I/We acknowledge receipt of the Welcome Kit and understand that the Bank is not liable for any loss/damage due to misuse/misplacement of its contents.
- 8. I/We have been informed about the Bank's Service Charge guidelines including Average Monthly/Quarterly Balance (AMB/AQB) requirement and understand that it is subject to revision.
- 9. I/We understand that not providing my mobile number will make me ineligible for electronic transactions. For accounts opened for credit of Social Welfare Benefits, I understand that maintaining AMB is required if I/We switch to a Regular Savings Bank account.
- 10. For accounts opened in the name of minors, I/We understand that AMB requirements and penalties for non-maintenance will apply once the minor becomes a major. I/We declare that the information provided is true and correct to the best of my knowledge and belief, and I will inform the Bank of any changes immediately & I/We confirm that the product features of the account have been explained to me.
- 11. I/We confirm that there exists no customer ID in my personal name in the bank. However if is found, Bank is authorized either to use the existing Cust Id or merge the same with new Cust ID.

Know Your Customer Guidelines: To open a Savings Bank Account, individuals must fulfil account opening requirements and agree to comply with the Bank's rules. Proof of identity and address is required. Nomination & Survivorship Facility: Account holders are advised to nominate a beneficiary for smooth settlement of claims by legal heirs in unforeseen circumstances. Joint accounts with survivorship benefits can be operated by the survivor. Types of Accounts, Balance Stipulation & Service Charges: Accounts can be opened with or without a cheque book. Current monthly average balances and charges for non-maintenance are available on the Bank's website, contact centre, and branches. There is no ceiling on the maximum balance. Minor Accounts: Minors over ten years old who can adhere to a uniform signature can open accounts in their name. They may also open joint accounts with guardians. How to Open an Account: Applicants should visit the Bank in person to complete the account opening formalities. They need to fill and sign the application form, submit KYC documents, declarations as applicable, and provide passport size photographs. Alternatively, they can apply online. Signatures should be legible and match the specimen recorded with the Bank. Passbook: Account holders should keep their pass book and cheque book safe. Deposits can be made without the pass book. Pass books should be updated regularly. Cheque Book: The Bank issues the first cheque book after completing all formalities. Additional cheque books can be requested subject to charges. Cheques must be written legibly. Stop payment instructions can be registered for a service charge. General Rules: A Savings Bank account is meant for saving and should not be used as a Current Account. The Bank may close an account if it suspects it has been misused. Deposits: No restrictions on cash deposits at Home/ non-Home branches. Cheques or drafts must be in favour of the account holder. No drawings against accepted instruments until they are realized. Withdrawals: Withdrawals can be made personally using the Bank's standard withdrawal form. The passbook must accompany the form. ATM cum Debit cards can also be used for withdrawals. Minimum withdrawal amount is Rs.50. No third-party payments allowed through withdrawal forms. Overdrafts: Overdrafts in Savings Bank accounts allowed under exceptional circumstances with prior arrangements only. Cheques drawn in excess of the balance will be returned unpaid, with a service charge. Inoperative Accounts not operated for 24 months are classified as Inoperative/Dormant. Service Charges: Service charges apply as per Bank's website/branches. For latest/revised Service Charges, please visit Bank's website www.punjabandsindbank.co.in and/or branches. Standing Instructions: Account holders can use standing instructions for periodic payments subject to service charges. Payment of Interest: Interest is calculated on a daily product basis and credited to the account quarterly. Interest paid only if it works out to Rs. 1/- or more. Transfer & Closure of Account: Accounts can be transferred between branches upon request. Closure requests must state the reason and be accompanied by the passbook. Joint accounts can only be closed with all joint signatories' consent. Change in Rules: Bank reserves the right to change rules and service charges, with notification through its website (www.punjabandsindbank.co.in) or branch notice. Features of BSBD Accounts: (i) The deposit of cash at bank branches as well as ATMs/CDMs. (ii) Receipt/credit of money through electronic channels or deposit/collection of cheques drawn by Central/State Government agencies and departments. (iii) No limit on the number and value of deposits in a month subject to prescribed cumulative ceiling limit in a year by the Regulator/Bank. (iv) Minimum four withdrawals including ATM withdrawals. (v) ATM-cum-Debit Card Available.

Place :				
Date :				
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Form 60/61 (to be filled	d by those who do not have PAN)			Annexure -I
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ACKNOWLEDGEMEN	T DA - 1			
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