



Date:

Branch Name : .....

Branch Code :

Customer Signature/Photo Scanning Area

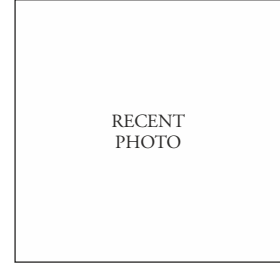
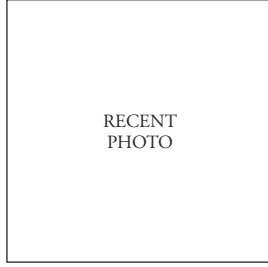
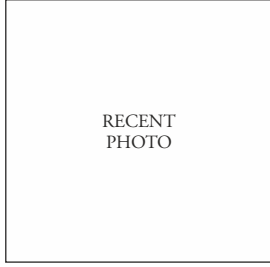
Account No.

Account Title : .....

1st/Prime Holder

2nd/ Joint Holder

3rd/ Joint Holder



RECENT PHOTO

RECENT PHOTO

RECENT PHOTO



Specimen Signature / Thumb Impression

Specimen Signature / Thumb Impression

Specimen Signature / Thumb Impression

1. Mode of Operation\*  Self  Either or Survivor  Former or Survivor  Any one or Survivor  Jointly Operated  Other \_\_\_\_\_

Customer Signature/Photo Scanning Area

Fields marked asterix (\*) are mandatory. Please fill up in BLOCK letters only and use black ink for signature  
I/We request you to open my/our deposit account with your branch/bank as under: (Tick (✓) relevant type of account)

2. Type of Account\*

SB A/C  STAFF SB/CA A/C  CURRENT A/C  NRE/NRO A/C  BSBDA/SMALL A/C  MINOR A/C  FD/RD ACCOUNT  OTHER A/C.....

Customer ID 1.  2.  3.

CKYC No. 1. .... 2. .... 3. ....

3. FULL NAME\*

1.   
2.   
3.

4. DATE OF BIRTH\*

5. GENDER \*

M  F  TG  
 M  F  TG  
 M  F  TG

Name of\* (Tick One)  Mother's Name  Father's Name  Husband's Name  Guardian's Name

6. Marital Status\* 7. Category:\*

1.            
2.            
3.

8. Address Details\*  Communication  Permanent  Overseas

	1st/Prime Holder	2nd/ Joint Holder	3rd/ Joint Holder
Flat No/Bulg.No.			
Street /Road			
Area /Locality*			
City /District*			
Landmark*			
State, Pin Code*			
Nationality/Country*			
Mobile No.*			
Email ID			

9. Address Details\*  Communication  Permanent  Overseas (If different from above)

	1st/Prime Holder	2nd/ Joint Holder	3rd/ Joint Holder
Flat No/Bulg.No.			
Street /Road			
Area /Locality*			
City /District*			
Landmark*			
State, Pin Code*			
Nationality/Country*			

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- Annexure (I) (Refer Page No. -4) UDYOG Aadhar / UDYAM Number :

	Educational Qualification	Occupation	Monthly Income	Net Worth	Relationship with 1 <sup>st</sup> Holder	No. of Dependant	Politically Expose Person (Yes /No)	Employer/ Business Details
1								
2								
3								

11. Services Required

Mobile Number  (This Mobile no. will be registered in the bank for notifications.)\*

**I. ATM-CUM-DEBIT CARD** Name as would appear on the card

**1st Applicant**  Yes  No **II. SMS Alert (Charges Applicable)**  Yes  No

**2nd Applicant**  Yes  No **III. Mobile Banking**  Yes  No

**V. Internet Banking**  Yes  No **IV. Passbook Required (SB)**  Yes  No

**VI. Cheque Book (Only for eligible accounts)**  Yes  No **1st Applicant**  Yes  No **2nd Applicant**  Yes  No

**VII. e-statement (at monthly intervals), in lieu of paper copy:**  Yes  No

**VIII. AePS Services (Debit Transaction)**  Yes  No

12. Fixed Deposit: For the following products/facilities, please furnish options/details:

Term Deposit  Term Deposit (Reinvestment)  Annually Deposit  Tax Saving Scheme  Cap Gain (TDR)

Amount Rs . . . . . Amount In words Rs . . . . . Period : . . . . . years(s) . . . . . month(s) . . . . . days

Amount Deposited from :  By Cash  By Cheque/DD  By Transfer from A/c No.

Interest Payable Frequency :  Monthly  Quarterly  Maturity

**Maturity instruction**  Auto renew\* principal & payback interest  Auto renew\* principal & interest  Pay principal & interest  Auto renew\* with part amount for Rs. . . . . .

\* (Auto Renewal will be done for the similar term at the prevailing interest rate on the date of renewal.)

**Payment instruction (Maturity Proceeds / Residual amount):**  Credit in A/c No.   Cheque/DD

13. MULTI-OPTION DEPOSIT SCHEME / AUTO SWEEP

Type of Deposit  Term Deposit  Term Deposit (Reinvestment) Period of deposit : . . . . . years(s) . . . . . month(s) . . . . . days

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.)

14.  RECURRING DEPOSITS  FLEXI DEPOSITS

Monthly / Core Monthly installment: Rs. \_\_\_\_\_ Rs. (In words) \_\_\_\_\_ Period: \_\_\_\_\_ Years: \_\_\_\_\_ Month(s) \_\_\_\_\_

Standing instruction (if any) Debit Account No.

On Maturity, credit proceeds automatically to Account No.

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 application-cum-deposit slip, premature termination/payment will be allowed to the survivor in event of the death of the either of the depositors or former as the case may be on submission of the death certificate of the deceased depositors along with application without obtaining consent of the legal heirs of the deceased depositors. (In case of joint accounts, income tax provision will be applicable to primary/ first account holder only.)

For the above Term Deposit Account, please deduct applicable TDS from (SB/CA Account No.)

Place : .....

Date : .....

Specimen Signature / Thumb Impression Specimen Signature / Thumb Impression Specimen Signature / Thumb Impression



**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 undertake 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 it 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:** 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](http://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](http://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 : .....

Specimen Signature / Thumb Impression

Specimen Signature / Thumb Impression

Specimen Signature / Thumb Impression

**Form 60/61 (to be filled by those who do not have PAN)**

**Annexure -I**

**Form 60**

Are you a tax Assessee Yes /No if yes

a) details of ward / circle / range where the last return of income was filed: .....

b) Reason for not having PAN no. ....

**Form 61**

To filled by person who has only agriculture income and no other income chargeable to income tax.

I here by declare that my source of income is from agriculture and I am not required to pay income tax on any other income if any.

**Verification**

I ..... do here by declare that what is stated is true to the best my knowledge and belief. Verified at ..... this the ..... day of ..... 20

Date : ..... Place : .....

Signature of Declarant : .....

**ACKNOWLEDGEMENT DA - 1**

We acknowledge receipt of nomination made by you in favour of:

Name of the Nominee.....Age:..... Years:.....

With respect to your Account Number .....

Registration No.

Date: .....

Yours faithfully

Signature of Bank Official with Seal