

F. Address Details Current / Local / Correspondence

1.Address Type* Residential/Business Residential Business Registered Office Unspecified

2.Address*

3.City/Village*

4.District*

5.State*

6.Pin*

7.Country*

G. If the Proof of Address/OVD provided does not contain current address, please provide any of the documents below as OVD (Officially Valid Document)

1.Utility Bill* 2.PPO/FPPO* 3.Property or Municipal Tax Receipt*

4.Letter of allotment of accommodation issued by employer/issued by State or Central Government departments, statutory or regulatory bodies, Public Sector undertaking, scheduled commercial banks, financial institutions and listed companies. Similarly, lease and license agreements with such employers allotting official accommodation. *

5.Self-Declaration (applicable only when customer has carried out e-KYC (AADHAAR Authentication) and address in AADHAAR is not same as Current Address)*

6.Document No*.

7.Date*

I/We shall submit OVD with updated Current Address within a period of three months, failing which bank may restrict the operations in the account.(Not Applicable when Self Declaration is provided by the customer as per point No.G above)

H. Tax Proof

1.PAN*/Tax Identification Number or equivalent (If issued by jurisdiction)
 (If PAN not submitted, fill form 60)

2.Country of Tax Residence in India only and not in any other country or territory outside India* Yes No (If No, please fill the FATCA details form-Annexure)

I. Income & Profession / Activity Declaration

1.Occupation Type* Private Sector Service Public/Govt. Sector Service Student Retired Self-Employed Not Working

Housewife Other (Please specify)

2.Business (Only if Self-Employed) Trader Jeweller Service Provider Agriculture Stockbroker Manufacturing

Real Estate Other (Please Specify)

3.Annual Income* (Rs.)

4.Household ₹ Income (Spouse/Son)

5.Nature of Business (Only if Self-Employed)

6.Networth ₹ (Approx. value)

7. Organization Name (Only if Salaried)

8. Designation / Profession (Only if Salaried)

9. Please tick the appropriate box* Politically exposed person Related to politically exposed person None

(Politically Exposed Persons are individuals who are or have been entrusted with prominent public functions by a foreign country including Heads of State / Governments , Senior Politicians / Senior Government / Judicial / Military Officers, Senior Executives of State-owned Corporations and Important Political Party Officials, etc.)

J. Declaration Cum Undertaking Cum Self-Certification

I have read the copy of Terms & Conditions of the Account opening given to me. The Terms & Conditions have been explained to me/us and having understood, I accept the same. I hereby declare that I have submitted the Aadhar Card issued by UIDAI voluntarily for identification and/or address proof towards the compliance of KYC norms under the PMLA 2002.

I hereby consent that the bank may verify the same with the UIDAI and authorize the UIDAI expressly to release the identity and address through biometric authentication to the bank.

Please Paste Recent Passport Size Photo Do not Staple

Yes No (e-KYC authentication and Aadhar seeding is mandatory for availing DBT benefit)



Signature/Thumb impression of the Applicant Please sign in Black Ink only

Place

Date

FOR OFFICE USE /ATTESTATION Documents received Self certified True copies Notary Data Received from offline verification Digital KYC process Video based KYC E-KYC Data Received from UIDAI

• Whether self-certification & documents received as part of account opening process have been verified and found correct Yes No (Branch to proceed with opening only when certification is (YES))

• Certified that the implications and conditions for the operation of the account have been explained to the depositor (only in case of illiterate applicant)

Depositor is : General Illiterate Blind Staff PF No. Risk Category:* High Medium Low

Details of one or two identification marks, if any, such as a mole or scar (mandatory for illiterate applicant)

1..... 2.....

In person verification carried out and Signature/LTI of the applicant verified by:

Officer Name : Designation : P.F. No. : Signature : Date :

Branch Manager : Designation : P.F. No. : Signature : Date :

ACCOUNT OPENING FORM FOR RESIDENT INDIVIDUAL (PART-II) FOR SAVING BANK, CURRENT ACCOUNT AND TERM DEPOSITS

I/We request you to open my/our deposit Account with your branch/bank as under : (Tick relevant type of account)

Type of Account Savings Bank Account BSBDA Current Account (Individual)
 Fixed Deposit/Flexi/RD Caps Gain

Mode of operation Self Either or Survivor Former or Survivor Any one or Survivor Jointly operated Others
(Please specify)

Expected Annual Credit*

A. Facilities Required (Please mark in appropriate boxes): (Mobile No. is Mandatory for services from I to VIII)

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

1st Applicant Yes No

2nd Applicant Yes No

3rd Applicant Yes No

* (Available only for Singly operated accounts and Joint Accounts operated by Either or Survivor mode in case of a/c operated as Former or Survivor mode ATM-cum-Debit Card is available to 1st Applicant only)

II SMS Alert (Charges Applicable) Yes No
 SMS Alerts on registered Mobile Number

III. Passbook Required (SB) Yes No

IV. Internet Banking Yes No V. Mobile Banking Yes No

VI. Cheque Book (Only for eligible accounts) Yes No VII. e-statement (at monthly intervals) : Yes No

VIII. AePS Services (Debit Transaction) Yes No

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

Term Deposit Term Deposit (Reinvestment) 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

Interest Payable Frequency : Monthly Quarterly Maturity

Maturity instruction Auto Renewal: Yes No Auto renew* Principal only Auto renew* principal & interest Pay principal & interest Principal Renewal with additional amount 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

C. AUTO SWEEP/FLEXI DEPOSITS

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

I/We hereby give consent for debiting my/ our Savings Bank/ Current Account for creating FLEXI DEPOSIT /AUTO SWEEP as per the Terms and Conditions.

Linked Saving Bank/Current Account No.

(Under reverse sweep facility for breaking the FLEXI DEPOSIT/AUTO SWEEP, "Last in first out" will be the default option.)

D. RECURRING 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. B,C,D)

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 :.....

1st Applicant

Specimen Signature / Thumb Impression

2nd Applicant

Specimen Signature / Thumb Impression

3rd Applicant

Specimen Signature / Thumb Impression

TERMS & CONDITIONS AND DECLARATION FOR OPENING OF DEPOSIT ACCOUNT

1. I/We confirm that I/We have been informed that the holder of Basic Saving Bank Deposit Account will not be eligible for opening any other Saving Bank Deposit Account in the same bank. BSDBA holder will be required to close all existing saving fund account in our Bank within 30 days from the date of opening of the account.

2. I/We hereby declare that the details above in this form including details in Annexure 1 and Annexure 2 are true and correct to the best of my/our knowledge and belief and I/We undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I/We am / are aware that I/We may be held liable for it.

3. I/We agree to be bound by the terms & conditions, Instructions etc. as listed below & Annexure FATCA/CRS and by the rules of Punjab & Sind Bank and the RBI and any subsequent amendment(s). My/Our personal / KYC details may be shared with Central KYC Registry. I/We hereby consent to receiving information from Central KYC Registry through SMS / Email on the above registered number / Email address

4. I/We hereby give my consent to download my KYC records from the Central CKYC registry (CKYCR) only for the purpose of verification of my identity and address from the database of CKYCR registry. I understand that my KYC record include my KYC record/personal information such as my name/address, date of birth, PAN no. etc.

5. In case of FDR / RD in joint name with mode of operation Either or Survivor, any one can apply loan against the same. And anyone can also apply for premature payment / payment on maturity.

6. I/We hereby declare that in case of any credit facility is to be availed from any Banks/FIs in the future, the same will be informed in advance. (Applicable when opening Current Accounts).

7. I affirm and declare that I have read over and understood the rules and regulations of the "Bank" and those relating to various services offered by the Bank including but not limited to debit card/internet banking/SMS banking/whatsapp banking/Tele-Banking/Mobile Banking /Virtual Banking and any other facility. I agree to abide by the same as amended/modified from time to time by the Bank/Regulator/Government published through circulars, notifications, notice board/websites/newspaper publications etc. I waive the rights, if any, to have personal notice in respect of such amendments/modifications. I agree that the transactions and requests executed in my account(s) through internet, mobile, telebanking or virtual banking under my User ID and password/PIN/OTP will be legally binding on me & I am responsible for the maintenance of secrecy and confidentiality of the authentication credentials and any other information/details/OTP/PIN, etc., in such matters. I agree that Bank has got all the rights to debit my account for any service charge, expenses or other dues which the Bank is entitled/ liable to recover from me. I also authorize the Bank and agree to close/discontinue my account without any notice to me. I hereby undertake to inform the Bank on any change in my communication address or constitution.

8. In respect of accounts opened on the basis of Aadhaar details, I hereby declare that I have submitted the Aadhaar Card issued by UIDAI voluntarily for identification and /or address proof towards the compliance of KYC norms under the PMLA, 2002 and I hereby consent that the Bank may verify the same with the UIDAI and authorize the UIDAI expressly to release the identity and address through biometric authentication to the Bank. My Aadhaar number is NOT Seeded with any Bank: I wish to seed this account with NPCI mapper to enable me to receive Direct Benefit Transfer (DBT) to avail benefit under Scheme(s) notified under Section (7) of the Aadhaar Act. For this, I hereby declare that I have submitted the Aadhaar Card issued by UIDAI.

9. I confirm and declare that I am not prevented/prohibited/restricted by any applicable legal/regulatory/contractual or other provisions from opening and/or maintaining the accounts or to transact with the Bank in any other way.

10. I agree that my personal KYC details may be shared with Central KYC registry or any other competent authority. I hereby consent to receive information from the Bank/Central KYC Registry/GOI/RBI or any other authority through SMS/e-mail on my registered mobile number/ e-mail address. I also agree that the non-receipt of any such SMS/e-mail shall not make the Bank liable for any loss or damage whatsoever in nature.

11. I hereby certify that I have declared my status as per the rules applicable under section 285BA of the Income Tax Act, 1961 as notified by Central Board of Direct Taxes (CBDT) vide Notification No. S.O. 2155(E) dated 7 August 2015 and RBI Circular Ref No. DBR.AML.BC.No.36/ 14.01 .001/2015-16 dated 28 August 2015 in the matter including any subsequent modification/amendment thereof.

12. I understand, acknowledge and authorize that as per the provisions of Income Tax Act, Rules made thereunder and the guidelines issued by the Government /RBI in the matter, depending upon the residential status and/or other criteria stipulated therein, the Bank may have to report the details in respect of my account(s) as per the prescribed format to the Central Board of Direct Taxes (CBDT) or other Government Agencies to comply with the obligations as per the Inter-Governmental Agreements (IGA) in respect of Foreign Accounts Tax Compliance Act (FATCA) and Common Reporting Standards (CRS) and I or any other similar arrangements.

13. I certify & declare that the information provided by me for opening loan account and availing other services herein or through website/electronically as applicable to me signed/authenticated by me as well as in the documentary evidence provided by me for opening loan account and availing other services are, to the best of my knowledge and belief, true, correct and complete and that I have not withheld any material information that may affect the assessment categorization of my account as a U.S. Reportable Account or Other Reportable Account or otherwise. In case any of the information or details provided by me is found to be false or untrue or misleading or misrepresenting, I am aware that I may be held liable for it.

14. I undertake the responsibility to declare and disclose immediately and in no case beyond 30 days from the date of change, any change that may take place in the information provided herein/ or otherwise, as well as in the documentary evidence provided by me or if any certification becomes incorrect or undergoes a change. I further undertake to provide fresh and valid self-certification along with documentary evidence as and when so required nevertheless all declaration and undertaking given herein will also be applicable to all such modified/amended document information provided by me unless revised self-certification as above is provided to the Bank.

15. I also agree that my failure to disclose any material / information known to me now or in future or my failure to rectify any deficiency in documents/information/other details within the stipulated period, may invalidate me from transacting in the account and the Bank would be within its right to put restrictions in the operations of my account or to close it or to report to any regulator and/or any authority designated by the Government of India(GOI)/RBI for the said purpose or take any other action as may be deemed appropriate by the Bank under the guidelines issued by CBDT/RBI/Gol from time to time.

16. I also agree to furnish and intimate to the Bank any other particulars that are called upon me to provide on account of any change in law either in India or abroad in the above matter or otherwise.

17. I shall indemnify the Bank from any loss/damage that may be caused to the Bank on account of any mistake in the details provided herein or on account of providing incorrect or incomplete information by me.

18. I undertake to submit data/information together with fresh KYC documents for updating of KYC details at periodical intervals as may be required by the Bank.

19. I understand that the account will be activated, and debits will be allowed only after completion of Customer Due Diligence relating to KYC by the Bank.

20. In case the account is opened without PAN, I undertake to submit PAN on or before such date as may be notified by the Government of India, failing which the account shall cease to be operational till the time PAN is submitted, as per Prevention of Money -Laundering (Maintenance of Records) Rules 2005.

21. In case, deemed OVDs are submitted for Current Address at the time of Account opening, I undertake to submit Aadhaar or any of the OVD having Current Address within 3 months from the date of account opening, failing which I understand that my account may cease to be operational as per GOI guidelines at the material time.

22. I have received the Welcome Kit containing ATM card/cheque book and understand that in case of any misuse/misplacement of the contents of the Kit, the Bank will not be liable for any loss/damage.

23. I hereby certify that the Savings Bank Account would be used by me to route transactions of only non-business/non-commercial nature. In the event of occurrence of such transactions or any such transactions that may be construed as commercial/business/dubious or undesirable, the Bank reserves the right to unilaterally freeze operations in such account and /or close the account.

24. I have been advised Quarterly Average Balance(QAB) requirement for the account to be opened and given to understand that these requirements are subject to revision/changes and such revision/changes will be uploaded in the Bank's site which will be acceptable to me as a notice to that effect.

25. I confirm that the product features of BSBD account have been explained to me (applicable to BSBD account applicant)

26. I acknowledge receipt of rules and regulations of Savings Bank Account.

27. Applicable for Small Accounts: I/We understand that this account shall remain operational initially for twelve months which can be extended for further twelve months on submission of having an OVD (Officially Valid Document). The entire relaxation/provisions shall be reviewed after twenty-four months.

28. I/We have been advised that if I/We do not provide my/our mobile number, I/We will not be eligible for any facility of electronic transactions.

29. (Applicable for accounts opened for credit of Social Welfare Benefits), I understand that this account will be opened under BSBD category. I also understand that in case, I do not wish to continue in this BSBD account, and switch over to Regular Savings Bank account, I will have to maintain the Quarterly Average Balance (QAB) applicable for Regular Savings Bank Account. I therefore undertake to maintain QAB in the account if I switch over to Regular Savings Bank Account from BSBD.

30. (Applicable for accounts opened in the name of Minors), I understand that the requirements of QAB and penalty for non-maintenance will be applicable in this account once the applicant becomes Major. I therefore undertake to maintain QAB from the date of attaining majority.

31. I hereby declare that the details furnished above are true and correct to the best of my knowledge and belief and I undertake to inform you of any changes therein, immediately in case any of the above information is found to be false or untrue or misleading or misrepresenting. I am aware that I may be held liable for it.

32. I/We confirm that the product features of account have been explained to me.

33. I/We hereby give consent for debiting my/our account for recovering service charges as normally applicable to Savings Bank and Current Account.

34. I confirm and undertake that I will not deal in virtual currencies and will not use my account for any services relating to virtual currencies or facilitate any person or entity in dealing with or settling Virtual Currencies.

35. I understand that in the event of failed Standing Instruction for Loan Repayment/dishonor of cheque/NACH/ECS due to lack of funds / insufficient funds on 04 occasions during financial year, no fresh cheque book would be issued, closure of account may also be considered.

36. Documentary evidence must be submitted for proof of Annual Income/ Annual Turnover. Bank will set Account level Threshold limit based on expected Annual Credits declared by the customer. In case, Self Declaration is submitted for Annual Turnover/ Income/expected Annual Credits, lower Threshold limit, as decided by the Bank from time to time will be fixed and If Threshold Limit is breached, further credits will not be allowed in the Account till the time documentary evidence is submitted by the Customer.

37. I/We hereby authorise the Punjab & Sind Bank to use my/our Know Your Customer (KYC) details for the purposes of account validation, marketing and personalized services.

38. I/We acknowledge that I understand the potential risk of fraud associated with not receiving SMS notifications. Despite this, I choose not to provide my mobile number for SMS registration.

Signature/Thumb impression of the 1st Applicant.
Please sign in Black Ink only

Date:

Signature/Thumb impression of the 2nd Applicant.
Please sign in Black Ink only

Date:

Signature/Thumb impression of the 3rd Applicant.
Please sign in Black Ink only

Date:

Income-tax Rules, 1962
FORM NO.60
[See second proviso to rule 114B]

Annexure-1

Form for declaration to be filed by an individual or a person (not being a company or firm) who does not have a permanent account number and who enters into any transaction specified in rule 114B

1	First Name	Middle Name	Surname
2	Date of Birth / Incorporation of declarant		
3	Father's Name (in case of individual)		
4	Flat No./Floor No.		
5	Name of premises / Block Name & No.		
6	Road / Street / Lane		
7	Area / Locality		
8.	Town/District/State		
9	Pin code		
10	Telephone Number (with STD code)		
11	Mobile Number		
12	Amount of Transaction (Rs.)		
13	Date of transaction		
14	In case of transaction in joint names, number of persons involved in the transaction		
15	Mode of transaction	Cash	Cheque
		Card	Draft/Banker's Cheque
		Online transfer	Other
16	Aadhaar Number issued by UIDAI (if available) :		
17	If applied for PAN and it is not yet generated enter date of application and acknowledgement number :Date :.....		
18	If PAN not applied, fill estimated total income (including income of spouse, minor child etc., as per section 64 of Income-tax Act, 1961) for the financial year in which the above transaction is held (a) Agricultural income (Rs.)..... (b) Other than Agr Income (Rs.).....		
19	Details of document being produced in support of identity in Column 1 (Refer Instruction overleaf)	Document code	Document identification number
			Name and address of the authority issuing the document
20	Details of document being produced in support of address in Column 4 to 13 (Refer Instruction overleaf)	Document code	Document identification number
			Name and address of the authority issuing the document

Verification

I, _____ do hereby declare that what is stated above is true to the best of my knowledge and belief. I further declare that I do not have a Permanent Account Number and my/ our estimated total income (including income of spouse, minor child etc., as per section 64 of Income Tax Act, 1961) computed in accordance with the provisions of Income tax Act, 1961 for the financial year in which the above transaction is held will be less than maximum amount not chargeable to tax.

Verified today the _____ day of _____ 20 _____

Place : _____ (Signature of declarant)

Note: Before signing the declaration, the declarant should satisfy himself that the information furnished in this form is true, correct and complete in all respects. Any person making a false statement in the declaration shall be liable to prosecution under section 277 of the Income-tax Act, 1961 and on conviction be punishable,
(i) in a case where tax sought to be evaded exceeds twenty-five lakh rupees, with rigorous imprisonment which shall not be less than six months but which may extend to seven years and with fine;
(i) in any other case, with rigorous imprisonment which shall not be less than three months but which may extend to two years and with fine.

Instruction :**(1) Documents which can be produced in support of identity and address (not required if applied for PAN and item 16 is filled):-**

Sl.	Nature of Documents	Document Code	Proof of Identity	Proof of Address
A For Individuals and HUF				
1	AADHAR Card	01	Yes	Yes
2	Bank/Post office passbook bearing photograph of the person	02	Yes	Yes
3	Elector's Photo identity card	03	Yes	Yes
4	Ration/Public Distribution System card bearing photograph of the person	04	Yes	Yes
5	Driving License	05	Yes	Yes
6	Passport	06	Yes	Yes
7	Pensioner Photo Card	07	Yes	Yes
8	National Rural Employment Guarantee Scheme (NREGS) Job Card	08	Yes	Yes
9	Caste or Domicile certificate bearing photo of the person	09	Yes	Yes
10	Certificate of identity/address signed by a Member of Parliament or Member of Legislative Assembly or Municipal Councillor or a Gazetted Officer as per annexure A prescribed in Form 49A	10	Yes	Yes
11	Certificate from employer as per annexure B prescribed in Form 49A	11	Yes	Yes
12	Kisan Passbook bearing photo	12	Yes	No
13	Arm's license	13	Yes	No
14	Central Government Health Scheme / Ex-servicemen contributory Health Scheme	14	Yes	No
15	Photo identity card issued by the Government/Public Sector Undertaking	15	Yes	No
16	Electricity bill (Not more than 3 months old)	16	No	Yes
17	Landline Telephone bill (Not more than 3 months old)	17	No	Yes
18	Water bill (Not more than 3 months old)	18	No	Yes
19	Consumer gas card/book or piped gas bill (not more than 3 months old)	19	No	Yes
20	Bank Account Statement (Not more than 3 months old)	20	No	Yes
21	Credit Card Statement (Not more than 3 months old)	21	No	Yes
22	Depository Account Statement (not more than 3 months old)	22	No	Yes
23	Property registration document.	23	No	Yes
24	Allotment letter of accommodation from Government	24	No	Yes
25	Passport of spouse bearing name of the person	25	No	Yes
26	Property tax payment receipt (Not more than one year old)	26	No	Yes
B For Association of persons (Trusts)				
	Copy of trust deed or copy of certificate of registration issued by Charity Commissioner.	27	Yes	Yes
C For Association of person (other than trusts) or Body of Individuals or Local authority or Artificial Juridical Person)				
	Copy of Agreement or copy of certificate of registration issued by Charity commissioner or Registrar of Cooperative society or any other competent authority or any other document originating from any Central or State Government Department establishing identity and address of such person.	28	Yes	Yes
D For a foreign company				
1	Copy of Certificate of Registration or incorporation issued in the country where the applicant is located, duly attested by authorised officials of IFSC banking unit	29	Yes	Yes
2	Copy of tax identification number issued in the country where the applicant is located, duly attested by authorised officials of IFSC banking unit	30	Yes	Yes (If address mentioned in the same)
<p>3. In case of a transaction in the name of a Minor, any of the above-mentioned documents as proof of Identity and Address of any of parents/guardians of such minor shall be deemed to be the proof of identity and address for the minor declarant, and the declaration should be signed by the parent/guardian.</p> <p>4. For HUF any document in the name of Karta of HUF is required.</p> <p>5. In case the transaction is in the name of more than one person the total number of persons should be Sl. No. 19 and the total amount of transaction is to be filled in Sl. No. 17.</p> <p>6. In case the estimated total income in column 23b exceeds the maximum amount not chargeable to tax should apply for PAN, fill out item 22 and furnish proof of submission of application.]</p>				