

b *Account Opening Form – for Individuals For SB/Current/RD/Term Deposits*

For Current Accounts (Individuals only)

- i. * At present I/We do not enjoy any credit facility with any bank/branch. I/We undertake to inform you as and when credit facilities are availed by me/us with other bank(s)/branch(es) of your bank
- ii. * At present, I am/We are having account with the following other bank(s)/branch(es)and enjoying facilities

Name of the Bank/Branch	Nature of Facility	Limit Sanctioned	Balance outstanding	Securities

(* strikeout which is not applicable)

Staff: I/We declare that the monies deposited or which may from time to time be deposited hereafter into above mentioned account in my/our name(s) belong to me/us.

Nomination: Nomination is required for this account/deposit as per details given in **Form DA 1** (enclosed) Nomination **is not required**

I/We have read the terms and conditions for providing the products/services opted by me/us and I/we agree to abide by and be bound by them as they are in force now and from time to time in force for such products/ facilities. I/We request you to provide me/us the initial password/ PIN which I/we shall change periodically for maintaining secrecy of my/our account level information. I/We undertake to keep my password/ PIN with myself/ourselves without giving any room for disclosure of the same to any third party. Further, I/we shall be responsible for any disclosure of my/our password/PIN to any third party and the Bank shall not be held responsible for any loss/ damage caused to me/us on account of such disclosures. I/We shall be availing this product/service at my/our request without any liability, either expressed or implied, to the Bank. I/We have read/understood the Bank's rules pertaining to the account/deposit scheme opted by me/us and the terms & conditions governing the same. I/We agree to comply with and be bound by them as they are in force and from time to time in force for such accounts/ deposits/ products/services. The Bank may use the details furnished above for opening any other account for me/us in future with the Bank

Yours faithfully

Signature of Sole/ First Applicant

Signature of Joint Applicant

Particulars of Introduction / Identification (Provide A or B or C)

A. If the applicant(s) is/are already a customer of the branch,

	<u>Nature/Type of account</u>	<u>Account Number</u>	<u>Customer ID/PIN</u>
Sole/First Applicant
Second Applicant

B. Introduction from an existing account holder of the branch

Name of the Introducer Type of account and a/c No.....
 Address of the introducer.....
 PIN CODE..... Phone No..... Account held since

I hereby introduce the above named applicant(s) and certify that I know Mr/Ms.....
 for the past months/years and confirm his/her occupation and address as stated in this application. I also attest his/her signature(s).

..... Signature of the Introducer	Signature of the introducer verified by me. Signature of the verifying Official Name of the verifying officer with SS No.
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C. i. Copy of the Passport alone where the address on the passport is the same as the address on the account opening form (OR)

ii. Any one document from each of the under-noted 2 lists, for a Photo ID and a proof of residence

List I (latest/recent)	First appl.	Jt. applcmt	List II (latest/recent)	First appl.	Jt. applcmt
1. Passport where the address differs	<input type="checkbox"/>	<input type="checkbox"/>	1. Telephone Bill	<input type="checkbox"/>	<input type="checkbox"/>
2. Voter's Identity Card	<input type="checkbox"/>	<input type="checkbox"/>	2. Bank Account Statement	<input type="checkbox"/>	<input type="checkbox"/>
3. PAN Card	<input type="checkbox"/>	<input type="checkbox"/>	3. Income/Wealth tax assessment order	<input type="checkbox"/>	<input type="checkbox"/>
4. Driving Licence	<input type="checkbox"/>	<input type="checkbox"/>	4. Credit Card Statement	<input type="checkbox"/>	<input type="checkbox"/>
5. Govt. /Defence ID card	<input type="checkbox"/>	<input type="checkbox"/>	5. Electricity Bill	<input type="checkbox"/>	<input type="checkbox"/>
6. ID cards of reputed employers	<input type="checkbox"/>	<input type="checkbox"/>	6. Ration Card	<input type="checkbox"/>	<input type="checkbox"/>
7. * Letter from a recognised public authority or Public servant verifying the identity and residence of the applicant	<input type="checkbox"/>	<input type="checkbox"/>	7. * Letter from Employer	<input type="checkbox"/>	<input type="checkbox"/>

* subject to the Bank's satisfaction

FOR BANK'S USE

1. Applicant(s) interviewed and the purpose of opening a/c as ascertained is
2. Introducer called at the branch and interviewed (or) Introducer did not call at the branch but confirmation obtained by (mode of confirmation) / Particulars of identification verified with the originals and copies obtained

Signature of the official **Name and SS No.**

3. Authorisation for Account Opening

Eligible for <input type="checkbox"/> Internet Banking <input type="checkbox"/> ATM Card <input type="checkbox"/> Telebanking <input type="checkbox"/> Mobile Banking <input type="checkbox"/> Debit/Maestro Card <input type="checkbox"/> Multicity Cheque	
Others (specify)	
<input type="checkbox"/> Account may be opened	Signature of BM/ ABM/ Authorised Signatory
<input type="checkbox"/> Cheque Book may be / need not be issued	Name and SS No.
Date:	

4. Account opened on (Date) in the system by Mr/Ms.....(Name of staff).	First Applicant CIF No.	Second Applicant CIF No.

5. Verified the opening of the account in the system. Letter of thanks sent to the customer on and to introducer on
6. Acknowledgement received from customer on and from introducer on
7. Passbook/TDR/ STD Receipt No. delivered to the customer on
8. The specimen signature(s) of the applicant/s was scanned and linked to the account by..... (staff name). Verified the scanning of the specimen signature(s) and linking to the account.
9. Nomination details entered in the system/ nomination register on vide Registration No.....
10. ATM/Debit/Maestro Card No..... / Internet Banking/Telebanking ID despatched on (if sent subsequent to date of opening, to be filled in immediately after despatch)

Risk Classification and Fixing of Threshold Limit (Refer HO: O&M Division Circular on KYC - GENL.03/05-06 dated 8.4.05 M6 S608)

11. Potential activity expected in the Account (Monthly/ Annual turnover) Rs.
12. Source(s) of Funds:
13. Annual Income Rs..... The threshold limit is fixed at Rs.
14. Risk Classification Low Medium High
15. Reasons for risk classification made:

Signature of the official **Name and SS No.**

Date:

Space for Noting the que/reference/journal numbers in CBS branches

