



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

(To be filled in by Bank)

Branch Name

Account No.																			
Customer ID																			
Date/Month/Year																			

Photograph <i>Please affix a recent passportsize photograph</i>	Photograph <i>Please affix a recent passport size photograph</i>	Photograph <i>Please affix a recent passport size photograph</i>
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1st Applicant

2nd Applicant

3rd Applicant

To
PUNJAB & SIND BANK
Branch Office

Date:

Please open

- Saving NRE (Non Resident External) Fixed Deposit NRE (Non Resident External)
 Saving NRO (Non Resident Ordinary) Fixed Deposit NRO (Non Resident Ordinary)

Fixed Deposit FCNR (Foreign Currency Non Resident)*

*Currency Type \$ £ € A\$ C\$

Tenure: _____ Months ___ Days Rate of Interest _____

1. Personal Details: (Please leave one space between words) (To be filled in Capital letters)

Name of the Customer	1 st Applicant - Mr./Ms.																		
	2 nd Applicant - Mr./Ms.																		
	3 rd Applicant - Mr./Ms.																		
Name of Father/ Husband	1 st Applicant -Mr.																		
	2 nd Applicant - Mr.																		
	3 rd Applicant -Mr.																		

2. Gender:

1st Applicant 2nd Applicant 3rd Applicant
 Male Female Male Female Male Female

3. PAN No. 1st Applicant (optional) **PAN No.** 2nd Applicant (optional) **PAN No.** 3rd Applicant (optional)



4. Passport Details

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

5. Communication Address* (Please give all available details)

Overseas Office Address (Land mark is compulsory)	Overseas Residential Address
.....
Country Name.....Code..... Phone No..... . Mob No.....	Country Name.....Code..... Phone No..... . Mob. No.....
E-mail ID.....	E-mail ID.....
Indian Address (if any)	
.....	
Phone No _____ Mobile No. _____	

(*In case of joint holders' address, fill the annexure for joint holders)

6. Minor

Yes	No	If yes, furnish details of guardian																
a. Relationship with Minor		Father	Mother	Any Other														
b. Name of Guardian Mr/Ms																		
c. Address of Guardian																		

7. Account Operating Instructions

- Single
 Either / Any one or Survivor (s)
 Jointly or Survivor (s)
 Former or Survivor (s)

8. Deposit Details:

Type of Currencies: \$ £ € ¥ A\$ C\$

Amount _____ Cash

Cheque No. _____ Dated _____ Drawn On _____ Bank,
 _____ Branch Others (refer to point E & F below) _____

9. Occupation Details

- Salaried Self Employed Retired Housewife Student Others _____
 If salaried, employed with Pvt Ltd Public Ltd Partnership Proprietorship Govt.
 Others _____



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/Ms.....1st Applicant will sign as
2. Mr/Ms.....2nd Applicant will sign as
3. Mr/Ms.....3rd Applicant will sign as

For Bank Use Only

Risk Categorization

- High
- Medium
- Low

Officer

Branch Manager



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 current country 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.)



FORM DA-1-

Nomination under Section 45ZA of the Banking Regulation Act, 1949 and Rule 2 (1) of the Banking Companies (Nomination) Rules, 1985 in respect of Bank Deposits.

I/We..... (name(s) and address(es), nominate the following person to whom, in the event of my/our/minor's death, the amount of deposit, particulars whereof, are given below, may be returned by.....(name and address of branch/office in which deposit is held).

Deposit			Nominee				
Nature (Saving / Fixed Deposit)	Account No.	Additional details, if any	Name	Address	Relationship with applicant	Age	Date of birth

*As the nominee is a minor on this date, I/We appoint Mr./ Mrs./ Ms.....
..... (name, address and age) to receive the amount of deposit on behalf of the nominee in the event of my/our/minor's death during the minority of the nominee.

Place.....

Date.....

Signature/Thumb impression of 1st Applicant.....

Signature/Thumb impression of 2nd Applicant.....

Signature/Thumb impression of 3rd Applicant.....

Name(s),
Signature(s) and
Address(es) of
witness(es).

*Strikeout if nominee is not a minor.

For office use: Accepted the nomination and registered vide Serial No..... dated.....

Please open the account.

Account opened on date..... A/c No.....

OFFICER

BRANCH INCHARGE



Annexure for Joint Holders

Date:

(A) Name of Joint Applicant:

(B) Communication Address of Joint Applicant (Please give all available details)

Overseas Office Address (Land mark is compulsory)	Overseas Residential Address
.....
.....	Country Name.....Code..... Phone No.....Fax No..... E-mail ID.....
Country Name.....Code..... Phone No..... No..... E-mail ID.....	
Indian Address (if any)	
Phone No.....	

(C) Occupation Details

Salaried Self Employed Retired Housewife Student Others_____

If salaried, employed with Pvt Ltd Public Ltd Partnership Proprietorship Govt.
Others_____

Self Employed since ___Years__Months

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 to Rs. 5,00,000 Rs. 5,00,000 to Rs. 10,00,000
 Rs. 10,00,000 to Rs. 15,00,000 > Rs 15,00,000

Signature of Joint 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) :		



Part IV- Self-Certification		
To be filled only if-		
(a) Name of the country in Part I is other than India and TIN or functional equivalent is not available, or		
(b) US person is mentioned as Yes in Part I, and TIN is 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 submitted)		
<input type="checkbox"/> Passport	<input type="checkbox"/> Election Id Card	<input type="checkbox"/> PAN Card
<input type="checkbox"/> Driving License	<input type="checkbox"/> UOI Letter	<input type="checkbox"/> NREGS Job Card
<input type="checkbox"/> Govt. Issued ID Card		