

**NRE / NRO / FCNR / RFC** Account Opening Form (Please tick ✓)

DATE \_\_\_\_/\_\_\_\_/\_\_\_\_

BRANCH : \_\_\_\_\_

Customer No. \_\_\_\_\_

A/c No.

**Pl. fill the form in Black ink & Capital Letters**

Surname

First Name

Middle Name

First Applicant \_\_\_\_\_

Second Applicant \_\_\_\_\_

Third Applicant \_\_\_\_\_

(Photo)

1

Specimen signature/s

(Photo)

2

**Operational Instruction**

(Photo)

3

- ☐ Either or Survivor ☐ Jointly or Survivor  
☐ Any one of us or any one of the survivor or the last survivor  
☐ Former or Survivor ☐ Other (Please specify) \_\_\_\_\_

Applicant	Passport No.	Issue Date	Place of Issue	Nationality	Occupation
First Applicant					
Second Applicant					
Third Applicant					

**VISA Details :**

1) Type : \_\_\_\_\_ 2) Date of Issue : \_\_\_\_\_

3) Place of Issue : \_\_\_\_\_ 4) Expiry Date : \_\_\_\_\_

**Facilities Required (Please tick ✓)**

- ☐ Debit Card ☐ E-Statement ☐ E-Passbook ☐ SMS Banking

"We are aware that all the E Channel products like Visa Debit Card/Rupay Debit Card / E Pass book & any other products that may be offered by the bank are available to us. We hereby authorize the 1st Account Holder named herein to apply, receive / download the products / applications by accepting the terms & conditions & to operate the same individually."  
International Debit Card is issued to NRE account & Domestic Debit Card is issued to NRO account. In order to avail Net Banking, a separate form needs to be filled which is available at branch.

Birth Date ( In case of minor account) \_\_\_\_\_

Overseas Address \_\_\_\_\_

Mailing / Correspondence Address \_\_\_\_\_

**CORRESPONDENCE / LOCAL ADDRESS DETAILS \***

☐ Same as Current / Permanent / Overseas Address details (In case of multiple correspondence / local addresses, please fill **Annexure A1**)

**CONTACT DETAILS**

Tel. (Off.) \_\_\_\_\_ Tel. (Res) \_\_\_\_\_ Mobile \_\_\_\_\_

FAX \_\_\_\_\_ Email ID \_\_\_\_\_

**Initial Remittance :**

Demand Draft / Cheque No. \_\_\_\_\_ Dated \_\_\_\_\_ for USD /GBP /EUR / JPY / AUD /INR  
\_\_\_\_\_ enclosed.

Mail Transfer / Telegraphic Transfer No. \_\_\_\_\_ dated \_\_\_\_\_ for send through \_\_\_\_\_

Please credit half yearly interest on my/our Fixed Deposits to my/our NRE / NRO Account No. \_\_\_\_\_

with \_\_\_\_\_ Remit by DD/ MT/ TT to \_\_\_\_\_

On Maturity please renew for \_\_\_\_\_ years. Credit to my NRE/NRO Account No. \_\_\_\_\_ with \_\_\_\_\_

Remit by DD/MT/TT to \_\_\_\_\_

Please keep the term deposits receipt in safe custody with you.

**For FCNR / RFC, I / We understand:**

- 1) FCNR Deposit in form of Fixed Deposit / Reinvestment Deposits are accepted.
- 2) Foreign Currency Deposit in the form of Recurring & Saving Deposits are not accepted.
- 3) FCNR / RFC Deposit in following currencies are accepted namely USD, GBP, EUR, JPY & AUD
- 4) FCNR Deposits are accepted for period exceeding 12 months & up to 60 months only.
- 5) No interest on FCNR Deposit would be payable if withdrawn before period of 12 months and penalty as per applicable Rules would be deducted from proceeds
- 6) Penalty for premature withdrawal at swap cost difference would be applicable on premature withdrawal.
- 7) No interest shall be payable on overdue Period, if not renewed within 15 days from Due Date / Maturity date.
- 8) Returning NRIs can convert their existing FCNR Deposits & / or keep money in RFC Deposit at the time of Return to India.

**FOR INTRODUCER**

**TJSB Sahakari Bank Ltd.**

(Multi-state scheduled bank)

FULL NAME (S) (IN BLOCK LETTERS)

**Signature**

**BRANCH** \_\_\_\_\_

The principal amount of deposit/s and /or interest thereon to be held at the disposal of myself / either or survivor / former or the survivor / both of us jointly or survivor / any of us or any of the survivors or the last survivors of us / all of us or the survivors of us jointly or to the last survivors of us. (Please specify)

Authentication of signatures to be made by a Bank / Indian Embassy/  
Consulate/ High Commission / Notary Public / Person known to Bank  
In case you have an account with TJSB verification not required.

Please furnish your Account No. \_\_\_\_\_  
and name of Branch \_\_\_\_\_

\_\_\_\_\_  
Name / Signature of Person verifying with seal and address

## NOMINATION FORM

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

I/We \_\_\_\_\_

nominate the following person to whom, in the event of my / our / minor's death, the amount of deposit in the account, particulars whereof are given below, may be repaid by TJSB Sahakari Bank Ltd. \_\_\_\_\_ Branch.

Nature of Deposit	Distinguishing Number	Additional details, if any

Name & Address (only one nominee)	Relationship with Depositor, if any	If nominee is a minor his date of birth

\*As the nominee is a minor on this date. I/We appoint \_\_\_\_\_ (Name, Signature & Age) to receive the amount of the deposit in the account on behalf of the nominee in the event of my/our/minor's death during the minority of the nominee.  
Name, Signature(s) & Address of witness \_\_\_\_\_

Place \_\_\_\_\_ Date \_\_\_\_\_

Signature(s) Of Depositor(s)

\*Strike out if nominee is not minor

Where deposit is made in the name of a minor, the nomination should be signed by a person lawfully entitled to act on behalf of the minor.

### FOR BRANCH USE

Application received on \_\_\_\_\_ NRE / NRO Account opened on \_\_\_\_\_ Deposit Receipt No./s \_\_\_\_\_  
dispatched on \_\_\_\_\_ kept in safe custody on \_\_\_\_\_ Safe Custody Letter No. \_\_\_\_\_  
dispatched to depositor on \_\_\_\_\_.

Branch \_\_\_\_\_

Signature and Code Number of Officer

Date \_\_\_\_\_

I/We hereby declare that I am/we are non-resident(s) of Indian-Origin. I/We understand that the account(s) are being opened on the basis of the statements declarations made by me/us and I/We also agree that if any of the statements/declarations made herein are found to be not correct in material particulars. You are not bound to pay any interest on the deposit made by me/us.

I/We agree that no claim will be made by me/us for any interest on deposit/s for any period after the date/s of maturity of the deposit/s. I/We agree to abide by the provisions of the / Non-Resident (External) Account / Non-Resident (Ordinary) Account Schemes. I/We undertake to intimate you about my/our return to India for permanent residence immediately on arrival. I/We further understand that on my/our return to Indian and my/out intimating you the same. My/our FCNR Deposit will be converted into Rupees and thereafter account will be designated as resident account and if the deposit is kept for further term. Interest will payable on the Rupee deposit at the rate originally fixed.

I/We will take care to ensure that all debits, for any purpose including for the purpose of investment & credit representing sale proceeds of investment would be covered by either of the general or special permission of Reserve Bank of India.

I/We agree that if the premature withdrawal is permitted at my/our request, the payment of interest on the deposit may be allowed in accordance with the prevailing stipulations laid down by Reserve Bank of India in this regard.

I/We Further understand that the interest payable on renewal will be at the applicable ruling rates on the date of maturity, and that the deposit receipt will be renewed on my / our presenting the matured receipt on the maturity date.

You may at your option but at my/our risk and responsibility in all respects, appoint an agent, who shall be my / our agent to collect and the transmission of any cheque, bills, hundies or other instruments or share certificates or other documents or goods or the instruments received in exchange or payments thereof, and the advises and correspondence relating thereto, whether by post or otherwise and whether by land, sea or air or by telegram or cable shall be entirely at my / our risk and responsibility and any loss, damage or delay howsoever occasioned shall be on my / our account and be wholly borne by me/us.

Signature of 1st Applicant  
Depositor

Signature of 2nd Applicant  
Depositor

Signature of 3rd Applicant  
Depositor

**Important Instructions:**

A) Field Marked with '\*' are mandatory fields.  
B) Please fill the form in English and in BLOCK letters.  
C) KYC number of applicant is mandatory for update application.

<b>For office use only</b>	Application Type*	<input type="checkbox"/> New	<input type="checkbox"/> Update	Account Type*	<input type="checkbox"/> Normal	<input type="checkbox"/> Small
<i>(To be filled by financial institution)</i>	KYC Number					<i>(Mandatory for KYC update request)</i>

Prefix	First Name	Middle Name	Last Name
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☐ Name\* (Same as ID proof) \_\_\_\_\_

Father Name\* \_\_\_\_\_  
(Father's name is mandatory if 'PAN' is not furnished)

Spouse Name \_\_\_\_\_

Mother's Maiden Name\* \_\_\_\_\_

Date of Birth\*  —  —

Gender\* ☐ M- Male ☐ F- Female ☐ T-Transgender

Marital Status\* ☐ Married ☐ Unmarried ☐ Others

Nationality\* ☐ IN- Indian ☐ Others (ISO 3166 Country Code )

Residential Status\* ☐ Resident Indian ☐ Non Resident Indian  
☐ Foreign National ☐ Person of Indian Origin

PAN No. \_\_\_\_\_ Aadhaar No. \_\_\_\_\_

Passport No. \_\_\_\_\_ Annual Income \_\_\_\_\_

Occupation Type\*    ☐ S-Service (    ☐ Private Sector    ☐ Public Sector    ☐ Government Sector    ☐ Retired )  
                                  ☐ O-Others (    ☐ Professional    ☐ Self Employed    ☐ Business )

Work place/Employer Name & Address :

Line 1 \_\_\_\_\_

Line 2 \_\_\_\_\_

Line 3 \_\_\_\_\_

State / U.T Code \_\_\_\_\_ City / Town / Village \_\_\_\_\_

\_\_\_\_\_Pin / Post Code \_\_\_\_\_ ISO 3166 Country Code \_\_\_\_\_

☐ Housewife    ☐ Student

☐ X- Not Categorised Pl. Specify \_\_\_\_\_

**2. TICK IF APPLICABLE** ■ RESIDENCE FOR TAX PURPOSES IN JURISDICTION(S)

ADDITIONAL DETAILS REQUIRED\* (Mandatory only if section 2 is ticked)

ISO 3166 Country Code of Jurisdiction of Residence\*

\*Tax Identification Number or equivalent (If issued by jurisdiction)\*

Country of Tax Residency	PAN/TIN (Tax Identification No.) /Functional Equivalent	PAN/ TIN Issuing Country /Functional Equivalent issuing Country	Expiry Date	Documents provided #

Place / City of Birth\* \_\_\_\_\_ ISO 3166 Country Code of Birth\* 

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# Self attested copy of documentary evidence for TIN/Functional Equivalent and tax residency should be mandatorily provided.

### 3. PROOF OF IDENTITY (PoI)\*

(Certified copy of any one of the following proof of Identity [Pol] needs to be ticked)

☐ A- Passport      ☐ B- Voter ID Card      ☐ C- PAN Card      ☐ D- Driving Licence      ☐ E- UID (Aadhaar)      ☐ F- NREGA Job Card

Z- Others (pl. specify) -

#### ☐ 4. PROOF OF ADDRESS (PoA)\*

Type : ☐ Ownership ☐ Rental

#### 4.1 CURRENT / PERMANENT / OVERSEAS ADDRESS DETAILS

*(Certified copy of any one of the following Proof of Address [PoA] needs to be submitted)*

Address Type\* ☐ Residential / Business ☐ Residential ☐ Business ☐ Registered Office ☐ Unspecified

Proof of Address\* ☐ Passport ☐ Driving Licence ☐ UID (Aadhaar)

☐ Passport ☐ Driving License ☐ SID (V) ☐ Aadhar Card  
☐ Voter Identity Card ☐ NREGA Job Card ☐ Others

☐ 4.3 ADDRESS IN THE JURISDICTION DETAILS WHERE APPLICANT IS RESIDENT OUTSIDE INDIA FOR TAX PURPOSES\* (Applicable if section 2 is ticked)

☐ Same as Current / Permanent / Overseas Address details

☐ Same as Correspondence / Local Address details

Line 1\* \_\_\_\_\_

Line 2 \_\_\_\_\_

Line 3 \_\_\_\_\_ City / Town / Village\* \_\_\_\_\_

State\* \_\_\_\_\_ ZIP / Post Code\* \_\_\_\_\_ ISO 3166 Country Code\* \_\_\_\_\_

☐ 6. DETAILS OF RELATED PERSON (In case of additional related persons, please fill 'Annexure B1' )

Instructions for filling in account opening form

- Please fill in the enclosed account opening form and sign wherever provided for.
- Please tick(✓) the appropriate box(es).
- Please send photocopies of your passports (pages containing your name, signature, place / date of issue, date of birth etc.) duly authenticated by Notary Public / Indian Embassy.
- Please send your account opening form to the branch in India where you desire to open your account, directly.
- Please ensure to get your signatures verified by a bank / Indian Embassy / Notary Public / persons known to our Bank in India / abroad.

**Declaration and Undertakings by Applicant :**

I/We declare that:

1. I/We has/have read and understood the rules of opening a Savings/Current/NRE/NRO/FCNR/RFC Account of the Bank and terms and conditions (which may be amended from time to time) relating to Internet banking, Mobile Banking, Debit Card, SMS Banking, E-Statement, E-Passbook and other services as mentioned over [www.tjsbbank.co.in](http://www.tjsbbank.co.in). I/We accept them as binding upon me/us. I/ we accept and agree to be bound by terms and conditions limiting the Bank's liability.
2. I /We Understand that the Bank may, at the absolute discretion, discontinue any of the services completely or partially without any notice to me/us. I /We agree that the Bank may debit charges to my /our account for operations effected through transaction from Savings/Current/NRE/NRO/FCNR/RFC Account and/or use of Internet Banking/ SMS Banking / VISA Debit Card/ Rupay Card etc.
3. I/ we request to link this account to my/our AADHAAR Card Number/s submitted to you for receiving Subsidy Government benefits / Salary etc.
4. The information provided by me/us in this Form is in accordance with section 285BA of the Income Tax Act, 1961 read with Rules 114F to 114H of the Income tax Rules, 1962. It shall be my/our responsibility to educate myself/ourselves and to comply at all times with all relevant laws relating to reporting under section 285BA of the Act read with the Rules thereunder.
5. The information provided by me/us in this Form and in its supporting Annexures as well as in the documentary evidence/s provided is true, correct and complete to the best of my/our knowledge and belief, and that I/we have not withheld any material information that may affect the assessment/categorization of the account as a Reportable account or otherwise I/we hereby accept and acknowledge that the Bank shall have the right and authority to carry out investigations from the information available in public domain for confirming the information provided by me/us to the Bank at any point of time.
6. I/we permit/authorise the Bank to collect, store, communicate process and share information relating to the account and/or any of the abovementioned facilities and all transactions therein, to regular Centers, central KYC Registry and any other Bank including my/our confidential information as and when required for compliance with any law or regulation whether domestic or foreign.
7. I/we undertake the responsibility to declare and disclose immediately from the date of change, any changes that may take place in the information provided in this Form, its supporting Annexures as well as in the documentary evidence/s provided by me/us or if any certification becomes incorrect/invalid, etc. and to provide fresh self-certification along with documentary evidence/s.
8. I/We also agree that my/ our failure to disclose any material fact known to me/us, now or in future, may invalidate our application and the Bank would be within its right to put restrictions on the operations of my/our account and/or any of the abovementioned facilities, or close it or report to any regulator and /or any authority designated by the Government of India (GOI) / RBI for the purpose or take any other action as may be deemed appropriate by the Bank if the deficiency is not remedied by me/us within the stipulated period.
9. I/We also agree to furnish such information and /or documents as the Bank may require from time to time on account of any change in law either in India or abroad in the subject matter herein. I/We shall indemnify the Bank for any loss that may be suffered by the Bank on account of providing incorrect or incomplete or invalid information.
10. I/we shall indemnify the Bank for any loss that may be suffered by the Bank on account of providing incorrect or incorrect information.
11. I/We declare that I/We have the capacity to sign for the Entity as per CBDT rules / SEBI/ RBI guidelines.
12. I/We hereby accept and acknowledge that the Bank shall have the right and authority to carry out investigations from the information available in public domain for confirming the information provided by me/us to the Bank.
13. I/We hereby consent to receiving information from Central KYC Registry through SMS/E-Mail on the mobile number/ E-Mail Address provided in this form.
  - I/We declare that I/we is/are not enjoying any credit facility with any other Bank/s or Society/ies.
  - I/We is/are enjoying the credit facilities with (NOC of the said bank with details enclosed)

o I/We declare that the lending institute is co-operative banks/society and details of shares are as per enclosed.

14. Debit Card Pin (Personal Identification Number)

- a) Pin Number: Each Debit Card holder shall select his or her "personal identification number" (PIN) to gain access to the Debit card Service to operate account. The PIN shall under no circumstances be disclosed or open to any third party. The Card holder should keep memory of his PIN and maintain secrecy to avoid any misuse and keep custody of Debit Card Safe and inaccessible. The Card holder shall be solely responsible for the consequence arising out of the disclosure of his/her/their PIN and/or authorized use of Debit card shall be liable for any increased liability which he/she may incurred on account of unauthorized use of the PIN and Debit card.
- b) PIN Change: Debit card shall be issued to an account holder as approved by the Bank in respect of Debit Card Account to enable him to operate the Debit Card. The Card Holder shall get the card initially validated and select the PIN on the machine installed for that purpose. If the card holder forgets PIN the same can be regenerated at any TJSB ATM. It is advisable for the Card Holder 1) To change the PIN Periodically 2) to change his PIN if suspects it is no longer confidential 3) to select a non easily guessable PIN
- c) PIN Safety: Any wrong PIN fed to the Debit card Machine for more than three occasions will retain the Card in Machine itself. After completion of transaction if Debit card remains unretrieved, it is assumed having forgotten and Card will safely retain it. In the above circumstances Card holder shall approach the home branch for a new card.
15. Debit Card Safety: It is sole responsibility of card holder to preserve the card in good condition. Always ensure to keep Debit Card safely in plastic pouch to prevent any physical damage to magnetic strip and do not expose it to magnetic fields, heat and water & dust anytime. If the card is broken or unreadable it will be considered changes an invalid card and new card will be issued on such as application by Card holder and on handling over of such invalid card for cancellation to the home branch.
16. I/We have received a copy of the Declaration & Undertaking from the bank for my / our record.

**The Declaration & Undertaking has been explained to me / us in my / our mother tongue. I/We have acknowledged the Declaration & Undertaking given by bank.**

Date (dd/mm/yyyy)\* \_\_\_\_\_

**SIGNATURE\*** \_\_\_\_\_  
(with Rubber Stamp)

Place\* \_\_\_\_\_

Name\* \_\_\_\_\_

**ATTESTATION / FOR OFFICE USE ONLY**

KYC Number  (Mandatory for KYC update request)

Account Holder Type\* US Reportable ☐ Other Reportable ☐ (Please refer instruction 'A' at the end)

Documents Received ☐ Self-Certified ☐ True Copies ☐ Notary Risk Category ☐ High ☐ Medium ☐ Low

**IN PERSON VERIFICATION CARRIED OUT BY**

**INSTITUTION DETAILS**

Identity / Introduction Verification Date

Name TJSB SAHAKARI BANK LTD.

Emp. Name

Code IN 0860

Emp. Code

Emp. Designation

Emp. Branch

[Employee Signature]

Manager's Signature

Bank  
Seal

Obtain personal KYC for Joint Account Holder(s)