



BRANCH NAME _____

SOL ID _____

**ACCOUNT OPENING FORM FOR RESIDENT INDIVIDUALS (SINGLE/JOINT)
(SF/CA/FD/RD/OD/CC)**

| | | | | | | | | | | | | | | | | | | | | |
|-------------|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
| ACCOUNT No. | | | | | | | | | | | | | | | | | | | | |
|-------------|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|

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|-----------------|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
| CRM LEAD NUMBER | | | | | | | | | | | | | | | | | | | | |
|-----------------|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|

Instructions : PNB 1228A/2017 (Customer Master/KYC Form) must also be taken for new accounts as well as for KYC update request.

1. TYPE OF ACCOUNT : I/We wish to open the following type of account [Tick]

| | | |
|----|----------------------------------|---|
| 1. | Saving Fund Account | GENERAL/ POWER SAVING (WOMEN)/VIDYARTHI/SALARY/RAKSHAK/PENSION/ SHIKSHAK/ STAFF/SENIOR CITIZEN/OTHERS PL. SPECIFY _____ |
| 2. | Current Account | GENERAL |
| 3. | Recurring / Flexi Deposit | Monthly Installment / Core Amt Rs. _____ No. of installments _____ Period : _____ year(s) _____ month(s) Standing instruction, if any. Debit A/c no. _____ On maturity, credit proceeds to account number : _____ |
| 4. | Term Deposit (FD) | SUGAM/ MBFD/ANUPAM*/TAX SAVER**/ OTHERS _____ Fill Details at S. No. 9 (* OD facility in Anupam- Ann."B" annexed with RBD-R cir.35 dt.10.08.17 be obtained (**) A "Declaration" in Tax Saver, annexed with RBD-R cir.27 dt.10.08.17 be obtained |
| 5. | PNB Prudent Sweep SF | Sweep Facility Required for _____ days |
| 6. | PNB Smart Banking CA | Variant _____ Sweep facility required for _____ days |
| 7. | OD/Cash Credit | |

2. FULL NAME IN CAPITAL LETTER : (Leaving a space between first, middle and last name) Mr/Mrs/Ms/TG-Transgender/Others (Same as given in Aadhar, if there will be any difference in Name, DOB & Gender then it will be taken as prevails in Aadhar)

| | | | | | | | | | | | | | | | | | | | | |
|---------------------------|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
| 1 st Applicant | | | | | | | | | | | | | | | | | | | | |
| 2 nd Applicant | | | | | | | | | | | | | | | | | | | | |
| 3 rd Applicant | | | | | | | | | | | | | | | | | | | | |

3. Maiden Name (if any) For Married Women (Documentary Proof be enclosed)

| | | | | | | | | | | | | | | | | | | | | |
|---------------------------|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
| 1 st Applicant | | | | | | | | | | | | | | | | | | | | |
| 2 nd Applicant | | | | | | | | | | | | | | | | | | | | |
| 3 rd Applicant | | | | | | | | | | | | | | | | | | | | |

| | | | |
|---|---|---|--|
| Affix photo of 1st Applicant with signature/Thumb Impression across photo | Affix photo of 2nd Applicant with signature/Thumb Impression across photo | Affix photo of 3rd Applicant with signature/Thumb Impression across photo | (For official use) Signature verified Signature of official GBPA/PF No. Name : Date : |
| | | | |
| Signature 1st Applicant | Signature 2nd Applicant | Signature 3rd Applicant | |

| | | | | | | | | | | | | | | | | | | | | |
|----------------|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
| Account Number | | | | | | | | | | | | | | | | | | | | |
|----------------|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|

| | | | |
|--------------------|----|----|----|
| Customer ID Number | 1. | 2. | 3. |
|--------------------|----|----|----|

| | | | | | | |
|---|------|--------------------|--------------------|------------------------------|---------|---------------------|
| 4. MODE OF OPERATION (Tick whichever is Applicable) | Self | Either or Survivor | Former or Survivor | Any one of us or Survivor(s) | Jointly | Any Other (Specify) |
|---|------|--------------------|--------------------|------------------------------|---------|---------------------|

| | | | | | | | | | | | | | | | | | | | | |
|-------------------------------|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
| 5. Regd. Mobile Number | | | | | | | | | | | | | | | | | | | | |
|-------------------------------|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|

| | |
|--|---|
| 11.3 Declaration in case of illiterate customer | 11.4 Declaration by guardian for minor account |
| "The terms & conditions in Annexure I- Section(b) for illiterate" customers have been read out to me/us and I/we have understood the same. | I hereby declare that the date of birth of the minor is ___/___/___ who is my (relationship)_____ and I am his/her natural guardian/lawful guardian appointed vide court order dated _____(copy enclosed) . I /We have read and agree to be additionally bound by terms & conditions in Annexure I- Section (C) for guardian of minors. |
| Signature of Witness (Name & Address) | Signature(s) /Thumb Impression of Guardian |
| Signature(s)/Thumb Impression of Depositors | |

12. TERMS & CONDITIONS / DECLARATIONS:

12.1 : Section (a) - General Customers: I/we confirm having received, read and understood (a) the accounts rules and hereby agree to be bound by the terms & conditions outlined in these rules which governs the account(s) which I/we am/are opening/will open with Punjab National Bank and (b) amendments to the rules made from time to time and those relating to various services availed by me/us when displayed by the bank on its notice board or on its website and those relating to various services offered by the Bank including but not limited to Debit card, Credit card, Internet banking, Mobile Banking, SMS alerts and other facilities listed in this form. I/We are aware that the usage of these facilities is governed by the terms and conditions which are contained in the brochures of the Bank issued from time to time/ displayed on the website www.pnbindia.in. the site maintained by Punjab National bank and I/we have reviewed the contents of the same. I/we understand that the bank may at its absolute discretion discontinue any of the services completely or partially without any notice to me/us. I/We agree that the bank may debit my account for service charges as applicable from time to time. I/We declare that the transactions in the account will be made from legitimate sources only and the account will not be used for any purpose contrary to law.

12.2 : **I/we also agree to maintain the minimum/quarterly average balance which the Bank may prescribe as the minimum/quarterly average balance to be maintained to avail the facilities and agree to pay the charges if minimum/quarterly average balance not maintained and any other charges stipulated by the Bank explained to me/us. I/We understand that any change in this respect will be notified by the Bank on its website www.pnbindia.in** and also will be displayed on the notice board of the branches one month in advance. I/We undertake to make good the losses to the bank, suffered consequent to crediting in the account proceeds of cheque drawn on other customers accounts in bank or make good any overdraft created in our account on account of service charges or debit card withdrawal or through any other transaction. I/we also undertake to update identity and address proof and submit latest photograph on the periodic interval.

I/We give our consent to receive information by usual means of communications including phone banking about PNB's products and/or services or promotional offers introduced by the bank from time to time and also authorize the bank to use my/our personal information for marketing purposes. All communications will be sent on provided registered mobile no. & registered E-mail id.

12.3 Section (b)- Illiterate Customers:

- i. I/We hereby agree that the account will be operated by me/us by personally calling at the counter & the Bank will not be liable to pay except as above.
- ii. I/We here by agree that the payment of Fixed Deposit (Scheme/FLEXI-RD/ Recurring Deposit account Anupam A/c on maturity will be received by me/ us personally by presenting the Relative Receipt/Pass Book at your Office. The Bank will not be liable to pay except as above.
- iii. The contents of Account Opening Form and Rules of the Bank regarding Opening of Saving Account/Term Deposit Account and stipulations governing issue of Fixed Deposit (Scheme) Receipt(s) as appearing on the back thereof/ FLEXI-RD Account/ Recurring Deposit Account/ Anupam Account in force for the time being have been explained to the depositor(s) and fully understood by him/her/them and he/she/they has/have affixed his/her/their left/right hand thumb impression hereunder in my presence in token thereof.

12.4 Section (c) Guardian in case of a minor account:

I shall represent the said minor in all future transactions of any description in the above account until the said minor attains majority. I will indemnify the Bank against the claim of the above minor for any withdrawal/transactions made by me in his / her account.

12.5 In case of Joint Fixed Deposit Account:

The Bank may on receipt of written application form either/anyone/any two account Holder(s) in its absolute discretion and subject to such terms and conditions as it may stipulate (i) transfer the deposit account to any other branch of the Bank, (ii) grant a loan/ Advance against the security of the term deposit or (iii) allow premature withdrawal / make premature payments of the deposit to either/ anyone/ any two Account Holder(s). The Bank shall be entitled to adjust and appropriate the proceeds of the deposits on or after maturity or before maturity by cancellation under the advice to the customer. Towards dues with interest in respect of loan/ advance so given against the security of the deposit.The receipt / discharge given by anyone/ any two account Holder(s) shall give the bank a valid discharge. (Applicable only in case of either or survivor//anyone of us/any two of us or survivors)

In the event of death of any of the joint account holders before maturity date, the bank shall be free at the request of survivor(s), though not obliged. (i) to transfer the deposit account to any other branch of the bank, or (ii) to refund payment on such terms as it may decide or (iii) advance loan to the survivor(s) against the deposit before maturity and discharge given by the survivor(s) in this regard shall give the bank a valid discharge (Applicable to Joint Accounts).

12.6 FATCA/CRS TERMS AND CONDITIONS

The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income-tax Rules, 1962, which Rules require Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. Towards compliance, we may be required to provide information to any institutions such as withholding agents for the purpose of ensuring

appropriate withholding from the account or any proceeds in relation thereto.

Please note that you may receive more than one request for information if you have multiple relationships with the Bank or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

12.7 MESSAGE

“Every citizen is entitled to open an account in any bank anywhere in India.

For this he/she need Aadhar Card/Acknowledgement of Aadhar & PAN/Form 60. Where he/she is not eligible for Aadhar/PAN Card as per KYC guidelines following documents needed: MNAREGA Card, Voter's Identity Card, Driving License, Passport, Letter issued by National Population Register notified by Central Govt.

Additional proof of local address is not required if permanent address is there in above OVD.

Even if a person does not have any of these above documents, he/she can still open a small account with the help of some additional documents under the simplified measures which have certain limitations with regard to withdrawal, credit and balance with a photograph.

Denial of account opening service by banks will be viewed seriously.

12.8 Most important Terms & conditions:-

Maintenance of minimum balance as per bank guidelines is required for Savings deposits account/Current Account, which have been explained to me/us by the Bank.

12.9 I/We agree to be bound by the terms & conditions, instruction etc as above and by the rules of Punjab National Bank / RBI and any subsequent amendment(s) . I/We hereby declare that the information furnished is true and correct to the best of my/our knowledge.

12.10 Terms & conditions are subject to changes from time to time as per RBI/Bank guidelines.



Place : Signature(s) _____

Date:

16. FOR OFFICE USE ONLY

Risk Category: High Risk Medium Risk Low Risk

| | | Name | GBPA / PF NO |
|--|----------|-------------------------|----------------------------|
| 1. In person verification carried out by/ Identity Verification done by | | | |
| 2. Account opening authorized. Copies of documents (Proof of Identity, Proof of Address & others) obtained and verified from original. Photograph verified. Customers name checked with barred list and risk category verified due diligence done by | | | |
| 3. Information entered In the system by | | | |
| 4. Entered Information Verified by | | | |
| 5. Signature scanned by | | | |
| 6. DEBIT CARD (In case of Non-Personalised card) | | | |
| Date of Issue | Card No. | Signature of Customer : | Issued by : |
| | | | Signature with GBPA/PF No. |

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ACKNOWLEDGEMENT



PUNJAB NATIONAL BANK BO : _____

D.No. _____

Registration of Nomination : The nomination is registered at serial no _____ in respect of (Type of Account _____)

Deposit Account Number _____

For Punjab National Bank

(Authorized Official) GBPA No. _____

Date _____

Name : _____