



**2<sup>nd</sup> Applicant :**

										Area :									
City :					State :					Pin Code :									
Country :										Pin Code :									
Phone :					Fax :														

**3<sup>rd</sup> Applicant :**

										Area :									
City :					State :					Pin Code :									
Country :										Pin Code :									
Phone :					Fax :														

**Address in India (for local correspondence)**

**1<sup>st</sup> Applicant :**

										Area :									
City :					State :					Pin Code :									
Country :										Pin Code :									
Phone :					Fax :														

**2<sup>nd</sup> Applicant :**

										Area :									
City :					State :					Pin Code :									
Country :										Pin Code :									
Phone :					Fax :														

**3<sup>rd</sup> Applicant :**

										Area :									
City :					State :					Pin Code :									
Country :										Pin Code :									
Phone :					Fax :														

**Passport Details :**

	Passport No.	Date and Place of Issue	Nationality	Expiry of Passport
1 <sup>st</sup> Applicant				
2 <sup>nd</sup> Applicant				
3 <sup>rd</sup> Applicant				

**Mode of Operation :**

- Self                                       Either or Survivor                                       Former or Survivor  
 Anyone or Survivor                                       Jointly held                                       Others (Please specify)

**Details of Remittances :**

- Cheque/Demand Draft No. \_\_\_\_\_ dt. \_\_\_\_\_ for \_\_\_\_\_ enclosed
- Wire Transfer No. \_\_\_\_\_ dt. \_\_\_\_\_ Amount \_\_\_\_\_ send
- Name and Address of the Remitting Bank \_\_\_\_\_

**Payment/Renewal Instructions (Interest/Principal) :**

- Interest Payment**  Credit my Account No. \_\_\_\_\_  
 ECS/NEFT/RTGS  
 Others (Please specify)

**Maturity instructions:** The amount due to me/us on maturity

- Renew for \_\_\_\_\_ Days/Months/Years with interest.
- Credit to my Account No. \_\_\_\_\_
- Pay by Bankers Cheque to my correspondence address on record
- RTGS / Wire transfer
- Others (Please specify)

(Your Fixed Deposit will automatically be renewed for the same period at the prevailing interest rates on maturity if we do not receive prior notice before maturity.)

**Nomination :**

Please ensure to fill in the Nomination Form (Annexure II) as enclosed.

**Other Facilities : (Tick whichever is required)**

- Cheque Book
- Visa Debit Card (Only for NRE accounts)
- Internet Banking (Viewing only)

**Photographs :**

1 <sup>st</sup> Applicant	2 <sup>nd</sup> Applicant	3 <sup>rd</sup> Applicant	Signature 1 <sup>st</sup> Applicant
Please Paste Passport Size Colour Photograph here	Please Paste Passport Size Colour Photograph here	Please Paste Passport Size Colour Photograph here	
			Signature 2 <sup>nd</sup> Applicant
			Signature 3 <sup>rd</sup> Applicant

**Verification of Signature :**

- In person from passport
- Indian Embassy
- Notary Public
- Bank abroad
- Existing account holder having account no. \_\_\_\_\_ with \_\_\_\_\_ branch.

**Introducers Details (Optional) :**

Name :

Account no.:  Customer ID :

I confirm that I am an account holder with Saraswat Bank for over 6 months. I confirm that I personally know the applicant/s detailed above for more than 6 months and confirm his/her/their identity, occupation and address.

Date :

Introducer's Signature

**For Office Use :** Signature Verified :  Yes Signature of the Officer \_\_\_\_\_ EMP Code : \_\_\_\_\_

Date of A/c. Opened  Name of the Officer \_\_\_\_\_



**1<sup>st</sup> APPLICANT'S PERSONAL INFORMATION**

Education  Undergraduate  Grad./Post Grad.  Grad./Post Grad. Professional (BE, MBA, MBBS etc.)  
If salaried, employed with  Public Ltd. Co.  Pvt. Ltd. Co.  Govt. Sector  Multinational  Institution  
Designation  Clerk  Officer  Junior Mgmt.  Middle Mgmt.  Senior Mgmt.  
If Self-Employed Profession  CA  Engg.  Doctor  Proprietorship  Partnership  
Monthly Household Income  <Rs. 10,000  Rs. 10,000-<Rs. 25,000  Rs. 25,000-<Rs. 50,000  Rs. 50,000-<Rs. 1,00,000  Rs. 1,00,000 and above

**2<sup>nd</sup> APPLICANT'S PERSONAL INFORMATION**

Education  Undergraduate  Grad./Post Grad.  Grad./Post Grad. Professional (BE, MBA, MBBS etc.)  
If salaried, employed with  Public Ltd. Co.  Pvt. Ltd. Co.  Govt. Sector  Multinational  Institution  
Designation  Clerk  Officer  Junior Mgmt.  Middle Mgmt.  Senior Mgmt.  
If Self-Employed Profession  CA  Engg.  Doctor  Proprietorship  Partnership  
Monthly Household Income  <Rs. 10,000  Rs. 10,000-<Rs. 25,000  Rs. 25,000-<Rs. 50,000  Rs. 50,000-<Rs. 1,00,000  Rs. 1,00,000 and above

**3<sup>rd</sup> APPLICANT'S PERSONAL INFORMATION**

Education  Undergraduate  Grad./Post Grad.  Grad./Post Grad. Professional (BE, MBA, MBBS etc.)  
If salaried, employed with  Public Ltd. Co.  Pvt. Ltd. Co.  Govt. Sector  Multinational  Institution  
Designation  Clerk  Officer  Junior Mgmt.  Middle Mgmt.  Senior Mgmt.  
If Self-Employed Profession  CA  Engg.  Doctor  Proprietorship  Partnership  
Monthly Household Income  <Rs. 10,000  Rs. 10,000-<Rs. 25,000  Rs. 25,000-<Rs. 50,000  Rs. 50,000-<Rs. 1,00,000  Rs. 1,00,000 and above

**KNOW YOUR CUSTOMER (KYC) DETAILS**

Provide KYC document (Attach photocopies of the following documents and produce the original copies of these documents for verification)

	Document for proof of Identity	Document Identification No.	Issuing Authority/Place of Issue	Supporting Documents
<b>1<sup>st</sup> Applicant</b>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>2<sup>nd</sup> Applicant</b>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>3<sup>rd</sup> Applicant</b>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Document for proof of Address	Document Identification No.	Issuing Authority/Place of Issue	Supporting Documents
<b>1<sup>st</sup> Applicant</b>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>2<sup>nd</sup> Applicant</b>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>3<sup>rd</sup> Applicant</b>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

\_\_\_\_\_  
Signature of 1<sup>st</sup> Applicant

\_\_\_\_\_  
Signature of 2<sup>nd</sup> Applicant

\_\_\_\_\_  
Signature of 3<sup>rd</sup> Applicant

### Terms and Conditions

1. I/We hereby declare that, I am/we are Non-Resident of Indian nationality/Foreign national of Indian origin.
2. I/We agree that the above account will be opened on the basis of these 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.
3. I/We hereby agree that the remittance can be converted to US DOLLARS / STG POUND / EURO / AUSTRALIAN DOLLAR / CANADIAN DOLLAR my/our exchange risk in case currency other than the above is deposited/remitted for the purpose of opening Foreign Currency Deposit Account.
4. I/We request and authorize you to honour all cheques or other orders drawn by me/us on the said account and I/We request you to debit such cheques to the said account; in the matter of cheques lodged by me/us with you from time to time for collection where the cheques are payable at places where you have not established your branches, I/We request to collect them through any Bank entirely at my/our risk and responsibility.
5. Where you negotiate such drafts/cheques and the same is lost in transit or otherwise, I/We hereby agree to reimburse, to you the full amount of such draft/cheques, on demand.
6. I/We agree that if premature withdrawal is permitted at my/our request, payment of interest on deposit may be allowed in accordance with the prevailing regulations laid down by Reserve Bank of India in this regard.
7. I/We hereby undertake that in case of debits to the accounts for the purpose of investment in India and credits representing sale proceeds of investments, I/We would ensure that such investments / disinvestments would be covered either by the general or special permission of Reserve Bank of India.  
I/We hereby undertake to intimate to you about my / our return to India for permanent residence immediately on arrival. I/We hereby undertake not to make available to any person in India any foreign exchange against reimbursement in rupees or in any other manner.
8. I/We hereby declare that the transaction which will be put therein my/our account by me/we or my/our Power of Attorney holder from time to time not involve, and is not designed for the purpose of any contravention or evasion of the provisions of the FEMA 1999 or any rule, regulation, notification, direction or order made there under.
9. I/We also hereby agree and undertake to give such information / documents which will reasonably satisfy you about this transaction in terms of the above declaration.
10. I/We also understand that if I/We refuse to comply with any such requirement or make only unsatisfactory compliance therewith, the Bank refuse in writing 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 Reserve Bank of India.
11. I/We agree to comply with and be bound by the Bank's rules and regulations in force from time to time.
12. I/We hereby declare that only legitimate dues in India which would include current income like rent, dividend, pension, interest etc. sale proceeds of assets including immovable property acquired out of rupee/foreign currency funds by way of legacy/inheritance will be deposited in my/our NRO account with the prevailing stipulations laid by RBI. For NRO accounts, I/We will not make available to any person resident in India any foreign exchange against reimbursement in Indian Rupees or otherwise.
13. "I hereby declare that I or any of my relatives have not been entrusted with prominent public functions in a foreign country e.g. Heads of States or Governments, senior politicians, senior government/judicial/military officers, senior executives of state owned corporations, important political party officials, etc. I hereby further declare that in case in the future, I or any of my relatives have been entrusted with prominent public functions in a foreign country as stated above. I will immediately notify the bank about the same."
14. If there is no transaction in the account for 2 years the account automatically gets classified as a "dormant account" whereupon further debit transactions are not permitted in the ordinary course. A request for activation of the account has to be made by the customer along with latest KYC documents.

15. VISA Debit Card : The usage of the Debit Card will be in accordance with the Exchange Control Regulation and in the event of any failure; the card holder will be liable for action under the Foreign Exchange Management Act 1999 and the amendments thereof stipulated by Reserve bank of India. The usage of the Debit Card will be governed by the Terms and Conditions specified from time to time as decided by the Bank. The cardholder needs to accept full responsibility for the Debit card and agree not to make any claims against SARASWAT BANK, in respect thereto.
16. Internet Banking : The usage of the Internet Banking facility will be bound by the terms and conditions (as given on the website) governing the Internet banking facility and the various services included under it. It is the duty of the account holder to protect and keep the USER ID and password protected, safe and secured. The account holder shall be fully responsible for any of the linked accounts getting debited based on the instruction(s) given by him and the Bank will not be responsible or held responsible and any claim or demand will not be made against the Bank in this regard.
17. Spl. Instruction for Term Deposit : In the event of death of any of the joint depositors prior to maturity of the deposit. the Bank will be, at the request of the surviving depositor or all surviving depositors at liberty though not bound and at its absolute discretion to add/delete any name, or to repay the deposit before maturity or grant an advance against the security thereof, on such terms and conditions as the bank may decide and such payment before maturity shall constitute a valid discharge to the Bank.

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**Signature of 1<sup>st</sup> Applicant**

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**Signature of 2<sup>nd</sup> Applicant**

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**Signature of 3<sup>rd</sup> Applicant**

**ANNEXURE I**

**LETTER OF AUTHORITY (LOA)  
TO OPERATE THE NON-RESIDENT ACCOUNT  
(This facility is available for SB-NRO/NRE accounts)**

The Branch Manager  
The Saraswat Co-op. Bank Ltd.,

Date :

\_\_\_\_\_

Dear Sir / Madam,

**MY/OUR NON-RESIDENT SAVINGS BANK \_\_\_\_\_ (type) ACCOUNT NO.  
\_\_\_\_\_ WITH YOU.**

I/We hereby authorise you to honour all cheques / withdrawals drawn on the above Account with the Bank, provided such cheques / withdrawals are signed by Mr./Mrs./Miss \_\_\_\_\_ whose signature/s duly confirmed by me/us is/ are given below provided adequate balance is available in my/our Account/s.

The aforesaid Mr./Mrs./Miss \_\_\_\_\_ is my Father / Mother / Close relative ("close relative means Husband, Wife, Brother or Sister or any lineal ascendant or descendant of the individual) \_\_\_\_\_ (please specify) and he/she is authorized to operate the above Account on my/our behalf, ONLY FOR LOCAL DISBURSEMENTS as per the rules governed by the Foreign Exchange Management Act (FEMA) 1999 and Reserve Bank of India guidelines issued there under from time to time.

This letter of authority is not applicable for the purpose of investments in India / repatriation of funds on my/our behalf.

Specimen Signature/s & Photographs  
of letter of authority holder (s)



Yours faithfully,

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Photo Identity Proof of LOA holder

Address Proof of LOA holder

\_\_\_\_\_  
Signatures of the Account Holder/s

**FOR BRANCH USE**

Letter of Authority No. \_\_\_\_\_ (Authorised Signatory) \_\_\_\_\_

Name : \_\_\_\_\_ Recorded on : \_\_\_\_\_

Designation : \_\_\_\_\_



**ANNEXURE II**

**NOMINATION FORM DA 1**

**Nomination under Section 45ZA read with the section 56 of the Banking Regulation Act 1949 and Rule 2(1) of the Co-operative Banks (Nomination) Rule 1985, in respect of Bank Deposits.**

I/We (name) \_\_\_\_\_ (Address) \_\_\_\_\_

nominate the following person to whom in the event of my/our/minor's death the amount of deposit in the above account, may be returned by The Saraswat Co-op. Bank Ltd. \_\_\_\_\_ Branch.

Nature of Deposit & Number	Name & Address of Nominee	Relationship with Depositor, if any	Age	If nominee is a minor, his date of birth

As the Nominee is a minor on this date, I/We appoint Mr./Mrs./Miss. \_\_\_\_\_

(Name, Address and Age) to receive the amount of the deposit on behalf of the nominee in the event of my / our / minor's death during the minority of the nominee.

Place : \_\_\_\_\_

Date : \_\_\_\_\_

\*\*Signatures(s)/# Thumb impression(s) of Depositor(s)

Signature of witness no. 1 \_\_\_\_\_

Signature of witness no. 2 \_\_\_\_\_

Name (s) \_\_\_\_\_

Name (s) \_\_\_\_\_

Address (es) \_\_\_\_\_

Address (es) \_\_\_\_\_

\*\* 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.

# Thumb impression shall be attested by two witnesses.

Nomination Registration No. \_\_\_\_\_ Date \_\_\_\_\_

Acknowledgement of nomination received on \_\_\_\_\_

Signature of Account Holder \_\_\_\_\_

*This page is Intentionally kept blank.*

**Documentation checklist**

- Completed account opening form.
- Passport size photograph for each applicant signed across. (Latest)
- Attested photocopies of the passport of each applicant of pages showing passport details, work permit / Visa details as well as the page indicating the last date of arrival in india.
- Separate proof of Non-resident status if overseas Residence Visa/Permit or Work Permit is not included in the passport.
- In case of minors, please attach a photocopy of guardian's passport and guardian's photograph signed on the front.
- Overseas Address Proof : (Submit any of the following)
  - Utility Bills
  - Driving License
  - Credit Card Bills
  - Overseas Bank Statement
- For employees of foreign shipping company/merchant navy, the following documents are required instead of proof of residence address :
  - For Permanent employees - Initial work contract and last wage slip.
  - For Contract employees - current work contract or last work contract with a letter from local agent confirming next date of joining vessel.
- **Identity Proof :**
  - **For NRI - Holding Indian Passport**
    - Current Indian Passport and valid Work Permit, employment visa or student visa or residential visa , work visa.
    - For employees of foreign shipping company/merchant navy, a copy of employment letter/evidence to indicate that they are posted at foreign ports and are residing outside India is required.
  - **For PIO-Person of Indian Origin-holding Foreign Passport**
    - Copy of Current Foreign Passport establishing his/her citizenship abroad.
    - Copy of PIO card issued by Govt. of India OR copy of recent bank statement of his NRE account with any Bank in India OR copy of current Indian Passport of his spouse, father or mother or Indian Passport or Driving License or PAN Card issued in the name of the applicant at any point of time (even expired documents are acceptable.)

**DOCUMENTATION**

Copies to be attested by Indian Embassy/notary public / your banker abroad (if mailed directly to the branch) or submitted with original for verification by bank staff.



**DA 1 ACKNOWLEDGEMENT**

Account No. \_\_\_\_\_ Name of Depositor \_\_\_\_\_  
 Nomination in favour of \_\_\_\_\_ dated \_\_\_\_\_ has been registered (Regd. No. \_\_\_\_\_ dated \_\_\_\_\_) in the books of the Bank. Kindly note that in case of a Nominee being a Non-Resident Indian, the repatriation of funds will be subject to the guidelines of RBI.

Place : \_\_\_\_\_

Date : \_\_\_\_\_

Manager



**ACKNOWLEDGEMENT**

Received the application from Mr./Ms \_\_\_\_\_  
 as the 1st applicant along with \_\_\_\_\_ & \_\_\_\_\_ as the 2nd applicant & 3rd applicant respectively for opening of NRI Saving / NRI Term Deposit Bank Account.

Date : \_\_\_\_\_

Signature of bank official

