पंजाब नैशनल बैंक ...भरोसे का प्रतीक !

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Account Opening Form for Individual (Part-1)
Customer Information Sheet (CIF Creation/Amendment)
(In case of joint accounts, Part-I(CIF) to be taken for each customer)

Date

1. Personal Details

1.Name *

2.Date of Birth* 3.Gender* Male Female Third Gender

4.Marital Status* Married Single Other

5.Name of* Father Mother Spouse (Father name is mandatory if PAN is not provided)

6.Nationality* India Others Country Name_____

7.Mobile No. 8.Email ID. _____

9.Alternative Mob No 10.Overseas Mobile and Tel No. (res/Off)

2. Proof of Identity/Address (Please tick the appropriate Box (any one ID type) and give details)*

1.ID type*

Passport (Mandatory in case of NRI/PIO) Voter's Identity Card Driving License NREGA Job Card Letter issued by national Population Register containing details of Name & Address

Proof of Possession of Aadhar No. (i) - E-KYC (ii) - Offline verification

2.Document identification Number*

3.Issued By

4.Issue Date* 5.Expiry Date (If Applicable)

6.Visa/Work permit details*

(i).Issue Date* (ii) Place of Issue (iii) Expiry date

3. Address Details* (as per Proof of Address submitted at 2. above)

1.Address Type* Residential/Business Residential Business Registered Office Overseas (mandatory for NRI/PIO)

2.Address*

3.City/Village* 4.District*

5.State* 6.Pin* 7.Country*

8.Is the address provided above your Current Address ?* Yes NO

If selected 'No', then please provide Current Address at S. No. 4 along with Documentary Evidence as per S. No. 3.)

4. Address Details

Current / Local / Correspondence

1.Address Type* Residential/Business Residential Business Registered Office Unspecified

2.Address*

3.City/Village* 4.District*

5.State* 6.Pin* 7.Country*

8.Indian Address (Mandatory for NRI)

9.Please Tick where you would like to receive all correspondence Indian address Overseas address

5. If the Proof of Address/OVD provided does not contain current address, please provide any of the documents below as OVD {Officially Valid Document)

☐ 1.Utility Bill* ☐ 2.PPO/FPPO* ☐ 3.Property or Municipal Tax Receipt*

☐ 4.Letter of allotment of accommodation issued by employer/issued by State or Central Government departments, statutory or regulatory bodies, Public Sector undertaking, scheduled commercial banks, financial institutions and listed companies. Similarly, leave and license agreements with such employers allotting official accommodation. *

☐ 5.Self-Declaration (applicable only when customer has carried out e-KYC (AADHAAR Authentication) and address in AADHAAR is not same as Current Address)*

6.Document No*. ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐ 7.Date* ☐☐☐☐☐☐☐☐

I/We shall submit OVD with updated Current Address within a period of three months, failing which bank may restrict the operations in the account.(Not Applicable when Self Declaration is provided by the customer) (as per point No. 5 above)

6. Tax Proof

1.PAN*/Tax Identification Number or equivalent (If issued by jurisdiction) ☐☐☐☐☐☐☐☐☐☐ If PAN not submitted, fill form 60)

2.Country of Tax Residence in India only and not in any other country or territory outside India* ☐ Yes ☐ No (If No, please fill the FATCA details form-Annexure)

7. Income & Employment Declaration

1.Occupation Type* ☐ Private Sector Service ☐ Public/Govt. Sector Service ☐ Student ☐ Retired ☐ Self-Employed ☐ Not Working ☐ Other_____

2.Business *(Only if Self-Employed)* ☐ Trader ☐ Jeweler ☐ Service Provider ☐ Agriculture ☐ Stockbroker ☐ Manufacturing ☐ Arms Dealer ☐ Real Estate ☐ Others, Please Specify_____

3.Annual Income* (Rs.) ☐☐☐☐☐☐☐☐☐☐☐☐ 4.Nature of Business *(Only if Self-Employed)* ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

4.Organization Name*(Only if Salaried)* ☐☐

5.Designation Profession *(Only if Salaried)* ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

6.Please tick the appropriate box* ☐ Politically exposed person ☐ Related to politically exposed person ☐ None

(Politically Exposed Persons are individuals who are or have been entrusted with prominent public functions in a foreign country e.g. Heads of State / Governments , Senior Politicians / Senior Government / Judicial / Military Officers, Senior Executives of State-owned Corporations, Important Political Party Officials, etc.)

8. Other Details

1.Religion ☐ Hindu ☐ Muslim ☐ Christian ☐ Sikh ☐ Others, please specify _____

2.Category ☐ General ☐ OBC ☐ SC ☐ ST ☐ Minority

3.No. of Dependents ☐☐ 4.Illiterate ☐ Yes ☐ No If Yes : Identification Marks : _____

5.Residential Status* ☐ Resident Individual ☐ Non-Resident Individual ☐ Foreign National ☐ Person of Indian Origin

6.Customer Type/Status ☐ Sr. Citizen ☐ Staff ☐ PF No. ☐☐☐☐☐☐☐☐ ☐ Minor ☐ Pensioner
☐ General ☐ Illiterate ☐ Ex Staff PF No. ☐☐☐☐☐☐☐☐ ☐ Pardanashin

7.Person with disability ☐ Yes ☐ No If Yes ☐ Visually Impaired ☐ Differently Abled

8.Education Qualification ☐ Below SSC ☐ SSC ☐ HSC ☐ Graduate ☐ Postgraduate ☐ Professional ☐ Others

9. Declaration Cum Undertaking Cum Self-Certification

I have read the copy of Terms & Conditions of the Account opening given to me. The Terms & Conditions have been explained to me/us and having understood, I accept the same. I hereby declare that I have submitted the Aadhar Card issued by UIDAI voluntarily for identification and/or address proof towards the compliance of KYC norms under the PMLA 2002.

I hereby consent that the bank may verify the same with the UIDAI and authorize the UIDAI expressly to release the identity and address through biometric authentication to the bank.

☐ Yes ☐ No (e-KYC authentication and Aadhar seeding is mandatory for availing DBT benefit)

Photo*
Please Paste

Recent Passport Size
Do not Staple

Signature/Thumb impression of the Applicant Please sign in Black Ink only

Place ☐☐☐☐☐☐☐☐☐☐☐☐☐☐ Date ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

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Account Opening Form for Individual
For SAVING BANK, CURRENT ACCOUNT
& FIXED DEPOSIT (in case of non-resident)

Bank/Branch to affix rubber stamp of name and code no.

Date ☐☐☐☐☐☐☐☐

FOR OFFICE USE

Fields marked (*) are mandatory. Please fill up in BLOCK letters only and use black ink for signature (Please tick in appropriate box)

Customer ID ☐☐☐☐☐☐☐☐☐

Application Type ☐ New ☐ Update

Account No. ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

CKYCR No . ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

S No	Check list	Yes	No	N/A
1	Copy of PAN Card or Form 60 has been attached			
2	If country of Tax residence is not India, Annexure I (FATCA) has been obtained			
3	If applicant is a minor, duly filled annexure II has been obtained			
4	I confirm that all details in the form, including Annexure I and Annexure II (if applicable), have been completed and duly checked			
5	I confirm in-person verification was carried out			
6	I certify that self-certification & documents (POI & POA and others) received as part of account opening process have been verified from original and found correct & same is recorded on OVD's obtained			
7	I certify that the implications and conditions for the operation of the account have been explained to the customer (only in case of illiterate applicant)			
8	I certify that applicant signature has been obtained in front of me and photograph has been verified in-person			
9	Declaration for Converting Existing Resident account to NRO Account			

Risk Category* ☐ High ☐ Medium ☐ Low

Documents Received ☐ Self Certified ☐ True Copies ☐ Notary ☐ Others

Details of one or two identification marks, if any, such as a mole or scar (mandatory for illiterate applicant) _____

In person verification carried out and Signature/LTI of the applicant verified by:

Official Name: ☐☐☐☐☐☐☐☐☐☐☐☐ PF No. ☐☐☐☐☐☐☐☐ Designation ☐☐☐☐☐☐☐☐☐☐☐☐

Date ☐☐☐☐☐☐☐☐ GBPA No ☐☐☐☐☐ Signature

_____

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Part-II (Account opening form for Non-Resident individual- For Saving Bank, Current Account & Fixed Deposit)

I/We request you to open my/our deposit Account with your branch/bank as under : (Tick relevant type of account)

1. Type of Account

☐ NRE Saving/Current/Fixed deposit ☐ NRO Saving/Current/Fixed deposit ☐ FCNR (B) Fixed Deposit (Specify Currency and Period)

Payment & Maturity Instruction in case of FCNR (B) **(a) Auto Renewal Required:** ☐ Yes ☐ No

If Yes

☐ Renew For Principal & Interest ☐ Renew For Principal only ☐☐☐☐ Period (Days/Months/Years) ☐☐ Number of times auto renewal required

If No

Transfer to A/c No ☐☐☐☐☐☐☐☐☐☐☐ Issue a Cheque ☐ Issue a DD ☐

(b) Please credit interest to my NRE/NRO account no……………………or remit interest by DD/TT at my/our Indian/overseas address / Bank account no……………………………with……………………after deducting remitting charges, as may be applicable from time to time.

2. Facilities required (Please mark ✓ in appropriate box/es): (Mobile No. is Mandatory for services from 1 to 7)

1. ATM CUM Debit Card

	Yes	No	Name as would appear on the card
1st Applicant			
2nd Applicant			
3rd Applicant			

(Available only for singly operated accounts and joint accounts operated by Either or Survivor mode. In case of accounts operated as Former or Survivor mode IBS facility is available to 1st Applicant only)

2. Cheque Book ☐ 3. Internet Banking View ☐ Transaction ☐ 4. SMS Alerts (Charges Applicable) ☐

5. Phone Banking Services ☐ 6. Mobile Banking ☐ 7. e-statement (at of monthly intervals) in lieu of paper copy (E-mail Mandatory) ☐ 8.Passbook ☐

3. Nomination (If required fill form DA-1) ☐ Yes, (Fill form below) ☐ The benefits of Nomination facility has been explained to me/us. However, I/We do not want to nominate any person in this account

FORM DA-1 (Nomination Form) Registration No. ☐☐☐☐☐☐☐☐☐☐☐

Nomination under section 45ZA of the Banking Regulation Act, 1949 and Rules 1985 in respect of Bank Deposits

I/We nominate the following person to whom in the event of my/minor's death the amount of this deposit, particulars of which are given below, may be returned by the Punjab National Bank (Account Opening Branch)

☐ I/We want the name of the nominee to be printed on the passbook

Details of Nominee

Name ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

Mobile number of the Nominee ☐☐☐☐☐☐☐☐☐☐ Date of Birth of Nominee (in case of minor) ☐☐☐☐☐☐☐☐

Relationship with the Customer ______ Age ______ Years

As receive the nominee amount is a of minor deposit on this on date, behalf I of the appoint nominee in Shri/Smt /Kum________________ Age ____ Years Address ___________________________________ to receive the amount of deposit on behalf of the nominee in the event of my/minor's death during the minority of the nominee.
(Nomination in favor - of other than -individual is invalid)

Witnesses are required only in case of applicant is illiterate and if affixing thumb impression

Signature of First witness	Signature of Second witness
Name ______________________ Signature __________	Name ______________________ Signature __________
Address ______________________________	Address ______________________________

Date ________________ Place ________________________

- - ✂ - ✂ - ✂ - ✂ - - - -

ACKNOWLEDGEMENT DA-1

Signature of Bank Official

We acknowledge receipt of nomination made by you in favour of:

Name of the Nominee_________________________________ Age:_____________ Years:_____________

With respect to your Account Number ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

Registration No. ☐☐☐☐☐☐☐

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ACCOUNT OPENING FORM FOR NON-RESIDENT INDIVIDUAL (PART-II)

For SAVING BANK, CURRENT ACCOUNT & FIXED DEPOSIT

Date ☐☐☐☐☐☐☐☐

4. Declaration for Converting Existing Resident account to NRO Account

I/We hereby request the Bank to convert my/our existing resident Saving/Fixed Deposit/Current account as under to NRO Saving/NRO Fixed Deposit/NRO Current account and hotlist all the international debit card linked to resident account.

Resident account No 1 ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

Resident account No 2 ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

Resident account No 3 ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

5. Photo & Signature

The Branch Head Punjab National Bank

BO _____ D. No. _____

I/We hereby agree to comply by the Bank's existing Rules as detailed in the passbook/AOF/Bank's Website, governing _____Savings / Current_____ accounts

1st Applicant Name* ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐ CIF ☐☐☐☐☐☐☐☐

2nd Applicant Name ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐ CIF ☐☐☐☐☐☐☐☐

3rd Applicant Name ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐ CIF ☐☐☐☐☐☐☐☐

Mode of Operation ☐ Self ☐ Either or Survivor ☐ Former or Survivor ☐ Anyone or Survivor

☐ Jointly Operated ☐ Others _____

(Please Specify)

Applicant 1	Recent Photograph	Signature/Thumb impression of the Applicant 1	Signature/Thumb impression of the Applicant 1
Applicant 2	Recent Photograph	Signature/Thumb impression of the Applicant 2	Signature/Thumb impression of the Applicant 2
Applicant 3	Recent Photograph	Signature/Thumb impression of the Applicant 3	Signature/Thumb impression of the Applicant 3

Account ID ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

GBPA No./PF No. _____

Date ☐☐☐☐☐☐☐☐

Full Signature of specimen witnessing officer

TERMS & CONDITIONS & DECLARATION

1. I/We hereby declare that the details above in this form including details in Annexure 1 and Annexure 2 are true and correct to the best of my/our knowledge and belief and I/We undertake to inform you of any changes therein, immediately. In case of any of the above information is found to be false or untrue or misleading or misrepresenting, I /We am / are aware that I /We may be held liable for it.
2. I /We agree to be bound by the terms & conditions, Instructions etc. as listed below &Annexure FATCA/CRS and by the rules of Punjab National Bank and the RBI and any subsequent amendment(s). My/Our personal / KYC details may be shared with Central KYC Registry. I/We hereby consent to receiving information from Central KYC Registry through SMS / Email on the above registered number / Email address.
3. In case of FDR / RD in joint name with mode of operation Either or Survivor, any one can apply loan against the same. And anyone can also apply for premature payment / payment on maturity.
4. I/We hereby declare that in case of any credit facility is to be availed from any Banks/Fis in the future, the same will be informed in advance. (Applicable when opening Current Accounts).
5. I affirm and declare that I have read over and understood the rules and regulations of the "Bank" and those relating to various services offered by the Bank including but not limiting to debit card/internet banking/SM$ banking/Tele-Banking/Mobile Banking Virtual Banking and any other facilities. I agree to abide by the same as amended/modified from time to time by the Bank/Regulator/Government published through circulars, notifications, notice board/websites/newspaper publications, etc. I waive the rights, if any, to have personal notice in respect of such amendments/modifications. I agree that the transactions and requests executed in my account(s}through internet, mobile, telebanking or virtual banking under my User ID and password/PIN/OTP will be legally binding on me & I am responsible for the maintenance of secrecy and confidentiality of the authentication credentials and any other information/details/OTP/PIN, etc., in such matters. I agree that Bank has got all the rights to debit my account for any service charge, expenses or other dues which the Bank is entitled/ liable to recover from me. I also authorize the Bank and agree to close/discontinue my account without any notice to me. I hereby undertake to inform the Bank on any change in my communication address or constitution.
6. In respect of accounts opened on the basis of Aadhaar details, I hereby declare that I have submitted the Aadhaar Card issued by UIDAI voluntarily for identification and /or address proof towards the compliance of KYC norms under the PMLA, 2002 and I hereby consent that the Bank may verify the same with the UIDAI and authorize the UIDAI expressly to release the identity and address through biometric authentication to the Bank. I wish to seed this account with NPCI mapper to enable me to receive Direct Benefit Transfer (DBT) including LPG subsidy from Govt of India (GOI) in this account. I understand that if more than one benefit transfer is due to me, I will receive all the benefit transfer in this account.
7. I confirm and declare that I am not prevented/prohibited/restricted by any applicable legal/regulatory/contractual or other provisions from opening and/or maintaining the accounts or to transact with the Bank in any other way.
8. I agree that my personal KYC details may be shared with Central KYC registry or any other competent authority. I hereby consent to receive information from the Bank/Central KYC Registry/Gel/RBI or any other authority through SMS/e-mail on my registered mobile number/ e-mail address. I also agree that the non-receipt of any such SMS/e-mail shall not make the Bank liable for any loss or damage whatsoever in nature.
9. I hereby certify that I have declared my status as per the rules applicable under section 285BA of the Income Tax Act, 1961 as notified by Central Board of Direct Taxes (CBDT) vide Notification No. S.O. 2155(E) dated 7 August2015 and RBI Circular Ref No. DBR.AML.BC.No.36/ 14.01 .001/2015-16 dated 28August2015 in the matter including any subsequent modification/amendment thereof.
10. I understand, acknowledge and authorize that as per the provisions of Income Tax Act, Rules made thereunder and the guidelines issued by the Government /RBI in the matter, depending upon the residential status and/or other criteria stipulated therein, the Bank may have to report the details in respect of my account(s) as per the prescribed format to the Central Board of Direct Taxes (CBDT) or other Government Agencies to comply with the obligations as per the Inter- Governmental Agreements (IGA) in respect of Foreign Accounts Tax Compliance Act (FATCA) and Common Reporting Standards (CRS) and I or any other similar arrangements.
11. I certify & declare that the information provided by me for opening loan account and availing other services herein or through website/electronically as applicable to me signed/authenticated by me as well as in the documentary evidence provided by me for opening loan account and availing other services are, to the best of my knowledge and belief, true, correct and complete and that I have not withheld any material information that may affect the assessment categorization of my account as a U.S. Reportable Account or Other Reportable Account or otherwise. In case any of the information or details provided by me is found to be false or untrue or misleading or misrepresenting, I am aware that I may be held liable for it.
12. I undertake the responsibility to declare and disclose immediately and in no case beyond 30 days from the date of change, any changes that may take place in the information provided herein/or otherwise, as well as in the documentary evidence provided by me or if any certification becomes incorrect or undergoes a change. I further undertake to provide fresh and valid self-certification along with documentary evidence as and when so required nevertheless all declaration and undertaking given herein will also be applicable to all such modified/amended document information provided by me unless revised self-certification as above is provided to the Bank.
13. I also agree that my failure to disclose any material / information known to me now or in future or my failure to remedy any deficiency in documents/information/other details within the stipulated period, may invalidate me from transacting in the account and the Bank would be within its right to put restrictions in the operations of my account or to close it or to report to any regulator and/or any authority designated by the Government of India(GoI)/RBI for the said purpose or take any other action as may be deemed appropriate by the Bank under the guidelines issued by CBDT/RBI/GoI from time to time.
14. I also agree to furnish and intimate to the Bank any other particulars that are called upon me to provide on account of any change in law either in India or abroad in the above matter or otherwise.
15. I shall indemnify the Bank from any loss/damage that may be caused to the Bank on account of any mistake in the details provided herein or on account of providing incorrect or incomplete information by me.
16. I undertake to submit data/information together with fresh KYC documents for updating of KYC details at periodical intervals as may be required by the Bank.
17. I understand that the account will be activated, and debits will be allowed only after completion of Customer Due Diligence relating to KYC by the Bank.
18. In case the account is opened without PAN, I undertake to submit PAN on or before such date as may be notified by the Government of India, failing which the account shall cease to be operational till the time PAN is submitted, as per Prevention of Money - Laundering (Maintenance of Records) Rules 2005.
19. In case, deemed OVDs are submitted for Current Address at the time of Account opening, I undertake to submit Aadhaar or any of the OVD having Current Address within 3 months from the date of account opening, failing which I understand that my account may cease to be operational as per GOI guidelines at the material time.
20. I have received the Welcome Kit containing ATM card/cheque book and understand that in case of any misuse/misplacement of the contents of the Kit, the Bank will not be liable for any loss/damage.
21. I hereby certify that the Savings Bank Account would be used by me to route transactions of only non-business/non-commercial nature. In the event of occurrence of such transactions or any such transactions that may be construed as commercial/business/dubious or undesirable, the Bank reserves the right to unilaterally freeze operations in such accounts and /or close the account.
22. I have been advised Quarterly Average Balance(QAB) requirement for the account to be opened and given to understand that these requirements are subject to revision/changes and such revision/changes will be uploaded in the Bank's site which will be acceptable to me as a notice to that effect.
23. I acknowledge receipt of rules and regulations of Savings/Current/Fixed deposit Bank Account.
24. I/We have been advised that if I/We do not provide my/our mobile number, I/We will not be eligible for any facility of electronic transactions.
25. I hereby declare that the details furnished above are true and correct to the best of my knowledge and belief and I undertake to inform you of any changes therein, immediately in case any of the above information is found to be false or untrue or misleading or misrepresenting. I am aware that I may be held liable for it.
26. I/We confirm that the product features of account have been explained to me.
27. I/We hereby give consent for debiting my/our account for recovering service charges as normally applicable to Savings Bank and Current Account.
28. I confirm and undertake that I will not deal in virtual currencies and will not use my account for any services relating to virtual currencies or facilitate any person or entity in dealing with or settling Virtual Currencies.
29. I understand that in the event of failed Standing Instruction for Loan Repayment/ dishonor of a cheque/NACH/ECS due to lack of funds / insufficient funds on 04 occasions during financial year, no fresh cheque book would be issued, closure of account may also be considered.
30. Documentary evidence must be submitted for proof of Annual Income/ Annual Turnover. Bank will set Account level Threshold limit based on expected Annual Credits declared by the customer. In case, Self Declaration is submitted for Annual Turnover/ Income/ expected Annual Credits, lower Threshold limit, as decided by the Bank from time to time will be fixed and If Threshold Limit is breached, further credits will not be allowed in the Account till the lime documentary evidence is submitted by the Customer.
31. I/We authorize Punjab National Bank to share my/our KYC details for cross selling of its products in routine course of its banking and related business undertaken by bank and for any other purposes permitted by regulators from time to time.

TERMS & CONDITIONS & DECLARATION

1. Seafarer Declaration : I/We hereby declare and confirm that I am/we are Non-Resident and I am/we are presently on contract with a foreign registered company, details of which are provided in the documents submitted. I/We also confirm that I/We will inform the Bank, in case I/We do not renew my/our contract or chose to go on a new contract or I am /We are unable to proceed on a new contract or in any case in the event that my/our status of Non-Resident Indian is altered. Accordingly, I/We will have the Non-Resident accounts opened in my/our name re-designated to Resident account as applicable.
2. 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 PMLA or FEMA, 1999 or of any rule, regulations, notification, direction or order made there under. 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 Regulator/or otherwise also, as and when demanded by them.
3. I/We agree to abide by the provisions of NRO/NRE/FCNR (B) account. I/We hereby undertake to intimate you about my/our return to India for permanent residence immediately on arrival, to re-designate my/our existing NRO/NRE/FCNR (B) account to a resident Indian account or RFC account as applicable.
4. I/We hereby declare that I am/we are NRI(s)/PIO(s)/OCI(s) and not residents of any country where opening or maintaining of the account is prohibited by the law and regulatory requirement of such country or by the applicable laws in India or by RBI. I/We understand that the above account will be opened on the basis of the statements/declarations made by me/us and I/We agree that if any of the statements/declarations made herein is found to be incorrect in material particulars, I/We are not eligible for any interest on the deposit made by me/us and the account may be closed.
5. I/We hereby agree that the transactions in the above account will be governed by applicable laws in India and all the disputes or differences arising out of or related to or connected with transaction or matters in relation to the above account shall be subject to exclusive 'Jurisdiction of Indian Courts'.
6. I/We agree that if 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 the RBI/Bank in this regard.

Signature/Thumb impression of Applicant 01	Signature/Thumb impression of Applicant 02	Signature/Thumb impression of Applicant 03

Nature of Documents for NRI's

Proof of Identity	**Passport mentioning Name, Date of Birth, Place of issue, Expiry date, photograph & Signature mentioned.**
Proof of Status	**Anyone of the following:** **1. For NRIs: Any one of the following** a) Valid Visa/Work Permit b) Valid Job Contract c) Valid Continuous Discharge Certificate (CDC) d) Last pay slip evidencing employment with a shipping company (not more than 6 months old) **2. For Foreign National & Foreign National Students** a) Valid Indian Visa/Tourist/Business Visa/Long Term Visa b) Passport c) FRRO/FRO copy d) University/College Admission letter **3. For PIOs/OCI: Any one of the following** a) PIO/OCI Card b) Marriage Certificate evidencing spouse's India Origin c) Passport of parents or grand-parents evidencing their Indian Origin
Proof of Indian address	**Anyone of the following:** a) Passport mentioning India address b) Aadhar letter/card c) Voter Identity Card d) Driving License e) Job Card issued by NREGA f) Any other proof as applicable for Resident Indians
Proof of Overseas address	**Anyone of the following:** a) Passport mentioning Overseas address b) Government issued National Identity card at the country of residence c) Valid employment letter/contract d) Permanent Resident permit/Work permit mentioning overseas address. e) Bank statement of Overseas or Indian based bank (not more than 3 months old) f) Employer's certificate for proof of overseas address g) Driving License issued abroad h) Utility Bill (Electricity, Telephone, Gas)
Proof of Tax	**Anyone of the following:** a) Certificate of residence or any valid identification issued by an authorized Government body. b) Relevant documents where Tax Identification Number(TIN)/Citizen/personal Identification code etc. are mentioned.
For applicant who is not visiting our Branch for opening of account (saving/current), third party attestation is mandatory.	**By Anyone of the following:** 1. Authorized official at PNB foreign office 2. Notary public 3. Indian Embassy or High Commission