

व्यक्तियों के लिए खाता खोलने का फॉर्म  
(संयुक्त खातों के मामले में, भाग -I ( सीआईएफ) प्रत्येक ग्राहक से लिया जाना है)

बैंक/शाखा अपने नाम एवं कोड नं.की मुहर लगाएं

दिनांक:

(केवल कार्यालय उपयोग के लिए)

चिन्हित (\*) सभी फील्ड अनिवार्य हैं। कृपया केवल स्पष्ट अक्षरों में भरें और हस्ताक्षर के लिए काली स्याही का प्रयोग करें (कृपया उचित बॉक्स पर टिक करें)

ग्राहक आईडी:

आवेदन प्रकार  नया  अद्यतन

खाता सं.:

खाता प्रकार  सामान्य  लघु (कम-जोखिम वाले ग्राहकों के लिए)

सीकेवाईसीआर सं.

अवयस्क

क्रम सं.	जांच सूची	हाँ	नहीं	लागू नहीं
1	पैन कार्ड या फॉर्म 60 की प्रति संलग्न की गई है			
2	यदि कर निवास का देश भारत नहीं है, तो अनुबंध I (एफएटीसीए) प्राप्त किया गया है			
3	यदि आवेदक अवयस्क है, तो विधिवत भरा हुआ अनुबंध II प्राप्त किया गया है			
4	मैं पुष्टि करता हूँ कि अनुबंध I एवं अनुबंध II ( यदि लागू है) सहित फॉर्म में दिए गए सभी विवरण पूर्ण रूप से भरा गया है और विधिवत जाँच की गई है			
5	मैं पुष्टि करता हूँ कि व्यक्तिगत रूप से सत्यापन पूरा किया गया था और आवेदक के हस्ताक्षर / अंगूठे का निशान मेरे द्वारा सत्यापित किया गया है			
6	मैं प्रमाणित करता हूँ कि खाता खोलने की प्रक्रिया के रूप में प्राप्त किये गए स्व-प्रमाणित दस्तावेजों (पहचान का प्रमाण और पते का प्रमाण एवं अन्य) को मूल प्रति से सत्यापित किया गया है और सही पाया गया है तथा प्राप्त की गई ओबीडी में यही दर्ज है।			
7	मैं प्रमाणित करता हूँ कि खाते के परिचालन हेतु निहितार्थी एवं शर्तों को ग्राहक (केवल निरक्षर आवेदक के मामले में) को बताया गया है			
8	मैं प्रमाणित करता हूँ कि आवेदक के हस्ताक्षर मेरे समक्ष लिए गए हैं और उसकी फोटो का सत्यापन व्यक्तिगत रूप से किया गया है			

जोखिम की श्रेणी\*  उच्च  मध्यम  कम

प्राप्त दस्तावेज  स्व-प्रमाणित  सत्यापित प्रतियाँ  नोटरी  अन्य (केवल अनिवासी के मामले में लागू)

एक या दो पहचान के चिन्ह के विवरण, जैसे तिल या निशान ( निरक्षर आवेदक के लिए अनिवार्य) \_\_\_\_\_

आधिकारी का नाम:           पीएफ सं.

पदनाम:

तिथि:

जीवीपीए सं.

हस्ताक्षर

**Account Opening Form for Individual**

(In case of joint accounts, Part-I(CIF) to be taken for each customer)

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.

Account Type  Normal  Small (for low-risk customers)

CKYCR No.

Minor

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 and Signature / Thumb impression of the applicant is verified by me			
6	I certify that self-certified documents (Proof of Identity & Proof of Address 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			

Risk Category\*  High  Medium  Low

Documents Received  Self Certified  True Copies  Notary  Others (Applicable in case of Non Resident only)

Details of one or two identification marks, such as a mole or scar (mandatory for illiterate applicant) \_\_\_\_\_

Official Name:           PF No.       Designation

Date         GBPA No       Signature

व्यक्तियों के लिए खाता खोलने का फॉर्म (भाग-I)  
ग्राहक सूचना शीट (सीआईएफ सृजन/ संशोधन)  
(संयुक्त खातों के मामले में, भाग -I ( सीआईएफ) प्रत्येक ग्राहक से लिया जाना है)

दिनांक:

### 1. व्यक्तिगत विवरण

	उपपद	प्रथम नाम	मध्य नाम	अंतिम नाम
1.नाम*	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2.जन्म तिथि*:	<input type="text"/>	3. लिंग *	<input type="checkbox"/> पुरुष <input type="checkbox"/> महिला <input type="checkbox"/> थर्ड जेंडर	
4.वैवाहिक स्थिति*	<input type="checkbox"/> विवाहित <input type="checkbox"/> अविवाहित <input type="checkbox"/> अन्य			
5.नाम *	<input type="checkbox"/> पिता का <input type="checkbox"/> माता का <input type="checkbox"/> जीवनसाथी का (यदि पैना उपलब्ध नहीं कराया गया है, तो पिता का नाम अनिवार्य है )			
6.राष्ट्रीयता*:	<input type="checkbox"/> भारतीय <input type="checkbox"/> अन्य	देश का नाम	<input type="text"/>	<input type="text"/>
7.मोबाइल नं.	<input type="text"/>	8. ईमेल आईडी	<input type="text"/>	<input type="text"/>
9.वैकल्पिक मोबाइल नं.	<input type="text"/>	10.लैंडलाइन नं.	<input type="text"/>	<input type="text"/>

### 2. पहचान/ पते का प्रमाण (कृपया उचित बॉक्स (किसी भी प्रकार की एक आईडी) पर टिक करें और विवरण दें)\*

1.आईडी का प्रकार \*

पासपोर्ट (एनआरआई/पीआईओ के मामले में अनिवार्य)  मतदाता पहचान पत्र  ड्राइविंग लाइसेंस  नरेगा जॉब कार्ड  नाम और पते सहित राष्ट्रीय जनसंख्या रजिस्टर द्वारा जारी किया गया पत्र

आधार सं. होने का प्रमाण  (i) - ई-केवाईसी  (ii) - ऑफलाइन सत्यापन

2.दस्तावेज़ पहचान संख्या\*

3.जारीकर्ता

4.जारी करने की तिथि:\*  5.समाप्ति तिथि (यदि लागू हो):

### 3. पते का विवरण\* (उपरोक्त 2. में प्रस्तुत किये गए पते के प्रमाण के अनुसार )

1.पते का प्रकार\*  आवासीय/व्यावसायिक  आवासीय  व्यावसायिक  पंजीकृत कार्यालय  विदेशी (एनआरआई/पीआईओ के लिए अनिवार्य)

2.पता\*

3.शहर/गाँव\*  4.जिला\*

5.राज्य \*  6.पिन कोड\*  7.देश\*

8.क्या ऊपर दिया गया पता आपका वर्तमान पता है ?\*  हाँ  नहीं

(यदि नहीं का चयन किया है, तो कृपया क्रम सं. 3 के अनुसार दस्तावेजी प्रमाण सहित क्रम सं. 4 में वर्तमान पते का विवरण दें )

### 4. पते का विवरण वर्तमान/ स्थानीय / पत्राचार

1.पते का प्रकार\*  आवासीय/व्यावसायिक  आवासीय  व्यावसायिक  पंजीकृत कार्यालय  अनिर्दिष्ट

2.पता \*

3.शहर/गाँव\*  4.जिला\*

5.राज्य \*  6.पिन कोड\*  7.देश\*

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

Date

1. Personal Details

	Prefix	First Name	Middle Name	Last Name
1.Name *	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2.Date of Birth*	<input type="text"/>	3.Gender*	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Third Gender	
4.Marital Status*	<input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Other			
5.Name of*	<input type="checkbox"/> Father <input type="checkbox"/> Mother <input type="checkbox"/> Spouse	(Father name is mandatory if PAN is not provided)		
6.Nationality*	<input type="checkbox"/> Indian <input type="checkbox"/> Others	Country Name	<input type="text"/>	<input type="text"/>
7.Mobile No.	<input type="text"/>	8.Email ID.	<input type="text"/>	<input type="text"/>
9.Alternative Mob No	<input type="text"/>	10.Landline Number	<input type="text"/>	<input type="text"/>

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)

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\*





**निवासी व्यक्ति के लिए खाता खोलने का फॉर्म (भाग - II)**  
**बचत खाता, चालू खाते के लिए**

मैं/हम आपकी शाखा/बैंक में अपना/हमारा निम्न जमा खाता खोलने का अनुरोध करता/करती हूँ/करते हैं : (खाते के उचित प्रकार पर टिक करें)

खाते का प्रकार  बचत बैंक खाता  वीएसवीडीए  लघु खाता  चालू खाता

अनुमानित वार्षिक जमा होने वाली राशि

**1. अपेक्षित सेवाएं (कृपया उचित बॉक्स में ✓ का चिन्ह लगाएं) (1 से 7 की सेवाओं के लिए मोबाइल नं. अनिवार्य है)**

1. एटीएम सह डेबिट कार्ड

	हाँ	नहीं	निम्न नाम जैसा कार्ड पर प्रदर्शित होगा
प्रथम आवेदक	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
द्वितीय आवेदक	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
तृतीय आवेदक	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>

(केवल एकल परिचालित खातों और दोनों में से कोई एक या उत्तरजीवी द्वारा परिचालित संयुक्त खातों के लिए उपलब्ध है। यदि खाते का परिचालन पूर्ववर्ती या उत्तरजीवी विधि से होता है, तो आईबीएस सुविधा केवल प्रथम आवेदक के लिए उपलब्ध है।)

2. चेक बुक  3. इंटरनेट बैंकिंग देखने के लिए  लेनदेन करने के लिए  4. एसएमएस अलर्ट(शुल्क लागू)   
 5. फोन बैंकिंग सेवाएँ  6. मोबाइल बैंकिंग  7. कागज की प्रति के स्थान पर ई-विवरण ( मासिक अंतराल पर )  8. पासबुक

(ई-मेल अनिवार्य है)

**2. नामांकन (यदि आवश्यक हो तो फॉर्म डीए -1 भरें)  हाँ, ( नीचे दिए गए फॉर्म को भरें)  हालांकि नामांकन सुविधा के लाभ मुझे / हमें समझाया गया है, मैं/ हम खाते में किसी भी व्यक्ति को नामांकित नहीं करना चाहता/ ती/ ते हूँ/ हैं।**

फॉर्म डीए -1 (नामांकन फॉर्म) पंजीकरण सं.

बैंक जमाराशियों के संबंध में बैंककारी विनियमन अधिनियम, 1949 की धारा 45ZA और नियम 1985 के अंतर्गत नामांकन मैं/हम ..... निम्नलिखित व्यक्ति को नामांकित करते हैं, जिसको मेरी/अवयस्क की मृत्यु की स्थिति में इस जमा की राशि, जिनके विवरण नीचे दिए गए है, ..... पंजाब नैशनल बैंक (खाता खोलने वाली शाखा/ वह शाखा जिसमें खाता अंतरित हुआ हो) द्वारा लौटाई जा सकती है।

मैं/ हम चाहता हूँ/ चाहते हैं कि नामिती का नाम पासबुक पर छपा हो।

नामिती का विवरण

नाम

नामिती का मोबाइल नंबर  नामिती की जन्म तिथि (अवयस्क के मामले में)

ग्राहक के साथ संबंध  आयु  वर्ष

चूंकि इस तिथि को नामिती अवयस्क है, अतः मैं श्री/श्रीमती/कुमारी \_\_\_\_\_ आयु  वर्ष \_\_\_\_\_ पता \_\_\_\_\_ को नामिती की अवयस्कता अवधि के दौरान मेरे/अवयस्क की मृत्यु की स्थिति में नामिती की ओर से जमा की गई राशि प्राप्त करने हेतु नियुक्त करता/करती हूँ। (गैर व्यक्ति के पक्ष में नामांकन अमान्य है)

केवल आवेदक के निरक्षर होने और अंगूठे का निशान लगाने के मामले में साक्षी की आवश्यकता होती है

प्रथम साक्षी के हस्ताक्षर

नाम \_\_\_\_\_ हस्ताक्षर \_\_\_\_\_

पता \_\_\_\_\_

द्वितीय साक्षी के हस्ताक्षर

नाम \_\_\_\_\_ हस्ताक्षर \_\_\_\_\_

पता \_\_\_\_\_

तिथि  स्थान

पावती डीए-1

हम निम्न के पक्ष में आपके द्वारा किए गए नामांकन की पावती स्वीकार करते हैं

नामिती का नाम \_\_\_\_\_ आयु: \_\_\_\_\_ वर्ष: \_\_\_\_\_

आपका खाता संख्या

पंजीकरण संख्या

बैंक अधिकारी का हस्ताक्षर

**ACCOUNT OPENING FORM FOR RESIDENT INDIVIDUAL (PART-II)  
FOR SAVING BANK, CURRENT ACCOUNT**

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

Type of Account  Savings Bank Account  BSBDA  Small Account  Current Account

Expected Annual Credit\*

**1. 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	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2nd Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
3rd Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

(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 monthly intervals) in lieu of paper copy  8. Passbook   
 (E-mail Mandatory)

**2. 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 / Maintaining Branch)

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

Details of Nominee

Name

Mobile number of the Nominee

Relationship with the Customer

As the nominee is a minor on this date, I appoint 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 favour of other than individual is invalid)

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

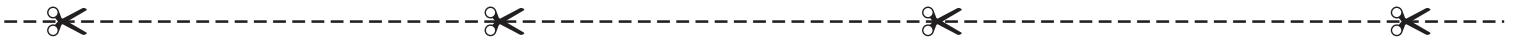
Signature of First witness

Name \_\_\_\_\_ Signature \_\_\_\_\_  
 Address \_\_\_\_\_

Signature of Second witness

Name \_\_\_\_\_ Signature \_\_\_\_\_  
 Address \_\_\_\_\_

Date



**ACKNOWLEDGEMENT DA -1**

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.

Signature of Bank Official





## TERMS & CONDITIONS AND DECLARATION

1. I/We confirm that I/We have been informed that the holder of Basic Saving Bank Deposit Account will not be eligible for opening any other Saving Bank Deposit Account in the same bank. BSDBA holder will be required to close all existing saving fund account in our Bank within 30 days from the date of opening of the account.
2. 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 any of the above information is found to be false or untrue or misleading or misrepresenting, I am/ We are aware that I /We may be held liable for it.
3. 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.
4. 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.
5. 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 SMS. (Applicable when opening Current Accounts).
6. 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/SMS banking/Tele-Banking/Mobile Banking/Virtual Banking and any other facility. 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.
7. 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.
8. 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.
9. 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/GOI/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.
10. 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 August 2015 and RBI Circular Ref No. DBR.AML.BC.No.36/ 14.01 .001/2015-16 dated 28 August 2015 in the matter including any subsequent modification/amendment thereof.
11. 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.
12. 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.
13. I undertake the responsibility to declare and disclose immediately and in no case beyond 30 days from the date of change, any change that may take place in the information provided herein/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.
14. I also agree that my failure to disclose any material / information known to me now or in future or my failure to rectify 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/Gol from time to time.
15. 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.
16. 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.
17. 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.
18. 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.
19. 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.
20. 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.
21. 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.
22. 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 account and /or close the account.
23. 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.
24. I confirm that the product features of BSBD account have been explained to me(applicable to BSBD account applicant)
25. I acknowledge receipt of rules and regulations of Savings Bank Account.
26. Applicable for Small Accounts: I/We understand that this account shall remain operational initially for twelve months which can be extended for further twelve months on submission of having an OVD (Officially Valid Document).The entire relaxation/ provisions shall be reviewed after twenty-four months.
27. 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.
28. (Applicable for accounts opened for credit of Social Welfare Benefits), I understand that this account will be opened under BSBD category. I also understand that in case, I do not wish to continue in this BSBD account, and switch over to Regular Savings Bank account, I will have to maintain the Quarterly Average Balance (QAB) applicable for Regular Savings Bank Account. I therefore undertake to maintain QAB in the account if I switch over to Regular Savings Bank Account from BSBD.
29. (Applicable for accounts opened in the name of Minors), I understand that the requirements of QAB and penalty for non-maintenance will be applicable in this account once the applicant becomes Major. I therefore undertake to maintain QAB from the date of attaining majority.
30. 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.
31. I/We confirm that the product features of account have been explained to me.
32. I/We hereby give consent for debiting my/our account for recovering service charges as normally applicable to Savings Bank and Current Account.
33. 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.
34. 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.
35. 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 time documentary evidence is submitted by the Customer.
36. 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.



