

**AOF cum KYC (SB/CA) - Non Resident Individual**

Personal Details

APPLICANT - 1

Residential Status ☐ Non Residential Indian ☐ Foreign National ☐ Person of Indian origin

Overseas Address/Communication Address

Any other information..... PEP (Politically Exposed Person) / Related to PEP / Not applicable

1. I hereby certify that I am not tax resident in, or citizen of, any other country besides those listed above. 2. I declare that all statements made in this Declaration are, to the best of my knowledge and belief, correct and complete. 3. I undertake to advise the bank promptly of any change in circumstances, which causes the information contained herein to become incorrect and to provide the bank with a suitably updated Declaration within 30 days of such change in circumstances. 4. I authorize the bank to provide, directly or indirectly, to any relevant tax authorities/government authorities and/or other regulatory authorities locally/internationally or any party authorized to audit or conduct a similar control of the bank for tax purposes, the information contained in this Form and to disclose to such tax authorities or such party any additional information that the bank may have in its possession. 5. I certify that I am authorized (FDA holder) to sign for the individual who is the beneficial owner of all the income to which this form relates and/or am using this form to document myself as an individual who is the Account Holder. In the event if the bank is put to any hardships or claims from any authorities due to any false, untrue or misleading representation/ information furnished by me as contained herein, I shall be solely liable and responsible for the same and I undertake to indemnify Bank against any loss or damage suffered by the Bank.

Toll Free 18001029408, 18004251809

CPC No.

Customer ID

APPLICANT - 2

Full Name Mr/Mrs/Ms

Maiden Name (if any)

Father's Name

Mother's Name

Marital Status

Married

Unmarried

Others

Name of the Spouse

Date Of Birth

Gender

Male

Female

Transgender

Nationality

Country code of Birth

Place of Birth

Community

Residential Status

Resident

Non Residential Indian

Foreign National

Person of Indian origin

Occupation

Annual Income (in INR)

Education

Proof of Identity

☐ Private Sector Service

☐ Public Sector Service

☐ Government Sector Service

☐ Business

☐ Professional

☐ Self Employed

☐ Retired

☐ Others,Specify.....

☐ Below 1 Lac

☐ 1 to 5 Lac

☐ 5 to 10 Lac

☐ 10 to 15 Lac

☐ 15 to 25 Lac

☐ 25 Lac and above

Net Worth (in INR)
Rs.as on.....

☐ Below SSC

☐ SSC

☐ HSC

☐ Graduate

☐ Masters

☐ Professional

Passport No

Passport Expiry Date

PAN No.

Aadhaar

Whether Aadhaar No. to be seeded to this account

Yes

No

Other Proof of Identity(Type).....

(No.) Expiry date(if any)

Overseas Address/Communication Address

Indian Address/Permanent Address

State

PIN/ZIP

Country

Mobile

Email ID

Proof of Address.....

Purpose of account.....

Line of business.....

Any other information.....

PEP (Politically Exposed Person) / Related to PEP / Not applicable

FATCA/CRS Declaration (Taxation Details)

Sl No.	Country of residence for tax	Tax Identification Number (TIN) or functional equivalent	TIN issuing Country
1			
2			
3			

Residence for Tax Purposes is in Jurisdiction Outside India is same as the Overseas address

Yes

No

(If No, Please fill the below details)

Address :

City :

State: PIN : Country:.....

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Nomination Form DA 1

Required (Please fill following details)

Not Required

Nomination under section 45ZA of the Banking Regulation Act, 1949 and Rule 2(1) of the Banking Companies (Nomination) Rules,1985 in respect of bank deposits I/We..... (Name and address) nominates the following person to whom in the event of my/our/minor's death the amount of deposit, particulars whereof are given below may be returned by The South Indian Bank Ltd.....(Address of the branch where deposit is held)

Details of Deposit			Nominee		
Nature of Deposit	Distinguishing Number	Additional Details, if any	Name & Address	Relationship with depositor, if any	If nominee is a minor, date of birth & age

As the nominee is a minor on this date, I/We appoint Shri/Smt./Kum.....DOB...../...../.....

Residing at..... to receive the amount of the deposit on behalf of the event of my/our/minor's death during the minority of the nominee

Place :

Date :

Name Signature and address of witness/es

1.

2.

**Signature(s)/Left hand thumb impression(s) of the Depositor/s

Signature of Applicant 1

Signature of Applicant 2

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

**If the party is affixing thumb impression it should be attested by two witnesses and Manager/Asst.Manager. *Strick out the inapplixcable/strike out nominee is not a minor.

www.southindianbank.com

CIN:L65191KL1929PLC001017

Toll Free 18001029408, 18004251809

Details of Initial Remittance

☐ Cheque ☐ Draft ☐ Other Amount & Currency..... Remitting Bank Name
Cheque No..... Dated Others, Please Specify.....

Channel Services

ATM cum Debit Card required ☐ Yes ☐ No (Debit cards will not be issued for Jointly operated accounts)
SMS required ☐ Yes ☐ No If Yes, Preferred Mobile Number ☐ Mobile (1) ☐ Mobile (2)
Mobile Banking required ☐ Yes ☐ No
Internet Banking required ☐ Yes ☐ No

Credit Facilities

☐ I/We are not enjoying any credit facilities from the banking system
☐ I/We are enjoying credit facilities from the banking system, as listed in our enclosed letter. The NOCs from the lenders (applicable for current accounts) are also enclosed.

Introduction

I / We confirm that I/We personally know the applicant/s for more than months and confirm his/her/their identity and address as stated above.
Name(Customer ID.....) and Signature..... of Introducer

NRE Relative Details

NRE Relative's Name Relationship
NRE Relative's Address

Minor's accounts (Required only in cases of guardian operating the Minor's account)

Source of funds : Self funds / Minor's funds (strike off whichever is not applicable)
I declare that the withdrawals from the account will be made only for utilizing the amount for the benefit of the minor. I shall indemnify the bank against the claim of the above minor/s for any transaction/withdrawal made by me in his/her account.

Signature of guardian

Request for converting 'Resident Indian' Savings Bank (SB) account into NRO SB account

Savings Bank Account Number Customer ID Branch.....
It is to bring in your notice that, my residential status has undergone a change from Resident Indian (RI) to Non Resident Indian (NRI), with effect from/...../.....
I therefore request you to please arrange to convert my existing 'Resident Indian' Savings Bank account into NRO Savings Bank Account with immediate effect.
In declaration to this I request bank to re-designate my account to NRO account & confirm that all the details provided herein by me are correct. I have also read, understood and agree to abide by provisions of NRO account and FEMA 1999.

Declaration

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/We am/are aware that I/We may be held liable for it. I/We authorise you to link Aadhaar No for aadhaar and biometric for aadhaar authentication service,E-KYC. My personal / KYC details may be shared in Central KYC Registry, Tax Authorities / Regulators both local and foreign. I hereby consent to receiving information from Central KYC Registry through SMS / E-mail on the above registered number / e-mail address. I have read and fully understood the features, rules, terms and conditions, Service charges & free brochure, the Code of Bank's commitment applicable for NRE/NRO Savings Bank accounts (SB) & NRE/NRO Current account (CA), and value added services - Mobile Banking, Internet Banking and ATM cum Debit Card in Bank's Website www.southindianbank.com. I/We declare that I/We am/are aware of the advantages of nomination / benefits of nomination were explained to me/us. I/We hereby provide the consent to download my KYC Records from the Central KYC Registry (CKYCR), only for the purpose of verification of my identity and address from the database of CKYCR Registry. I/We understand that my KYC Record includes my KYC Records /Personal information such as my name, address, date of birth, PAN number etc.

Signature Applicant 1
Signature Applicant 2
Place Date

Office Use

Documents received ☐ Self Certified ☐ True copy ☐ Notary
LG PPC LC PPC
Exchange Code Promo Campaign Code Nomination No.
Other products interested: ☐ HL ☐ Mobiloan ☐ PL ☐ LAP ☐ Life Insurance ☐ Health Insurance ☐ Other

Any other information :
Signature of Officer (Sign Code.....) Signature of Branch Head (Sign Code.....)



ACCOUNT OPENING RULES

Please use this form for beginning a new relationship with The South Indian Bank Ltd.

- All the necessary documentation as mandated by the Regulatory/Bank authorities should be provided for opening the accounts.
- All accounts should maintain the stipulated average quarterly balance based on the product programme and branch in which the accounts are opened.
- NRE/NRO Savings/Current accounts can be opened only by individuals for non-business purposes
- In case of any complaint relating to features of any of the product, the Grievance Redressal Cell within the bank can be approached for a resolution at ccc@sib.co.in and if not resolved satisfactorily within 30 days the Ombudsman appointed by Reserve Bank of India in charge of the concerned region, may be approached.
- As per RBI guidelines all existing Resident status accounts should be converted to Non-resident Status (NRO account) when the customer becoming an NRI.
- Business/Trading/Partnership/Proprietary/Corporations cannot opt a saving account. The bank reserves the right to close the account in case the NRE/NRO savings/current accounts is used for business purposes as evidenced by the transaction behaviour.
- Adequate balance should be maintained in the account before issuing cheques.
- Details of charges on funds transfer, inter branch banking and other services are available in the Service Charges & Fees Brochure.
- Copy of the Terms and Conditions, Service Charges & Fee Brochure and the Code of Bank's Commitment for individual Customers can be obtained from the branch / website.
- Interest on savings account will be paid at the rate stipulated by RBI from time to time.
- No unarranged overdraft would be allowed in the Savings/Current Accounts. In case of exceptions, the bank would charge interest at commercial rate.
- The bank reserves the right to close the account in case of any unsatisfactory conduct of the account.
- In the event of the death of one of the joint account holders, the right to deposit proceeds does not automatically devolve on the surviving joint deposit account holder. Unless there is survivorship clause.
- The deposit of the bank are insured with DICGC and in case of liquidation of the Bank DICGC is liable to pay each depositor through the liquidator, the amount of the deposit upto Rupees One lakh within two months from the dated of claim list from the liquidator.
- For passbook updation, please visit your parent branch.

Guidance for filling Account Opening Form

- Please fill up in **BLOCK** letters only and use black ink for signature. Please leave one box blank between two words.
- Name mentioned and signatures in application and all Identification Documents should be legible and same.
- Please use uniform signatures across all places in application and in your all future banking transactions with us.
- Each applicant has to affix a passport size photograph in the box provided. Please also enclose another photograph for affixing on the Passbook.
- If any of the proof for identification being given for KYC is in foreign language, then certified translated copy of same has to be given. Translation can also be done by the applicant himself / herself on plain paper along with attestation by: South Indian Bank Officers / Notary Public/ Indian Embassy / High Commission.
- For minors, where proof of identity/ tax residency/ address is not available, the same will be provided by Father/Mother/Natural Guardian.
- You should authenticate corrections/alterations if any with full signature in the account opening application

For details list of documents/declarations/other requirements, please contact the branch officials.

Documents required for Account Opening

- One passport size photograph.
- 1)Proofs for Identity, 2) Communication Address proof, 3)Permanent Address, 4) Proof of Status, 5)Additional proof (only for non-face-to-face customers)
- Initial Remittance (Cheque or Draft) should be drawn in favour of "South Indian Bank a/c <Applicant's name>"

1. Proof of Identity

Copy of Passport (All pages including pages with immigration stamp)

2. Communication Address Proof (Overseas)

(NRIs with seafarer work profile and on ship, can either give employer's overseas address or Indian address.)

Anyone of the following:

1. Relevant pages of Passport (mentioning overseas address)
2. Self-declaration of address with positive confirmation by submitting a copy of anyone of the following.
 - a) Government issued National Identity Card at the country of residence
 - b) Driving License issued abroad
 - c) Latest Utility Bill (Electricity, Telephone, Gas)
 - d) Original copy of latest overseas bank account or existing NRE / NRO account statement carrying overseas address
 - e) Employer's certificate
 - f) Address proof of the blood relative as per point **a)** to **e)** above (spouse, father, mother, sister, brother and child) with whom you are staying along with supporting proof of relationship (Passport, PAN Card, Driving License, Voter Identity Card, Aadhaar Card, Marriage Certificate, Birth Certificate)

3. Permanent Address Proof (Overseas/Indian)

Anyone of the following:

1. For NRIs: Any one of the following:

- a) Relevant pages of Passport
- b) Driving License
- c) Voter Identity Card
- d) Aadhaar Letter/Card
- e) NREGA Job Card

2. For PIOs / OCIs: Relevant pages of Passport

4. Proof of Status

1. For NRIs: Any one of the following

- a) Valid Visa / Work Permit /Residence Permit
- b) Following documents for Seafarer
 - i) Continuous Discharge Certificate (CDC)
 - ii) Valid Job Contract (The disembarkation stamp on CDC should not be more than 6 month old)

2. For PIOs / OCIs: Any one of the following:

- a) PIO Card/ OCI Card
- b) Relevant pages of Passport of parents or grand-parents, establishing their Indian Origin
- c) Marriage Certificate establishing spouse's Indian Origin

5. Additional proof for applicants staying in FATF countries, who are not visiting our branch for opening the account (non-face-to face)

Anyone of the following:

1. An account payee cheque of your existing NRE a/c with a Bank in India, drawn in your name for a minimum of Rs 2000/- .
2. Account Statement (latest) of Original Overseas Bank or NRE a/c with any Bank in India - Self Attested by Customer

In case you are not visiting our Branch and staying in any of the **Non FATF countries**, then you have to attest your proof of Identity and proof of status by any of the above from your present country of residence: South Indian Bank Officers/Notary Public/Indian Embassy/High Commission/Banker Overseas

ACKNOWLEDGEMENT (CUSTOMER COPY)



To,
Mr/Mrs/Ms.....(1st Applicant)
Mr/Mrs/Ms.....(2nd Applicant)
Reg: Application for opening NRE/NRO Savings/Current account with South Indian Bank.
We acknowledge with thanks the receipt of your application for opening NRE/NRO Savings /Current account as referred to above.

Yours Faithfully,

Manager

Branch
Date
Reference No.