



**03 PROOF OF IDENTITY / ADDRESS (Please tick the appropriate Box (any one ID type) and give details)\***

A - PASSPORT   
  B - VOTER'S IDENTITY CARD   
  C - DRIVING LICENCE   
  D - UID (AADHAAR)   
  Any Other  
 E - NREGA JOB CARD   
  F - LETTER ISSUED BY NATIONAL POPULATION REGISTER CONTAINING DETAILS OF NAME & ADDRESS  
**For Small Accounts**   
 Self attested photographs putting across signature or thumb impression before of bank officials  
 Already applied for official valid documents

Document No/Identification Number\*

**04 LOCAL ADDRESS DETAILS (Please tick the appropriate Box and give details)\***

Address type\*   
 Residential/Business   
 Residential   
 Business   
 Registered Office   
 Unspecified  
 Address\*   
 City/Village\*:  District\*:   
 State\*:  ISO 3166 Country Code\*  Pin:\*

**05 Permanent Address Details (Please tick the appropriate Box and give details)\***

Address type\*   
 Residential/Business   
 Residential   
 Business   
 Registered office   
 Unspecified  
 Address\*   
 City/Village\*:  District\*:   
 State\*:  ISO 3166 Country Code\*  Pin:\*

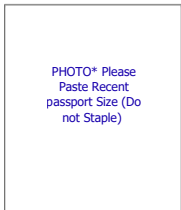
**06 If the Proof of Address (OVD) provided does not contain current address-please provide any of the documents below (Deemed OVD)**

Utility Bill   
 PPO/FPPO   
 Property or Municipal tax receipt  
 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 of official accommodation.  
 Self declaration (If Aadhaar is voluntary provided for identification purpose and current address is different from address available in Central Identities Data Repository Authentication of Aadhaar number using e-KYC authentication facility provided by UIDAI is mandatory)

Document No.  Date:

**07 DECLARATION CUM UNDERTAKING CUM SELF-CERTIFICATION**

- I have read the copy of Terms and Conditions of the Account Opening given to me. The Terms and Conditions have been explained to me/us and having understood, I accept the same.
- 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.
- For the purpose of cross sell/upsell/ offers/ various offers on Bank products, I am aware that the bank will need to assess my creditworthiness Therefore, I hereby give my consent to Bank of Maharashtra to access my CIC report and credit score.
- I hereby consent that the Bank may verify the same with the UIDAI and authorise the UIDAI expressly to release the identity and address through biometric / OTP based authentication to the Bank.  YES  NO (E-KYC authentication and Aadhaar seeding is mandatory for availing DBT benefits) \*
- I agree that my personal KYC details may be shared with Central KYC registry or any other competent authority. I hereby provide my consent to download the KYC records from the central KYC records registry CKYCRR.
- I shall submit OVD with current address within a period of 3 months of submitting the documents specified in serial number 6.



Signature / Thumb impression of Applicant  
Please sign in black ink only

Place:  Date:

**FOR OFFICE USE / ATTESTATION**   
 Documents received   
 Self certified   
 True copies   
 Notary

Whether self-certification and documents received as part of account opening process have been verified and found correct. YES  NO   
 (Branch to proceed with opening only when certification (IS) Certified that the implications and conditions for the operation of the account have been explained to the depositor (only in case of illiterate applicant)

Depositor is   
 Illiterate   
 Blind   
 Staff   
 Risk Category:\*   
 High   
 Medium   
 Low

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:  Signature Code of Official:  Signature:

**ACCOUNT OPENING FORM FOR INDIVIDUAL (PART -II) (SAVING BANK, CURRENT ACCOUNT AND TERM DEPOSITS)**

Fields marked asterix (\*) are mandatory. Please fill in BLOCK letters only and use black ink for signature

(For office use only)

First Applicant Customer ID :

Date

Second Applicant Customer ID :

Branch to affix the rubber stamp of name and code number

Account No.:

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

**01 TYPE OF ACCOUNT**

SAVINGS BANK ACCOUNT  BSBDA  BSBDA SMALL ACCOUNT  CURRENT ACCOUNT  TERM DEPOSIT  
 RECURRING DEPOSIT SCHEME  Other Specify .....

**02 Mode of Operation**

Self/Either or Survivor  Former or Survivor  Any one or Survivor  Jointly Operated  Later or Survivor  Other

**03 Service Required**

1 ATM-CUM-DEBIT CARD

1st Applicant  Yes  No

2nd Applicant  Yes  No

2. AEPS  Yes  No

3. CHEQUE BOOK  Yes  No

4. Internet Banking required (Transaction rights required)

1st Applicant  Yes  No

2nd Applicant  Yes  No

Available only for singly operated account and joint accounts operated by either or survivor mode. In case of accounts operated as former or survivor mode INB facility is available to 1st applicant only.

Name as would appear on the card

Card Type	
1st Applicant	2nd Applicant
a) Rupay classic <input type="checkbox"/>	a) Rupay classic <input type="checkbox"/>
b) Visa <input type="checkbox"/>	b) Visa <input type="checkbox"/>
c) Rupay Platinum <input type="checkbox"/>	c) Rupay Platinum <input type="checkbox"/>
d) Rupay Select <input type="checkbox"/>	d) Rupay Select <input type="checkbox"/>

**04 FIXED DEPOSIT : For the following products/facilities, please furnish options/details:**

TERM DEPOSIT  TERM DEPOSIT(REINVESTMENT)  ANNUITY DEPOSIT  TAX SAVING SCHEME  CAPITAL GAIN (TDR)

Amount:Rs..... Rs. (in words).....

Period:..... year(s) ..... month(s) ..... days

In case of Term Deposit, interest payable#: Monthly  Quarterly

Maturity instruction@  Auto renew\* principal & payback interest  Auto renew\* principal & interest  
 Pay principal & interest  Auto Renew\* with part amount for Rs.....

\* (Auto Renewal will be done for the similar term at the prevailing interest rate on the date of renewal.)

Payment instruction (Maturity Proceeds/Residual amount):

By credit to my BOM-Bank Account No.   Issue Banker's Chq / Draft

I/We accept that in the event of the death of any one or all of us, premature termination of term deposits would be allowed, if so requested by the nominee / claimants, without any penal charges.

I/We authorize the Bank to allow premature withdrawal to the surviving account holder(s) in case of death of any joint holder, without requiring consent from legal heirs.

**05 MULTI-OPTION DEPOSIT SCHEME / AUTO SWEEP**

Type of Deposit  Term Deposit  Term Deposit (Reinvestment) Period of Deposit ..... Year(s) ..... Months.....

I/We hereby give consent for debiting my/our account for recovering service charges as normally applicable to Savings Bank and Current Account.

I/We hereby give consent for debiting my/ our Savings Bank/ Current Account for creating MOD/AUTO SWEEP as per the Terms and Conditions.

Linked Saving Bank/Current Account No.

Under reverse sweep facility for breaking the MOD, the MOD to be broken by:\*  Last in first out  First in last out

(\* In case the applicant does not opt for any option, Last in first out will be the default option.)

I/We accept that in the event of the death of any one or all of us, premature termination of term deposits would be allowed, if so requested by the nominee / claimants, without any penal charges.

I/We authorize the Bank to allow premature withdrawal to the surviving account holder(s) in case of death of any joint holder, without requiring consent from legal heirs.

Monthly / Core Monthly installment: Rs..... Rs. (In words) .....Period: Years:..... Month(s).....

Standing instruction (if any) Debit Account No.

On Maturity, credit proceeds to Account No.

Issue Banker's Chq /Draft

Issue STDR for a period of  Year(s)  Month(s)  Day(s)

For the above Term Deposit Account, Please deduct applicable TDS from ( SB / CA - A/C )

(In case of Joint Accounts, Income Tax provisions will applicable to primary / first account holder only)

I/We accept that in the event of the death of any one or all of us, premature termination of term deposits would be allowed, if so requested by the nominee / claimants, without any penal charges.

I/We authorize the Bank to allow premature withdrawal to the surviving account holder(s) in case of death of any joint holder, without requiring consent from legal heirs.

**FOR OFFICE USE/ATTESTATION**

(For Office use only)

Open Account Date:

i) Internet Banking (INB) Ref No: .....

Initials

ii) INB Viewing rights  Transactions rights  Given on

Initials

iii) ATM Card data trasmitted on:

Initials

iv) Nomination serial No:

Initials

v) Threshold (KYC) Limit

Initials

vi) Scanning Date

**Form DA-1 (Nomination Form)**

(For Bank Deposits / Articles in Safe Custody / Safety Lockers - As per Sections 45-ZA, 45-ZC, 45-ZE of Banking Regulation Act, 1949)

Bank Name	Bank of Maharashtra
Branch Name and Branch Code	
Customer ID/Account No./Locker No	

1. Bank Customer details including Deposit / article in safe custody / locker: -

a) Nomination form is in respect of bank deposit/article in safe custody/locker)

Sr. No.	Name of Depositor/ individual leaving article in safe custody/ Hirer of a locker:
i.	
ii.	

b) Nature of deposit/nature of articles/nature of locker: \_\_\_\_\_

c) Type of Nomination:  Successive  Simultaneous

## 2) Nomination Details

I/We, the undersigned, hereby nominate the following individual(s) to receive the amount of the deposits(s) or the articles in safe custody or the contents of the locker in respect of the particulars above mentioned in the event of my/our death:

Sr. No.	Name of Nominee	Address	Email/Mobile number, if any	Relationship with bank customer if any	Age	Order of priority in case of successive nomination	#Proportion of amount of deposit in percentage in case of bank deposit	Name of Guardian (If nominee is minor)	Relationship with Nominee
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)
1						First Nominee			
2						Second Nominee			
3						Third Nominee			
4						Fourth Nominee			

#In case of nomination in respect of the article in safe custody or locker, column (G) is to be filled.

**Note:**

- Simultaneous nomination refers to nomination of one more nominee but not exceeding four, with defined percentage and total amounting to 100%.
- Successive nomination refers to nomination in favor of one individual in order of priority and is also limited to four nominees; and the nominee lower in the order shall become effective only after the death of the nominee in the higher order.
- In respect of the deposits, out of column (G) and (H), only one column is to be filled.
- If more than one individual is nominated, the order of priority shall be deemed to be in order in which names appear in column (B)

**Please turn the page and complete the information**

**3) Declaration & Signature**

I/We declare that the information provided above is true to the best of my/our knowledge and belief. I/We understand that this nomination will supersede any previous nominations for the above-mentioned accounts(s).

Signature*				
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Name of Depositor(s)				
----------------------	--	--	--	--

\*In case of individual who cannot read and /or write, the signature means thumb-impression of such individual, which should be attested by two witnesses.

*Signature of the first witness	
Name:	_____
Signature:	_____
Address:	_____
	_____

*Signature of the Second witness	
Name:	_____
Signature:	_____
Address:	_____
	_____

I / We do not want to nominate any person in this account.

Signature*				
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Name of Depositor(s)				
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Date:

Place:



**Acknowledgement**

Received Nomination Form from: \_\_\_\_\_

Customer ID/ Account no. / Locker no. \_\_\_\_\_ Date of Receipt:    /    /

Recorded on CBS / Core Banking System: Yes / No Reference Number:

Signature of Bank Official:

Name & Designation:

Seal & Date:

## TERMS AND CONDITIONS FOR OPENING OF SAVING / CURRENT BANK ACCOUNTS

1. I confirm 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 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, tele - banking 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 authorise the Bank and agree to close/discontinue my account without any notice to me (under normal circumstance, bank will not close account without giving 30 days notice indicating reason closer ). I hereby undertake to inform the Bank on any change in my communication address or constitution.
2. 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 authorise the UIDAI expressly to Direct Benefit Transfer (DBT) 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 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.
3. 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.
4. 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.
5. 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.
6. 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 / or any other similar arrangements.
7. I certify & declare that the information provided by me for opening of account and availing of other services herein or through website/electronically as applicable to me of signed/authenticated by me as well as in the documentary evidence provided by me for opening 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.
8. 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.
9. I also agree that my failure to disclose any material fact/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.
10. 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.
11. I shall indemnify the Bank from any loss/damage that may be caused to the Bank on account of any defect/mistake in the details provided herein or on account of providing incorrect or incomplete information by me.
12. I undertake to submit data/information together with fresh KYC documents for updation of KYC details at periodical intervals as may be required by the Bank.
13. 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.
14. 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.
15. 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.
16. I have received the Welcome Kit containing INB Kit and 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.
17. 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.
18. I have been advised of 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 website which will be acceptable to me as a notice to that effect.
19. I confirm that the product features of BSBD account have been explained to me (applicable to BSBD account applicant)
20. I acknowledge receipt of rules and regulations of Savings Bank Account.
21. I have been advised that if I do not provide my mobile number, I will not be eligible for any facility of electronic transactions other than ATM cash withdrawals.
22. (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.
23. (Applicable for accounts opened in the name of Minors) I understand that the requirements of Quarterly Average Balance (QAB) and penalty for non-maintenance will be applicable in this account once the applicant becomes Major. I therefore undertake to maintain Quarterly Average Balance(QAB) from the date of attaining majority.
24. 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.
25. I/We confirm that the product features of account have been explained to me.
26. I acknowledge receipt of rules and regulations of Savings Bank Account.

(Signature of the Applicants/Thumb impression of the Applicants)

(Signature of the Applicants/Thumb impression of the Applicants)

**1. Know Your Customer Guidelines**

Any person fulfilling account opening requirements may, upon agreeing to comply with the prescribed rules, open a Savings Bank Account, provided she/he furnishes proof of identity and proof of address as required by the Bank.

**2. Nomination & Survivorship Facility**

The nomination facility is available on Savings Bank Accounts and the account holders are advised to avail of this facility for smooth settlement of claim by legal heirs in unforeseen circumstances.

Nomination can be made in favour of four nominee. In case of account holder(s) do not wish to make a nomination, the fact should be recorded on the account opening form under their full signature. Joint account with survivorship benefit can be operated by the survivor, in such circumstances.

**3. Types of Accounts, Balance Stipulation & Service Charges**

The applicants can open an account either with chequebook facility or without chequebook. The current monthly average balances prescribed for SB accounts and the charges prescribed for non maintenance of minimum balance, are available at the Banks website and Contact Centre. The information can also be obtained from Branches. There is no ceiling on maximum balance in Savings Bank account, except for Minors account.

**4. Minors Accounts**

Minors who can adhere to uniform signature and are not less than ten years old can open accounts in their single name and maintain therein a maximum balance of Rs. 50,000/- (Rs. Fifty Thousand only). Minors may open joint accounts with their guardians.

**5. How To Open An Account?**

In ordinary course, applicant(s) should attend the Bank personally for completion of formalities for opening the account. They will duly fill in and sign the prescribed application form. Applicant(s) should submit KYC documents, declaration as applicable for RBI/CBDT and two copies of his/her/ their recently taken passport size photographs. Applicants can also apply for opening an account online. Account holders signatures must be legible and well formed. Signatures should not be in capital or block letters. Each account will be given a distinctive account number. While dealing with the Bank, this number should be invariably quoted by the account holder(s). The account holders, in their self-interest, are expected to adhere to uniform signature as per specimen recorded with the Bank while operating the accounts and addressing any correspondence to the Bank.

**6. Pass Book**

The pass book and cheque book supplied to the account holder should be kept in a safe place. The Bank will not be responsible for any loss or incorrect payment attributable to the account holders neglect in this regard. For withdrawing cash by means of a withdrawal form, the pass book must be presented. Withdrawals using cheque forms and Debit card can be effected without pass book. Deposits may be made without production of the pass book. Pass book should be got updated regularly. The pass book will be returned to the account holder immediately after completion of the transaction duly updated. In case it is not collected within a weeks time, it will be returned to them by Registered A.D. post/ Courier at their cost.

The account holders should carefully examine the entries in their pass books and draw the Banks attention to errors or omissions, if any. Duplicate in lieu of the lost or mutilated pass book may be issued on receipt of a written request from the account holder after necessary enquiries, completion of formalities and recovery of prescribed charges. The current charges prescribed for this are available at the Banks website and Contact Centre. This information can also be obtained from Branches.

**7. Cheque Book**

The Bank will issue first cheque book after completion of all formalities with regard to opening of the account. Bank shall issue Cheque Book subject to recovery of charges as applicable. The current charges prescribed for this are available at the Banks website and Contact Centre. This information can also be obtained from Branches. The account holders must use only the cheques from the cheque books issued to them by the Bank. The Bank reserves the right to refuse payment of any cheques drawn otherwise. Ordinarily, Bank will not issue more than one cheque book at a time or before exhausting all or nearly all cheque leaves issued previously. Cheques must be written legibly. Stop payment instructions in respect of cheques issued or lost can be registered with the Bank on payment of a prescribed service charge. The current charges prescribed for this are available at the Banks website. This information can also be obtained from Branches.

**8. General**

Savings Bank account is essentially a facility to build up savings and hence must not be used as a Current Account. Bank may close an account should it have any reason to believe that the account holder has used her/his account for a purpose for which it is not allowed.

**9. Deposits**

No restrictions on cash deposit at Non Home branch. Cheques, drafts or other instruments drawn only in favour of the account holder will be accepted for credit of the account. Third party instruments endorsed in favour of the account holder will NOT be accepted.

No drawings against accepted instruments will be normally permitted until these are realized. In satisfactorily conducted accounts, immediate credit will be afforded for outstation / local instruments upto the value laid down from time to time. The normal collection and out of pocket charges will be recovered. The current limit and charges prescribed for this are available at the Banks website and Contact Centre. This information can also be obtained from Branches. Overdue interest will be recovered for instruments subsequently returned unpaid.

**10. Withdrawals**

The account holder can withdraw money personally from her/his ordinary Savings Bank Account by using Banks standard withdrawal form. The pass book must accompany the withdrawal form. The withdrawal form can be used only for receiving payments by the account holder himself/ herself. ATM cum Debit card can also be used in ATMs for cash withdrawal. All withdrawal must be round Rupees only, third party payments through withdrawal forms are not permitted. The maximum number of free debit entries permitted in an account depends on the MAB in the account or as decided by the Bank from time to time. Charges prescribed for exceeding this limit are available at the Banks website and Contact Centre. This information can also be obtained from Branches.

Cash withdrawal can be made from the accounts of the sick, old or incapacitated account holders who are unable to attend the Bank and/or also not able to put their signature or thumb impression for withdrawing cash by completing the laid down formalities.

**11. Overdrafts**

In Savings Bank accounts may be permitted under exceptional circumstances with prior arrangements only. Cheques drawn in excess of the balance in the account will be returned unpaid. Service charge will be recovered each time a cheque is returned unpaid for want of sufficient funds & others. Charges prescribed for this are available at the Banks website and Contact Centre This information can also be obtained from Branches.

**12. Inoperative Accounts**

Account holders are advised to operate their accounts regularly. Accounts not operated are classified as Inoperative after the stipulated time period of 24 months since last operation. The current prescribed charges in this regard are available at the Banks website and Contact Centre. This information can also be obtained from Branches.

**13. Standing Instructions**

The account holder can request the Bank for effecting periodical payment of insurance premium, membership fees, etc. by debit to her/ his account on payment of service charges. The current prescribed charges for Standing Instruction are available at the Banks website. This information can also be obtained from Branches.

**14. Payment of Interest**

As per RBI guidelines applicable from time to time. Interest will be calculated on a daily product basis. Interest will be credited to the account at quarterly intervals. Interest will be paid only if it works out to Re 1/- or more. There after fifty paise and more will be rounded off to the next higher rupee and anything less will be ignored. In case of accounts frozen by the enforcement authorities, "Bank shall continue to credit the interest to the account on a regular basis. "

**15. Transfer & Closure Of Account**

Accounts may be transferred between branches of the Bank at the request of the account holder(s). Request for closure of account should state the reason for closure. The pass book must accompany such request. Joint accounts can be closed only at the request of all such joint signatories. Service charge at prescribed rate will be recovered if an account is closed after 14 days upto one year of its opening. The current charges prescribed for this are available at the Bank's website. This information can also be obtained from Branches.

**16. Change in Rules**

The Bank reserves the right to alter, delete or add to any of these Rules and service charges for which the customer will be duly notified through Bank's website and/or branch notice board.

**17. Features of BSBD account.**

The Basic Savings Bank Deposit (BSBD) Account is designed as a savings account to provide affordable banking facilities to the public at large. Bank offer the following basic minimum facilities in a BSBD account, free of charge, without any requirement of minimum balance to be maintained in such an account:

- Deposit of cash.
- Receipt of money through any electronic channel or deposit/collection of cheques.
- No limit on number and value of deposits that can be made in a month.
- ATM Card or ATM-cum-Debit Card. Further, no charges shall be levied towards annual fee, either at the time of issuance or renewal.
- Internet and mobile banking facility.
- Passbook or monthly statement of account in lieu of passbook, either in print or by email, as per request of the account holder.

Minimum of four free withdrawals, including transfers and ATM transactions (done either at the bank's own ATM or another bank's ATM), in a month. Digital payment transactions excluding ATM transactions, i.e., Point of Sale transfers, NEFT, RTGS, UPI, IMPS, etc., shall not be counted as withdrawals for this purpose. The charges on digital payment transactions shall be in accordance with applicable guidelines.

**FORM – 97 (In Case PAN is not Available)**

**Annexure - I**

Name:

(Same as ID Proof)

IF APPLIED FOR PAN AND IT IS NOT YET GENERATED, ENTER DATE OF APPLICATION  AND APPLICATION ACKNOWLEDGEMENT NUMBER.

IF PAN IS NOT APPLIED, FILL ESTIMATED TOTAL INCOME (INCLUDING INCOME OF SPOUSE, MINOR CHILD, ETC.) AS PER SECTION 99 OF THE ACT, 2025 (30 OF 2025) FOR THE FINANCIAL YEAR IN WHICH THE ABOVE TRANSACTION IS HELD WILL BE LESS THAN MAXIMUM AMOUNT NOT CHARGABLE TO TAX.

A. Details of the Transaction		
1	Date of Transaction	d d / m m / y y y y
2	Total Amount of transaction (Rs) (Refer Note 1)	
3	Amount of cash transaction, out of total amount mentioned in item number 2 above. (Refer Note 2)	
4	Mode of transaction (Refer Note 3)	
5	In case of the transaction is in joint names (Refer Note 1)	
	i)	Number of persons involved in the transaction
	ii)	Share of the declarant (in percentage terms)

B. Documents submitted as proof		
I have enclosed (Refer Note 4) as the documents for proof of the dentity, Address and date of birth or date of incorporation		
1	Proof of Identity (POI)	<input type="checkbox"/> <input type="checkbox"/>
	Document Identification Number	
	Name of the authority issuing document	
	Address of the authority issuing document)	
2	Proof of Address (POA)	<input type="checkbox"/> <input type="checkbox"/>
	Document Identification Number	
	Name of the authority issuing document	
	Address of the authority issuing document	
3	Proof of Date of Birth (DoB)/Date of Incorporation (DoI)	<input type="checkbox"/> <input type="checkbox"/>
	Document Identification Number	
	Name of the authority issuing document	
	Address of the authority issuing document	

**Verification**

- I,....., son or daughter or wife of Shri....., solemnly declare that to the best of my knowledge and belief, the information given in this application and documents, if any, accompanying it are correct and complete.
- I further declare that I do not have a Permanent Account Number and my/ our estimated total income (including spouse, minor, child etc.) as per section 99 of the Act 2025 (30 of 2025) computed in accordance with the provisions of the Income Tax Act 2025 (30 of 2025) for the financial year in which the above transaction is held will be less than the maximum amount not chargeable to tax.
- I also declare that I am making this application for .....in my capacity as ..... (self or Representative Assesses) and I am competent to make this application and verify it.
- I understand that if any part of this declaration is found to be false, I may face legal consequences under the relevant provisions of the Act.

Verified today, the ..... day of ..... 20 .....

**Place:**

**(Signature of declarant)**

**Name:**

**Notes:**

- The total amount of transaction should be filled in. In case the transaction is undertaken in names of more than one-person, total number of persons involved in the transaction should be mentioned in item 5(i) of PART A and share of the person in percentage terms in item 5(ii) of PART A.
- The amount of cash involved in the transaction, whose value is given in item 2 of PART A should be filled in item 3 of PART A.
- The mode of transaction in item 4 of PART A may be filled as per the following codes:

Sr.no	Mode of Transaction	Code
1	Cash	01
2	Cheque	02
3	Card	03
4	Draft/Bankers Cheque	04
5	Online transfers	05
6	Mixed (cash and other mode)	06
7	UPI transactions	07
8	Others	08

4. Documents which can be produced in support of identity, address and date of birth (not required if applied for PAN and item 4 in Part C is filled):

Sr.No	Nature of Document	Document Code	Proof of Identity	Proof of Address	Date of Birth/Incorporation
<b>A. For Individuals and HUF</b>					
1	AADHAAR card	01	Yes	Yes	No
2	Bank/Post office passbook bearing photograph of the person	02	Yes	Yes	No
3	Elector's photo identity card	03	Yes	Yes	Yes
4	Ration/Public Distribution System card. Bearing photograph of the person	04	Yes	Yes	No
5	Driving License	05	Yes	Yes	Yes
6	Passport	06	Yes	Yes	Yes
7	Pensioner Photo card	07	Yes	Yes	No
8	National Rural Employment Guarantee Scheme (NREGS) Job card	08	Yes	Yes	No
9	Caste certificate bearing photo of the person	09	Yes	Yes	No
10	Certificate of identity/address signed by a Member of Parliament or Member of Legislative Assembly or Municipal Councillor or a Gazetted Officer as per annexure A prescribed in Form 093	10	Yes	Yes	No
11	Certificate from employer	11	Yes	Yes	No
12	Kisan passbook bearing photo	12	Yes	No	No
13	Arm's license	13	Yes	No	No
14	Central Government Health Scheme /Ex-servicemen Contributory Health Scheme card	14	Yes	No	Yes
15	Photo identity card issued by the government/ Public Sector Undertaking	15	Yes	No	Yes
16	Electricity bill (Not more than 3 months old)	16	No	Yes	No
17	Landline Telephone bill (Not more than 3 months old)	17	No	Yes	No
18	Water bill (Not more than 3 months old)	18	No	Yes	No
19	Consumer gas card/book or piped gas bill (Not more than 3 months old)	19	No	Yes	No
20	Bank Account Statement (Not more than 3 months old)	20	No	Yes	No
21	Credit Card statement (Not more than 3 months old)	21	No	Yes	No
22	Depository Account Statement (Not more than 3 months old)	22	No	Yes	No
23	Property registration document	23	No	Yes	No
24	Allotment letter of accommodation from Government	24	No	Yes	No
25	Passport of spouse bearing name of the person	25	No	Yes	No
26	Property tax payment receipt (Not more than one year old)	26	No	Yes	No
27	Domicile certificate bearing photo of the person	27	Yes	Yes	Yes
28	Birth certificate issued by the municipal authority, or any office authorised to issue birth and death certificate by the Registrar of Birth and Deaths, or the Indian Consulate as defined in clause (d) of sub-section (1) of section 2 of the Citizenship Act, 1955 (57 of 1955);	28	No	No	Yes
29	Pension payment order	29	No	No	Yes
30	Marriage certificate issued by the Registrar of Marriages	30	No	No	Yes
31	Matriculation certificate or mark sheet of recognised board	31	No	No	Yes

\* The document shall be accepted only if it bears the name, date, month and year of birth or incorporation of the declarant.

(i) In case of a transaction in the name of a Minor, any of the above-mentioned documents as proof of Identity and Address of any of parents or guardians of such minor shall be deemed to be the proof of identity and address for the minor declarant, and the declaration should be signed by the parent or guardian.

(ii) For HUF any document in the name of Karta of HUF is required.

(iii) In case of Government, only document required is certificate from the Head of the Department or Pay and Accounts Officer or Zonal Accounts Officer or District Treasury Officer or Cheque Drawing and Disbursing Officer.



(a) If opting for General-EWS

- My family's gross annual income is below Rs. 8,00,000 and/or
- My family owns less than 5 acres of agricultural land.

(b) If opting for General Non-EWS

- My family's gross annual income is more than Rs. 8,00,000 or
- My family owns more than 5 acres of agricultural land.

Place :

Date:

Signature /Thumb impression of the Applicant / Applicants
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**COUNTRY CODES (ISO 3166)**

Country	Country Code	Country	Country Code	Country	Country Code	Country	Country Code
Afghanistan	AF	Dominican Republic	DO	Libya	LY	Saint Pierre and Miquelon	PM
Aland Islands	AX	Ecuador	EC	Liechtenstein	LI	Saint Vincent and the Grenadines	VC
Albania	AL	Egypt	EG	Lithuania	LT	Samoa	WS
Algeria	DZ	El Salvador	SV	Luxembourg	LU	San Marino	SM
American Samoa	AS	Equatorial Guinea	GQ	Macao	MO	Sao Tome and Principe	ST
Andorra	AD	Eritrea	ER	Macedonia, the former Yugoslav Republic of	MK	Saudi Arabia	SA
Angola	AO	Estonia	EE	Madagascar	MG	Senegal	SN
Anguilla	AI	Ethiopia	ET	Malawi	MW	Serbia	RS
Antarctica	AQ	Falkland Islands (Malvinas)	FK	Malaysia	MY	Seychelles	SC
Antigua and Barbuda	AG	Faroe Islands	FO	Maldives	MV	Sierra Leone	SL
Argentina	AR	Fiji	FJ	Mali	ML	Singapore	SG
Armenia	AM	Finland	FI	Malta	MT	Sint Maarten (Dutch part)	SX
Aruba	AW	France	FR	Marshall Islands	MH	Slovakia	SK
Australia	AU	French Guiana	GF	Martinique	MQ	Slovenia	SI
Austria	AT	French Polynesia	PF	Mauritania	MR	Solomon Islands	SB
Azerbaijan	AZ	French Southern Territories	TF	Mauritius	MU	Somalia	SO
Bahamas	BS	Gabon	GA	Mayotte	YT	South Africa	ZA
Bahrain	BH	Gambia	GM	Mexico	MX	South Georgia and the South Sandwich Islands	GS
Bangladesh	BD	Georgia	GE	Micronesia, Federated States of	FM	South Sudan	SS
Barbados	BB	Germany	DE	Moldova, Republic of	MD	Spain	ES
Belarus	BY	Ghana	GH	Monaco	MC	Sri Lanka	LK
Belgium	BE	Gibraltar	GI	Mongolia	MN	Sudan	SD
Belize	BZ	Greece	GR	Montenegro	ME	Suriname	SR
Benin	BJ	Greenland	GL	Montserrat	MS	Svalbard and Jan Mayen	SJ
Bermuda	BM	Grenada	GD	Morocco	MA	Swaziland	SZ
Bhutan	BT	Guadeloupe	GP	Mozambique	MZ	Sweden	SE
Bolivia, Plurinational State of	BO	Guam	GU	Myanmar	MM	Switzerland	CH
Bonaire, Sint Eustatius and Saba	BQ	Guatemala	GT	Namibia	NA	Syrian Arab Republic	SY
Bosnia and Herzegovina	BA	Guernsey	GG	Nauru	NR	Taiwan, Province of China	TW
Botswana	BW	Guinea	GN	Nepal	NP	Tajikistan	TJ
Bouvet Island	BV	Guinea-Bissau	GW	Netherlands	NL	Tanzania, United Republic of	TZ
Brazil	BR	Guyana	GY	New Caledonia	NC	Thailand	TH
British Indian Ocean Territory	IO	Haiti	HT	New Zealand	NZ	Timor-Leste	TL
Brunei Darussalam	BN	Heard Island and McDonald Islands	HM	Nicaragua	NI	Togo	TG
Bulgaria	BG	Holy See (Vatican City State)	VA	Niger	NE	Tokelau	TK
Burkina Faso	BF	Honduras	HN	Nigeria	NG	Tonga	TO
Burundi	BI	Hong Kong	HK	Niue	NU	Trinidad and Tobago	TT
Cabo Verde	CV	Hungary	HU	Norfolk Island	NF	Tunisia	TN
Cambodia	KH	Iceland	IS	Northern Mariana Islands	MP	Turkey	TR
Cameroon	CM	India	IN	Norway	NO	Turkmenistan	TM
Canada	CA	Indonesia	ID	Oman	OM	Turks and Caicos Islands	TC
Cayman Islands	KY	Iran, Islamic Republic of	IR	Pakistan	PK	Tuvalu	TV
Central African Republic	CF	Iraq	IQ	Palau	PW	Uganda	UG
Chad	TD	Ireland	IE	Palestine, State of	PS	Ukraine	UA
Chile	CL	Isle of Man	IM	Panama	PA	United Arab Emirates	AE
China	CN	Israel	IL	Papua New Guinea	PG	United Kingdom	GB
Christmas Island	CX	Italy	IT	Paraguay	PY	United States	US
Cocos (Keeling) Islands	CC	Jamaica	JM	Peru	PE	United States Minor Outlying Islands	UM
Colombia	CO	Japan	JP	Philippines	PH	Uruguay	UY
Comoros	KM	Jersey	JE	Pitcairn	PN	Uzbekistan	UZ
Congo	CG	Jordan	JO	Poland	PL	Vanuatu	VU
Congo, the Democratic Republic of the	CD	Kazakhstan	KZ	Portugal	PT	Venezuela, Bolivarian Republic of	VE
Cook Islands	CK	Kenya	KE	Puerto Rico	PR	Viet Nam	VN
Costa Rica	CR	Kiribati	KI	Qatar	QA	Virgin Islands, British	VG
Cote d'Ivoire !Côte d'Ivoire	CI	Korea, Democratic People's Republic of	KP	Reunion !Réunion	RE	Virgin Islands, U.S.	VI
Croatia	HR	Korea, Republic of	KR	Romania	RO	Wallis and Futuna	WF
Cuba	CU	Kuwait	KW	Russian Federation	RU	Western Sahara	EH
Curaçao !Curaçao	CW	Kyrgyzstan	KG	Rwanda	RW	Yemen	YE
Cyprus	CY	Lao People's Democratic Republic	LA	Saint Barthelemy !Saint Barthélemy	BL	Zambia	ZM
Czech Republic	CZ	Latvia	LV	Saint Helena, Ascension and Tristan da Cunha	SH	Zimbabwe	ZW
Denmark	DK	Lebanon	LB	Saint Kitts and Nevis	KN		
Djibouti	DJ	Lesotho	LS	Saint Lucia	LC		
Dominica	DM	Liberia	LR	Saint Martin (French part)	MF		

**STATE CODES**

**LIST OF TWO- DIGIT STATE / U.T CODES AS PER INDIAN MOTOR VEHICLE ACT, 1988 I**

State/U.T	Code	State/U.T	Code	State/U.T	Code
Andaman & Nicobar	AN	Himachal Pradesh	HP	Pondicherry	PY
Andhra Pradesh	AP	Jammu& Kashmir	JK	Punjab	PB
Arunachal Pradesh	AR	Jharkhand	JH	Rajasthan	RJ
Assam	AS	Karnataka	KA	Sikkim	SK
Bihar	BR	Kerala	KL	Tamil Nadu	TN
Chandigarh	CH	Lakshadweep	LD	Telangana	TS
Chattisgarh	CG	Madhya Pradesh	MP	Tripura	TR
Dadra and Nagar Haveli	DN	Maharashtra	MH	Uttar Pradesh	UP
Daman & DILI	DD	Manipur	MM		UA
Delhi	DL	Meghalaya	ML	West Bengal	WB
Goa	GA	Mizoram	MZ	Other	XX
Gujarat	GJ	Nagaland	NL		
Haryana	HR	Orissa	OR		