

NOMINATION : (Under Sections 45ZA of the Banking Regulation Act, 1949 and Rule 2(1) of the Banking Companies(N) Rules, 1985 in respect of Bank Deposits)

Mandate I wish to make a nomination (If selected, fill below details) Name of nominee to be printed Y N I do not intend to avail of nomination facility

Nominee Name _____

Relationship _____ **Date of Birth**

Address _____

City _____ **PIN** _____

State _____ **Mobile** _____

If nominee is a minor: As the nominee is a minor on this date, I appoint the following to receive the amount of the deposit on behalf of the nominee in the event of my/minor's death during the minority of the nominee

Guardian Name _____

Relationship with minor _____ **Date of Birth**

Address _____

City _____ **State** _____ **PIN** _____

Primary applicant's signature/thumb impression (M-LTI/F-RTI) _____

1st joint applicant's signature/thumb impression (M-LTI/F-RTI) _____

2nd joint applicant's signature/thumb impression (M-LTI/F-RTI) _____

1st Witness Name & Address _____

2nd Witness Name & Address _____

1st Witness's signature/thumb impression (Male-LTI/Female-RTI) _____

2nd Witness's signature/thumb impression (Male-LTI/Female-RTI) _____

MINOR DECLARATION (Kindly mark ✓ or X as applicable)

Type of Guardian Father Mother Appointed by Court

Guardian Name

I hereby declare that I will represent the said minor as Natural guardian/Guardian appointed by the court order dated (copy enclosed) in all future transactions of any description until the said minor attains majority. The amount withdrawn/spent through ATM/Debit card shall be utilized for the necessities of the minor. I shall fully indemnify the Bank against any claim of the above minor for any withdrawal/transaction made by me in his/her account. On attaining majority, the Bank will be informed & all formalities will be completed.

Signature of Guardian _____

FEMA DECLARATION

I/We agree and undertake to inform the bank in writing of any change in residential status. I/We undertake to operate and use the account / deposit as well as the said banking facilities strictly in accordance with the provisions of Foreign Exchange Management Act as laid down by the Reserve Bank of India from time to time. • I/We agree that if the premature withdrawal is permitted on my/ our request, the payment of interest on the deposit may be allowed in accordance with the prevailing stipulations laid down by the Bank or Reserve Bank of India in this regard including the penal clauses for premature withdrawal of deposit/ renewal of deposit. In the event of death of any one of us, the payment of term deposit before maturity may be allowed to the survivor(s).

- I/We undertake that I/We shall not make available to any person resident in India foreign exchange against re-imbusement in Rupees or in any other manner in India. Further, I/We also undertake that in cases of debits to the accounts for the purpose of investment in India and credits representing sale proceeds of investments, I/We will ensure that such investments/ disbursement will be in accordance with the regulations made by the Reserve Bank of India in this regard.
- I/ We declare that I/ We am/ are aware that any violation or non- observance of the undertakings given above is subject to action under FEMA 1999.
- I/We undertake to inform/submit to the bank self-attested documentary evidence wherever applicable /available such as (i) Change in Indian/overseas address (ii) Change in vocation/job (iii) Change in NRI status/Citizenship (iv) renewed passport details on expiry of existing passport (v) or any other documents requested by the bank to ensure Know Your Customer policy prescribed by the bank/RBI from time to time.
- In case of minor, I/We guardian/s shall ensure that documents such as proof of residence, proof of identity, latest passport copy, specimen signature and latest photograph etc of minor on him/her attaining major status is submitted to the bank for allowing operation as per mandate and for compliance of Know Your Customer requirements.
- I/We note that in case of premature withdrawal of FCNR deposit (issued against tender of currency notes/ coins) before completion of the minimum stipulated period, a penalty as stipulated by the Bank shall be charged and deducted from the proceeds of the deposits. NRO/NRE/FCNR (B) Deposits are subject to Bank/RBI Guidelines as applicable on the date of issue and or at the time of encashment/renewal etc., with regard to minimum maturity period, provisions with regard to eligibility norms for interest payment on premature encashment, penalty in case of pre-mature withdrawal of deposits/pre-mature withdrawal and transfer from one scheme to other, renewal of deposits. We have also noted that Bank, as per the existing provisions, may provide loan facility against security of deposits to self or third party, details of which can be obtained by us from the branch.
- Declaration under section 10(5) of FEMA 1999: 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 provision of the aforesaid. Act or of any rule, regulations, notification, direction or order made thereunder.
- I/We also hereby agree and undertake to give such information/documents as will reasonably satisfy you about the transaction in terms of above regulations.
- I/We also undertake that if I/We refuse to comply with any such requirements 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 Reserve bank of India In case a foreign currency denominated deposit with a fixed maturity date remains inoperative for a period of three years from the date of maturity of the deposit, at the end of the third year, the bank shall convert the balances lying in the foreign currency denominated deposit into Indian Rupee at the exchange rate prevailing as on that date. Thereafter, the depositor shall be entitled to claim either the said Indian Rupee proceeds and interest thereon, if any, or the foreign currency equivalent (calculated at the rate prevalent as on the date of payment) of the Indian Rupee proceeds of the original deposit and interest, if any, on such Indian Rupee proceeds. We note that the following information is available at the Branch in booklet form/ as brochure and also available at Bank's website: www.obcindia.co.in

- Citizen's Charter
- Time norms for common transactions
- Policy documents relating to Cheque Collection, Grievance/ Redressal mechanism, Security Repossession and Compensation
- Service charges including services rendered free of charge
- Fair Practice Code/ The Code of Bank's Commitment to Customers.

FATCA/CRS DECLARATIONS

(i) Under penalty of perjury, I/We certify that:

1. The Applicant is (i)an applicant taxable as a US person under the laws of the U.S.A ("US") or any state or political subdivision thereof or therein, including the District of Columbia or any other states of the US,(ii) has estate the income of which is subject to US federal income tax regardless of the source thereof. (This clause is applicable only if the account holder is identified as a US person).
2. The applicant is taxable as a tax resident under the laws of country outside India. (This clause is applicable only if account holder is a tax resident outside of India)

(ii) I/We Understand that the Bank is relying on this information for the purpose of determining my status in compliance with FATCA/CRS. The Bank is not able to offer any advice on FATCA/CRS or its impact. I shall seek advice from professional tax advisor for any tax questions.

(iii) I/We agree to submit a new form within 30 days of any change or if any information or certification on this form becomes incorrect

(iv) I/We agree that as may be required by domestic regulators/tax authorities the bank may also be required to report reportable details to CBDT/close/suspend my account

(v) I/We certify that I/We provide the information on this form and to the best of my/our knowledge and belief the certification is true, correct, and complete including the taxpayer identification number/Functional Equivalent of the applicant

(vi) I/We hereby certify that I/We have declared my/our status as per the rules applicable under section 285BA of the Income Tax Act; 1961as 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 this regard

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ORIENTAL BANK OF COMMERCE CUSTOMER INSTRUCTIONS FOR NON-RESIDENT INDIVIDUALS

(This page should be detached and handed over to customer. Strictly not to be scanned and sent along with AOF.)

Withdrawal through Withdrawal Slip

A) Payment against withdrawal form shall be permitted up to a maximum amount of Rs.15,000/- only/ as per guidelines issued by the Bank from time to time. The withdrawal form presented for payment at the branch must accompany the relative passbook. Moreover, the payment against the Withdrawal slip is made to the account holder only and at the branch where the account is maintained and not at any other branch i.e. 'Any Where Banking' facility is not available in such cases.

B) No withdrawals can be made for less than Rs.50/- unless the account is intended to be closed.

Interest: In case of savings deposits, interest shall be on daily product basis from April 1,2010 and the same credited to the account only when the interest amount is Re. 1/- or more. Interest shall be credited on monthly basis w.e.f April 2016 or at the time an account is closed. As of now interest @ 4% p.a. is paid on S.B. accounts as per RBI guidelines.

Service Charges:

Latest service charges uploaded at www.obcindia.co.in. Service charges are presently recovered from customers for the following:

- (a) Non-maintenance of minimum balance
- (b) Issuance of duplicate Pass Book/ Statement of Account
- (c) Issue of MICR cheque books
- (d) Standing instructions
- (e) Stop Payment instructions
- (f) Closure of account within 12 months of opening of account
- (g) Loss of Token

SB Small Account:

SB Small Account shall be applicable for individuals and are subject to following:

- a) The aggregate of all credits in a financial year does not exceed Rupees one Lakh;
- b) The aggregate of all withdrawals and transfers in a month does not exceed Rs.10,000/-;
- c) and The balance at any point of time does not exceed Rs.50,000/-
- d) A small account shall remain operational initially for a period of twelve months, and thereafter for a further period of twelve months if the holder of such an account provides evidence before the banking company of having applied for any of the officially valid documents within twelve months of the opening of the said account, with the entire relaxation provisions to be reviewed in respect of the said account after twenty four months.

Illiterate /Blind person accounts- For opening of Saving accounts only

Category Of Customer	Opening Of Account	Cheque Book	AT M	Operation Of Account
Illiterate	Individually	No	Yes	Self
Illiterate joint with Illiterate	Jointly	No	Yes	E or S or Joint
Illiterate Blind with Illiterate	Jointly	No	Yes	E or S or Joint
Illiterate with literate	Jointly	*Yes	Yes	E or S or Joint
Illiterate Blind with Literate	Jointly	*Yes	Yes	E or S or Joint

1) In case of Joint Operation (mode of operation), ATM/Debit card will not be issued.

2) LITERATE BLIND PERSON is allowed to open S.B. Account in his/ her name singly or jointly with others whom he/ she considers reliable. All the banking facilities such as cheque book facility including third party cheques, ATM facility, Net Banking facility, Locker facility, retail loans, etc. are invariably offered to the visually challenged without any discrimination

* Cheque cannot be issued with thumb impression

Current Accounts:- Can be opened by Individuals/ Partnership Firms/ Pvt. & Public Ltd. Companies/ HUFs/ Specified Associates/ Societies/ Trusts etc.

Term Deposit Account:- Can be opened in the name of Individuals (singly or jointly), Firms, Limited Companies, Trusts, Associations, Joint Hindu Families, Minors, Attorneys and others. Rupee term deposits of '1 crore and above' are Bulk deposit. The rate of interest for Bulk deposit is being displayed on our Bank's website and OBCWEB portal on daily basis.

FATCA- The Government of India has signed the Inter-Governmental Agreement (IGA) with the USA on July 9, 2015, for improving International Tax Compliance and implementing the Foreign Account Tax Compliance Act (FATCA).

CRS- India has also signed a multilateral agreement on June 3, 2015, to automatically exchange information based on Article 6 of the Convention on Mutual Administrative Assistance in Tax Matters under the Common Reporting System (CRS), formally referred to as the Standard for Automatic Exchange of Financial Account Information (AEOI).

CKYCR- Central KYC registry (CKYCR) is a centralized repository of KYC records of customers in financial sector with uniform KYC norms and interoperability of the KYC records across the sector with an objective to reduce burden of producing KYC documents and getting those verified every time when customer creates a new relationship with financial entity.

Other Information available at the Branch in hard/soft copies and same also available at Bank's website www.obcindia.co.in

- 1.Citizen's Charter
2. Time norms for common transactions
- 3.Design and security features of all the bank notes
- 4.Policy documents relating to Cheque Collection, Grievance/Redressal mechanism, Security Repossession and Compensation
- 5.Service charges including services rendered free of charge
- 6.Fair Practice Code/The Code of Bank's Commitment to Customer

***Pensioners: Person drawing pension from Central/ State Government/ Public Sector Undertaking/ Banks. # Senior Citizen: Person who has completed the age of 60 years**

BCSBI Codes are exhibited on our public domain website

Grievance redressal mechanism- In case of any complaint about our service or product, the matter may be brought to the notice of the concerned Manager for its immediate redressal. Online Grievance Redressal System Bank will provide for online registration of grievance in its website. The Online Grievance System is available to customer for recording the complaint, complaint status tracking and receiving response from the bank. on Bank's website www.obcindia.co.in

Customer Relationship Centre -toll free number 1800-180-1235

For ATM related issues- toll free number 1800-345-2424

For Further Details Contact The Branch Manager