# ORIENTAL BANK OF COMMERCE

**ACCOUNT OPENING FORM FOR NON-RESIDENT INDIVIDUALS**

**REQUEST FOR:**
- Savings
- Current
- Overdraft
- FCNR (B)
- Term Deposit
- PD/VPD
- PD/VPD

**Scheme Name**

**Scheme Code**

**Initial Deposit (In INR/Other Currency)**

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**FLEXI FIXED DEPOSIT SCHEME LINKAGE WITH**

**SAVINGS ACCOUNT**

<table>
<thead>
<tr>
<th>Minimum Balance to be kept in SB/CA</th>
<th>Min Flexi Deposit</th>
<th>TD/PD Tenure</th>
<th>Years</th>
<th>Months</th>
<th>Day</th>
</tr>
</thead>
</table>

**Period of Flexi Deposit**

<table>
<thead>
<tr>
<th>Years</th>
<th>Months</th>
<th>Day</th>
<th>TD/PD Amount</th>
<th>Interest Rate</th>
</tr>
</thead>
</table>

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**APPLICANT DETAILS**

<table>
<thead>
<tr>
<th>1st Applicant</th>
<th>Cust Id:</th>
</tr>
</thead>
<tbody>
<tr>
<td>2nd Applicant</td>
<td>Cust Id:</td>
</tr>
<tr>
<td>3rd Applicant</td>
<td>Cust Id:</td>
</tr>
</tbody>
</table>

**Relationship of Principal account holder with**

- 2nd Applicant
- 3rd Applicant

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**ALTERNATE DELIVERY CHANNEL FOR BANKING**

(Choose from the services listed below, as per your requirement)

- ATM & Cheque Book: Welcome Kit
- Personalized Debit Card
- Personalized Cheque Book

**Dispatch Mode**

- Dispatch by Post
- Hold at branch

**Other Services**

- Mobile Banking
- SMS Alert*
- Monthly e-Statement
- Locker Facility**
- Demat Account**

**Internet Banking**

- Inquiry Only
- Inquiry & Financial Trans.

* Mandatory in case of ATM/debit card
** On selected branches only

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**IN CASE OF TERM DEPOSITS - MATURITY/INTEREST PAYMENT INSTRUCTIONS**

<table>
<thead>
<tr>
<th>Interest Payment</th>
<th>Monthly</th>
<th>Quarterly</th>
<th>Maturity</th>
<th>A/C No:</th>
</tr>
</thead>
</table>

**Maturity Instruction**

- Renew principal with interest
- Renew principal and pay interest
- Do not Renew

**Renew Period**

<table>
<thead>
<tr>
<th>Years</th>
<th>Months</th>
<th>Days</th>
</tr>
</thead>
</table>

**Joint Mandate (If mandate either or survivor/former or survivor)**

Premature payment may be made to survivor in case of death of depositor

* If no instruction given, deposit will be auto-renewed for same period at prevailing interest rate

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**MANDATE FOR ACCOUNT OPERATIONS**

- Self
- Either or Survivor
- Anyone or Survivor(s)
- Former/Latter or Survivor(s)
- Jointly by All
- Minor under guardian
- PoA/Assignee

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**SPECIMEN SIGNATURE**

Paste recent colored photograph of primary account holder

Signature/Thumb impression of primary account holder (Male LTI/Female-RTI)

Paste recent colored photograph of 1st joint account holder

Signature/Thumb impression of 1st joint account holder (Male LTI/Female-RTI)

Paste recent colored photograph of 2nd joint account holder

Signature/Thumb impression of 2nd joint account holder (Male LTI/Female-RTI)

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**Account Title**

**Account Number**

**Date**

PA/PF No.: 

Full signature of specimen witnessing officer
### NOMINATION:

(Under Sections 452A of the Banking Regulation Act, 1949 and Rule 21(1) of the Banking Companies(N) Rules, 1985 in respect of Bank Deposits)

<table>
<thead>
<tr>
<th>Mandate</th>
<th>I wish to make a nomination (If selected, fill below details)</th>
<th>Name of nominee to be printed</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Nominee Name</th>
<th>Date of Birth</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Address</th>
<th>State</th>
<th>City</th>
<th>PIN</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Guardian Name</th>
<th>Relationship with minor</th>
<th>Date of Birth</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Address</th>
<th>City</th>
<th>State</th>
<th>PIN</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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</tr>
</tbody>
</table>

### MINOR DECLARATION

(Kindly mark ✓ or X as applicable)

<table>
<thead>
<tr>
<th>Type of Guardian</th>
<th>Father</th>
<th>Mother</th>
<th>Appointed by Court</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

I hereby declare that I will represent the said minor as Natural guardian/Guardian appointed by the court order dated

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 needs 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 the 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 understand that: (i) We shall not make available to any person resident in India foreign exchange against re-imbursement in Rupees or in any other manner in India. Further, (ii) 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, (iii) We will ensure that such investments/ re-inbursements will be in accordance with the regulations made by the Reserve Bank of India in this regard.

(i) We declare that if (We are aware that any violation or non-observance of the undertakings given above is subject to action under FEMA 1999.

(ii) We understand to inform /submit to the bank the latest attested documentary evidence whenever applicable (variable such as (a) Change in Indian/overseas address (b) Change in NRI status/Citizenship (c) renewed passport details on expiry of existing passport (d) or any other documents requested by the bank to ensure Know Your Customer policy prescribed by the bank/ RBI from time to time.

(iii) 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 any/ her attaining major status is submitted to the bank for allowing operation as per mandate and for compliance of Know Your Customer requirements.

(iv) 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, are not required to be reported by me/us to the Reserve Bank of India.

(v) I/We undertake to give such information/documents as will reasonably satisfy you about the transaction in terms of above regulations.

(vi) I/We also undertake that I/We will comply with all such requirements or make unobjectionable 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 unexpire 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 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.

### FATCA/CRS DECLARATIONS

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

1. The applicant is (I/am 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 U.S.L has not otherwise engaged in any transaction 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. 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.

3. I/We agree that as may be required by domestic regulations/ tax authorities the bank may also be required to report reportable details to CBDT/ close/suspend my account.

4. 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.

5. 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; 1961 as notified by Central Board of Direct Taxes (CBDT) vide Notification No. S.O 2155(E) dated 19 August 2013 and RBI circular Ref No. ORM/AML/Bc.No. 06/01.01/2013-14 dated 28 August 2013 in this regard.

- Fair Practice Code/ The Code of Bank's Commitment to Customers.
- Time norms for common transactions
- Citizen's Charter
- Website: www.obcindia.co.in
- 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; 1961 as notified by Central Board of Direct Taxes (CBDT) vide Notification No. S.O 2155(E) dated 19 August 2013 and RBI circular Ref No. ORM/AML/Bc.No. 06/01.01/2013-14 dated 28 August 2013 in this regard.

- Service charges including services rendered free of charge
- Prepractice Code/ The Code of Bank's Commitment to Customers.

- 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, are not required to be reported by me/us to the Reserve Bank of India.

- FEMA DECLARATION

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 U.S., L has not otherwise engaged in any transaction 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 US resident under the laws of country outside India. (This clause is applicable only if account holder is a tax resident outside of India)

- Policy documents relating to Cheque Collection, Gravance/Redressal mechanism, Security Repossession and Compensation

- Prepractice Code/ The Code of Bank's Commitment to Customers.

- 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/We shall seek advice from professional tax advisor for any tax questions.

- I/We agree that I/We shall not make available to any person resident in India foreign exchange against re-imbursement in Rupees or in any other manner in India. Further, (ii) 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, (iii) I/We will ensure that such investments/ re-inbursements will be in accordance with the regulations made by the Reserve Bank of India in this regard.

- (i) We declare that if (I/We are aware that any violation or non-observance of the undertakings given above is subject to action under FEMA 1999.

- (ii) We understand to inform /submit to the bank the latest attested documentary evidence whenever applicable (variable such as (a) Change in Indian/overseas address (b) Change in NRI status/Citizenship (c) renewed passport details on expiry of existing passport (d) or any other documents requested by the bank to ensure Know Your Customer policy prescribed by the bank/ RBI from time to time.

- (iii) 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 any/ her attaining major status is submitted to the bank for allowing operation as per mandate and for compliance of Know Your Customer requirements.

- (iv) 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, are not required to be reported by me/us to the Reserve Bank of India.

- (v) I/We undertake to give such information/documents as will reasonably satisfy you about the transaction in terms of above regulations.

- (vi) I/We also undertake that I/We will comply with all such requirements or make unobjectionable 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 unexpire 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 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, Gravance/Redressal mechanism, Security Repossession and Compensation
- Service charges including services rendered free of charge
- Prepractice Code/ The Code of Bank's Commitment to Customers.
<table>
<thead>
<tr>
<th>MANDATE FOR AADHAAR SEEDING</th>
<th>(Kindly mark ✓ or X as applicable)</th>
</tr>
</thead>
<tbody>
<tr>
<td>I, holder of AADHAAR No</td>
<td>hereby give my consent to Bank to obtain my AADHAAR No and demographic details for authentication with UIDAI. Bank has informed me that my identity information would only be used for AADHAAR seeding and will be submitted to CDR only for authentication.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>DECLARATION IN CASE OF ILLITERATE</th>
<th>(Kindly mark ✓ or X as applicable)</th>
</tr>
</thead>
<tbody>
<tr>
<td>I hereby agree that the account will be operated by me, by personally calling at the parent branch and that the Bank will not be liable to pay otherwise. Contents of this letter have been explained to me and I have understood the same.”</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>DECLARATION IN CASE OF VISUALLY IMPAIRED</th>
<th>(Kindly mark ✓ or X as applicable)</th>
</tr>
</thead>
<tbody>
<tr>
<td>I hereby agree that the account will be operated by me, by personally calling at the parent branch and that the Bank will not be liable to pay, except as above. Contents of this letter have been explained to me. The rules of the business and other terms &amp; conditions have also been explained to me and I have understood the same.</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>DECLARATION IN CASE OF STAFF</th>
<th>PF Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>I hereby declare that I am the employee/ex-employee/spouse of the deceased employee of Oriental Bank of Commerce and the amount deposited in the account belongs to me. The account is being maintained in joint names for the sake of convenience only. (The name of the staff/retired staff/spouse of deceased employee shall be first in case of joint accounts).</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>AFFIDAVIT IN CASE OF PARDANASHIN LADIES</th>
<th>(Kindly mark ✓ or X as applicable)</th>
</tr>
</thead>
<tbody>
<tr>
<td>I am enclosing herewith a duly notarized affidavit stating my age, educational qualification, my intent to open a Savings bank/Term Deposit Account and other personal details necessary for opening of account.</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>DECLARATION IN CASE OF INTERNET, ATM/DEBIT CARD, SMS ALERTS AND MOBILE BANKING FACILITY</th>
<th>(Kindly mark ✓ or X as applicable)</th>
</tr>
</thead>
<tbody>
<tr>
<td>I/we have read and understood the terms &amp; conditions governing the use of Internet Banking, ATM facility, SMS Alerts and Mobile Banking Services. I/we hereby agree to abide by the said terms &amp; conditions as in force from time to time.</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>DECLARATIONS/UNDERTAKINGS UNDER CENTRAL KYC REGISTRY-</th>
<th>(Kindly mark ✓ or X as applicable)</th>
</tr>
</thead>
<tbody>
<tr>
<td>In case any of the above information is found to be false or untrue or misleading or misrepresenting, I/we may be held liable for it. 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.</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>DECLARATIONS/UNDERTAKINGS BY APPLICANTS</th>
</tr>
</thead>
<tbody>
<tr>
<td>I/we agree that the Bank may debit my account for all service charges applicable from time to time</td>
</tr>
<tr>
<td>I/we declare that I am not recipient of contribution/donation/receipts from any banned organisation</td>
</tr>
<tr>
<td>I/we undertake to submit Form 15G/H in advance in the month of April every year</td>
</tr>
<tr>
<td>I/we are not enjoying any credit facility with other bank/any other branch of your bank and I/we undertake to inform you in writing, as soon as any credit facility is availed by me/us from any other bank/any other branch of this Bank</td>
</tr>
<tr>
<td>I/we hereby authorize you to honor all cheques/orders/bills/notes drawn on this account, which may be drawn by me/us, and to debit such cheques or orders to my account so long the amount is in credit or otherwise</td>
</tr>
<tr>
<td>I/we had received and read attached copy of rules and regulations. Please issue me/us a Pass Book and a cheque book for my/our use.</td>
</tr>
<tr>
<td>I/We undertake to submit Form 15G/H in advance in the month of April every year</td>
</tr>
<tr>
<td>Self Certification Under FATCA (To be Certified only if (a) The country of which the resident is a citizen is other than India and I/TIN or Functional Equivalent is not available, or (b) US Person is not a US Person nor a Resident for Tax Purpose in any country other than India, though one or more parameters suggest my relation with the country outside India. Therefore, I am providing the relevant documents as proof of my citizenship and/ or residency in India.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>ID Proof</th>
<th>Address Proof</th>
<th>Photo</th>
<th>Lead Generator PF No</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
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<td></td>
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</tbody>
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<table>
<thead>
<tr>
<th>Signature</th>
<th>Address:</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>1st Witness Name:</th>
<th>2nd Witness Name:</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Primary applicant</th>
<th>1st Joint applicant</th>
<th>2nd Joint applicant</th>
</tr>
</thead>
<tbody>
<tr>
<td>Primary applicant's signature/ *thumb impression</td>
<td>1st Joint applicant's signature/ *thumb impression</td>
<td>2nd Joint applicant's signature/ *thumb impression</td>
</tr>
<tr>
<td>(Male LTI &amp; Female RTI)</td>
<td>(Male LTI &amp; Female RTI)</td>
<td>(Male LTI &amp; Female RTI)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>ID Proof</th>
<th>Address Proof</th>
<th>Photo</th>
<th>Signature of the Authorized Official/Hall-In Charge</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>PA/PF NO.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>ID Proof</th>
<th>Address Proof</th>
<th>Photo</th>
<th>Signature of Branch Incumbent</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>PA/PF No.</td>
</tr>
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<table>
<thead>
<tr>
<th>Threshold Limit</th>
<th>Verification Technique at CASA BO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Primary applicant</td>
<td></td>
</tr>
<tr>
<td>Joint applicant 1</td>
<td></td>
</tr>
<tr>
<td>Joint applicant 2</td>
<td></td>
</tr>
</tbody>
</table>
LEFT BLANK Subsequent pages to be detached and given to customer. Hence not to be scanned for CASA back office
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.)

ACKNOWLEDGEMENT OF NOMINATION
Nomination received & registered on:  
Account Name  
Account Number  

For Oriental Bank of Commerce  
Authorized Signatory

INDICATIVE LIST OF KYC DOCUMENTS FOR IDENTITY AND ADDRESS PROOF

Customers/Clients: Documents (Certified copy of any one of the following officially valid document)

Proof of Identity
(a) Identity card with applicant's photograph issued by Central/State Government Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, and Public Financial Institutions;
(b) The letter issued by the Unique Identification Authority of India (UIDAI) containing details of name, address and Aadhaar number;
(c) Driving license (including that issued by vehicle registration authorities); 
(d) such information as may be required by the bank to collectively establish the legal existence of such an association or body of individuals

Proof of address
(a) utility bill which is not more than two months old of any service provider (electricity, telephone, postpaid mobile phone, piped gas, water bill);
(b) Property or Municipal Tax receipt;
(c) Bank account or Post Office savings bank account statement;
(d) Pension or family pension payment orders (PPOs) issued to retired employees by Government Departments or Public Sector Undertakings, if they contain the address; 
(e) Letter of allotment of accommodation from employer issued by State or Central Government departments, statutory or regulatory bodies, public sector undertakings, scheduled commercial banks, financial institutions and listed companies. Similarly, leave and license agreements with such employers allotting official accommodation;   
(f) Documents issued by Government departments of foreign jurisdictions and letter issued by Foreign Embassy or Mission in India.

Proof of Tax Payee Identification Number (For FATCA/CRS)
Copy of any of these - i. Tax Payee Identification Number; ii. Social security number; iii. National insurance number; iv. Citizen/personal identification code/number; v. Resident registration number etc.

Small Account: The person intends to open the account has to produce a self-attested photograph and to affix a signature or thumb print, as the case may be, on the form for opening the account in the presence of a designated officer of the Bank.

Accounts of individuals
(a) registration certificate; 
(b) trust deed; and an officially valid document in respect of the person holding a power of attorney to transact on its behalf

Accounts of unincorporated association or a body of individuals
(a) resolution of the managing body of such association or body of individuals; 
(b) power of attorney granted to him to transact on its behalf; 
(c) an officially valid document in respect of the person holding an attorney to transact on its behalf; and 
(d) such information as may be required by the bank to collectively establish the legal existence of such an association or body of individuals

FATCA/CRS-example of functional equivalent to TIN
Social security number, National insurance number, Citizen or personal identification code or number, Resident registration number etc.

SAVINGS BANK ACCOUNT RULES

Who can open Saving Bank Account?
Saving Bank Account can be opened by:

a) By a person in his/her own name.
b) By more than one person in their joint names, payable to all of them jointly or to either or survivor, former/later or survivor or any one of them, or to the survivor or any or more of the survivors amongst them, specific instructions in this regard are required to be given in writing at the time of opening the account.
c) By a literate minor of the age of 10 years and above in his/her own name on furnishing a certificate regarding date of his/her birth. Account may also be operated in the name of minor under the guardianship of his/her father or mother. 
d) By a society, club, association, trust, charitable/educational institution/HUF provided it is not a trading or business concern 
e) By the societies/ associations, which are not liable to pay income tax under the Income Tax Act, 1961.

Who can't open Saving Bank Account?
Opening of SB account is restricted in the name of Government departments / bodies depending upon budgetary allocations for performance of their functions / Municipal Corporations or Municipal Committees / Panchayat Samitis / State Housing Boards / Water and Sewerage / Drainage Boards / State Text Book Publishing Corporations / Societies / Metropolitan Development Authority / State / District Level Housing Co-operative Societies, etc. or any political party or any trading / business or professional concern, whether such concern is a proprietary or a partnership firm or a company or an association.

Requirement for opening of Account

a) Two latest colored photographs (in case of minors : photograph of guardian if account is desired under guardianship) 

b) PAN Card/ Form 60.
c) Proof of Identity and Address

general rules:
a) Savings accounts are mainly personal accounts and are not meant for business transactions. The operations in this account shall be as per rules of the Bank. Customers are advised to adhere to saving rules and if customer intends to do commercial transaction then account be opened under current account scheme.

b) Maximum of 100 withdrawals per year are allowed. In the account, for additional withdrawals, Bank may charge per transaction charges as prescribed.

c) There are no restrictions for number of credits in the account. The minimum amount that can be deposited in the Savings bank Account is Rs.5/-. 

(d) A savings account can be opened in the name of a joint account. Account can be opened in the name of a minor in the name of his/her own.

(e) Issuance of cheques, and other instruments drawn in favor of the account holder are only accepted for collection. Third party cheques and instruments are not collected as a general rule. Customers should cross such cheques before depositing these in the Bank.

(f) Only one account can be opened at the branch per person. However, the customer can open one or more accounts as joint accounts with others.

g) Customers are required to maintain requisite minimum balance in the account falling which charges as applicable are levied.

h) Facility of cash deposit at Non-Home branch & Cash Machine is also available

i) For compliance of RTI guidelines, Customer Identification Data (including photographs) is updated periodically after the account is opened. Customers are required to submit the desired paper photographs as requested by the branch from time to time.

j) A Savings bank account falls into inoperative/Dormant category if there are no operations in the account for continuous period of two years. Once the account is categorized as inoperative, debit transactions are restricted without changing the status of the account for operative for which specific request from the account holder is required.

k) Customer's personal information will be kept confidential unless they have offered specific consent to the financial services provider or such information is required to be provided under the law or it is provided for a mandated business purpose (for example, to credit information companies). The customer will be informed upfront about likely mandated business purposes. Customers have the right to

l) Premature closure of deposit receipt or for availing loan against deposit, receipt discharge is required from all the joint holders.

m) Bank will notify 30 days in advance any change in Terms & Conditions/Fees and charges through WEB i.e. www.obcindia.co.in
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 relevant 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 Rs. 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:
Joint 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) Close of MICR cheque books
(d) Standing instructions
(e) Stop Payment instructions
(f) Closing of account within 12 months of opening of account
(g) Loss of Token

Savings Accounts

Sanction of small accounts: 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 Savings accounts only

<table>
<thead>
<tr>
<th>Category of Customer</th>
<th>Opening of Account</th>
<th>Cheque Book</th>
<th>ATM</th>
<th>Operation of Account</th>
</tr>
</thead>
<tbody>
<tr>
<td>Illiterate</td>
<td>Individually</td>
<td>No</td>
<td>Yes</td>
<td>Self</td>
</tr>
<tr>
<td>Illiterate with Illiterate</td>
<td>Jointly</td>
<td>No</td>
<td>Yes</td>
<td>E or S or Joint</td>
</tr>
<tr>
<td>Illiterate Blind with Illiterate</td>
<td>Jointly</td>
<td>No</td>
<td>Yes</td>
<td>E or S or Joint</td>
</tr>
<tr>
<td>Illiterate Blind with Illiterate</td>
<td>Jointly</td>
<td><em>Yes</em></td>
<td>Yes</td>
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<td>Jointly</td>
<td><em>Yes</em></td>
<td>Yes</td>
<td>E or S or Joint</td>
</tr>
</tbody>
</table>

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).

FATCAIndia 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).

KYC: Central KYC registry (CKYCR) is a centralized repository of KYC records of customers in financial sector with uniform KYC norms and interusability 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