



ORIENTAL BANK OF COMMERCE

OF-1B Revised

ACCOUNT OPENING FORM FOR RESIDENT INDIVIDUALS

Branch Code

Branch Name

REQUEST FOR: Savings Current Overdraft Cash credit Term Deposit PD/VPD PD/VPD

Scheme Name Scheme Code Initial Deposit (In INR)

FLEXI FIXED DEPOSIT SCHEME LINKAGE WITH SAVINGS ACCOUNT CURRENT ACCOUNT TERM/PROGRESSIVE DEPOSIT SCHEME NAME

Minimum Balance to be kept in SB/CA Min Flexi Deposit TD/PD Tenure Years Months Day

Period of Flexi Deposit Years Months Day TD/PD Amount Interest Rate

APPLICANT DETAILS

1st Applicant Cust Id:

2nd Applicant Cust Id:

3rd Applicant Cust Id:

Relationship of Principal account holder with 2nd Applicant 3rd Applicant

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 (If personalized chq. book/ATM is ticked) 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 Txns * Mandatory in case of ATM/debit card **On selected branches only

IN CASE OF TERM DEPOSITS - MATURITY/INTEREST PAYMENT INSTRUCTIONS

Interest Payment Monthly Quarterly Maturity A/C No:

Maturity Instruction* Renew principal with interest Renew principal and pay interest Do not Renew Renew Period: Years Months Days

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

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

SPECIMEN SIGNATURE

Paste recent colored photograph of primary account holder

Paste recent colored photograph of 1st Joint account holder

Paste recent colored photograph of 2nd joint account holder

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

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

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

Account Title

Account Number

Date

PA/PF No.

Full signature of specimen witnessing officer

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.

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

MANDATE FOR AADHAAR SEEDING (Kindly mark ✓ or X as applicable)

I, holder of AADHAAR No , 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 CDIR only for authentication.

DECLARATION IN CASE OF ILLITERATE (Kindly mark ✓ or X as applicable)

"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."

DECLARATION IN CASE OF VISUALLY IMPAIRED (Kindly mark ✓ or X as applicable)

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 & conditions have also been explained to me and I have understood the same.

DECLARATION IN CASE OF STAFF (Kindly mark ✓ or X as applicable) PF Number

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).

AFFIDAVIT IN CASE OF PARDANASHIN LADIES (Kindly mark ✓ or X as applicable)

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.

DECLARATION IN CASE OF INTERNET, ATM/DEBIT CARD, SMS ALERTS AND MOBILE BANKING FACILITY (Kindly mark ✓ or X as applicable)

I/We have read and understood and accepted the terms & 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 & conditions as in force from time to time.

DECLARATIONS/UNDERTAKINGS UNDER CENTRAL KYC REGISTRY-(Kindly mark ✓ or X as applicable)

In case any of the above information is found to be false or untrue or misleading or misrepresenting. I/we am/are aware that I/We may be held liable for it. 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.

DECLARATIONS/ UNDERTAKINGS BY APPLICANTS

I/ We confirm having read and understood the Rules pertaining to various Accounts/ Services. I/ We confirm that, the Citizen charter/ BCSBI Code have been provided to me/ us. I/ We do hereby agree to abide by the terms and conditions, outlined in these rules which govern the account(s) which I/ We am/ are opening/ to be opened by me/ us from time to time with the bank and amendments thereto made from time to time and those relating to various services/products including but not limited to ATM Card/ Debit Card/ Internet Banking/ SMS/ Mobile Banking etc. I agree that changes from time to time in the Bank's rules relating to my/ our different accounts and/ or other services would be made available to me / us on Bank's website (www.obcindia.co.in) and that I/ we would be bound by such changes in terms and conditions pertaining to the different accounts/ services.

i) I/We agree that the Bank may debit my account for all service charges applicable from time to time
 ii) I/We declare that I am not recipient of contribution/donation/receipts from any banned organization
 iii) I/We undertake to submit Form 15G/H in advance in the month of April every year
 iv) I/We am/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
 v) 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
 vi) 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.

vii) **Self Certification Under FATCA** (To be Certified only if-(a) Name of the Country mentioned by the Customer is other than India and TIN or Functional Equivalent is not available, or (b). US Person is mentioned as "YES", and TIN is not available.) I confirm that I am 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.

Primary applicant's signature/ *thumb impression (Male LTI & Female RTI)	1st Joint applicant's signature/ *thumb impression (Male LTI & Female RTI)	2nd Joint applicant's signature/ *thumb impression (Male LTI & Female RTI)
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**(Witness required in case of thumb impression by applicant)*

1st Witness Name:	Signature	2nd Witness Name:	Signature
Address:		Address:	

FOR OFFICE USE ONLY

	ID Proof	Address Proof	Photo	
Primary applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Lead Generator PF No: <input type="text"/>
Joint applicant 1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Signature of the Authorized Official/Hall-In Charge
Joint applicant 2	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Welcome Kit Issued	<input type="checkbox"/> Y	<input type="checkbox"/> N		PA/PF NO. <input type="text"/>
e-KYC Verification & Receipt attached	<input type="checkbox"/> Y	<input type="checkbox"/> N		Signature of Branch Incumbent
Risk Category	<input type="checkbox"/> Very High Risk (C-4)	<input type="checkbox"/> High Risk (C-3)		
	<input type="checkbox"/> Medium Risk (C-2)	<input type="checkbox"/> Low risk (C-1)		PA/PF No. <input type="text"/>
Threshold Limit				Verification Technique at CASA BO
Primary applicant	<input type="text"/>			
Joint applicant 1	<input type="text"/>			
Joint applicant 2	<input type="text"/>			

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ORIENTAL BANK OF COMMERCE

CUSTOMER INSTRUCTIONS FOR 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

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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)
Accounts of individuals Proof of Identity and Address	(i) Passport (ii) PAN card (iii) Voter's Identity Card (iv) Driving License (v) Job Card issued by NREGA duly signed by an officer of the State Govt (vi) The letter issued by the Unique Identification Authority of India (UIDAI) containing details of name, address and Aadhaar number.
	Proof of Identity i. 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; ii. letter issued by a gazetted officer, with a duly attested photograph of the person.
	Proof of address i. Utility bill which is not more than two months old of any service provider (electricity, telephone, postpaid mob phone, piped gas, water bill); ii. Property or Municipal Tax receipt; iii. Bank account or Post Office savings bank account statement; iv. Pension or family pension payment orders (PPOs) issued to retired employees by Government Departments or Public Sector Undertakings, if they contain the address; v. 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; vi. Documents issued by Government departments of foreign jurisdictions and letter issued by Foreign Embassy or Mission in India.
	Proof of Tax Payer Identification Number (For FATCA/CRS) Copy of any of these - i. Tax Payer 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 Trusts	(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/latter 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/institutions/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) Passbook / statement of accounts can be obtained / updated from branch/e-portal, charges for various services i.e. duplicate passbook, e-statement, form charges, past entries in duplicate passbook, Issuance of cheque book, Cheque retrn Charges, NACH/ECS charges, SMS alerts, Standing Instruction mandate, MITC of ATM/Debit Card, Mobile banking, Net banking etc. are available in brochure on "Minimum Information on Tariff Schedule and Services Rendered Free of Charge" can be obtained from the branch.
- e) 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 failing which charges as applicable are levied.
- i) Facility of cash deposit at Non-Home branch & Cash Machine is also available
- h) For compliance of RBI guidelines, Customer Identification Data (including photographs) is updated periodically after the account is opened. Customers are required to submit the desired papers/ photograph(s) as requested by the branch from time to time.
- i) 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 to Operative for which specific request from the account holder is required.
- j) Customers' 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
- k) For premature closure of deposit receipt or for availing loan against deposit receipt discharge is required from all the joint holders.
- l) Request for Nomination can be made only by Individual or sole prop and that too in favor of an Individual only.
- m) Bank will notify 30 days in advance any change in Terms & Conditions/Fees and charges through WEB i.e. www.obcindia.co.in



ORIENTAL BANK OF COMMERCE

CUSTOMER INSTRUCTIONS FOR 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 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