

ACCOUNT OPENING FORM FOR RESIDENT INDIVIDUAL (PART -I) CUSTOMER INFORMATION SHEET (CIE Creation/Amendment)

CUSTOMER INFORMATION SHEET (CIF Creation/Amendment)
(In case of joint accounts part-I (CIF sheet) and Terms and conditions to be taken from each customer)

Branch Name : Date: D D M M Y Y Y Y	
Fields marked asterix (*) are mandatory. Please fill up in BLOCK letters only and use black ink for signature (For office use only) Region* Metro Rural Semi Urban Urban Bank/Branch to affix rubber	
Customer ID: * Application type: New Update stamp of name and code no.	╛
Account No.* CKYC No.:	
(Mandatory for CKYC update request) 1 Personal Details	
General Details Title	
Name*: (Same as ID Proof)	٦
Short / Prefer* Name*	Ī
alias*	\Box
Date of Birth*: D D M M Y Y Y Y Gender* Male Female Transgender Mother	\neg
Father Mother Spouse maiden Name	_
(Please Tick One)	
Type of Customers* Minor Sr. Citizen Staff / Ex Staff EC No General / Others	_
No. of Dependents	
Name of Guardian	\neg
(In Case Of Minor*) Demographic Details* Relationship with Guardian	f
Cast / Category : General OBC SC ST Others	_
Educational Qualification: 9th Class passed 10th Class passed Graduate (Gen.) Post Graduate (Gen.) Med. Graduate/Post Graduate Eng. Graduate/Post Graduate	ıəta
Law Graduate/Post Graduate CA/ICWA/MBA/CFA Computer Degree/Diploma/MCA Other Professional Degree/Diploma Illiterate	ate
Employment Type Business Others Retired Salaried Self employed Un-employed	
Occupation Type*:	
Service State Govt. Central Govt. Public Sector Undertaking Defence Pvt. Sector	
Business Industrialist Trade Sect. Serv. Sect. Migrant labour Contractor Jeweller / Bullion trader Pawn Shop X-Not categorised-Please	
import / Export Customer Uniter Seir Employed	
Others Medical Prof. Legal Prof. CA/ICWA/Taxation/ Finance Eng./Architect/Tech. Consultant Retired Journalist Housewife Student Share and Stock Broker Oth. Professional Agriculture Political / Social Worker	
Employer Name : Designation/Profession: Nature of Business:	_
(Mandatory for Salaried) Annual Income*: Rs. Net Worth(approx value) Rs. Rs.	
Community: Hindu Muslim Christian Sikh Others	
Please Tick the Applicable box*: Politically exposed Person Related to politically Exposed Person None	
Country of Tax Residence in India only and not in any other country or territory outside India* Yes No (If No, please fill the FATCA details form - Annexure II)	
PAN (if PAN is not submitted submit Form 60/61 - Annexure I) Form 60/61 - Annexure I	
2 Contact Details (All communications will be sent on provided Mobile No./Email-ID) *SMS ALERTS - Yes, I wish to apply for Instant SMS Alert	S.
Preferred contact number type Cell Phone Home Phone Work Phone Preferred e-mail id type Registered	
Preferred contact type for alerts Cell Phone Home Phone Registered Phone Work Phone	
Mobile No.* + 9 1	٦
Alternate Mob. No. + 9 1	_
Tel.(Res): S T D	
3 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-Proof Of Possession Of Aadhar Number Verification D1-E-KYC D2-Off	ine
E-NREGA JOB CARD F-LETTER ISSUED BY NATIONAL POPULATION REGISTER CONTAINING DETAILS OF NAME & ADDRESS	
Unique ID / Document No/Identification Number* III III III III III III III III III I	
Issue Date:* D D M M Y Y Y Y Expiry Date (If applicable):* D D M M Y Y Y Y	

^{© (}Politically exposed persons are individuals who are or have been entrusted with prominent public functions in a foreign country e.g. Heads of State / Governments, Senior politicians / Senior Governments / Judicial / Military officers, Senior Executives of state owned corporations, important political party officials etc.)

4 Address details Current Permanent (Tick as applicable)	
Address type* Mailing Home Work Address*	
House No. Street No. Street Name	
Town/Locality/ City/Village* District*:	
State:* Postal Code* Country Code:*	
5 Address details Correspondence Local /Current Same as Current/Permanent Address (Tick as applicable)	
Address type* Mailing Home Work Address*	
House No. Street No. Street Name	
Town/Locality/ City/Village* District*:	
State:* Postal Code* Country Code:*	
6 If the Officially valid Documents (OVD) does not contain current address please provide any of the documents below.	
Utility Bill (Not more than 2 months old) PPO/FPPO Property or Municipal tax receipt (Latest)	
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 officing accommodation. Others	
Document No Date: DDMMYYYYY	
Self Declaration (If Aadhhar is voluntary provided for identification purpose and current address is different from available in central identities Data Repository, Authentication of Aadhaar number using e-KYC authentication facility provided by the UIDAI is mandatory)	
7 DECLARATION CUM UNDERTAKING CUM SELF-CERTIFICATION	
1. I have read the copy of Terms and Conditions of the Account Opening form and service charges given to me. The Terms and Conditions along with service charges have been explained to me/us and haveing understood, I accept the	same
2. 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	
3. 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 benef	ät)
Introdgii Biolicato o in Balik	,
Please Paste Recent Passport Size Photograph (Do Not Staple) Signature/Thumb Impression of The Applicant Please Sign In Black Ink Only	
Place: Date: D D M M Y Y Y Y	
8 FOR OFFICE USE Documents received Self certified True copies Notary Data received from offline verification	
Digital KYC process Equivalent e-document Video based KYC E-KYC data received from UIDAI (Tick as applicable)	le)
Whether self-certification & documents received as part of account opening process have been verified and found correct (I) Self-certification & documents received as part of account opening process have been verified and found correct (ii) Certified that copy of terms and conditions signed by customer obtained. (iii) Certified that the implications and conditions for the operations of the account have been explained to the depositor (only in case of illiterate applicant)	
Depositor is Illiterate Blind Staff STAFF E Risk Category:* High Moderate Low (as per risk matrix- Annexur	e - 3)
Details of one or two identification marks, if any, such as a mole or scar (mandatory for illiterate applicant)	
Rating done on KYC Date D D M M Y Y Y Y KYC ReviewDate D D M M Y Y Y Y	
Segment Code 1 8 Individule Sub segment Constitution Code Permitted to open CIF	
Officer's Name: Employee ID Signature	
Date: D D M M Y Y Y Y SS No Designation	ヿ

As per RBI guidelines on Customer Protection Policy – Limiting Liability of Customers in case of any unauthorized Electronic Banking transactions in your account, please refer Bank's Customer Protection Policy available at following link on our Bank's Corporate website.

https://www.nainitalbank.co.in/english/model_policy_documents.aspx

ACCOUNT OPENING FORM FOR INDIVIDUAL (PART -II) (SAVINGS BANK, CURRENT ACCOUNT AND TERM DEPOSITS/RD)

For Office use

Fields marked estably (#) are mandaten. Places fill up in PLOCK letters only and use black by far simplying	Date: D D M M Y Y Y Y
Fields marked asterix (*) are mandatory.Please fill up in BLOCK letters only and use black ink for signature (For office use only)	
First Applicant Customer ID	
Second Applicant Customer ID	Bank/Branch to affix rubber stamp of name and code no.
Account No.	
I/We request you to open my/our deposit account with your branch/bank as under: (Tick (√) relevant type of account)	
1 Type of Account	
SAVINGS BANK ACCOUNT BSBDA SMALL ACCOUNT CURRENT ACCOUNT	FIXED DEPOSIT RECURRING DEPOSIT
2 Mode of Operation	
Self Either or Survivor Former or Survivor Any one or Survivor	Jointly Operated Other
3 Services Required	
1 ATM-CUM-DEBIT CARD	
Yes No	
(Mobile no. is mandatory for services 2 to 6) 2. CHEQUE BOOK Yes No 4. SMS ALERTS(Charges Applicable) (Only for Regular SB/Current Accounts) SMS Alerts on Registered Mobile Number	Yes No
3. INTERNET BANKING REQUIRED: Yes No	
	□ v □ Na
Transaction rights required Yes No 5. MOBILE BANKING:	Yes No
6. PASSBOOK REQUIRED : (For Savings Bank Account)	Yes No
ATM cum Debit card and internet banking (Available only for singly operated accounts and joint accounts operated by Either or Survivor mode. 7. e-Statement(at monthly intervals), in lieu	of paper copy:
4 Fixed Deposit : For the following products/facilities, please furnish options/details:	
TERM DEPOSIT TERM DEPOSIT (RIDS Short Term Deposit Naini Tax Saver Callable (pre-mature payment)	ent is allowed) Non Callable (pre-mature payment is not allowed)
TERM DEPOSIT TERM DEPOSIT (KIDS Short term behosit Natrit Tax Saver Sanadre (pre-mature payme	into a salidate (pre-mature payment is not anowed)
Amount: Rs. Rs. (in words)	Name of Depositor(s),Amount and Period of Deposit authenticated by Cash Officer in case of Illiterate Depositor
In case of Term Deposit, interest payable#: Monthly Quarterly Hai	f Yearly
Maturity instruction@	o renewal
Auto renew matarity amount	o renewal
* (Auto Penewal will be done at the prevailing interest rate on the date of renewal)	
* (Auto Renewal will be done at the prevailing interest rate on the date of renewal.) @# In the absence of maturity instruction Term deposit shall be renewed automatically as per auto-renewal scheme of the Bank	
	S deducation)
@# In the absence of maturity instruction Term deposit shall be renewed automatically as per auto-renewal scheme of the Bank	S deducation) Issue Banker's Chq / Draft
@# In the absence of maturity instruction Term deposit shall be renewed automatically as per auto-renewal scheme of the Bank Payment instruction (Maturity Proceeds/Residual amount): (On submission of original FDR in the branch and space subject to TD: By credit to my Bank Account No.	Issue Banker's Chq / Draft
@# In the absence of maturity instruction Term deposit shall be renewed automatically as per auto-renewal scheme of the Bank Payment instruction (Maturity Proceeds/Residual amount): (On submission of original FDR in the branch and space subject to TDS By credit to my Bank Account No. NPP	Issue Banker's Chq / Draft (Tick as applicable)
@# In the absence of maturity instruction Term deposit shall be renewed automatically as per auto-renewal scheme of the Bank Payment instruction (Maturity Proceeds/Residual amount): (On submission of original FDR in the branch and space subject to TDS By credit to my Bank Account No. NPP Monthly / Core Monthly installment: RsRs. (In words)	Issue Banker's Chq / Draft
@# In the absence of maturity instruction Term deposit shall be renewed automatically as per auto-renewal scheme of the Bank Payment instruction (Maturity Proceeds/Residual amount): (On submission of original FDR in the branch and space subject to TDS By credit to my Bank Account No. NPP	Issue Banker's Chq / Draft (Tick as applicable)
@# In the absence of maturity instruction Term deposit shall be renewed automatically as per auto-renewal scheme of the Bank Payment instruction (Maturity Proceeds/Residual amount): (On submission of original FDR in the branch and space subject to TDS By credit to my Bank Account No. NPP Monthly / Core Monthly installment: RsRs. (In words)	Issue Banker's Chq / Draft (Tick as applicable)
@# In the absence of maturity instruction Term deposit shall be renewed automatically as per auto-renewal scheme of the Bank Payment instruction (Maturity Proceeds/Residual amount): (On submission of original FDR in the branch and space subject to TDS By credit to my Bank Account No. NPP	Issue Banker's Chq / Draft (Tick as applicable)

6 Nomination (if required fill Form DA-1)	
	FORM DA-1 (Nomination Form)
Details of Nomination:	Registration No.
Nomination under section 45ZA of the Banking Regulation Ac	t, 1949 and Rules 1985 in respect of Bank Deposits.
I/We nominate the follow	owing person to whom in the event of my/minor's death the amount of this deposit, particulars of which are given
below, may be returned by Nainital Bank Ltd	(Name & address of the branch /office in which the deposit is held.
I/We want the ID of the nominee to be printed on t	he passbook/Fixed Deposit Receipt.
<u>Details of Deposit</u>	
Type of Deposit:	Account Number:
Details of Nominee	
Name &	
Address	
Mobile Number of the Nominee	
Relationship with the depositor	AgeYears Date of Birth of nominee(in case of minor) D D M M Y Y Y
As the nominee is a minor on this date,I appoint Shri/Smt/Kum	Age Years
the nominee in the event of my/minor's death during the minority	of the nominee
(Signature of the 1st Applicant/s/Thumb impression of the Applicant/s	(Signature of the 2nd Applicant/s/Thumb impression of the Applicant/s)
Signature of the first witness	Signature of the second witness
Name:	Name:
Signature:	Signature: (Signature of the 3rd Applicant/s/Thumb impression of the Applicant/s)
Address:	. Address:
(Witnesess are required only in case applicant is illiter	rate and if affixing thumb impression) Date D D M M Y Y Y Y Place
I/We do not want to nominate any person in this a	count Nomination in favour of other than Individual is invalid
(Signature of the 1st Applicant/s/Thumb impression of the Applicant/s	(Signature of the 2nd Applicant/s/Thumb impression of the Applicant/s) (Signature of the 3rd Applicant/s/Thumb impression of the Applicant/s)
	Signature of Verifying Officer
7 DECLARATION CUM UNDERTAKING CUI	M SELF-CERTIFICATION
1.I/We have read the copy of Terms and Conditions understood, I/we accept the same.	of the Account Opening given to me/us. The Terms and Conditions have been explained to me/us and having
2.(In case of Minor Accounts)	
	/isand I am his/her natural and lawful guardian/guardian appointed by court
` · · · ·	represent the said minor in all future transactions of any description in the above account until the said minor attains bove minor for any withdrawal/transactions made by me in his/her account).
3. (Applicable in case of Term Deposit Accounts- (Stri I/We undertake that in case of term deposits with oper	ke out it not required)) ating instructions "Either or Survivor", or "Former or Survivor" in line with the operating instructions of the
application-cum-deposit slip,premature termination/pa	ayment will be allowed to the survivor in event of the death of the either of the depositors or former as the case
•	eceased depositors along with application without obtaining consent of the legal heirs of the deceased depositors.
4 I hereby declare that I do not maintain a Basic Savin	gs Bank Deposit Account (BSBDA) with any other Bank/Branch (Applicable in case of BSBD Account)
Place: Date: D D N	M Y Y Y Y
Staff Verifying Nomination (Signature of the 1st Applica of the Applica	
-	
FOR OFFICE USE/ATTESTATION	
	(for office use only)
Open Account	
Date: D D M M Y Y Y	(Authorized signatory)
i) Internet Banking rights	(Authorised signatory)
1 U IIII BANKIII IIII III III III III III III III I	Saction rights Given on:
	M M V V V V
ii) ATM Card data transmitted on:	M M Y Y Y Y
	M M Y Y Y Y

Income-tax Rules, 1962 FORM NO.60 / 61

[See second proviso to rule 114B]

Form for declaration to be filed by an individual or a person (not being a company or firm) who does not have a permanent account number and who enters into any transaction specified in rule 114B

1	First	Middle				Surnam	е				
2	Name	Name									
3	Date of Birth / Incorporation of declarant Father's Name (in case of individual)										
4	Flat No./Floor No.										
5	Name of premises / Block Name & No.										
6	Road / Street / Lane										
7	Area / Locality										
8.	Town/District/State										
9	Pin code										
10	Telephone Number (with STD code)										
11	Mobile Number										
12	Amount of Transaction (Rs.)										
13	Date of transaction										
14	In case of transaction in joint names, number of persons involved in the										
4.5	transaction	1 5 6/5		1 01		0 " 1			0.11		
15	Mode of transaction Cash Cheque Cal		ankei	s Cheq	ue	Online tr	ans	ter	Otl	her	
16 17	Aadhaar Number issued by UIDAI (if availab		data	of appli	aatian		len as	مامطه		ant number	
17	If applied for PAN and it is not yet genera		date	ог аррп	cation	i and ad	KNO	wieag	gem	ient number	•
18	If PAN not applied, fill estimated total incom Income-tax Act, 1961) for the financial ye (Rs.) (b) Other than Agr	ar in which	the								
19	Details of document being produced in			Docum	ent	Name	anc	h addi	ress	s of the author	ritv
10	support of identify in Column 1 (Refer Instruction overleaf)	code		dentifica numb	ation	Name				document	ity
20	Details of document being produced in support of identify in Column 4 to 13 (Refer Instruction overleaf)	Documer code		Docum dentifica numb	ation	Name				s of the author document	rity
		Verifica	ation								
					do bo	roby doe	oloro	that	who	at is stated ab	01/0
· · _	As the best of an investment of the control o	ft	1 1			•				at is stated ab	
	true to the best of my knowledge and belief.										
	d my / our estimated total income (including i										
	t, 1961) computed in accordance with the prove transaction is held will be less than maxin						ne i	manc	iai į	year in which	trie
Ve	rified today the	day of_				_20			_		
Pla	ace:					(Si	gnat	ture c	of de	eclarant)	

- 1. Note: Before signing the declaration, the declarant should satisfy himself that the information furnished in this form is true, correct and complete in all respects. Any person making a false statement in the declaration shall be liable to prosecution under section 277 of the Income-tax Act, 1961 and on conviction be punishable,
 - (i) in a case where tax sought to be evaded exceeds twenty-five lakh rupees, with rigorous imprisonment which shall not be less than six months but which may extend to seven years and with fine;
 - (ii) in any other case, with rigorous imprisonment which shall not be less than three months but which may extend to two years and with fine.

2. The person accepting the declaration shall not accept the declaration where the amount of income of the nature referred to in item 18 b exceeds the maximum amount which is not chargeable to tax, unless PAN is applied for and column 17 is duly filled.

Instruction:

() Documents which can be produced in support of identity and address (not required if applied for PAN and item 16 is filled): -

SI.	Natu	re of Documents	Document Code	Proof of Identity	Proof of Address
A	For I	ndividuals and HUF	Code	lucitity	Addiess
^	1	AADHAR card	01	Yes	Yes
	2	Bank/Post office passbook bearing photograph of the person	02	Yes	Yes
	3	Elector's photo identity card	03	Yes	Yes
	4	Ration/Public Distribution System card bearing photograph of the person	04	Yes	Yes
	5	Driving License	05	Yes	Yes
	6	Passport	06	Yes	Yes
	7	Pensioner Photo card	07	Yes	Yes
	8	National Rural Employment Guarantee Scheme (NREGS) Job Card	08	Yes	Yes
	9	Caste or Domicile certificate bearing photo of the person	09	Yes	Yes
	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 49A	10	Yes	Yes
	11	Certificate from employer as per annexure B prescribed in Form 49A	11	Yes	Yes
	12	Kisan passbook bearing photo	12	Yes	No
	13	Arm's license	13	Yes	No
	14	Central Government Health Scheme/ Ex -Service men contributory Health Scheme	14	Yes	No
	15	Photo identity card issued by the government/Public Sector Undertaking	15	Yes	No
	16	Electricity bill (Not more than 3 months old)	16	No	Yes
	17	Landline Telephone bill (Not more than 3 months old)	17	No	Yes
	18	Water bill (Not more than 3 months old)	18	No	Yes
	19	Consumer gas card/book or piped gas bill (Not more than months old)	19	No	Yes
	20	Bank Account Statement (Not more than 3 months old)	20	No	Yes
	21	Credit Card statement (Not more than 3 months old)	21	No	Yes
	22	Depository Account Statement (Not more than 3 months old)	22	No	Yes
	23	Property registration document	23	No	Yes
	24	Allotment letter of accommodation from Government	24	No	Yes
	25	Passport of spouse bearing name of the person	25	No	Yes
	26	Property tax payment receipt(Not more than one year old)	26	No	Yes
В	For A	Association of persons (Trusts)			
		of trust deed or copy of certificate of registration issued by ity Commissioner	27	Yes	Yes
С	For	Association of persons (other than Trusts) or Body of Individicial Juridical Person)	uals or Loc	al autho	ority or
	Copy comp comp Cent	of Agreement or copy of certificate of registration issued by Charity missioner or Registrar of Cooperative society or any other betent authority or any other document originating from any ral or State Government Department establishing identity and address ch person.	28	Yes	Yes

() 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/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/guardian

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

In case the estimated total income in column 18b exceeds the maximum amount not chargeable to tax the person should apply for PAN, fill out item 17 and furnish proof of submission of application.

⁾ In case the transaction is in the name of more than one person the total number of persons should be mentioned in SI. No. 14 and the total amount of transaction is to be filled in SI. No. 12.

						otano or i	veiateu	Perso	n (10 b	e filled for	minor)							
Customer ID:		П	П					1		CKY	C No.:		\Box		\Box		П	ТТ	
Account No.:]											
Name*:		F	I R	ST	N A	МЕ	M	I D	DL	ENA	ME		L	AST	N A	МЕ	П		
	Addition	of Re	ated F	Person					eletion	of Related	Perso	n							
CKYC of Related	- Person (If	Availa	ble)*						П										
Related Person ty	pe*	Gua	rdian	of Mind	or		As	signee		Auth	orised	Repre	esenta	ative					
Name*:	ix 	F	l R	ST	N A	МЕ			DL	ENA	МЕ			AST	N A	МЕ	П	\top	
	Number a	and na	me ar	e provi	ided, b	elow deta	ils are c	ptiona	l)										
PROOF OF IDEN	ΓΙΤΥ(POI)	OF R	ELATI	ED PE	RSON	*													
A-PASSPC	RT																		
B-VOTER'S	IDENTIT	Y CAF	RD																
C-DRIVING	LICENC	E																	
D-UID(AAD	HAR)																		
E-NREGA	JOB CAR	D																	
F-LETTER	ISSUED F	BY NA	TIONA	AL POF	PULAT	ION REG	ISTER (CONTA	AINING	DETAILS (OF NA	ME & /	ADDR	RESS					
G-OTHERS	S (Any l	Docum	ent no	otified I	by the	Central C	Governm	ent/RB	I)										
Document No/Ider	ntification	Numb	er* [П		П		П	$\Box\Box$	П		П		
Issue date:*	D M N	Y	/ Y	Υ	•	E:	piry Dat	e(If Ap	plicable	e):* D D	MM	I Y Y	Υ	Υ		•			
Remarks																			
					Tay	Cartific	ation D	otaile	/ FAT	CA Declara	tion I	Form							
									. –	-		OIIII							
A) Are you a ta	e fill the o	details	belov	w:at 6	6 (a) 8	& sign be	low at 6		'es L	_ No									
If yes, pleas				n Certi	fication	n below	at 6 (b)												
If No, please								ax pur	poses	and assoc	iated (details	3)						
If No, please (a) (Please ind	icate all	countr	ies in	which	you a	are reside	ent for t							Address Tyr	Θ.				\neg
If No, please	ISO 3166 Code of ju	Countr Countr	ies in	which	you a	are reside on Number	Identification Other	ation Ty _l	oe (TIN	Residence purpose (in	Addres cluding	s for Ta: City, St	×	Address Typ 1. Residenti 3 - Business	al or Bu				,
If No, please (a) (Please ind	icate all o	Countr Countr	ies in	which Tax Iden	you a	are reside on Number	Identifica	ation Ty _l	oe (TIN	Residence	Addres cluding	s for Ta: City, St	×		al or Bu				,
If No, please (a) (Please ind	ISO 3166 Code of ju	Countr Countr	ies in	which Tax Iden	you a	are reside on Number	Identification Other	ation Ty _l	oe (TIN	Residence purpose (in	Addres cluding	s for Ta: City, St	×	 Residentia 	al or Bu				,
If No, please (a) (Please ind	ISO 3166 Code of ju	Countr Countr	ies in	which Tax Iden	you a	are reside on Number	Identification Other	ation Ty _l	oe (TIN	Residence purpose (in	Addres cluding	s for Ta: City, St	×	 Residentia 	al or Bu				,
If No, please (a) (Please ind 1. Country/ (ies) of Tax residency #	ISO 3166 Code of ju	Countr Countr	ies in	which Tax Iden	you a	are reside on Number	Identification Other	ation Ty _l	oe (TIN	Residence purpose (in	Addres cluding	s for Ta: City, St	x tate,	1. Residenti 3 - Business	al or Bu , 4. Reg				,
If No, please (a) (Please ind	ISO 3166 Code of ju	Countr Countr	ies in	which Tax Iden	you a	are reside on Number	Identification Other	ation Ty _l	oe (TIN	Residence purpose (in	Addres cluding	s for Ta: City, St	x tate,	Residentia Business 3 - Business 3166 Country	al or Bu , 4. Reg				,
If No, please (a) (Please ind 1. Country/ (ies) of Tax residency # Place/City of Birth* # To also include USA, % In case Tax Identifica	ISO 3166 Code of ju of residen	Countr Countrurisdiction ce*	ies in	which Tax Ider (TIN) %	ntification or Equ	on Number ivalent	Identifica or Other specify)	ation Tyl	oe (TIN	Residence purpose (in	Addres cluding	s for Ta: City, St	x tate,	Residentia Business 3 - Business 3166 Country	al or Bu , 4. Reg				,
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If No, please (a) (Please ind 1. Country/ (ies) of Tax residency # Place/City of Birth* # To also include USA, % In case Tax Identifica (b) Certification Under penalty of perjur compliance with FATC, for any tax questions.	ISO 3166 Code of ju of residen where the in tion Numbe y, I/we certif	Countrurisdiction ce* dividuater is not a fight that: I Nainita	ies in y Ton (lis a citi availabl unders I Bank I	which Tax Iden (TIN) % izen/gre le, kindly stand tha Ltd. is no	en card provid	n Number ivalent holder of U e functional lainital Bank o offer any t	Identifica or Other specify) SA equivalent	t\$ ying on FATC	oe (TIN se	Residence purpose (in Country an	Addres cluding d Pin co	s for Ta: I City, Stode)	x tate, ISO of Bi	Residentia Business 3 - Business 3166 Country rth g the status of r. I shall seek a	al or Bu , 4. Reg	ount he	d Office	med abo	ove in
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Signature / Thumb Impression of Applicant/s

		RISK PROFILE / MATRIX
Type of Customer	:	Individual
Country of residence	:	India
Name	:	
Father/Husband's Name	e :	
Address	:	
Nature of account		Account No :

	Activity / Nature of business / service	Annual Income or Turn Over (Rs.)							
	Activity / Ivalure of business / service	100 lac & above	Above 10 lac but below 100 lac	upto and including 10 lac					
1.	Politically exposed persons (PEP) i.e. individuals who are or have been entrusted with prominent public functions in foreign countries, important political party officials etc.								
2.	Individual with high net worth.								
3.	Non resident Indians.	HIGH	HIGH	HIGH					
4.	Individuals dealing in Antiques, Arms, Money services Bureau.								
5.	Guardians of estates, executors, administrators, assignees receivers etc.								
6.	Pooled accounts managed by lawyers, C.A.s. or stock brokers on behalf of range of clients.								
7.	Persons / individuals with dubious reputations per public information available.								
	count which do not come under low risk or high category may be covered under medium risk.	HIGH	MEDIUM	MEDIUM					
1.	Individuals other than high net worth.								
2.	Individual salary persons with clear salary structure.								
3.	Individual of low income group with small turn over in the account.	HIGH	MEDIUM	LOW					
4.	All borrowal customer (other than high risk category where due diligence is done at the time of sanctioning facility.								

Risk Category

TERMS AND CONDITIONS FOR OPENING OF SB ACCOUNTS

- 1. I affirm 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 in case of any violation of laws/rules/regulations or terms & conditions of maintaining the account. 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 release the identity and address through biometric authentication to theBank. I wish to seed this account with NPCI mapper to enable me to receive Direct BenefitTransfer (DBT) 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/ Gol/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 loan account and availing other services herein or through website/electronically as applicable to me signed/authenticated by me as well as in the documentary evidence provided by me for opening loan 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 Net Banking 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 liab for any loss/damage. (Except Small /FI/BSBD Account)
- 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 Quaterly 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 site 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.
- 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 Saving bank account, I will have to maintain the Quaterly 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. I do not maintain any other SB Account in The Nainital bank I will close my other Savings Accounts in Nainital Bank within 30 days if any.
- 23. I understand that the requirements of Quartely Average Balance(QAB) and penalty for non-maintenance will be applicable in this account. I therefore undertake to maintain Quaterly Average Balance (QAB). 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. Additional factor of authentication is not mandatory for transactions on International E-Commerce merchants. Card will be supplied with international transactions disabled status which can be enabled with available channel as and when required. Card can be used for contact less transaction up to limit prescribed by the Banks from time to time without PAN.
- 27. I confirm and undertake that I will not deal in virtual currencies and will not use my account for any services relating to virtual currencies or facilitate any person or entity in dealing with or settling virtual currencies
- 28. I understand that in the event of failed standing instructions for loan repayment/dishonor of cheque/NACH/ECS due to lack of funds/insufficient funds on 04 occasions during financial year for Rs.1 crore and above and 06 occasions for below Rs.1 crore, no fresh cheque book would be issued, closure of account may also be considered.
- $29. \, I \, have \, read \, the \, service \, charges \, booklet \, of \, the \, bank \, and \, I \, am \, aware \, of \, all \, the \, charges.$

		Above terms & condition are accepted	
(Signatur	re of the 1st Applicant/s/Thumb impression of the Applicant/s)	(Signature of the 2nd Applicant/s/Thumb impression of the Applicant/s)	(Signature of the 3rd Applicant/s/Thumb impression of the Applicant/s)

SAVINGS BANK RULES (ABRIDGED)

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.

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 only one nominee. In case they 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.

Types of Accounts, Balance Stipulation & Service Charges

The applicants can open an account either with cheque book facility or without cheque book. The current quaterly 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.

Minors Accounts

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

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.

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.

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. 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.

Cheque Book

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 two 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.

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.

Deposits

Charges for Cash deposits are available on Bank's website. No restrictions on cash deposit at Non Home branch (subject to charges). No deposit in cash for less than Rs 10/- will be accepted. 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.

Withdrawals

The account holder can withdraw money personally from her/his ordinary Savings Bank Account by using Banks standard withdrawal from the passbook must accompany the withdrawal form. The withdrawal form can be used only for receiving payments by the accountholder himself/herself. ATM cum Debit card can also be used in ATMs for cash withdrawal. The account holder cannot withdraw an amount less than Rs. 100/-All withdrawals must be in round Rupees only. Third party payments through withdrawal forms are not permitted. A letter of authority as per the prescribed format, along with the pass book should be sent to the Bank through an authorized representative to receive payment in case the account holder is unable to attend personally to withdraw cash from her/his account. The minimum drawing permitted per cheque form is limited to Rs. 50.

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.

Overdrafts

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. Charges prescribed for this are available at the Banks website and Contact Centre This information can also be obtained from Branches.

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.

Standing Instructions

The account holder can request the Bank for effecting periodical payment of loans/RD/NPP Installments 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.

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 Rs. 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.

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.

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.

Acknowledgement of Terms and Condition for Opening of SB Accounts Accepted by Customer

- 1. I affirm 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 in case of any violation of laws/rules/regulations or terms & conditions of maintaining the account. 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 release the identity and address through biometric authentication to theBank. I wish to seed this account with NPCI mapper to enable me to receive Direct BenefitTransfer (DBT) 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/ Gol/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 loan account and availing other services herein or through website/electronically as applicable to me signed/authenticated by me as well as in the documentary evidence provided by me for opening loan 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 Net Banking 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 liab for any loss/damage. (Except Small /FI/BSBD Account)
- 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 Quaterly 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 site 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.
- 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 Saving bank account, I will have to maintain the Quaterly 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. I do not maintain any other SB Account in The Nainital bank I will close my other Savings Accounts in Nainital Bank within 30 days if any.
- 23. I understand that the requirements of Quartely Average Balance(QAB) and penalty for non-maintenance will be applicable in this account. I therefore undertake to maintain Quaterly Average Balance (QAB). 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. Additional factor of authentication is not mandatory for transactions on International E-Commerce merchants. Card will be supplied with international transactions disabled status which can be enabled with available channel as and when required. Card can be used for contact less transaction up to limit prescribed by the Banks from time to time without PAN.
- 27. I confirm and undertake that I will not deal in virtual currencies and will not use my account for any services relating to virtual currencies or facilitate any person or entity in dealing with or settling virtual currencies
- 28. I understand that in the event of failed standing instructions for loan repayment/dishonor of cheque/NACH/ECS due to lack of funds/insufficient funds on 04 occasions during financial year for Rs.1 crore and above and 06 occasions for below Rs.1 crore, no fresh cheque book would be issued, closure of account may also be considered.
- $29. \, I \, have \, read \, the \, service \, charges \, booklet \, of \, the \, bank \, and \, I \, am \, aware \, of \, all \, the \, charges.$

The above terms and condition are accepted by you for opening of saving account in our bank. We thanku for your partonage.

Branch Stamp :
Date of Submission Account application form by customer
Account No