

NRE / NRO / FCNR ACCOUNT OPENING FORM

ACCOUNT PROFILE FORM:

[To be filled by Account Holder]

• Form to be filled in ENGLISH and in CAPITAL letters only.

- Whitener strictly not allowed on Form.**Any cancellation/Overwriting on the form to be countersigned by the customer/s only
- Name of the customer to be as per document submitted as ID proof. Acceptable KYC document please refer List
- All documents to be self certified and verified by branch

Wherever state code and country code is to be furnished, the same should be the two-digit code as per Indian Motor Vehicle, 1988 and ISO 3166 country code respectively list of which is available in CKYC Form / contact branch

Tracker ID No: Product Code: Product Code: Product Name: Relationship Code: LG Code: LG Code: LG Code: LG Code: LG Code: INRE Fixed Deposit Product Name: NRE Fixed Deposit NRO Fixed Deposit Relation with Primary Holder 1	
Branch Branch code AC: No.	Promo Code : Product Code : Product Name : Image: Code :
NRE Savings NRO Savings NRE Fixed Deposit RFC CACCOUNT HOLDERS : (Name to be as it appears on ID document) Sr. Relation with Primary Holder 1 2 3 4 4 4 4 5 COUNT HOLDERS : (Name to be as it appears on ID document) Sr. Relation with Primary Holder 1 2 3 4 4 4 5 5 COUNT ADDRESS (Communication address) : Supporting address proof document as applicable mandatory Address Type : Residential Residential / Business Business Registered Office Others 1 1	1. ACCOUNT DETAILS
Sr. Relation with Primary Holder No Tille Sumame First name Middle name Primary Holder 1	NRE Savings NRO Savings FCNR Fixed Deposit RFC NRE Fixed Deposit NRO Fixed Deposit FCNR Fixed Deposit
No Title Sumame First name Middle name Primary Holder 1	2. ACCOUNT HOLDERS : (Name to be as it appears on ID document)
4	Sr. Relation with No Title Surname First name Middle name Primary Holder 1
Address Type : Residential Residential / Business Business Registered Office Others	4
Address Type : Residential Residential / Business Business Registered Office Others	3 ACCOUNT ADDRESS (Communication address) : Supporting address proof document as applicable mandatory
Flat No.: Bldg. Name : Land Mark City : State/UT Code (IMV act): Pin Code: Country: Country: Country Code (ISO 3166) : *Email ID: *Preference Mobile No.: Tel. No. (with STD code): (Mobile no./email ID mandatory for Debit Card / Net Banking / Banc@cell Facility of the primary holder only) 4. ADDITIONAL DETAILS OF ACCOUNT HOLDER - 1st Holder Visa Valid Upto : Place Of Issue: Place Of Issue: Date of becoming Non Resident : Visa Valid Upto : Passport No: Date of Issue: Pastport No:	o. Account Abbrico (communication address). Capporting address proof document as approable mandatory
Flat No.: Bldg. Name : Land Mark City : State/UT Code (IMV act): Pin Code: Country: Country: Country Code (ISO 3166) : *Email ID: *Preference Mobile No.: Tel. No. (with STD code): (Mobile no./email ID mandatory for Debit Card / Net Banking / Banc@cell Facility of the primary holder only) 4. ADDITIONAL DETAILS OF ACCOUNT HOLDER - 1st Holder Visa Valid Upto : Place Of Issue: Place Of Issue: Date of becoming Non Resident : Visa Valid Upto : Passport No: Date of Issue: Pastport No:	Address Type : Residential Residential / Business Business Registered Office Others
Visa Valid Upto : Passport No.: Date Of Issue: Place Of Issue: Existing (SVC BANK) A/c. (If any): Date of becoming Non Resident : PAN No.: Date of becoming Non Resident : Type of Visa / Labour Card / Work Permit : Date of becoming Non Resident : Visitor & Business Visa are not allowed)	Land Mark City: State/UT Code (IMV act): Pin Code: Country: Country: Country Code (ISO 3166): *Email ID: Tel. No. (with STD code): Tel. No. (with STD code): (Mobile no./email ID mandatory for Debit Card / Net Banking / Banc@cell Facility of the primary holder only)
Visa Valid Upto: Date Of Issue: Place Of Issue: Place Of Issue: Place Of Issue: Place Of Issue: Place Of Issue: Date of becoming Non Resident: Type of Visa / Labour Card / Work Permit : Type of Visa / Labour Card / Work Permit : Comment Type of Visa / Labour Card / Work Permit : Comment Visa Valid Upto : Date Of Issue: Place Of Issue: Place Of Issue: Place Of Issue: Date Of Expiry: Date Of Expiry: Date Of Expiry: Date Of Expiry: Date Of Expiry: Date Of Issue: Place Of Issue: Date	4. ADDITIONAL DETAILS OF ACCOUNT HOLDER - 1st Holder
Visa Valid Upto : Image: Constraint of the con	Visa Valid Upto : Passport No.: Date Of Issue: Place Of Issue: Date Of Issue: Date Of Expiry:
Visa Valid Upto : Image: Constraint of the con	5. ADDITIONAL DETAILS OF ACCOUNT HOLDER - 2nd Holder
Type of Visa / Labour Card / Work Permit : (Visitor & Business Visa are not allowed)	Visa Valid Upto : Image: Control in the control in

6. ADDITIONAL DETAILS OF ACCOUNT HOLDER - 3rd H	lolder
Visa Valid Upto : Place Of Issue: Date Of Issue: Place Of Issue: Existing (SVC BANK) A/c. (If any): Place Of Issue: PAN No.: PAN No.: Type of Visa / Labour Card / Work Permit : Place Of Issue: (Visitor & Business Visa are not allowed) 7. ADDITIONAL DETAILS OF ACCOUNT HOLDER - 4th Hereit is the place of Issue: Paisting (SVC BANK) A/c. (If any): PAN No.: PAN No.: PAN No.: Type of Visa / Labour Card / Work Permit : Pan No.: Pan No:: Pan No:: Pan No:: Pan No:: Pan Pan No:: Pan No:: Pan No:: Pan No:: Pan No:: Pan Pan Pan Pane Pane Pane Pane Pane Pan	Passport No.: Date Of Expiry: Date of becoming Non Resident : Date of becoming Non Resident :
8. MODE OF FUNDING (Funding will be done within 90 days from	m opening of account)
Bank name (Oversea remittance from of currency Cash Deposit : Amount (FCY) = (In Re Note: The account holder shall NOT make available to any person resident in Indi The account can be opened only by bona fide inward remittances or through	and amount
9. IF ACCOUNT IS A TERM DEPOSIT - TD DETAILS :	
IF YOU ARE OPENING TERM DEPOSIT ACCOUNT (Tick ✓ wh Type of Deposits : Ordinary Cumulative Currency : INR USD GBP JPY Deposit Amount :₹ Period : Interest payment Type : Monthly Quarterly Halt Interest payment Mode: Credit to My/our account No. with SVC Co-Op. bank Ltd.,	ichever is applicable) EUR AUD CHF Days Months Years ROI :% p.a. f Yearly Yearly On Maturity (applicable as per scheme) branch Pay order will be issued in the name of first holder
NACH Credit (Submit mandate form)	NEFT (provide cancelled cheque and account details)
NEFT Details : CBS A/c No : Bank :	
Via SWIFT (for SWIFT please provide below overseas Bank	
TDS as applicable will be deducted	nts as per rates decided by the bank and subject to change from time to time.
10. INTRODUCTION DETAILS :	
Name :Account No(15 digit)Account No(15 digit)Account holder with SVC Bank Ltd. Since I confirm that I am an account holder with SVC Bank Ltd. Since formonths/years and confirm his/her identity, occupation an	Customer ID No. : Branch where account is maintained: and I confirm that I personally know the applicant/s detailed above d address.
	A/c is a KYC complied operative a/c and signature varified
Signature of Introducer & stamp if applicable	Signature of verifying official with Name and PA/RP/ID stamp

11. MINOR DECLARATION (Please prov	ide Date of birth proof) - applicable in case	of a/c of Minor				
Name of Minor						
Type of Guardian : Father	Mother Court Appointed					
Full Name of Guardian Mr. Ms. Ms						
Date : D D M M Y Y Y Y		Signature of Guardia	an			
12. CHANNEL FACILITY : (Please tick w	hatever applicable only)					
** Cheque book and Debit card will be issued as Cheque Book: Yes No Passbook Email Statements : Yes No No NRE Account : SVC Debit Card NRO Account : SVC Debit Card Name to be embossed on Debit Card will be issued (if no details provided the debit card will be issued)	k : Yes No Daily Weekly Fortnightly SVC International Card (CHIP)	Monthly				
13. NOMINATION (Form DA 1) (Mandat	ory in case of Single Account holders) :	Required Not Required				
nomination be made in favaour of only one individua In case customer prefer not to nominate, the same h Joint account / deposit holder having availed the su more but not all of the joint account / deposit holder.		survivor/s and / or deposit are payable to servit	or/s in case of death of one or			
Full Name of Nominee	-	· · · ·				
	Address of Nominee Depositor	Relationship with Date of birt	h Age			
*As the nominee is a minor on this date, ap	point Mr./Mrs	Address:				
**where the deposit is made in the name of Nomination not required :	of the nominee in the event of my/our minor's of minor, the nomination should be signed by the	e person lawfully entitled to act on beha	e. alf of the minor.			
Hereby decline to presently nominate a	ny individual & understand the risks & consequences	uences of my failure to give nomination.				
Signature : (Applicant 1) Applicant Name : 1)	Signature : (Applicant 2) S (2) (3)	Signature : (Applicant 3) Sign (4)	ature : (Applicant 4)			
Nomination Registration No. :	Place:	Date: D D M M Y Y Y Y				
(Two witness Mandatory in case of thum	b impression)					
Withe	ess 1	Witness 2				
Name Address						
Signature						

14. MODE OF OPERATION :							
Saving Account: We hereby give our express consent that in case of death of any or more but not all joint account holder, SVC Co-Op. Bank Ltd. is permitted to allow							
operations of the said account to the surviving joint account holder/holders without referring the matter to the legal heir of the deceased account holder/s Fixed Deposit (all types) : We hereby give our express consent that in case of death of any one of the joint depositor/s SVC Co-Op. Bank Ltd. is permitted to make payment							
of depo	posits prematurely being principal al	ong with the	e interest, to the surviving depo	ositor.		Bank Etd. 15 permitted to make payment	
W	Ve opt for survivorship benefit						
S	Self Either or Survivor Former or Survivor All Jointly						
	linor operated by self	nor operat	ted by Guardian Oth	ners (Specify)			
			-				
	Note : Mode of operation for NRO	INKE / FUN	IR as per RDI / FEIVIA guideline				
ď							
gra	Passport size		Decementation	Passport si	ize	Passport size	
oto	latest colour		Passport size	latest colo	ur	latest colour	
E .	photo of		latest colour photo of	photo of		photo of	
ţ	-		prioto or			- -	
SSO	Applicant 1		Applicant 2 /	Applicant 3	. /	Applicant 4 /	
acr			Mandate or POA	Mandate or P		Mandate or POA	
Sign across the Photograph					U.A.		
S							
L			Signature	0!=====			
	Signature		Signature	Signature		Signature	
Name	<u> </u>						
15 E	OR BRANCH USE ONLY						
Verifi	cation of Signature : In p	erson fro	om Passport India	an Embassy No	otary Public	Bank abroad	
E	Existing account holder hav	ing accol	unt no. wit	h branch.			
Tolopk		- Contact	tod No				
Telepi	none Verification Done Yes	s Contac		on D D		Y	
Risk C	Classification of a/c :					Signature of Officer with & PA/RP stamp	
Branc	h CPV Report / PAMAC (as re	equired) :	Branch PAMAC	Not Applicable			
Appro	Approvals If Any : Yes Mail Dated : from attached						
						ed	
Applic	cant/s Signed in my presence	II Dated :	AOF & KYC complete	е			
Applic	·	II Dated :		e			
Applic	cant/s Signed in my presence		AOF & KYC complete				
Applic	·	icial	AOF & KYC complete	e RP stamp of official who septed the form	Branch Hea		
	cant/s Signed in my presence (Signature & PA/RP stamp of off whose presence the account	icial	AOF & KYC complete	RP stamp of official who	Branch Hea	d Approval:	
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Terms a 1) 1 2) 1/	cant/s Signed in my presence (Signature & PA/RP stamp of off whose presence the account and Conditions: am/We are Non Resident Indian(s) of India We understand that the above account w	icial) an Origin. ill be opened (AOF & KYC complete (Signature & PA/ has acc	RP stamp of official who epted the form rations made by me/us and will be ope	Branch Hea (Signatu	d Approval: ure & PA/RP stamp of Branch Head) as per various Regulations framed under Foreign	
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SEAFARER'S DECLARATION	
(This declaration may be provided on a separate sheet in case there are more than one account l	holders who are seafarers).
"I hereby declare and confirm that I am a Non-Resident Indian (NRI), as per the definition under I made thereunder, and I am on contract with	-
registered in on (address of the principal). Request you to open an NRI account in my/our name on the basis of the	he submitted documents. I also confirm that I
will inform the Bank in the event my status of NRI is changed and take such necessary action as i	
Date : D D M M Y Y Y Y	Signature of Applicant
PERSON OF INDIAN ORIGIN (PIO) DECLARATION:-	
"I hereby declare that I am a person of Indian origin and satisfy one of the following conditions. (F as applicable to you)	Please select from below mentioned choices
I held an Indian Passport	
My mother/father/grandparents (Name)	is/was a citizen of undivided India
I am spouse of an Indian Citizen	
I am spouse of a PIO	
Signature of 1st Applicant Signature of 2nd Applicant Signature of 3rd Applic	cant Signature of 4th Applicant
Form 1	
DECLARATION - CUM - UNDERTAKING	3
(Under Section 10(5), Chapter III of The Foreign Exchange Manag	
The Shamrao Vithal Co-op. Bank Ltd.	
Branch	
I/We hereby declare that the transaction details of which are specifically mentioned in the Sch not designed for the purpose of any contravention or evasion of the provisions of the aforesaid direction or order made thereunder. I/We also hereby agree and undertake to give such inf satisfy you about this transaction in terms of the above declaration. I / We also understand the requirement or make only unsatisfactory compliance therewith, the Bank shall refuse in writing has reason to believe that any contravention / evasion is contemplated by me / us report the material	d Act or of any rule, regulation, notification, formation / documents as will reasonably at if I / We refuse to comply with any such g to undertake the transaction and shall if it
I / We further declare that the undersigned has / have the authority to give this declaration company.	n and undertaking on behalf of the firm /
Place:	
Date	Signature of the Applicant
SCHEDULE	for Foreign Exchange
All foreign exchange transaction as may be entrusted by us to the Bank from time to time.	
For Office use	

Note: (Details of information / documentary evidence to be verified / recorded separately for each transaction)

Annexure - II

Date:___

Double Taxation Avoidance Agreement

The Shamrao Vithal Co-operative Bank Ltd.

__Branch

I ______ (full name and address) having understood the provisions of the Indian Income Tax Act, 1961 in particular to those related to tax residence and the scope of income taxation declare and confirm that:

 1.
 I am / will be a Non-Resident within the meaning of the Indian Income tax Act, 1961 for the Financial Year ______ (i.e. the period from 1st April ______ to 31st March ______). I am a tax resident of the ______ (name of country of residence) within the meaning of the Agreement for Avoidance of Double Taxation between India and ______ ("the tax treaty" for short) and therefore, entitled to the benefits of the tax treaty.

I am the beneficial owner of the interest paid by the Bank during the aforesaid year and Article 11 of the tax treaty will govern the Indian income tax liability on such interest. As such, the Indian income tax will be limited to ______% of the gross interest paid.

I certify that I do not carry on any business through a permanent establishment situated in India or perform in India independent personal service from a fixed base situated in India; or otherwise the aforesaid NRO deposit is effectively not connected with permanent establishment or fixed base, if any, in India.

- 2. I undertake to promptly inform the Bank in writing should there be any change in the facts given above. I also undertake to indemnify the Bank for any tax loss (including but not limited to tax, interest and penalty) suffered by the Bank as a result of either relying on this declaration or my delay/default in confirming the change, if any, in the facts mentioned above. The obligation to indemnify shall survive indefinitely.
- 3. I am aware that The Shamrao Vithal Co-operative Bank has agreed to deduct TDS at a lower rate i.e. at the rate prescribed under DTAA between India and ______, solely at my / our request and based on the above averments made by me.
- 4. I also undertake to provide fresh tax declaration to the bank for every financial year, alongwith Tax Residency Certificate obtained from the Government of the country or specified territory of my present residence if applicable, latest by______*. I confirm that my delay or failure to provide such fresh tax declaration will allow the Bank to apply the income tax rate provided in the Indian Income Tax Act, 1961 ignoring the lower rates in the tax treaty. My claim, if any, for refund of excess Indian income tax, if any will lie directly against the Indian Income Tax Department, Ministry of Finance, Government of India and the Bank will not be liable for the same in any manner.

Yours faithfully

Name:

Address: (P.O. Box not sufficient)

Indian Income Tax Permanent Account Number (PAN):

Place:

* To illustrate, the above tax declaration if applicable for financial year 2013 - 14 will have to be submitted to the Bank by 30th April, 2013.

Important Note:

- This is NOT available / applicable to individuals who are either "Resident" or "Resident but Not Ordinarily Resident" in India, as defined under the Indian Income Tax Act, 1961.
- DTAA is to be furnished every Financial Year. Additionally whenever there is a change in Tax Residency status, fresh DTAA is to be furnished.

INSTRUCTIONS

- Please read instructions carefully. The AOF to be duly filled in and complete in all respects. 1.
- 2 Kindly attach 1 passport size photograph to the Account Opening Form and 1 passport size photograph to CKYC-1 form.
- If the NRE Account Holder wishes to open the Account jointly with Resident Individual, then the Power of Attorney has to be submitted for the operations by the Resident Individual. 3.
- If the NRO Account Holder wishes to avail DTAA (Double Taxation Avoidance Agreement), then the DTAA Declaration alongwith the TRC (Tax Residency Certificate) has to be 4.
- obtained (DTAA Declaration is attached as an Annexure II)
- Where documents are mailed to branch they should be attested by attested by Indian Embassy or Consulate or Notary or Existing Bankers or any Branch of an Indian Scheduled 5. Commercial Bank having overseas branch in the Country of Origin.

ACCEPTABLE DOCUMENTS (All items marked * are MANDATORY)

FOR ID PROOF 1.

- *Photo copy of the relevant pages of the current passport of each applicant showing applicant's name, address, date of birth, date and place of issue, expiry date, photograph and signature and page indicating the last date of arrival in India. The Bank account can only be opened as per the name mentioned on the passport.
- *Photocopy of valid resident visa /student visa/dependant visa/work permit/employment visa (in case of expired visas, duly acknowledged petitions made to the Visa Authorities for renewal of such visa will be accepted as a valid document if the document permits the holder to stay in the country of residence, till the new visa is issued). Separate proof of Nonresident status to be submitted if overseas Residence Visa/Permit or Work Permit is not included in the passport.
- Photocopy of Government issued ID Card
- Photocopy of Company ID card with address.
- *In case of minors, please attach a photocopy of guardian's passport and guardian's photograph signed on the front. Minor Declaration (available as part of AOF) to be submitted.
- For PIO (Person of Indian Origin), holding Foreign Passport:
 - *Photo copy of the relevant pages of the current foreign passport showing applicant's name, address, date of birth, date and place of issue, expiry date, photograph and signature. The Bank account can only be opened as per the name mentioned on the passport.
 - AND
 - Copy of PIO Card /OCI Card issued by the Government of India OR
 - Indian passport of Spouse / Parents/ Grandparents (In this case a valid relationship proof needs to be provided) OR
 - Copy of recent bank statement of applicant's NRE account with any Bank in India, attested by that bank official (not more than 3 months old) OR
 - Expired Indian Passport or Driving License or PAN Card issued in the name of the applicant at any point of time proving that at any point of time, the applicant was a citizen of India by virtue of the Constitution of India or Citizenship Act, 1955
 - Certificate issued by Indian Embassy proving applicant's PIO status
 - *PIO Declaration(available as part 'M'of AOF) to be submitted.
- For Employees of Foreign Shipping Companies/Merchant Navy (Seafarer)
 - *Photo copy of the relevant pages of the current passport showing applicant's name, address, date of birth, date and place of issue, expiry date, photograph and signature. The Bank account can only be opened as per the name mentioned on the passport.
- - Continuous discharge certificate, OR
- Contract Letter OR Appointment Letter / Employment Letter from current employer indicating that the applicant is posted at foreign ports and is residing outside India is required OR
 - Latest Salary Slip (not older than three months) OR Letter from the Company/ Local Agent stating employment with the shipping company or confirming next date of joining vessel or applicant's current work contract.

AND

- *Seafarer's Declaration (available as part'L' of AOF) to be submitted.
- FOR OVERSEAS ADDRESS PROOF (submit any one of the following for each applicant): 2.
- Photocopy of the Utility/telephone bill (not more than 3 months old)
- Photocopy of Social Security Card / Green Card
- Photocopy of Overseas Driving License
- Photocopy of Overseas Bank statement and /or Indian Bank statement having overseas address as mailing address (not more than 3 months old)
- Credit Card Bills /statement (not more than 3 months old)
- Photocopy of Rent Agreement alongwith Utility Bill (not more than 3 months old) in name of Landlord. The Rent Agreement should be valid as on date of account opening
- Photocopy of Appointment Letter issued by the overseas employer for the employment overseas mentioning the complete address
- Original letter issued on its letterhead by the company (Authorized signatory), specifying the purpose of letter issuance as Account Opening.
- 3.
- FOR INDIAN ADDRESS PROOF (submit any one of the following for each applicant):
- Valid Indian Passport
- Voter ID card(election card)
- Valid Indian driving license
- Job Card issued by NREGA duly signed by an officer of the State Government
- UID (Aadhaar) Letter / Card issued by the Unique Identification Authority of India (UIDAI) containing details of name, photograph, address and Aadhaar number.

Account Opening by Foreign Tourists:

Foreign tourists during their short visit to India can open a Non-Resident (Ordinary) Rupee (NRO) account (Current / Savings). Such account can be opened up to a maximum period of 6 months.

- Documents to be taken:
 - *Photo copy of the relevant pages of the current foreign passport(with appropriate visa & immigration endorsement) showing applicant's name, address in the home country, date of birth, date and place of issue, expiry date, photograph and signature. The Bank account can only be opened as per the name mentioned on the passport
 - Photocopy of Social Security Card / Green Card
 - Photocopy of Overseas Driving License
 - Copy of valid visa for visit to India & validity of visa.
 - Funds remitted from outside India through banking channel or those obtained by sale of foreign exchange brought by the tourists to India can be credited to the NRO account.
- Tourists can freely make local payments through the NRO account. All payments to residents exceeding INR 50,000 can be made only by means of cheques / pay orders / demand drafts
- At the time of departure from India, the Bank may convert into foreign currency, the balance in the account for payment to the foreign national tourist account holder, provided the account has been maintained for a period not exceeding six months and the account has not been credited with any local funds, other than interest accrued thereon
- In case of an account that has been maintained for more than six months, applications for repatriation of balance may be made on plain paper to the Foreign Exchange Department of the Regional Office concerned of the Reserve Bank through the Bank maintaining the account

Account Opening by Foreign Nationals resident in India:

- Foreign nationals employed in India holding valid visas can open and maintain a resident Rupee account in India in terms of Notification No.5/2000-RB dated May 3, 2000 viz., Foreign Exchange Management (Deposit) Regulations, 2000, as amended from time to time.
- Documents to be taken:
 - *Photo copy of the relevant pages of the current foreign passport(with appropriate visa & immigration endorsement) showing applicant's name, address in the home country, date of birth, date and place of issue, expiry date, photograph and signature. The Bank account can only be opened as per the name mentioned on the passport
 - *Photocopy of valid resident visa /dependant visa/work permit/employment visa issued by the Government of India.
 - *PAN card
 - Photocopy of Company ID card with address.
 - *In case of minors, please attach a photocopy of guardian's passport and guardian's photograph signed on the front. Minor Declaration (available as part of AOF) to be

- Contract Letter OR Appointment Letter / Employment Letter from current employer indicating that the applicant is posted in India for employment.
- Latest Salary Slip (not older than three months)
- Photocopy of Rent Agreement alongwith Utility Bill (not more than 3 months old) in name of Landlord. The Rent Agreement should be valid as on date of account opening.
- Only funds either received from abroad or they are repatriable in nature or permissible in terms of RBI notification No. FEMA 13/2000 dated 3rd May 2000, as amended from time to time will be repatriated outside India.
- On leaving India after employment, in order to facilitate such foreign nationals to collect their pending dues in India, Bank may permit foreign nationals to re-designate their resident account maintained in India as NRO account, to enable them to receive their pending bonafide dues, subject to conditions.

Account Opening by Foreign National Students studying in India:

- Foreign students studying in India holding valid visas can open a Non Resident Ordinary (NRO) bank.
- Documents to be taken:

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- *Photo copy of the relevant pages of the current foreign passport(with appropriate visa & immigration endorsement) showing applicant's name, address in the home country, date of birth, date and place of issue, expiry date, photograph and signature. The Bank account can only be opened as per the name mentioned on the passport.
- *Photocopy of valid student visa issued by the Government of India.
- *Letter offering admission from the Educational Institution in India.
- The Foreign National student to submit the following to the branch where the account is opened within a period of 30 days of opening the account:
- A valid local address proof like photocopy of Rent Agreement alongwith Utility Bill (not more than 3 months old) in name of Landlord. The Rent Agreement should be valid as on date of account opening.
 - Letter from the Educational Institution in India stating that the student is living in a facility provided by the said Educational Institution.
- During this 30 day period, remittance not exceeding USD 1000 will be allowed into the account. The account will have a cap of monthly cap of Rs. 50000/- pending verification of address.
- > Students with Pakistani nationality will need prior approval of Reserve Bank of India for opening the account.

NRO : NON-RESIDENT ORDINARY

TERMS

- 1 The account can be opened by Non-Resident Indians and Persons of Indian Origin only.
- 2 The account can be opened in the form of Savings Account, Current Account, Term Deposit or Recurring Deposits.
- 3 The account can be opened by a non-resident / PIO jointly with a resident.
- 4 Operations in NRO account opened by non resident / PIO jointly with a resident will be Former or Survivor
- 5. The account holder shall NOT make available to any person resident in India, foreign currency against reimbursement in rupee or any other manner in India.
- 6 In case of debits to the accounts for the purpose of investment in India and credits representing sale proceeds of investments, it is the account holder's responsibility to ensure that such investment would be covered by the general or special permission of RBI.
- 7 The account will be maintained only in Indian Rupees.
- 8 In case the customer wishes to break the deposit prematurely, the penal rate of interest would be applied as per RBI / Bank's stipulation.
- 9 The account holder/s is/are required to inform the Bank within Six months of their permanently returning to India or at the time of choosing to become a resident, whichever is earlier.
- 10 The account can be opened only by bona fide inward remittances or through cheques from existing NR (Non-Resident) account of the NRI/PIO.
- 11 If the account holder (s) ceases to be an NRI, the account will be closed and a new Resident Rupee account will be opened.
- 12 Interest income earned on the NRO deposits is subject to TDS irrespective of amount.
- 13 Accepted local address proof Aadhar card, Passport, Voter ID, Driving License, Utility Bill in the name of account holder)
- 14 Pan card to be taken for account, if DTAA declaration obtained.
- 15 Note: Third party TCs not permissible.

NRE: NON-RESIDENT EXTERNAL

- 1 The account can be opened by Non-Resident Indians / Persons of Indian Origin only.
- 2 The account can be opened in the form of Savings Account, Current Account or Term Deposit.
- 3 The co-applicants in NREAccount can be NRI/PIO/OCI/Resident Indian, as per RBI/FEMA guidelines issued from time to time
- 4 The account can be opened only by inward remittances in convertible foreign currency or by transferring fund from existing FCNR/NRE account of the account holder (s) or by surrendering Traveller's Cheques / Currencies during his/her/their visit.
- 5 The account will be maintained only in Indian Rupees after converting the foreign currency at the rate prevailing on the date of deposit.
- 6 In case the customer wishes to break the deposit prematurely, the penal rate of interest would be applied as per RBI / Bank's stipulation.
- 7 The account holder/s is/are required to inform the Bank within Six months of their permanently returning to India or at the time of choosing to become a resident, whichever is earlier.
- 8 If the account holder (s) ceases to be an NRI, the account will be closed and a new Resident Rupee account will be opened.
- 9 Note: Third party TCs not permissible.

FCNR (Banks) : FOREIGN CURRENCY NON-RESIDENT

- 1 The account can be opened by Non-Resident Indians / Persons of Indian Origin only.
- 2 The account can be opened in the form of Term Deposit only.
- 3 The co-applicants in FCNR deposits can be NRI/PIO/OCI/Resident Indian, as per RBI/FEMA guidelines issued from time to time.
- 4 The account can be opened by inward remittances in convertible foreign currency or by transferring fund from existing FCNR/NRE account of the account holder (s) or by surrendering Traveller's Cheques/Currencies during his/her/their visit Foreign currency and notes must be deposited by account holder, not by mandate holder.
- 5 The account is denominated in foreign currency. You may open an FCNR account in any permitted currency i.e; a foreign currency which is freely convertible. Presently, the account can be maintained only in Six designated currencies, viz US Dollar, Euro, GBP, Japenese YEN, Australian Dollar and Swiss Franc (CHF) at the discretion of the depositor.
- 6 In case the customer wishes to break the deposit prematurely, the penal rate of interest would be applied as per RBI / Bank's stipulation.
- 7 The account holder/s is/are required to inform the Bank within Six months of their permanently returning to India or at the time of choosing to become a resident, whichever is earlier.
- 8 Note: Third party TCs not permissible.

RFC: RESIDENT FOREIGN CURRENCY ACCOUNT (for Returning NRI's)

- 1 You are an NRI who has returned to India on or after April 18, 1992
- 2 You were resident outside India for a continuous period of not less than one year prior to your return
- 3 You have been permanently settled in India since your return
- 4 The account is denominated in foreign currency. You may open an RFC account in any permitted currency i.e; a foreign currency which is freely convertible. Presently, the account can be maintained only in Six designated currencies, viz US Dollar, Euro, GBP, Japenese YEN, Australian Dollar and Swiss Franc (CHF) at the discretion of the depositor.
- 5 The funds in RFC accounts can be remitted abroad for any bonafide purpose. They can also be converted into INR for local payments.
- 6 In case, the account holder goes abroad to become an NRI the RFC account can be converted into an NRE / FCNR account.
- 7 RFC account can be opened in the following ways:
 - a. By foreign inward remittances, transfer of FCNR(B) deposits, NRE deposits.
- b. By inward remittances in foreign currency of pensions, superannuation benefits etc. received from employers abroad.
- c. Foreign Currency assets held outside India and brought to India at the time of returning for permanent stay.
- d. Foreign Exchange received or acquired when abroad as gift or inheritance from a person resident outside India.
- e. By surrender of Foreign Currency (FC)/ Foreign Currency Travellers Cheques (FCTC) to the bank by the Account Holder in person subject to CDF rules.
- 8 Note: Third party TCs not permissible.