

9. PARTNERSHIP LETTER

I/We the undersigned are the present individual partners in the firm of (Name of the firm).....
 having its head office at
 and branches at
 carrying on the business of

Each of the undersigned is authorised to sign on behalf of the said firm in the manner appearing below and has full unrestricted authority to bind the firm. We hereby request you to open a current deposit account for us in the name of the said firm. The said account will be operated upon (state the mode of operation i.e. whether singly/jointly etc.) for and on behalf of the said firm by (insert only names of the partners operating the account)

1. 2.
 3. 4.
 5. 6.

We shall be jointly and severally responsible to the bank for the liabilities of the firm to the bank under the aforesaid account and the bank may recover its claims in respect of such liabilities of the firm from the estate of all or any of the partner of the firm.

I /We also request and authorises you to honour all cheques or orders which may be drawn or bills accepted or notes made or receipt for moneys owing by you to the firm signed on behalf of the firm and to debit such cheques, orders bills, notes and receipts to the firms account or accounts with you whether such account or accounts be for the time being in credit or overdrawn or may become overdrawn in consequence of such debit without prejudice to your right to refuse to allow any overdraft and we will be jointly and severally responsible for the repayment of any such overdraft and interest.

Any securities or other property of or deposited in the name of the firm, may be withdrawn and any monies may be borrowed from you in the name or on behalf of the firm and may be secured in any manner upon any securities, monies or property of or deposited in the name of the firm and we will be jointly and severally responsible for the repayment of such monies with interest, costs, charges and expenses.

Upon any partner ceasing to be a member of the firm by death or otherwise, you may in the absence of written notice to the contrary from us and the legal/personal representatives or trustees of any of us the case may be, treat the surviving or continuing partners or partner or other partners for the time being as having full powers to carry on the business of the firm and to deal with its assets as freely as if there had been no change in the firm.

The authority shall remain in force until revoked, notwithstanding any change in the constitution or name of the firm and shall apply notwithstanding any change in the membership of the firm by death, bankruptcy, retirement or otherwise or the admission of any new partner or partners.

Any variations to the aforesaid mandate will be in writing and signed by all partners.

We also, hereby further declare that in the event of any difference or dispute arising between, us as to any act, matter or thing you will be at liberty to refuse to accept and / or dishonor any cheque, promissory notes, drafts or any other documents without being in any way accountable or responsible therefor.

Whenever any change occurs in our partnership we undertake to inform the bank of the same in writing and our individual responsibility to the bank will continue until we receive from the bank an acknowledgment of that letter and until all our liabilities with the bank are discharged.

Dated this day of 20.....

Note : All partner in the firm are to sign below without the firm's stamp.

Signature Signature Signature

Signature Signature Signature

Name in Full of partners authorised to operate the account :

.....

10. HUF LETTER

We, the undersigned, for ourselves and as Manger / Karta and Ejaman of the family, also guardian of *
 request you to take notice that we are members (co-parceners) of Hindu Undivided Family / Firm

- The joint family/firm is carrying the business under the name and style of M/s. which is our joint family trade.
 The Hindu Undivided Family is engaged in activity / occupation not in the nature of the business or trade.

We, the undersigned, hereby authorise (Karta / Manager) to operate upon the bank account severally, jointly and all transaction entered into obligations incurred or to be hereafter incurred by them will be binding on all of us. Any acts done/ to be done to comply with bank's rule which are in force or as amended from time to time in the matter of maintaining and conduct of such accounts will be binding on us.

(To be signed in individual capacity, without rubber stamp. List of all members/co-parceners to be attached)

Name _____ Place _____ Signature _____ Date <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Name _____ Place _____ Signature _____ Date <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
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5.

* Here state the name of the children of each of the family members stating their parentage and state also the names of guardians by whom they are represented.

Foreign Account Tax Compliance Act (FATCA) US Status analysis for SME / Corporate Accounts

Please read the following instructions carefully before filling out this analysis sheet. The analysis of US Status of Corporate Accounts is arranged in seven sections. Please answer the questions with YES or NO. Continue to the next section every time your answer is NO until you reach the section to which your answer is YES. Then stop, sign the analysis and share the appropriate documents with your relationship manager.

No	US Status evaluation criteria			If YES, submit		
1	Is the entity a Financial Institution or subsidiary of a Financial Institution? Refer to Note 1 below for definition of a Financial Institution	<input type="checkbox"/>	YES	<input type="checkbox"/>	NO	Form W 8 BEN E with GIIN
2	Is the entity Non-US? Does it satisfy all the statements below? <ul style="list-style-type: none"> • Incorporated outside USA • Has no US status indicators(Refer to Note 2 below for details) • All controlling persons (owning more than 10% of its shares or ownership rights) of the entity are Non-US persons (not US citizens or tax residents) 	<input type="checkbox"/>	YES	<input type="checkbox"/>	NO	No additional documents required
3	Is the entity a Non-Financial Foreign Entity (NFFE) exempted under FATCA? Details of exemption available under FATCA can be obtained from your Relationship manager if required	<input type="checkbox"/>	YES	<input type="checkbox"/>	NO	Exempt status certification in Form W 8 BEN E for non US entities or Form W 9 for US entities
4	Is the entity an "Active" Non-Financial Foreign Entity (NFFE)? If 50% or more of the income of the entity and 50% or more of its assets are used in generating active business income (Refer to Note 3 below for more details)	<input type="checkbox"/>	YES	<input type="checkbox"/>	NO	Active NFFE certification in Form W 8 BEN E
5	Is the entity a US Owned "Passive" Non-Financial Foreign Entity (NFFE)? "Passive" NFFE with one or more person owning 10% of the shares or ownership of the entity is a US citizen/ green card holder or tax resident (Refer to Note 4 below for more details)	<input type="checkbox"/>	YES	<input type="checkbox"/>	NO	Form W 8 BEN E from the entity + Form W 9 for each controlling person who is US citizen/US resident
6	Does the entity have any US Indicia? <ul style="list-style-type: none"> • US address • US telephone number • Power or Attorney or signature authority in favor of a person with US address • Standing Instructions to transfer money to an account with US address • "Hold mail" or "care of US mail" address as the only address 	<input type="checkbox"/>	YES	<input type="checkbox"/>	NO	Form W 8 BEN E
7	Is the entity a specified US Person? Incorporated in USA and not exempt from FATCA	<input type="checkbox"/>	YES	<input type="checkbox"/>	NO	Form W 9

Declaration

We hereby confirm the information provided above is true, accurate and complete.

We hereby consent for BBK or any of its branches, subsidiaries or affiliates (collectively, "the Bank") to share our information with domestic or overseas regulators or tax authorities where necessary to establish our tax liability in any jurisdiction.

Where required by domestic or overseas regulators or tax authorities, we consent and agree that the Bank may withhold, and pay out, from our account(s) such amounts as may be required according to applicable laws, regulations, agreements with regulators or authorities and directives.

We agree and undertake to notify the Bank within 30 calendar days if there is a change in any information which we have provided to the Bank.

Name of Authorized Signatory _____

Signature _____ Date _____

Bank Use only

Please circle the applicable status and corresponding action based on the results of the analysis above to confirm that appropriate documents have been collected.													
1	Financial Institution Form W 8 BENE with GIIN	2	Non US Person No action	3	Exempt NFFE Proof of Exemption	4	Active NFFE Active certification	5	Passive NFFE (US Owned) Form W 9 from all US owners	6	Non US entity (With Indicia) Form W 8 BEN E	7	Specified US person Form W 9

Name of the Relationship manager _____

Signature of the Relationship manager _____

Data entry by and date _____

Notes:

Note 1: Financial Institutions refer to banks, investment companies, custodial institutions and Life Insurance Companies offering cash value life insurance products.

Note 2: US Status indicators (Indicia) include US address, US telephone number, Power or Attorney or signature authority in favor of a person with US address, Standing Instructions to transfer money to an account with US address and Hold mail address as the only address.

Note 3: "Active" NFFE is a foreign entity that is not a financial institution; less than 50% of the entity's gross income for the preceding calendar year is passive income, and less than 50% of the assets held by the entity are assets that produce or are held for the production of passive income.

Note 4: "Passive" NFFE is a foreign entity that is not a financial institution and is not certifying its status as a publicly traded NFFE, excepted NFFE or active NFFE.

Dear Sir / Madam,

Sub: A/C.NO. : _____

In consideration of your agreeing to accept instructions from me / us by Facsimile Transmission (Fax) No. _____ E-mail id : _____)
In relation to transactions of my / our Savings / Term Deposit account No. (s) with you I / we hereby undertake and agree with you as follows:

1. You are hereby authorised to accept instructions of any kind in relation to the said account(s) by Fax/ E-mail provided the Fax / E-mail bears my name and the Fax/ E-mail is apparently signed by a person authorised to sign such account(s) in the case of email signature will be under the applicable law for electronic commerce.

2. You may in your absolute discretion and without incurring any liability whatsoever to me / us refuse to act on any Fax / E-mail instructions if such Fax / E-mail fails to comply with the provisions of paragraph (1) above.

* You have any doubt as to the authenticity (as to which you shall be sole Arbitrator) of any signature on any Fax/E-mail

* Any such Fax/E-mail is mutilated or unclear in any respect.

3. Notwithstanding anything herein contained, you shall be under no obligation to enquire into or confirm the authenticity of, any signature and in the absence of any obvious discrepancy shall be entitled to rely on such signature (s).

4. I / We undertake to send to you promptly a signed original of each Fax / E-mail but my/our obligation to you in respect of the instructions contained in the Fax / E-mail shall not be effected by an failure or delay on my /our part in sending such original.

5. I / We hereby undertake to indemnify you and save you harmless from and against all cost claims damages and proceedings that may arise or that you may suffer or incur by reason of having accepted and acted on instructions transmitted by Fax/ E-mail. The bank will be kept informed of any change in the Fax No./ Email-id.

6 This indemnity shall be construed in accordance with the laws in India.

Yours faithfully,

Authorised Signatory

Authorised Signatory

Authorised Signatory

11. DRAFT OF BOARD RESOLUTION TO BE SUBMITTED BY LIMITED COMPANIES

(on the Company's Letter Head)

Certified copy of extract from the minutes of the meeting, of the Board of Directors of _____, duly convened and at which a proper quorum was present, held at _____ on the _____ day of _____ 200____.

We hereby certify that the following resolution of the Board of Directors of _____ (name of company), was passed at a meeting of the Board held on _____ and has been duly recorded in the minute book of the said Company :

"Resolved that a banking account for the Company be opened with Bank of Baharain and Kuwait, B.S.C. _____ Branch, _____ City and that the said bank be and is hereby authorised to honour cheques, bill of exchange and promissory notes drawn, accepted or made on behalf of the Company by _____ (mention the number of person authorised to operate the account and their names) _____ and to act upon any instructions so given relating to the account, whether the same be overdrawn or not or relating to the transaction of the Company".

"Resolved further that the Company do accept the terms and conditions as contained in the application form (account opening form) and / or any other terms and conditions as may be notified by the bank in connection with the provision of products and services offered by the bank through other channels i.e. phone and internet banking".

Certified True Copy

Date _____

Managing Director / Secretary

FOR OFFICE USE ONLY

Applicant interviewed by _____ on _____ (Date)

Remarks _____

Letter of thanks sent to customer on _____ (Date), to introducer on _____ (Date)

Internet Banking Login Id / Password sent on _____ (Date)

Date _____

Signature of Bank Official _____

* If the turnover details are not provided by the client, based on the interview, shall provide an approximation of the same in the appropriate section.

TERMS & CONDITIONS

Welcome to the Bank of Bahrain and Kuwait B.S.C. family.

It is a privilege to have you as our valued customer. Thank you for extending full support in completion of the account opening formalities by submitting the required documents and information. This information is being obtained by us to take care of your interest and to meet the regulatory compliance to the "Know Your Customer (KYC)" guidelines. We assure you that the information so obtained will be kept confidential.

Please find below our deposit rules for your ready reference.

CURRENT ACCOUNT

1. Minimum balance required in current account is ₹.10,000/-. Non-maintenance of minimum balance will result in incurring prescribed charges. The minimum balance prescribed for these account types and the charges prescribed for non-maintenance of minimum balance are available at the Bank's website www.bbkindia.com
2. Cheques / dividend warrants drawn only in the name(s) of the account-holders will be collected through the account. Customers should in their own interest cross such cheques before depositing them with the Bank.
3. The Cheque books, Net Banking Pass Words, ATM Cards & PINs will be dispatched by courier / post at customer's risk and consequence. The Bank will not be liable in any manner whatsoever in respect of such dispatch of these items. In case of non receipt of the aforesaid deliverables within a reasonable time say a fortnight of the request being made it will be the responsibility of the customer to inform the Branch Manager concerned about such non receipt.
4. If the account is closed within six months from the date of its opening, an incidental fee as per Bank's rule will be charged.
5. It is mandatory to furnish PAN while depositing cash of ₹. 50,000/- and above in the accounts.
6. To avoid inconvenience at a later stage, the customer should operate the account at least once in six months. Accounts which are not operated for a considerable period of time will be termed as dormant / inoperative account status in the interest of the depositor as well as the Bank. The depositor will be informed of charges, if any, which the Bank will levy on dormant/inoperative account. The depositor can request the Bank to activate the account for operating it.
7. Cheques drawn for amounts in excess of or equal to the balance in credit will not be honoured. Charges as may be fixed by the Bank from time to time will be recovered from the depositor for every dishonour of cheque for want of funds. Further, the Bank reserves the right to close all such accounts without notice to the depositors.
8. Customer should avoid issuing cheques without adequate arrangement of funds. Bounced cheque can lead to prosecution under the Negotiable Instruments Act, 1881 and the frequent returning of cheques may also lead to non-issuance of fresh cheque books and / or closure of account by the Bank.
9. Cheques should be drawn in such a way as to prevent unauthorised alterations or additions after issue. The amount must be stated on the cheque both in words and figures. Writing should be clear and legible. All alterations made in writing of a cheque instruction should be authenticated by the drawer's full signature; otherwise, the cheque/withdrawal instruction will not be paid.
10. Third party cheques endorsed in favour of the customer would not be accepted for collection / credit to the account.
11. If the account remains overdrawn on account of unrecovered charges, if any for a period of 3 months and above, the account will be closed and the Bank will not be responsible for giving any advance intimation thereof.
12. Whenever an account is closed, it will be the responsibility of the account holder to surrender the unused cheque leaves. The Bank will not be responsible for any loss sustained by the customer on account of loss of such instruments.
13. I/We agree to be liable for any overdraft or debt due to you, for whatever reasons arising and we agree to repay any amount thus due from us with interest, at applicable rates forthwith on demand from the bank.

TERM DEPOSITS

1. Remittance of interest earned on the fixed deposit to an account with other bank shall attract service charges as per Bank's Rules.
2. Generally loans/overdrafts against term deposits are allowed. Such loans carry interest at rates as prescribed by the Bank from time to time, based on the RBI directives.
3. The Bank has a paramount lien on the deposit amount and it reserves the right to appropriate such sums towards any financial obligation of the depositor to the Bank in any capacity.
4. Interest on overdue term deposit will be paid, if the deposit is renewed, within 15 days from the date of maturity.
5. Maturity value/part withdrawal is subject to the provision of taxation laws and further interest shall be payable on net amount after deduction of TDS.
6. The depositor may furnish declaration in Form No. 15 H / 15G, preferably at the commencement of the Financial Year, for receiving interest on deposits without deduction of tax.
7. On the request of the customer, Bank may allow premature withdrawal of the amount deposited along with interest payable. Payment of interest in such a case shall be at the appropriate rate applicable to the period for which deposit has remained with the Bank or the contracted rate whichever is lower. No interest will be paid on premature withdrawals of deposit, which has remained with the Bank for less than 30 days.
8. Premature withdrawals of deposits are subject to penal interest.
9. The deposits will be rolled over for the period of original deposit if no instructions are received on due date at prevalent interest rate.
10. The customer shall deposit the agreed amount in the Recurring Deposit Account on or before agreed due date of each month. The account holder shall receive the maturity amount, as per contract, on due date after depositing the agreed installments and expiry of fixed period.
11. In case the account holder does not deposit the installments, as per schedule, the Bank shall recover penal charges from him as per the prevailing rules.
12. Under Flexi deposit, the cheques drawn on your account are honoured by drawing the requisite amount from deposit account.
13. The balance in Flexi deposit will continue to earn original interest.

GENERAL

1. The words "The Bank" refers to Bank of Bahrain and Kuwait B.S.C. - Indian operation.
2. Any change of address should be immediately communicated in writing to the Bank along with address proof.
3. If, in the opinion of the Bank, the conduct of the account is considered unsatisfactory, the account may be closed and service charges may be levied.
4. Violation of anyone of these Terms & Conditions will render the account liable to be closed and subjected to service charges.
5. The Bank reserves to itself the right to alter or add to these Terms & Conditions at any time.
6. Terms & Conditions pertaining to Internet Banking are available separately.
7. Detailed Terms & Conditions are placed in our website www.bbkindia.com. Please go through the same before opening the account.

9.

Place :

Date :

Authorised Signatory(ies) (Having read and understood the above)

Mumbai : Jolly Maker Chambers-II, 225, Nariman Point, Mumbai-400 021. Tel. 022-22823698 e-mail : mumbai@bbkindia.com
Hyderabad : 6-3-550, Akashganga, Opp. Medinova, Somajiguda, Hyderabad - 500 082. Tel. : 040-23398219/20 e-mail : hyderabad@bbkindia.com

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4. If the account is closed within six months from the date of its opening, an incidental fee as per Bank's rule will be charged.
5. It is mandatory to furnish PAN while depositing cash of ` . 50,000/- and above in the accounts.
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3. The Bank has a paramount lien on the deposit amount and it reserves the right to appropriate such sums towards any financial obligation of the depositor to the Bank in any capacity.
4. Interest on overdue term deposit will be paid, if the deposit is renewed, within 15 days from the date of maturity.
5. Maturity value/part withdrawal is subject to the provision of taxation laws and further interest shall be payable on net amount after deduction of TDS.
6. The depositor may furnish declaration in Form No. 15 H / 15G, preferably at the commencement of the Financial Year, for receiving interest on deposits without deduction of tax.
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7. Detailed Terms & Conditions are placed in our website www.bbkindia.com. Please go through the same before opening the account.