



BANK OF BAHRAIN AND KUWAIT B.S.C.  
(Incorporated in Bahrain with Limited Liability)

For Bank Use Only

A/c No.

Date  Category

Entered by \_\_\_\_\_ Verified by \_\_\_\_\_

Approved by \_\_\_\_\_ Manager / AVP \_\_\_\_\_ Br. Manager / VP \_\_\_\_\_

(Tick applicable box)

Mumbai  Hyderabad  Aluva  New Delhi

**ACCOUNT OPENING FORM for Resident Individual / NRI / Proprietorship Firm. Please tick ( ) type of account required.**

CATEGORY	TYPE	MODE OF OPERATION	DETAILS OF TERM DEPOSITS	Year Month Days
Individual ( )	SB ( ) NRE ( )	Singly ( )	Amount ` <input type="text"/> Period <input type="text"/>	
Staff ( )	CA ( ) NRO ( )	Jointly ( )	Auto Renewal : Yes <input type="checkbox"/> No <input type="checkbox"/>	
Senior Citizen ( )	SB - No Frills ( ) FCNR ( )	Either / Survivor ( )	Maturity Payment : A/c. No. <input type="text"/> WPP: Yes <input type="checkbox"/> No <input type="checkbox"/>	
Minor ( )	FD - Cum ( )	Former / Survivor ( )	Interest Payment : A/c. No. <input type="text"/> WOPP: Yes <input type="checkbox"/> No <input type="checkbox"/>	
<b>STATUS</b>	FD - Non-cum ( )	Anyone / Survivor ( )	CKYC No.: <input type="text"/>	Year <input type="text"/> Month <input type="text"/>
	RD ( )	Power of Attorney ( )	RD Monthly Installment ` <input type="text"/> Period <input type="text"/>	
	Resident Indian ( )	Any Two Jointly ( )	SI for RD Installment : A/c. No. <input type="text"/>	
	NRI ( )			
	Foreign National ( )			
PIO ( )				

**A. FULL NAME (First Applicant)** (IN BLOCK LETTERS, as per ID Proof) M  F  TG  Date of Birth D D M M Y Y Y Y

Mr.   
 Mrs.   
 Ms.   
First Name Middle Name Surname

Name of Father / Spouse / Proprietor \_\_\_\_\_ Country of birth: \_\_\_\_\_ Nationality: \_\_\_\_\_

Residential / Local Address (Strike whichever is not applicable)		Office / Overseas / Permanent Address (Strike whichever is not applicable)	
City / Dist.	Pin	City / Dist.	Pin
State	Country	State	Country
Tel. (Res.)	Mobile No.	Tel. (Res.)	Mobile No.
Email (In caps)		Email (In caps)	

Address on which correspondence is required.  Residential / Local Address  Office / Overseas Address / Permanent Address

PAN or Form 60/61 (Details of Guardian in case of Minor A/c)  Aadhaar Card No.:

I have my account with BBK - Yes/ No.  if yes the Account Number is

**B. FULL NAME (Second Applicant)** (IN BLOCK LETTERS, as per ID Proof) M  F  TG  Date of Birth D D M M Y Y Y Y

Mr.   
 Mrs.   
 Ms.   
First Name Middle Name Surname

Name of Father / Spouse / Proprietor \_\_\_\_\_ Country of birth: \_\_\_\_\_ Nationality: \_\_\_\_\_

Residential / Local Address (Strike whichever is not applicable)		Office / Overseas / Permanent Address (Strike whichever is not applicable)	
City / Dist.	Pin	City / Dist.	Pin
State	Country	State	Country
Tel. (Res.)	Mobile No.	Tel. (Res.)	Mobile No.
Email (In caps)		Email (In caps)	

Address on which correspondence is required.  Residential / Local Address  Office / Overseas Address / Permanent Address

PAN or Form 60/61 (Details of Guardian in case of Minor A/c)  Aadhaar Card No.:

I have my account with BBK - Yes/ No.  if yes the Account Number is

**C. FULL NAME (Third Applicant)** (IN BLOCK LETTERS, as per ID Proof) M  F  TG  Date of Birth D D M M Y Y Y Y

Mr.   
 Mrs.   
 Ms.   
First Name Middle Name Surname

Name of Father / Spouse / Proprietor \_\_\_\_\_ Country of birth: \_\_\_\_\_ Nationality: \_\_\_\_\_

Residential / Local Address (Strike whichever is not applicable)		Office / Overseas / Permanent Address (Strike whichever is not applicable)	
City / Dist.	Pin	City / Dist.	Pin
State	Country	State	Country
Tel. (Res.)	Mobile No.	Tel. (Res.)	Mobile No.
Email (In caps)		Email (In caps)	

Address on which correspondence is required.  Residential / Local Address  Office / Overseas Address / Permanent Address

PAN or Form 60/61 (Details of Guardian in case of Minor A/c)  Aadhaar Card No.:

I have my account with BBK - Yes/ No.  if yes the Account Number is

**MINOR'S ACCOUNT**

Name of Minor .....  
(First Name) (Middle Name) (Surname)

Name of Parent / Natural Guardian : .....

I hereby declare that the date of birth\* of the above mentioned minor who is my .....  
is ..... and I am his / her natural and lawful guardian / guardian appointed by court order dated .....  
(copy enclosed).

I shall represent the said minor in all future transactions of any description in the above account until the same minor attains majority.  
I undertake to indemnify Bank of Bahrain and Kuwait, B.S.C. against the claim of the above minor for any withdrawals / transactions made  
by me in his / her account.

Signature of Guardian

\* date of birth proof attached

**INITIAL DEPOSIT & ACCOUNT SERVICE DETAILS**

Payment by

Cash  Cheque No.         Date       Drawn on \_\_\_\_\_ Bank

\_\_\_\_\_ Branch A/c No.                  (copy of the cheque to be attached)

Debit my/our existing account. Account No.

Deposit Amount ` .

**DECLARATION FOR RESIDENT ACCOUNTS:**

I / We have read and understood the Terms and Conditions (a copy of which I am in possession of) governing the opening of an account with Bank of Bahrain and Kuwait B.S.C. and those relating to various services including but not limited to Debit Cards / Mobile Banking / Phone Banking / Net Banking. I / We accept and agree to be bound by the said Terms and Conditions including those excluding / limiting the Bank's liability. I / We understand that the Bank may, at its absolute discretion, discontinue any of the services completely or partially without any notice to me / us. I agree that the Bank may debit my account for service charges as applicable from time to time. I / We am / are residents of India. Apart from this, the current Schedule of Charges has been received by me /us and I/We agree with the same.

**DECLARATION FOR NON-RESIDENT ACCOUNTS:**

I/We hereby declare that I am/we are non-resident Indian(s)/ of Indian Origin. I/We understand that the above account will be opened on the basis of the statements/declarations made by me/us, and I/We also agree that if any of the statements/declarations made herein is found to be not correct in material particulars, you are not bound to pay any interest on the deposit made by me/us, t/We agree that no claim will be made by me/us for any interest on the deposit/s for any period after the date/s of maturity of the deposit/s. I/We agree to abide by the provisions of the Foreign Currency (Non-Resident) Account/Non-Resident (External) Account Scheme. I/We hereby undertake to intimate you about my/our return to India for permanent residence Immediately on arrival. I/We agree that if the premature withdrawal is permitted at my/our request, the payment of Interest on the deposit may be allowed in accordance with the prevailing stipulations, laid down by Reserve Bank of India in this regard. I/We authorise the bank to automatically renew the deposit on the due date for an identical period unless the instruction to the contrary from me /us is received by the Bank before maturity. I/We understand that the renewal will be in accordance with the provisions of the Reserve Bank of India scheme in force at the time of renewal.

I/We further understand that the interest applicable on renewals will be at the applicable ruling rates on the date of maturity and that the renewal will be noted on the deposit receipt on my/our presenting the same on the maturity date or later for renewal/payment.

Declaration Cum Undertaking of NRI (Under Section 10(5), Chapter III of Foreign Exchange Management Act, 1999)

I/We hereby declare that the transaction(s) the details of which are specifically mentioned in the Scheduled hereunder does not involve and is not designed for the purpose of any contravention or evasion of the provisions of the aforesaid Act or of any rule, regulation, notification, direction or order made thereunder, I/We also hereby agree and undertake to give such information / documents, before the Bank undertakes the transaction(s) in terms of the above declaration.

I/We also understand that if I/We refuse to comply with any such requirement or make unsatisfactory compliance wherewith, the Bank shall refuse in writing to undertake the transaction and shall if it has reason to believe that any contravention/evasion is contemplated by me/us report the matter to Reserve Bank of India,

"I/We further declare that the undersigned has /have the authority to give this declaration and undertaking on behalf of the firm/company.

I/We undertake that in cases of debits to the account for the purpose of investment in India and credits representing sale proceeds of investments, I/We shall ensure that such investments/disinvestments will be in accordance with the regulations made by the Reserve Bank in this regard.

First Applicant (A)  
Affix Photograph  
and sign across

Second Applicant (B)  
Affix Photograph  
and sign across

Third Applicant (C)  
Affix Photograph  
and sign across

A. Name \_\_\_\_\_

B. Name \_\_\_\_\_

C. Name \_\_\_\_\_

A. Signature

B. Signature

C. Signature

Signed in the presence of

Signed in the presence of

Signed in the presence of

## Application for Channel Registration

I hereby apply for access to/use of the following channels (Please tick the appropriate box)

Rupay Debit Card    SMS Alert Facility    Internet Banking    Enable Bill Payment for Net Banking

Note: BBK India account holder can access their bank accounts through Internet Banking only where the mode of operation of the account is self / either or survivor / anyone or survivor. Joint operations are excluded.

I / We confirm the following:

Read the provisions contained in the "Terms and Conditions" of BBK India Internet Banking Service and accept them.

Transactions executed over BBK - India Internet Service under my / our under name and password are binding on me / us.

Undertake to inform the Bank immediately on change of above information.

.....

.....

.....

1st Applicant

2nd Applicant

3rd Applicant

Mother's Maiden Name..... Name as required on ATM Card.....

**Any one document from the below list as Identity and Address Proof** (The KYC requirements are as per extant guidelines in force.)

### PERSONAL IDENTIFICATION

- |   | Applicant                |                          |                          |
|---|--------------------------|--------------------------|--------------------------|
|   | 1st                      | 2nd                      | 3rd                      |
| 1. Passport                             | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Utility Bills                        | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. Voter's Identity Card                | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. Permanent Driving Licence with photo | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 5. Aadhaar Card                         | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 6. PAN Card                             | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 7. NREGA Job Card                       | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 8. Others                               | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

### Applicant

### PROOF OF RESIDENCE

- |   | Applicant                |                          |                          |
|---|--------------------------|--------------------------|--------------------------|
|   | 1st                      | 2nd                      | 3rd                      |
| 1. Passport                             | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Utility Bills                        | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. Voter's Identity Card                | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. Permanent Driving Licence with photo | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 5. Aadhaar Card                         | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 6. PAN Card                             | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 7. NREGA Job Card                       | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 8. Others                               | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

### Applicant

The following documents are mandatory (Applicable to NRI Customers only)

PAN Card / Form 60, Photograph, Residence Proof, Proof of Identity and Address, Civil ID Card and Valid Visa.

**NOMINATION**    Required    Not Required

### NOMINATION FORM DA 1

Nomination under Section 45ZA of the Banking Regulation Act, 1949 and Rule 2(1) of the Banking Companies (Nomination) Rule 1985 in respect of bank deposits.

I/We \_\_\_\_\_ nominate the following person to whom in the event of my / our / minor's death the amount of the deposit in the account may be returned by Bank of Bahrain and Kuwait B.S.C., \_\_\_\_\_ Branch.

Details of Deposit		Nominee					
Nature of Deposit & Distinguishing No.	Additional details, if any	Name	Address	Relationship with depositor, if any	Email address & Phone No. of the nominee	Age	If nominee is a minor, his / her DOB

\*\* As the nominee is minor on this date, I / We appoint Shri./Smt./Kum. \_\_\_\_\_ to receive the amount of the deposit in the account on behalf of the nominee in the event of my/our/minor's death during the minority of the nominee.

1st Account Holder \_\_\_\_\_ : 2nd Account Holder \_\_\_\_\_ : 3rd Account Holder \_\_\_\_\_

Witness(es) \_\_\_\_\_ \* Signature(s) or Thumb Impression (s) of the Depositor(s)

Name \_\_\_\_\_ Name \_\_\_\_\_

Signature\*\*\* \_\_\_\_\_ Signature\*\*\* \_\_\_\_\_

Address(es) of witness \_\_\_\_\_ Address(es) of witness \_\_\_\_\_

\* Where deposit is made in the name of a minor, the nomination must be signed by a person lawfully entitled to act on behalf of the minor.

\*\* Strike out if nominee is not a minor. \*\*\*Thumb impression (s) shall be attested by two witnesses.

(Cut here)

### ACKNOWLEDGMENT

We acknowledge receipt of nomination in form DA1 relating to Account No. \_\_\_\_\_ in the name of \_\_\_\_\_ held with us. Ref. No. \_\_\_\_\_ Date of Registration \_\_\_\_\_

Bank Official \_\_\_\_\_

Stamp / Seal

## Customers' Profile Form (For Individuals / Proprietor) INFORMATION SHEET

A. OCCUPATION							
	1st A/c Holder	2nd A/c Holder	3rd A/c Holder		1st A/c Holder	2nd A/c Holder	3rd A/c Holder
Business				Consultant			
Home Maker				Lawyer			
Trader				Engineer			
Chartered Acct.				Self Employed			
Information Tech.				P & SE			
Student				Others (Please Specify)			
Doctor							
Salaried							

B. EDU. QUAL.							
	1st A/c Holder	2nd A/c Holder	3rd A/c Holder		1st A/c Holder	2nd A/c Holder	3rd A/c Holder
Non Matric				Graduate			
10th/12th				Post Graduate			
Diploma				Others (Please Specify)			
Under Graduate							

C. SOURCE OF FUNDS							
	1st A/c Holder	2nd A/c Holder	3rd A/c Holder		1st A/c Holder	2nd A/c Holder	3rd A/c Holder
Salary				Prof. Fee			
Business				Gift			
Investment				Others (Please Specify)			

D. MONTHLY INCOME							
	1st A/c Holder	2nd A/c Holder	3rd A/c Holder		1st A/c Holder	2nd A/c Holder	3rd A/c Holder
Upto ` 10,000				` 50,001 to 1,00,000			
` 10,001 to 25,000				` 1 to 2.5 Lakhs			
` 25,001 to 50,000				> 2.5 Lakhs			

E. ESTIMATED NET WORTH			1st A/c Holder	2nd A/c Holder	3rd A/c Holder
			` .....	` .....	` .....

F. DEALING WITH OTHER BANKS			
	1st A/c Holder	2nd A/c Holder	3rd A/c Holder
<input type="checkbox"/> Yes <input type="checkbox"/> No    If yes,			

Name of the Bank and Branch			
Type of accounts / facilities			

### G. DETAILS OF TRANSACTIONS IN THE ACCOUNT PROPOSED

Purpose of opening the Account \_\_\_\_\_

Expected value of Transactions in a month ` \_\_\_\_\_, No. of Transactions in a month \_\_\_\_\_

Value of Cash Transactions in a month ` \_\_\_\_\_, No. of Cash Transactions in a month \_\_\_\_\_

### H. ANNUAL TURNOVER IN CASE OF PROPRIETOR'S ACCOUNT

Upto ` . 5.00 lacs	
Above ` . 5.00 lacs to ` . 25.00 lacs	
Above ` . 25.00 lacs to ` . 1.00 crore	
Above ` . 1.00 crore	
Line of Business / Industry (Please provide details)	

\_\_\_\_\_  
1st A/c Holder
 \_\_\_\_\_  
2nd A/c Holder
 \_\_\_\_\_  
3rd A/c Holder
\_\_\_\_\_ Bank's Official in whose presence the form is obtained

## FATCA - CRS Self Certification for entities

(This self certification is only indicative)

- A** Is the account holder a Government body/International Organization/listed company on recognized stock exchange  
If "No", then proceed to point B If "yes" please specify name of stock exchange, if you are listed company, and proceed to sign the declaration **Yes / No**
- B** Is the account holder a (Entity/Financial Institution) tax resident of any country other than India If "yes", then please fill of FATCA/ CRS Self certification Form If "No", proceed to point C **Yes / No**
- C** Is the account holder an Indian Financial Institution If "yes", please provide your GUN, if any, If "No", proceed to point D **Yes / No**
- D** Are the Substantial owners or controlling persons in the entity or chain of ownership resident for tax purpose in any country outside India or not an Indian citizen If "yes", (then please fill FATCA/ CRS self-certification form)). If "No", proceed to sign the declaration **Yes / No**

### Customer Declaration:

Under penalty of perjury, I/we certify that:

**1. The applicant is:**




- (i) An applicant taxable as a US person under the laws of the United States of America ("U.S.") or any state or political subdivision thereof or therein, including the District to Columbia or any other states of the U.S.,
- (ii) An estate the income of which is subject to U.S. federal income tax regardless of the source thereof.  
(This clause is applicable only if the account holder is identified as a US person)

**2. The applicant is an applicant taxable as a tax resident under the lows of country outside India.**

- (iii) I/We understand that the Bank is relying on this information for the purpose of determining the status of the applicant named above in compliance with FATCA/CRS. The Bank is not able to offer any tax advice on FATCA/CRS or its impact on the applicant.

I/we shall seek advice from professional tax advisor for any tax questions.

- (iv) I/We agree to submit a new form within 30 days if any information or certification on this form becomes incorrect.
- (v) I/We agree that as may be required by domestic regulators/tax authorities the Bank may also be required to report, reportable details to CDBT or close or suspend my account.
- (vi) I/We certify that I/we provide the information on this form and to the best of my/our knowledge and belief the certification is true, correct, and complete including the taxpayer identification number of the applicant.

<b>Name of the Entity:</b>		
<b>Signature 1</b> 	<b>Signature 2</b> 	<b>Signature 3</b> 
<b>( As per MOP)</b>		

**Date:** \_\_\_\_\_

**Part II**  
**Self-Certification Form (Entity) for Foreign Account Tax Compliance Act ("FATCA")  
and Common Reporting Standards (CRS)**

**Section 1: Entity information**

---

Name of Entity

Customer id (if existing)

---

Entity Constitution Type

Entity Identification type

Entity Identification No

---

Entity Identification issuing country

---

Country of Residence for tax purpose

---

**Section 2: Classification of Non-Financial entities**

I/We (on behalf of the entity) certify that the entity is: a) An entity incorporated and taxable in US (Specified US person) If "Yes", please provide your U.S. Taxpayer Identification Number (TIN)

**Yes / No**  
**TIN**

b) An entity incorporated and taxable outside of India (other than US) // "Yes ", please provide your TIN or its functional equivalent

**Yes / No**  
**TIN**

Provide your TIN issuing country \_\_\_\_\_

c) Please provide the following additional details if you are not a Specified US Person :

**FATCA / CRS classification for Non-financial entities (NFFE)**

Active NFFE

Passive NFFE without any controlling Person

Passive NFFE with Controlling Person(s):

US

Others

Direct Reporting NFFE (Choose this if any entity has registered itself for direct reporting for FATCA and thus bank is not required to do the reporting)

Please provide GUN number: \_\_\_\_\_

---

**Section 3: Classification of financial institutions (including Banks)**

I/We (on behalf of the entity) certify that the entity is :

a) a. An entity is a U.S. financial institution

If "Yes",

(i) Please provide your Taxpayer Identification Number (TIN)

(ii) Please provide GUN, if any \_\_\_\_\_ If "No", please tick one of the following boxes below:

**Yes / No**  
**TIN**

<b>FATCA classification</b>	<b>Please provide the Global Intermediary Identification number (GUN) or other information where</b>
-----------------------------	--

**Reporting Foreign Financial Institution in a Model 1 Inter-Governmental Agreement (“IGA”) Jurisdiction**

**Reporting Foreign Financial Institution in a Model 2 IGA**

**Participating FFI in a Non-IGA Jurisdiction**

**Non-reporting FI**

**Non-Participating FI**

**Owner-Documented FI with specified US owners**

**Section 4: Controlling person declaration**  
**If you are classified as “Passive NFFE with Controlling Person(s)” or “Owner documented FFI” or “Specified US person”, please provide the following details:**

Name of controlling person	Correspondence Address	Country of residence for tax purpose	TIN	TIN issuing country	Controlling person type
Details	Controlling person 1	Controlling person 2	Controlling person 3	Controlling person 4	Controlling person 5
Identification Type					
Identification Number					
Occupation Type					
Occupation					
Birth Date					
Nationality					
Country of Birth					

**Section 5: Declaration**

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

1. The number shown on this form is the correct taxpayer identification number of the applicant, and
2. The applicant is (i) an applicant taxable as a US person under the laws of the United States of America ("U.S.") or any state or political subdivision thereof or therein, including the District of Columbia or any other states of the U.S., (ii) an estate the income of which is subject to U.S. federal income tax regardless of the source thereof, or
3. The applicant is an applicant taxable as a tax resident under the laws of country outside India.

ii) I/We understand that the Bank is relying on this information for the purpose of determining the status of the applicant named above in compliance with CRS/FATCA. The Bank is not able to offer any tax advice on CRS or FATCA or its impact on the applicant. I/we shall seek advice from professional tax advisor for any tax questions.

(iii) I/We agree to submit a new form within 30 days if any information or certification on this form gets changed,

(iv) I/ We agree as may be required by /Regulatory authorities, bank shall be required to comply to report, reportable details to CDBT or close or suspend my account.

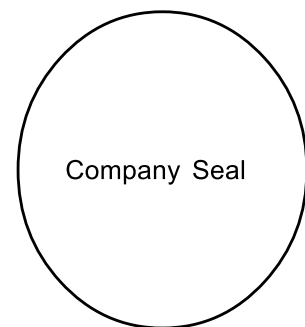
v) I/We certify that I/we provide the information on this form and to the best of my/our knowledge and belief the certification is true, correct and complete including the tax payer identification number of the applicant.

I/We hereby confirm that details provided are accurate, correct and complete

Authorized Signatories and Company Seal (if applicable)

Name \_\_\_\_\_

Date (DD/MM/YYYY) \_\_\_\_\_





## FATCA - CRS Declaration Form (Individuals)

Branches : Mumbai Hyderabad Aluva Delhi

### Part I - Please fill in the country for each of the following:

1	Country of:	
a)	Birth	
b)	Citizenship	
c)	Residence for Tax Purposes	
2	US Person	Yes / No

### Part II - Please note:

a. If in all fields above, the country mentioned by you is India and if you do not have US person status, please proceed to **Part III** for signature.

b. If for any of the above field, the country mentioned by you is **not India** and/or if your US person status is **Yes**, please provide the Tax Payer Identification Number (TIN) or functional equivalent as issued in the specific country in the table below:

i)	TIN	
	Country of Issue	
ii)	TIN	
	Country of Issue	
iii)	TIN	
	Country of Issue	

a. In case any of the parameters in Part I indicates that you are a US person or a person resident outside of India for tax purpose and you do not have Taxpayer Identification Numbers/functional equivalent, please complete and sign the Self-Certification section given in **Part IV**.

b. In case you are declaring US person status as 'No' but your Country of Birth is US, please provide document evidencing Relinquishment of Citizenship. If not available provide Reasons for not having relinquishment certificate

Please also fill **Part IV self**-certification.

### Part III - Customer Declaration (Applicable for all customers)

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

1. The applicant is (i) an applicant taxable as a US person under the laws of the United States of America ("U.S.") or any state or political subdivision thereof or therein, including the District of Columbia or any other states of the U.S., (ii) an estate the income of which is subject to U.S. federal income tax regardless of the source thereof. **(This clause is applicable only if the account holder is identified as a US person)**

2. The applicant is an applicant taxable as a tax resident under the laws of country outside India. **(This clause is applicable only if the account holder is a tax resident outside of India)**

(ii) I/We understand that the Bank is relying on this information for the purpose of determining the status of the applicant named above in compliance with FATCA/CRS. The Bank is not able to offer any tax advice on CRS or FATCA or its impact on the applicant. I/we shall seek advice from professional tax advisor for any tax questions.

(iii) I/We agree to submit a new form within 30 days if any information or certification on this form becomes incorrect.

(iv) I/We agree that as may be required by domestic regulators/tax authorities the Bank may also be required to report, reportable details to CDDT or close or suspend my account.

(v) I/We certify that I/we provide the information on this form and to the best of my/our knowledge and belief the certification is true, correct, and complete including the taxpayer identification number of the applicant.

--	--

Signature	
-----------	--

Name:	
-------	--

Date (DD/MM/YYYY)	
-------------------	--

**Part IV- Self-Certification:**  
 To be filled only if-  
 (a) Name of the country in Part I is other than India and TIN or functional equivalent is not available, or  
 (b) US person is mentioned as Yes in Part I, and TIN is not available

I confirm that I am neither a US person nor a resident for Tax purpose in any country other than India, though one or more parameters suggest my relation with the country outside India. Therefore, I am providing the following document as proof of my citizenship and residency in India.	_____ <b>Signature</b>
---	---------------------------

<b>Document Proof submitted (Pls tick document being submitted)</b>
---

Passport	
Election Identity Card	
PAN Card	
Driving License	
Aadhaar / UIDAI letter	
NAREGA Job Card	
Govt. Issued Identity Card	

# FORM NO. 60

[See second proviso to rule 114B]

Form of declaration to be filed by a person who does not have a permanent account number and who enters into any transaction specified in rule 114B

1. Full name and address of the declarant .....
- .....
2. Particulars of transaction
3. Amount of the transaction
4. Are you assessed to tax? Yes / No
5. If yes,
  - (i) Details of Ward/Circle/ Range where the last return of income was filed?
  - (ii) Reasons for not having permanent account number?
6. Details of the document being produced in support of address in column 1

## Verification

I, ....., do hereby declare that what is stated above is true to the best of my knowledge and belief.

Verified today, the \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_.

Date:.....

Place:.....

\_\_\_\_\_  
Signature of the declarant

Documents which can be produced in support of the address are: -

- Ration card
- Passport
- Driving license
- Identity card issued by any institution
- Copy of the electricity bill or telephone bill showing residential address
- Any document or communication issued by any authority of Central Government, State Government or local bodies showing residential address
- Any other documentary evidence in support of his address given in the declaration.

## FAX / E-MAIL IDEMNITY

The Branch Manager  
**Bank of Bahrain & Kuwait B. S. C.**  
Mumbai / Hyderabad / Aluva / New Delhi

Place  
Date:

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,

\_\_\_\_\_  
1st Account Holder

\_\_\_\_\_  
2nd Account Holder

\_\_\_\_\_  
3rd Account Holder

Cust-Id No.: \_\_\_\_\_

Cust-Id No.: \_\_\_\_\_

Cust-Id No.: \_\_\_\_\_

# Mandate Form

( Applicable only to NRI Account Holders)  
(Required only in case of Authority to Residents)

From:  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

To:  
The Branch Manager  
**Bank of Bahrain & Kuwait B. S. C.**  
Mumbai / Hyderabad / Aluva / New Delhi

Dear Sir/Madam,

Ref: My / Our NRE / NRO account No. \_\_\_\_\_ with you

I / We authorise you to honor all Cheques / Drafts drawn on the above account with your Bank provided such Cheques/ Drafts are signed by Mr./ Mrs./ Ms. \_\_\_\_\_ to whom I / We hereby delegate the requisite authority to operate my / our account with you and whose specimen signature/s is given below duly confirmed by me / us, notwithstanding that such Cheques may create overdraft or increase it to any extent.

The aforesaid Mr. / Mrs. / Ms. \_\_\_\_\_ is related to me / us, in the capacity of \_\_\_\_\_ is authorised to operate the above account on my / our behalf ONLY FOR LOCAL DISBURSEMENTS and remittance to my own accounts as permitted by FEMA.

I/We enclose ID proof and address proof of my/our authorised representative:

**Any one document from the below list as Identity and Address Proof (The KYC requirements are as per extant guidelines in force)**

### PERSONAL IDENTIFICATION

- 1. Passport
- 2. Utility Bills
- 3. Voter's Identity Card
- 4. Permanent Driving Licence
- 5. Aadhaar Card
- 6. NREGA Job Card
- 7. Others


### PROOF OF RESIDENCE

- 1. Passport
- 2. Utility Bills
- 3. Voter's Identity Card
- 4. Permanent Driving Licence
- 5. Aadhaar Card
- 6. NREGA Job Card
- 7. Others


Mandatory Documents: PAN Card / Form 60, Photograph, Residence Proof, Proof of Identity and Address, Civil ID Card and Valid Visa.

This authorisation is valid for operation only within India and shall continue to be in force until I / we revoke the same by a notice in writing delivered and received by you.

Affix photo  
of Auth. Rep.  
with sign  
across

\_\_\_\_\_  
Specimen Signature of the authorised  
person / mandate holder

\_\_\_\_\_  
(1st A/c Holder)

\_\_\_\_\_  
(2nd A/c Holder)

\_\_\_\_\_  
(3rd A/c Holder)

For Branch Use

Recorded on .....

The Branch Manager / AVP / VP

Mumbai : Jolly Maker Chambers-II, 225, Nariman Point, Mumbai-400 021. Tel. 022-22823698 e-mail : mumbai@bbkindia.com  
Hyderabad : Ground Floor, 6-3-252/1/3 & 6-3-252/1/3/A, Erramanzil, Hyderabad – 500 082. Tel. : 040-23398219/20 e-mail : hyderabad@bbkindia.com  
Aluva : Gr. Floor, Hotel Sunny's Building No. 19/1(2), Re.S.No. 26 & 81, NH 47, Bypass Junction, Aluva - 683 101.  
New Delhi : Unit No. 3 & 4, Ground Floor. Eros Corporate Tower, Opp. Nehru Place Metro Station, New Delhi - 110 019.

## DEPOSIT ACCOUNT RULES

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.

### SAVINGS ACCOUNT / CURRENT ACCOUNT

1. Minimum balance prescribed by the Bank from time to time has to be maintained. Non-maintenance of minimum balance will result in incurring prescribed charges. The current minimum quarterly average 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](http://www.bbkindia.com)
2. Accounts may be opened by a person in his/her own name or by more than one person and payable, as per request contained in the Account Opening Form under 'Mode of Operations'.
3. Accounts may be opened by the guardian on behalf of a minor with the stipulation that the latter can duly withdraw the deposit on attaining majority.
4. Savings Bank account interest will be at the prescribed rate and will be calculated on a daily product basis. The same will be credited to the account at periodical intervals as may be decided by the bank from time to time. Interest will be rounded off to the nearest Rupee and paid if it is minimum INR 1/-. The payment of interest is subject to RBI directives and banks policy as may be decided from time to time.
5. Charitable and educational institutions are allowed to open savings account, if they do not engage in business/commercial activities.
6. 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.
7. Cheque book facilities are available for savings & current account. Cheque books will be issued to depositors on requisition or by using a valid login through Net Banking.
8. The Cheque books, Net Banking Pass Words, Debit 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.
9. 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.
10. It is mandatory to furnish PAN Form 60 while depositing cash of ₹. 50,000/- and above in the accounts.
11. 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 can request the Bank to activate the account for operating it by submission of required KYC documents.
12. 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.
13. 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.
14. Cheques withdrawal instructions should be drawn in such a way as to prevent unauthorised alterations or additions after issue. The amount must be stated on the cheque with withdrawal instructions both in words and figures. Writing should be clear and legible. No alterations are allowed under CTS environment.
15. Third party cheques endorsed in favour of the customer would not be accepted for collection / credit to the account.
16. 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.
17. 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.
18. In case of joint accounts with mandate of "Either or Survivor" or "Any one of us or Survivor" or "Former or Survivor", instruction received from one of the account holders to stop operations will be deemed to be sufficient notice to the bank to act upon such instructions. Further operations would be allowed only upon receipt of fresh instructions from all the account holders.
19. In case of joint accounts with mandate of "Either or Survivor" or "Any one of us or Survivor" or "Former or Survivor", instruction received from one of the account holders to close the account will be deemed to be sufficient notice to the bank to act upon such instructions unless there is any notice to the contrary from any of the account holders / competent authorities.
20. In case of joint accounts with mandate of "Either or Survivor" or "Any one of us or Survivor" or "Former or Survivor". On death of one of joint account holders, accounts shall be allowed to be operated by survivor/s.
21. 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.
22. The Bank reserves the right to add / modify / delete / any or all of these Rules and Service Charges at its discretion by notification on Bank's website and / or branch notice board. This is to be treated as individual intimation.
23. Savings accounts may be opened by NRI in his / her own name or by more than one NRI and payable as per request contained in the account opening form under "Mode of Operations". In case of a Joint Account of NRI and Resident the Mode of Operations shall be "Former or Survivor" only.
24. It is mandatory to furnish PAN / Form 60 while depositing cash of INR 50,000/- and above in NRO Accounts. However no such deposits are permitted in NRE Accounts.
25. All FOREX transactions that may be requested from the bank during the course of business shall not involve and designed for the purpose of any contravention or evasion of the provisions of the FEMA 1999 or any rule, regulation, notification, direction, or order thereunder.

DEPOSIT ACCOUNT RULES

Contd....

TERM DEPOSITS

1. Remittance of interest earned on the fixed deposit to an account with other bank shall attract service charges as per Banks 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 / Bank's Policy.
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 14 days from the date of maturity.
5. Maturity value/part withdrawals 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. Senior Citizens will be paid additional interest as per the Bank's prevalent policy. Deposits enjoying additional rates of interest cannot be pledged as a security for the purpose of raising a loan for commercial purposes.
8. 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 7 days for resident deposits, 1 year for NRE and FCNR deposits.
9. Premature withdrawals of deposits are subject to penal interest.
10. In case of joint accounts with mandate of "Either or Survivor" or "Any one of us or Survivor" or " Former or Survivor", bank will get a valid discharge upon payment of maturity proceeds to the deposit holder presenting the original deposit advice. If there is no deposit advice, lodgment of formal claim by either should suffice and first such request will be honoured.
11. In case of joint accounts with mandate of "Either or Survivor" or "Any one of us or Survivor" or " Former or Survivor",. Instructions for premature withdrawal of deposits issuance of duplicate deposit advice / request for sanction of loan would be entertained only upon written request from all the deposit holders.
12. In the event of the death of the depositor/s, premature termination of term deposits would be allowed to the nominee / legal heirs subject to production of satisfactory documents from the claimants. Such premature withdrawal would not attract any penal interest.
13. In the event of death of any of the joint account holders before maturity date, the Bank shall be free at the request of the survivor (s), though not obliged, (a) to transfer the deposit account to any other Bank or (b) to refund payment on such terms as the Bank may decide or (c) payment of deposits before maturity or (d) advance loan to the survivor (s) against the deposit advice before the maturity and the discharge given by the survivor (s) shall give the Bank a valid discharge.
14. The customer shall deposit the agreed amount in the Recurring Deposit Account on or before the last working day 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.
15. 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.
16. 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 appropriate rate applicable to the period for which deposit remained with the Bank or the contracted rate whichever is lower. No interest shall be paid on premature withdrawal of deposit which has remained with the Bank for less than 30 days (NRO) and 1 year (NRE).

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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 any one of these Rules 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 Rules at anytime.
6. Rules pertaining to Debit Card are advised on issuance..
7. Nomination facility is available on all deposit accounts opened by individuals and Proprietorship Concerns. Nomination can be made in favour of one individual only. Nomination so made can be cancelled or changed by the account holder/s any time. While making nomination, cancellation or change thereof, it is required to be witnessed by a third party in case of illiterate person. Nomination can be modified by the consent of account holder/s. Nomination can be made in favour of a

Signature of the Applicant / s : \_\_\_\_\_

Place :

Date :

Mumbai : Jolly Maker Chambers-II, 225, Nariman Point, Mumbai-400 021. Tel. 022-22823698 e-mail : mumbai@bbkindia.com  
Hyderabad : Ground Floor, 6-3-252/1/3 & 6-3-252/1/3/A, Erramanzil, Hyderabad – 500 082. Tel. : 040-23398219/20 e-mail : hyderabad@bbkindia.com  
Aluva : Gr. Floor, Hotel Sunny's Building No. 19/1(2), Re.S.No. 26 & 81, NH 47, Bypass Junction, Aluva - 683 101.  
New Delhi : Unit No. 3 & 4, Ground Floor. Eros Corporate Tower, Opp. Nehru Place Metro Station, New Delhi - 110 019.

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3. Accounts may be opened by the guardian on behalf of a minor with the stipulation that the latter can duly withdraw the deposit on attaining majority.
4. Savings Bank account interest will be at the prescribed rate and will be calculated on a daily product basis. The same will be credited to the account at periodical intervals as may be decided by the bank from time to time. Interest will be rounded off to the nearest Rupee and paid if it is minimum INR 1/-. The payment of interest is subject to RBI directives and banks policy as may be decided from time to time.
5. Charitable and educational institutions are allowed to open savings account, if they do not engage in business/commercial activities.
6. 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.
7. Cheque book facilities are available for savings & current account. Cheque books will be issued to depositors on requisition or by using a valid login through Net Banking.
8. The Cheque books, Net Banking Pass Words, Debit 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.
9. 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.
10. It is mandatory to furnish PAN Form 60 while depositing cash of ` . 50,000/- and above in the accounts.
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20. In case of joint accounts with mandate of "Either or Survivor" or "Any one of us or Survivor" or " Former or Survivor". On death of one of joint account holders, accounts shall be allowed to be operated by survivor/s.
21. 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.
22. The Bank reserves the right to add / modify / delete / any or all of these Rules and Service Charges at its discretion by notification on Bank's website and / or branch notice board. This is to be treated as individual intimation.
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Contd....

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12. In the event of the death of the depositor/s, premature termination of term deposits would be allowed to the nominee / legal heirs subject to production of satisfactory documents from the claimants. Such premature withdrawal would not attract any penal interest.
13. In the event of death of any of the joint account holders before maturity date, the Bank shall be free at the request of the survivor (s), though not obliged, (a) to transfer the deposit account to any other Bank or (b) to refund payment on such terms as the Bank may decide or (c) payment of deposits before maturity or (d) advance loan to the survivor (s) against the deposit advice before the maturity and the discharge given by the survivor (s) shall give the Bank a valid discharge.
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5. The Bank reserves to itself the right to alter or add to these Rules at anytime.
6. Rules pertaining to Debit Card are advised on issuance.
7. Nomination facility is available on all deposit accounts opened by individuals and Proprietorship Concerns. Nomination can be made in favour of one individual only. Nomination so made can be cancelled or changed by the account holder/s any time. While making nomination, cancellation or change thereof, it is required to be witnessed by a third party in case of illiterate person. Nomination can be modified by the consent of account holder/s. Nomination can be made in favour of a

Signature of the Applicant / s : \_\_\_\_\_

Place :

Date :

TERMS OF SERVICE - BBK INTERNET BANKING

1. I have read the provisions contained in the "Terms and Conditions" of "BBK India Internet Banking Service" and accept them. I agree that the transactions executed over BBK-India Internet Banking Service under my Username and Password will be binding on me.
2. I undertake to inform the Bank immediately on change of above information.

**General Information:**

1. You should register for 'BBK India Internet Banking Service' with the branch where you maintain the account.
2. Normally BBK-India Internet Banking services will be open to the customer only after he acknowledges the receipt of password.
3. We invite you to visit your account on the site frequently for transacting business or viewing account balances. If you believe that any information relating to your account has a discrepancy, please bring it to the notice of the branch by e-mail or letter.
4. In a joint account, all account holders are entitled to register, as users of 'BBK-India Internet Banking Service', but transactions would be permitted based on the account operation rights recorded at the branch (the services will be extended to single or Joint "E or S" accounts only).
5. All accounts at the branch whether or not listed in the registration form, will be available on the 'BBK-India Internet Banking Service'. However the applicant has the option to selectively view the accounts on the internet.

**Security:**

1. The Branch where the customer maintains his account will assign:
  - a) User-id &
  - b) Login Password
  - c) Transaction Password
2. The Login Password given by the branch must be changed by Password of customer's choice at the time of first log-on. This is mandatory.
3. Bank will make reasonable use of available technology to ensure security and to prevent unauthorised access to any of these services. The 'BBK-India Internet Banking service is VERISIGN certified which guarantees, that it is a secure site.
4. You are welcome to access 'BBK-India Internet Banking Service' from anywhere anytime. However, as a matter of precaution, customers may avoid using PCs with public access.
5. There is no way to retrieve a password from the system. Therefore if a customer forgets his password, he must approach the branch for re-registration. You may download E-Banking Registration Form from the Website for the purpose.

**Bank's terms:**

1. All requests/received from customers are logged for processing and are effective from the time they are recorded at the branch.
2. Rules and 'regulations applicable to normal banking transactions in India will be applicable mutatis mutandis for the transactions executed through this site.
3. The BBK-India Internet Banking service cannot be claimed as a right. The bank may also convert this into a discretionary service anytime.
4. Dispute between the customer and the Bank in this service is subject to the jurisdiction of the courts in the Republic of India and governed by the laws prevailing in India.
5. The Bank reserves the right to modify the services offered or the Terms of service of 'BBK-India Internet Banking Service'. The changes will be notified to the customers through a notification on the Site.

**Customer's obligations:**

1. The customer has an obligation and responsibility to maintain secrecy in regard to Username & Password registered with the Bank. The bank presupposes that login using valid Username and Password is a valid session initiated by none other than the customer.
2. Transaction executed through a valid session will be construed by BBK to have emanated from the registered customer and will be binding on him / her.
3. The customer will not attempt or permit others to attempt accessing the 'BBK-India Internet Banking Service' through any unlawful means.

**Dos' & Don'ts':**

1. The customer should keep his/her ID and password strictly confidential and should not divulge the same to any other person. Any loss sustained by the customer due to non-compliance of this condition will be at his/her own risk and responsibility and the Bank will not be liable for the same in any manner.
2. The customer is free to choose a password of his own for BBK-India Internet Banking services. As a precaution a password that in is generic nature, guessable or inferable personal data such as name, address, telephone member, driving license, date of birth etc. is best avoided. Similarly it is a good practice to commit the password to memory rather than writing it down somewhere.
3. It may not be safe to leave the computer unattended during a valid session. This might give access to your account information to others.

Signature of the Applicant / s : \_\_\_\_\_

1st Applicant

2nd Applicant

3rd Applicant

## Declaration Regarding Signing in Vernacular Language / By Illiterate / Blind Person

I, Mr./Mrs./Ms. \_\_\_\_\_ (the Declarant - either Bank Official or customer of Bank) have read out and explained the contents of this Account Opening Form of Bank of Bahrain & Kuwait B.S.C. (the Bank) to the Applicant(s) Mr./Mrs./Ms. \_\_\_\_\_ in \_\_\_\_\_ language and he / she / has confirmed that he / she / has understood the same and have agreed to abide by all the terms and conditions of the said Account Opening Form. Pursuant to the same the aforesaid Applicant(s) is / are affixing his / her / their signature(s)/thumb impression(s) as given herein below:

\_\_\_\_\_  
Name and signatures of Declarant

\_\_\_\_\_  
Name and signature of the Applicants

Date: \_\_\_\_\_ Place: \_\_\_\_\_

Date: \_\_\_\_\_ Place: \_\_\_\_\_

### Letter From Customer - Recording A Different Signature / Name Variation

(When Signature/Name recorded on any of the document provided for Signature/Name Proof is different from the on/recorded on the AOF). To be signed by the Customer in the presence of the Bank Official attesting the Signature/Name.

**The Branch Manager**  
**Bank of Bahrain and Kuwait B. S. C.**  
**Mumbai / Hyderabad / Aluva / New Delhi**

Sir/Madam,

With reference to the \_\_\_\_\_ (name of the document on which the Signature/Name differs) provided by me as proof of my Signature/Name along with the Account Opening Form, I request you to please record with yourselves my specimen Signature/Name as below, as the Signature/Name on the above referred document differs from the one provided on the Account Opening Form.

\_\_\_\_\_  
(Signature/Name as per document submitted)

\_\_\_\_\_  
(Signature/Name now requested to be admitted)

This difference in the Signature/Name is because \_\_\_\_\_

Yours faithfully,

\_\_\_\_\_  
(Signature/Name of the Customer)

(Name of the Customer)

\_\_\_\_\_  
Signed in my presence  
Name & Signatures of the Officer  
along with Signature Code Number

### Letter From Customer - Opening of "NO FRILL" Accounts under relaxed KYC Norms

**The Branch Manager**  
**Bank of Bahrain and Kuwait B. S. C.**  
**Mumbai / Hyderabad / Aluva / New Delhi**

Sir/Madam,

I / We am / are aware and agree that if the balance in my / our account and / or the aggregate credits in my / our account exceed/s the limits specified by Reserve Bank of India, I/we agree to be subjected to full KYC norms applicable at that point of time and affirm that I/we shall comply with the same as per requirements of the Bank failing which, the Bank has the right to suspend the operations or close the account by giving a notice of 15 days.

Yours faithfully,

Signature of the Applicant / s : \_\_\_\_\_

1st Applicant

\_\_\_\_\_

2nd Applicant

\_\_\_\_\_

3rd Applicant

### Letter From Customer - Opening of Corporate Payroll Account with Mailing Address as Office Address

**The Branch Manager**  
**Bank of Bahrain and Kuwait B. S. C.**  
**Mumbai / Hyderabad / Aluva / New Delhi**

Sir/Madam,

I am / We are aware of the risks that would arise due to receipt of customer deliverables at the corporate address by any unauthorised person and I / we shall not hold the Bank responsible and liable for any loss or damage that I / we may suffer, due to the Bank recording and treating the corporate address of my / our company as my / our mailing address.

Signature of the Applicant / s : \_\_\_\_\_

1st Applicant

\_\_\_\_\_

2nd Applicant

\_\_\_\_\_

3rd Applicant

## RPI Permission

(To be submitted to designated branch of Authorised Dealer)

Application from non-resident individuals of Indian nationality or origin (NRI's) for purchase of eligible securities@ through stock exchanges in India with repatriation benefits.

**First Holder**    **Second Holder**    **Third Holder**

### 1) Particulars of the NRI

- i. Full Name
- ii. Overseas Address
- iii. Nationality
- iv. Details of current passport
  - a. Passport Number
  - b. Place and Date of issue
  - c. Issued by
  - d. Country of residence as stated in the passport !
  - e. Country of birth
- v. if the applicant is not a citizen of India, the basis on which he/ she claims to be a person of "Indian Origin" (Please see footnote)
- vi. Whether resident outside India permanently; if not, since when residing abroad
- vii. Occupation (employment business, vocation etc.)
- viii. Relationship with other joint holders
- Source of funds from which payment for shares/debentures to be purchased will be made:
  - i) My remittances from abroad
  - ii) From non-resident bank account in India
    - a. Nature of account viz. NRE/FCNR account
    - b. Account Number
    - c. Address of the bank branch maintaining the account

**BANK OF BAHRAIN & KUWAIT, JOLLY MAKER CHAMBERS,  
225 NARIMAN POINT, MUMBAI-400021**

3. Whether the NRI applicant already holds any eligible securities acquired through stock exchange with benefit of repatriation / without benefit of repatriation. If so, please attach complete list of such shares /convertible debentures indicating the name and address of the company, total number and face value of shares / convertible debentures held along with reference number & date of RBI approval

I / We solemnly declare that the particulars given above are true & correct to the best of my /our knowledge and belief and that I/we am are citizens of India/persons' of Indian origin,

I / We herein undertake that I/we have no dealing/will not deal with any other designated branch/bank under PIS.

I / We agree and undertake to ensure that my/our total holding of equity/preference shares/convertible debentures in any one Indian company that may be allowed to be purchased through stock exchange/s (including the equity/preference shares/convertible debentures already held, if any in that company) with repatriation benefits shall at no time, exceed five percent of the paid-up capital/paid up value of each series of convertible debentures of that company.

Place:

1) \_\_\_\_\_ 2) \_\_\_\_\_ 3) \_\_\_\_\_

Date:

Signature's of the applicant/s

a) The eligible securities will include shares/debentures/bonds of Indian companies, Govt. securities (other than bearer securities) /treasury, bills/units of public sector/private sector Mutual Fund scheme including units of UTI.

"Local address nun be given if the second, third holder is resident in India.

Note : For the purpose of the facility of investment in shares and securities, a person (not being, a citizen of Pakistan or Bangladesh) shall he deemed to be of Indian origin" if (a) he at any time, held Indian passport, or (b) he or either of his parents or any of his grandparents was an Indian and a permanent resident in undivided India at any time. A spouse (not being a citizen of Pakistan or Bangladesh) of a citizen of India or of a person of Indian origin will so be deemed to be of Indian origin even though she may be of non-Indian origin.

## PIS Declaration Form

Sr No.	Name of the Co.	ISIN	Date of acquisition	No. of shares	Face Value	Acquisition Price	Total Cost	Mode of acquisition (IPO, Bonus/ Split/ Amalgamation /De-merger, Secondary Market

Name:

Date:

Signature:



**CENTRAL KYC REGISTRY**  
**Know Your Customer (KYC) Application Form for Individual**

Primary Applicant

Name* (Same as ID proof)	<input type="text"/>	<input type="text"/>	<input type="text"/>
Maiden Name (if any")	<input type="text"/>	<input type="text"/>	<input type="text"/>
Father Name*	<input type="text"/>	<input type="text"/>	<input type="text"/>
Mother Name*	<input type="text"/>	<input type="text"/>	<input type="text"/>
Passport Expiry Date	<input type="text"/>	Required if passport is provided as identity / address proof	
Driving License Expiry Date	<input type="text"/>	Required if driving license is provided as identity / address proof	
Occupation Type*	<input type="checkbox"/> Public Sector <input type="checkbox"/> Government Sector <input type="checkbox"/> Private Sector <input type="checkbox"/> Self Employed <input type="checkbox"/> Business <input type="checkbox"/> Professional <input type="checkbox"/> Retired <input type="checkbox"/> Student <input type="checkbox"/> Housewife		

Declaration

\* I hereby declare that the details furnished above are true and correct to the best of my/our 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/we am/are aware that I/we may be held liable for it.

\* My personal / KYC details may be stored with Central KYC Registry.

\* I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address

Date : \_\_\_\_\_ Place: \_\_\_\_\_

Signature of Primary Applicant \_\_\_\_\_

First Joint Applicant

Name* (Same as ID proof)	<input type="text"/>	<input type="text"/>	<input type="text"/>
Maiden Name (if any")	<input type="text"/>	<input type="text"/>	<input type="text"/>
Father Name*	<input type="text"/>	<input type="text"/>	<input type="text"/>
Mother Name*	<input type="text"/>	<input type="text"/>	<input type="text"/>
Passport Expiry Date	<input type="text"/>	Required if passport is provided as identity / address proof	
Driving License Expiry Date	<input type="text"/>	Required if driving license is provided as identity / address proof	
Occupation Type*	<input type="checkbox"/> Public Sector <input type="checkbox"/> Government Sector <input type="checkbox"/> Private Sector <input type="checkbox"/> Self Employed <input type="checkbox"/> Business <input type="checkbox"/> Professional <input type="checkbox"/> Retired <input type="checkbox"/> Student <input type="checkbox"/> Housewife		

Declaration

\* I hereby declare that the details furnished above are true and correct to the best of my/our 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/we am/are aware that I/we may be held liable for it.

\* My personal / KYC details may be stored with Central KYC Registry.

\* I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address

Date Date : \_\_\_\_\_ Place: \_\_\_\_\_

Signature of First Applicant \_\_\_\_\_

Second Joint Applicant

Name* (Same as ID proof)	<input type="text"/>	<input type="text"/>	<input type="text"/>
Maiden Name (if any")	<input type="text"/>	<input type="text"/>	<input type="text"/>
Father Name*	<input type="text"/>	<input type="text"/>	<input type="text"/>
Mother Name*	<input type="text"/>	<input type="text"/>	<input type="text"/>
Passport Expiry Date	<input type="text"/>	Required if passport is provided as identity / address proof	
Driving License Expiry Date	<input type="text"/>	Required if driving license is provided as identity / address proof	
Occupation Type*	<input type="checkbox"/> Public Sector <input type="checkbox"/> Government Sector <input type="checkbox"/> Private Sector <input type="checkbox"/> Self Employed <input type="checkbox"/> Business <input type="checkbox"/> Professional <input type="checkbox"/> Retired <input type="checkbox"/> Student <input type="checkbox"/> Housewife		

Declaration

\* I hereby declare that the details furnished above are true and correct to the best of my/our 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/we am/are aware that I/we may be held liable for it.

\* My personal / KYC details may be stored with Central KYC Registry.

\* I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address

Date Date : \_\_\_\_\_ Place: \_\_\_\_\_

Signature of Second Applicant \_\_\_\_\_

