Since 1973
कोकण बँक KOKAN BANK کوکن بینک
KOKAN MERCANTILE CO-OP. BANK LTD.
MULTI STATE BANK

Regd. Office : Harbour Crest, Mazgaon T.T., Mumbai - 400 010. | Website : www.kokanbank.net

NRE ACCOUNT OPENING FORM FOR NON-RESIDENT INDIVIDUAL

Branch _____ Date _____

Customer ID No. _____ A/C No. _____

I/We request you to open my/our NRE Savings ☐ NRE Term Deposit A/c ☐

Sr. No.	Applicant's Name as appearing in the Passport	Father's Name	Mother's Name	Date of Birth
1st Applicant				
2nd Applicant				
3rd Applicant				

Latest Photo	Latest Photo	Latest Photo
1st Applicant	2nd Applicant	3rd Applicant
Signature	Signature	Signature

NAME OF THE PARENT / NATURAL GUARDIAN IN CASE ANY OF THE APPLICANT/S IS MINOR

_____

(PLEASE FILL IN THE FORM OF 'DECLARATION BY GUARDIAN FOR MINOR ACCOUNT)

Operational Instructions :

Self ☐

Either or Survivor ☐

Jointly or Survivor ☐

Any one of us or any one of the survivors or the last survivor ☐

All Jointly ☐

Former or Survivor* ☐

Special Instructions ☐

* (In case the a/c is opened with Resident close relative, the operational instructions will be 'Former or Survivor' as per FEMA guidelines)

Applicant's Overseas And Local Addresses & Passport Details

1st Applicant

Name _____

Overseas Address _____

_____

Tel. No. _____ Purpose of Stay _____

Mobile No. _____ E-mail ID _____ PAN No. _____

Local Address _____

_____

Tel. No. / Mobile No. _____

Passport and Visa Details

Passport No. _____ Date and Place of Issue _____ Nationality _____

Expiry Date of Passport _____ Visa Valid upto _____ Place of Birth _____

PIO Card No. & Date _____

Overseas Citizen of India Card No. & Date _____

2nd Applicant

Name _____

Overseas Address _____

_____

Tel. No. _____ Purpose of Stay _____

Mobile No. _____ E-mail ID _____ PAN No. _____

Local Address _____

_____

Tel. No. / Mobile No. _____

Passport and Visa Details

Passport No. _____ Date and Place of Issue _____ Nationality _____

Expiry Date of Passport _____ Visa Valid upto _____ Place of Birth _____

PIO Card No. & Date _____

Overseas Citizen of India Card No. & Date _____

3rd Applicant

Name _____

Overseas Address _____

_____

Tel. No. _____ Purpose of Stay _____

Mobile No. _____ E-mail ID _____ PAN No. _____

Local Address _____

_____

Tel. No. / Mobile No. _____

Passport and Visa Details

Passport No. _____ Date and Place of Issue _____ Nationality _____

Expiry Date of Passport _____ Visa Valid upto _____ Place of Birth _____

PIO Card No. & Date _____

Overseas Citizen of India Card No. & Date _____

List of KYC Documents:

	A/c Holder is Indian Passport Holder (NRI) (Self Attested copies of documents to be accepted after verification with the originals.)*	A/c Holder is Person of Indian Origin (PIO) (Self Attested copies of documents to be accepted after verification with the originals.)*
NRI / PIO Status Proof (Obtain documents mentioned alongside.)	i) Photocopies of relevant pages of passport showing personal details **and** Copies of Visa page or Copy of valid work permit. (Permanent residency card issued by USA & Singapore can be accepted in lieu of visa.)	i) Photocopies of relevant pages of passport showing personal details : ii) Photo copy of PIO Card available **or** Self declaration of being person of Indian origin supported by documents.
Overseas Address Proof (Any One of the documents mentioned alongside.)	I) Valid driving license or Copy of Akama II) Utility Bill (not more than 3 months old) III) Credit Card bill along with photocopy of credit card (not more than 3 months old) IV) Overseas bank a/c statement (not more than 3 months old) V) Employer letter giving address & email	i) Valid driving license ii) Utility Bill (not more than 3 months old) iii) Credit Card bill along with photocopy of credit card (not more than 3 months old) iv) Overseas bank a/c. statement (not more than 3 months old)
Local (Indian) Address Proof (Any One of the documents mentioned alongside.)	i) Valid driving license ii) Voter's ID Card. iii) Latest utility bill copy iv)Aadhar card	i) Latest utility bill copy ii) Bank Statement (Latest) or Passbook of his bank A/c in India iii) Municipal Taxes bill/letter from society

*(Copies of documents attested by A/c Holder's overseas bankers, Indian embassy / Indian consulate / Indian High commission officials in the country of his residence can be accepted if mailed directly to the branch or submitted with originals for verification.)

Type of Account to be opened:

Account	Amount of Initial Deposit	Tenure of Deposit (Minimum tenure one year)	Operation (Tick)* Self ☐ Either or Survivor ☐ Jointly or Survivor ☐ Any one of us or Any one of the survivors or the last survivor ☐ All Jointly ☐ Former or Survivor* ☐ Special Instructions ☐
NRE Savings (*) (Interest paid at half yearly rests)		N. A.	
Term Deposit (Cumulative-Interest paid on maturity)			
Term Deposit (Non-cumulative) Interest paid Quarterly)			

*(In case A/c is opened with resident close relative the operational instructions will be "Former or Survivor" as per FEMA guidelines.)

(*) For NRE Savings A/c. : Minimum initial deposit required is Rs. 1000/- to be deposited in Foreign Currency equivalent.

Mode of Payment for initial deposit and future remittances:
(No Local Rupee Deposits will be accepted.)

- Cash / Travellers Cheque* Foreign Currency _____ Amount _____

  *(Accepted only when the Depositor is personally present for depositing in the A/c.)

- Transfer from NRE A/C of the depositor with another authorised bank

  (Cheque No. _____ Date _____ Drawn on _____

  for Rupees _____)

- Rupee Draft issued overseas in favour of the depositor payable locally.

  (Draft No. _____ Date _____ Drawn on _____

  for Rupees _____)

- Mail / Telegraphic Transfer in permitted foreign currencies

  (TT No _____ Amount _____ Remitting Bank _____ Branch _____)

- Depositor's foreign currency cheque drawn on his account with overseas bank.

  (Cheque No. _____ Date _____ Drawn on _____ Branch _____ For Amount _____)

Note: Above remittances are accepted subject to realisation.

Term Deposit Interest Payment and Renewal Instructions:

Term Deposit Interest Payment	Maturity Instruction
• **Credit to NRE Savings Bank Account No.** _____ • **Remit interest to us by Demand Draft/PO/ TT in Indian Rs. /Foreign Currency (specify below).**	• **Auto Renewal for same period on maturity** ☐ • **Credit to NRE Savings A/c** ☐ • **Remit maturity proceeds in Indian rupees / foreign currency by DD / PO / TT (specify below)** ☐
Special Instructions For Remittance :	**Special Instructions For Remittance :**

Other Instructions:

1) Communication to be sent to overseas address (specify Yes or No) _____
   (If Yes Specify Mode of Communication Such as E-mails, SMS, Fax, Letters, Etc.) _____
2) If communication to be sent to local address give Name, Address and Telephone No. of local Person _____

Other Facilities Desired:

☐ Cheque Book ☐ Internet Banking (Only Viewing) ☐ Operations by letter of Mandate ☐ Operations by Power of Atto. Holder

Other Information:

About 1st Applicant:

Marital Status: ☐ Married ☐ Single Minor : Yes ☐ No ☐

Residence Type: ☐ Company provided ☐ Rented ☐ Self Owned ☐ Family owned ☐ Others _____

No. of Years in Foreign Country: ☐ Upto 2 years ☐ 2-5 Years ☐ Over 5 Years

Occupation Type: ☐ Salaried ☐ Self-employed ☐ Business ☐ Student ☐ Seafarer ☐ Others (specify)

Family Details: (Such as Mother, Father, Brother, Sister)

Sr.No.	Name	M/F/T	DOB	Age

Nomination Form - DA-1

Nomination : ☐ **Required** ☐ **Not Required**

Name of the Nominee to be printed on Passbok ☐ Yes ☐ No Deposit Receipt ☐ Yes ☐ No

I/We _____

Address _____

_____

nominate following named person for my/our Saving deposit /Term Deposit as my/our nominee after my/our death and is entitled legally to receive the money as per Section 56 and Section 45 (ZA) of Banking Regulation Act, 1949, and Co-operative Bank (Nomination), Rules 1985, 2 (1)

Name & Address	Age	Date of Birth (if minor)	Relation with Depositor

*As the nominee is a minor on this date, I/We appoint Shri. / Smt. / Miss _____

Address _____

_____

to receive the amount of the deposit on behalf of the nominee in the event of my/our death during the minority of the nominee.

Signature (s) & Address of Witness (es) /

1. _____

_____

_____

2. _____

_____

_____

Signature (s) Thumb (s) of Depositor (s)

1.

2.

3.

***Notes**

1) Only one person can be nominated per account.
2) Where deposit is made in the name of a minor, the nomination should be signed by a person lawfully entitled to act on behalf of the minor.
3) If depositor is an illiterate, thumb impression shall be attested by two witnesses.
4) If the nominee is major(*) Please do not fill.

Declarations and Undertaking (Terms & Conditions)

- I/We declare that I/We/are Non-Resident Indian/s of Indian Nationality / Persons of Indian Origin (PIO). The above account/s is/are opened on the statement (s) and declarations made by me/us and I/We also agree that if any of the statement/s declarations made herein is found to be incorrect in material particulars you are not bound to pay any interest on the deposits made by me/us. I/We further understand that renewal/s will be in accordance with the Bank/RBI Rules, notifications and direction from time to time and as applicable in this regard. I/We agree that in case of premature withdrawal permitted at my/our request, the payment of interest on the deposit may be allowed in accordance with the prevailing stipulations laid down by the Bank/RBI in this regard.
- I/we agree that no claim will be made by me/us for any interest on the deposits for any period after the date/s of maturity of the deposit/s.
- I/We confirm that all debits to my/our account/s for the purpose of investment in India and credits representing sale proceeds of investment in India are covered either by general or special permission of RBI.I/We will ensure that investment in shares/securities or immovable property in India out of funds held in my/our account with you is in conformity with respective regulation of RBI/FEMA/any other applicable Law/s.
- Under Section 10(5) Chapter III of Foreign Exchange Management Act, 1999 I/We hereby declare that the transaction which will be put in my/our account/s by me/us or my/our Power of Attorney Holder from time to time will not involve, and is not designed / intended for the purpose of (nor will result in) 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 as will reasonably satisfy you about the transaction in terms of the above declaration. I/We also understand that if I/We refuse to comply with any requirements, or make only unsatisfactory compliance therewith, the bank shall refuse in writing to undertake the transaction and shall if has reason to believe that any contravention/evasion is contemplated by me/us report the matter to RBI.
- I/We agree to comply with and be bound by the Bank's rules and regulations in force from time to time.
- If any cheque/draft credited to my/our account provisionally prior to final realization under special cash letter services is returned unpaid, the amount may be recovered from my/our account at the appropriate exchange rate along with interest applicable at such rates as maybe decided by you. I/We undertake to refund the amount, if already drawn by me/us, immediately on demand if our account does not have sufficient balance to recover the amount with interest and/or any other charges.
- In the matter of cheques / drafts lodged by me/us with you from time to time for collection or negotiation where the cheques payable at place where you do not have a branch, I/We request you to collect them through any bank entirely on my/our risk, responsibility and cost/loss of whatsoever nature.
- I/We shall not make available to any person resident in India, foreign currency against reimbursement in Rupees or any other manner in India.
- I/we am/are aware that repatriation of balance / deposit amount/s and interest is /are subject to FEMA rules and regulations/Income Tax Rules as applicable from time to time and agree to abide by them.
- I/We agree that the Bank may debit my/our account for service charges / legitimate dues as applicable from time to time.

- I/We hereby declare that only permissible credits and debits, as mandated by relevant RBI guidelines and FEMA regulations, as amended from time to time, will be routed through, my/our NRE account/s with you.
- I/We am/are not politically exposed person/s nor relative/s of any politically exposed persons.
- I/We undertake to intimate you about my/our return to India for permanent residence immediately on arrival.
- I/We do hereby declare that information furnished in this form is true to the best of my/our knowledge and belief. Change/s in my/our status as NRI/PIO, Overseas and Domestic addresses or Identity will be intimated to the bank immediately and requisite supporting documents will be submitted for bank's record.

_____	_____	_____
1st Applicant	**2nd Applicant**	**3rd Applicant**

Place: _____

Date: _____

For Bank's Use Only

A/c. Opened on : _____

Signature of Clerk : _____

Emp. No.: _____

*Officer/AM/Manager/Branch Manager _____

Signature of Officer: _____

Name : _____

*(This form should be signed by two confirmed employees of the bank & Asst. Manager's signature is mandatory)

PIO Declaration*:

I hereby declare that I am a person of Indian origin and I confirm that: (Please tick the box applicable to you)

☐ I held Indian Passport in the past

☐ I am son / daughter / grandson / granddaughter / great grandson / great granddaughter of _____ _____ who is / was a Citizen of India by virtue of the Constitution of India or the Citizenship Act, 1955. (Please tick the appropriate).

☐ I am a spouse of an Indian Citizen _____

My spouse _____ held an Indian passport in the past.

☐ I am "Overseas Citizen of India cardholder" as per Citizenship Act, 1955.

I am attaching herewith the supporting documents to satisfy above declaration

_____	_____	_____
1st Applicant	**2nd Applicant**	**3rd Applicant**

***(Citizens of Bangladesh and Pakistan are NOT considered PIO under FEMA).**

'Minor Declaration by Guardian'

Type of Guardian: ☐ Father ☐ Mother ☐ Court Appointed

Full Name of Guardian: ☐ Mr. ☐ Ms. _____

I/We hereby declare that the date of birth of the 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 said minor attain majority. I /We shall indemnify the Bank against the claim of the above minor for any withdrawal / transaction made by me in his/her account. Self attested copies of Minor's Birth Certificate, Guardian's Passport and Guardian's photograph are enclosed

Date: _____

_____

Signature

Annexure to NRE Account opening Form for Individual containing information for reporting requirement under section 285BA of the Income-tax Act, 1961

1. Customer Id : _____

2. Name of the Account holder: _____

3. Country of tax residence (as per section 6 of the Income-tax Act, 1961)

(Please tick)

(a) Only India _____ (b) India and any other country / countries, Specify the countries of tax residence _____

(c) Any other country / countries, specify the country of tax residence _____

If (b) or (c) of above is applicable then please provide the documentary evidence of residence and TIN for all the countries listed in the below table.

Country / countries of tax residency	Tax Identification Number (TIN)	TIN Issuing Country	Documents provided (copy of certificate of residence and copy of Tin)

Identification Number: _____ Date of Birth (DD/MM/YYYY): _____

Place of Birth: _____ Country of Birth: _____ Nationality: _____

Address Type:

(Residential cum Business / Residential / Business / Registered office/ Unspecified)

Additional details of Address:

State / Province: _____ Country: _____

Mailing Address (if different from above)

State / Province: _____ Country: _____

Declaration and Undertakings

I/We certify that:

a) The information provided in the Form is in accordance with section 285BA of the Income Tax Act, 1961 read with Rules 114 F to 114 H of the Income tax Rules, 1962.

b) The information provided in the Form, its supporting Annexure as well as in the documentary evidence provided by me/us are, to the best of our Knowledge and belief, true, correct and complete and that I/We have not withheld any material information that may affect the assessment/categorization of the account as a Reportable account or otherwise.

c) I/We permit / authorise the Bank to collect, store, communicate and process information relating to the Account and all transactions therein, by the Bank and any of its affiliates wherever situated including sharing, transfer, and disclosure between them and to the authorities in and / or outside India of any confidential information for compliance with any law or regulation whether domestic or foreign, including Foreign Accounts Tax Compliance Act (FATCA)

d) I/we undertake the responsibility to declare and disclose within 30 days from the date of change, any changes that may take place in the information provided in the Form, its supporting Annexures as well as in the documentary evidence provided by us or if any certification becomes incorrect and to provide fresh self-certification along with documentary evidence.

e) I/We also agree that our failure to disclose any material fact known to us, now or in future, may invalidate our application and the bank would be within its right to put restriction in the operations of my/our account or close it or report to any regulator and/or any authority designated by the Government of India (GOI) /RBI for the purpose or take any other action as may be deemed appropriate by the Bank if the deficiency is not remedied by us within the stipulated period.

f) I/We hereby accept and acknowledge that the Bank shall have the right and authority to carry out investigations from the information available in public domain for confirming the information provided by me/ us to the Bank.

g) It shall be my/our responsibilities to educate myself/ourselves and to comply at all times with all the relevant laws relating to reporting under section 285BA of the Act read with the Rules thereunder.

h) I/We also agree to furnish such information and/or documents as the Bank may require from time to time on account of any change in law either in India or abroad in the subject matter herein.

i) I/We shall indemnify the Bank for any loss that may arise to the Bank on account of providing incorrect or incomplete information.

Name: _____ Signature: _____

Date: (dd/mm/yyyy) _____ Place : _____

*Instruction for filing the Addendum:

1. If the individual is tax resident of only India then the other details are not required to be filled in. If however the individual is a tax resident of India and foreign country i.e. if option 3 (a) or 3(b) is applicable then all the other details are required to be filled mandatorily and documentary proof should be attached for foreign TIN.

2. The Annexure to the form should be filled separately by each joint account holder.

Seafarers Declaration when on break (If applicable)

I hereby confirm that I have just returned after completion of my contract with _____ (company) registered in _____ (address of the principals). I am on a break for _____ days / months and will be joining on a new contract on / by _____ I request you to kindly open an NRE account in my name on the basis of the following documents submitted,

– Passport copies indicating my previous trip abroad on my last contract

Most recent contract copy

Copy of the CDC Book

I also confirm that I will inform the bank in case I am unable to proceed on a new contract or choose not to go on a new contract, or in any case in the event that my status of Non Resident Indian is altered. Accordingly, I will have the non-resident accounts opened in my name redesignated to resident / RFC accounts (as applicable).

Yours Sincerely

_____	_____	_____
Signature of 1st Applicant	Signature of 2nd Applicant	Signature of 3rd Applicant

LETTER OF MANDATE
TO OPERATE THE NON-RESIDENT ACCOUNT
(This facility is available for SB-NRE accounts)

The Branch Manager
KOKAN MERCANTILE CO-OP BANK LTD.

Date: _____

_____

_____

Dear Sir / Madam,

MY/OUR NON-RESIDENT NRE SAVING BANK ACCOUNT NO. _____ WITH YOU.

I/We hereby authorise you to honour all cheques / withdrawals drawn on the above account with the Bank, provided such cheques / withdrawals are signed by Mr./Mrs./Miss _____ whose signature duly confirmed by me/us is/are given below provided adequate balance is available in my/our Account/s.

The aforesaid Mr./Mrs./Miss _____ is my Father / Mother / Close relative ("close relative means Husband, Wife, Brother or Sister or any lineal ascendant or descendant of the individuals) _____ (please specify) and he/she is authorized to operate the above Account on my/our behalf , ONLY FOR LOCAL DISBURSEMENTS as per the rules governed by the Foreign Exchange Management Act (FEMA) 1999 and Reserve Bank of India guidelines issued there under from time to time.

This letter of authority is not applicable for the purpose of investment in India / repatriation of funds on my/our behalf.

I/We agree to bear any losses, claims that may arise directly or in directly on account of the bank acting on this instruction/ mandate and the instruction given there under by the said person. This authority shall continue in force until I/We shall have expressly revoked it by notice in writing delivered to and acknowledged by you.

Specimen Signature/s & Photographs of letter of authority holder (s)

Yours Faithfully,

_____

_____

☐ Photo Identity Proof of LOA holder

☐ Address Proof of LOA holder

_____
Signature of the Account Holder/s

FOR BRANCH USE

Letter of Authority No. _____ (Authorised Signatory) _____

Name : _____ Recorded on: _____

Designation : _____