

Account No.

 Customer ID 1
1. AC OPENING DETAILS

Account to be opened at: Branch Name: _____ Branch Code: _____

1st Applicant	<input type="text"/>	Customer ID No. (Existing)	<input type="text"/>
2nd Applicant	<input type="text"/>	Customer ID No. (Existing)	<input type="text"/>
3rd Applicant	<input type="text"/>	Customer ID No. (Existing)	<input type="text"/>

2. MODE OF OPERATION

Singly
 Either or Survivor
 Former or Survivor (No transaction rights to survivor)
 Anyone or Survivor
 Joint Operation (Debit / ATM card / Net Banking access will not be issued)
 Other

3. TYPE OF ACCOUNT TO BE OPENED

NRE SB
 NRO SB
 NRE & NRO SB
 Variant : _____

4. SERVICES REQUIRED

Cheque Book Yes No
 Debit Card 1st Applicant Yes No
 2nd Applicant Yes No
 3rd Applicant Yes No
 Internet Banking
 Mobile Banking
 Transactions alert Email SMS

5. TRANSACTION PATTERN

* Source of Income / Fund
 Salary
 Business Income
 Investment Income
 Agriculture
 Dependent
 Fees / Commission / Brokerage
 * Expected No. of Transactions Annually
 <250
 250-500
 500-1000
 1000-2500
 >2500
 *Expected Transaction Amount - (in ₹)
 0-5 Lakh
 5-10 Lakh
 10-25 Lakh
 25-50 Lakh
 50 Lakh - 1 Cr.
 1-5 Cr.
 5-10 Cr.
 >10 Cr.
 *Cash Deposits - Annual (in ₹)
 0-1 Lakh
 1-5 Lakh
 5-10 Lakh
 10 Lakh & Above
 *Cash Withdrawal - Annual (in ₹)
 0-1 Lakh
 1-5 Lakh
 5-10 Lakh
 10 Lakh & Above
 FCY Inward - Annual (in ₹)
 0-5 Lakh
 5-10 Lakh
 10-25 Lakh
 25-50 Lakh
 50 Lakh - 1 Cr.
 1-5 Cr.
 5-10 Cr.
 >10 Cr.
 FCY Outward - Annual (in ₹)
 0-5 Lakh
 5-10 Lakh
 10-25 Lakh
 25-50 Lakh
 50 Lakh - 1 Cr.
 1-5 Cr.
 5-10 Cr.
 >10 Cr.
 *Domestic Inward (in ₹)
 0-5 Lakh
 5-10 Lakh
 10-25 Lakh
 25-50 Lakh
 50 Lakh - 1 Cr.
 1-5 Cr.
 5-10 Cr.
 >10 Cr.
 *Domestic Outward (in ₹)
 0-5 Lakh
 5-10 Lakh
 10-25 Lakh
 25-50 Lakh
 50 Lakh - 1 Cr.
 1-5 Cr.
 5-10 Cr.
 >10 Cr.

6. NOMINATION

(A. Please choose one of the available option B. Appointee name and account holder should not be same) Nomination under Section 45ZA of the Banking Regulation Act 1949, and rule 2(1) of the Banking Companies (Nomination) Rules 1985 in respect of bank deposits.

I/We require nomination facility
 Single Nomination
 Multiple Nomination (A Separate Nomination form is attached with the AOF)
 I/We do not require nomination facility. I/We understand & acknowledge the risk & consequences associated with nomination not given by me

As per RBI guidelines, I/We confirm that I/We have been explained about the benefits of nomination facility to my/our bank account by the City Union Bank official. However, I/We state that in spite of the explanation of the said benefits; I/We do not wish to nominate any person to the above mentioned Bank Account. Request you to kindly process my / our account opening form without the nomination facility.

*I/We nominate the following person to whom in the event of my / our / minor's death the amount of deposit in the account may be returned by City Union Bank Ltd.

Nomination details to be displayed on statement / passbook: Yes No

Nature of Deposit	<input type="text"/>	Distinguishing No.	<input type="text"/>
Additional details (if any)	<input type="text"/>	Nominee Name	<input type="text"/>
Nominee Address	<input type="text"/>		<input type="text"/>
Relationship with the Depositor (if any)	<input type="text"/>	*DOB of Nominee	<input type="text"/>
Nominee Mobile Number	<input type="text"/>	Nominee Email ID	<input type="text"/>

** As the nominee is a minor on this date. I/We appoint 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 nominee.

Relationship with the minor: Address : Same as primary applicant

Address if different from primary applicant :

 Signature of 1st Applicant

 Signature of 2nd Applicant

 Signature of 3rd Applicant

9. CUSTOMER DECLARATIONS

- I. 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 any of the statements/declarations made herein is found to be not correct in material particulars; The account will be put into use for bonafide transactions not involving any violations of the provisions of any Government/FEMA 1999 as amended thereon.
- II. I/We here by declare that the transactions to be routed through my/ our account that does not involve and isnot desiged for the purpose of any contravention or evasion of the provisions of the Prevention of Money Laundering Act, 2002 ("PMLA") or the Foreign Exchange Management Act, 1999 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) and as may be required from time to time by the Bank. I/We understand and agree that in an event of refusal or non-compliance by me/us to such requirement, the Bank shall refuse in writing to process such transaction(s) and shall if it has reason to believe that any contravention/ evasion is contemplated by me/us and report the matter to government or regulatory authorities, credit bureaus etc. or otherwise also, as and when demanded by them.
- III. I/We agree that no claim will be made by me/us for any interest on the deposit/s for any period after date/s of maturity of the deposit/s. I/We agree to abide by the provisions of the Foreign Currency (Non-Resident) A/c, Non-Resident (External) Account scheme, Non-Resident (Ordinary) Account scheme as per stipulations laid down by the Reserve Bank of India in this regard from time to time.
- IV. I/We hereby undertake to intimate you about my/our return to India for permanent residence immediately on arrival.
- V. I/We would confirm that all debits to my/our accounts for the purpose of investment in India and credits representing sale proceeds of investments in India are covered either by general or special permission of the Reserve Bank of India ("RBI").
- VI. If the foreign currency cheque(s)/Drafts for collection is/are returned unpaid at any time, the amount may be recovered by debiting my/our account/deposit account as per applicable exchange rate or refund on demand if my/our account does not have sufficient balance to recover the amount with interest and/or any other charges. The Bank will not be responsible for any loss or damage due to loss or miscarriage of the foreign currency cheque(s)/Drafts or for any delay in collection transmission and otherwise of any remittance howsoever caused.
- VII. In case of any shortfall of funds in NRE/ NRO account, I/ we hereby expressly authorize City Union to debit my/ our linked NRE/ NRO PIS Savings account and execute the transactions.
- VIII. I/We authorise the Bank to automatically renew the deposit on the due date for an identical period at the applicable ruling rates on date of maturity 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 RBI.
- IX. I/We declare, confirm, agree that I/we have had no insolvency initiated against me/us nor have I/we ever been adjudicated insolvent.
- X. City Union , would like to use your personal details in the application form from time to time to send you marketing information /contact you to inform about products, services or promotional offers that are offered by City Union , on its own and in collaboration or through tie-ups with partners/ third parties. By giving your preference below you either allow or disallow City Union to contact you through SMS, phone calls and Emails :
- Yes, Bank can contact me No, Bank may not contact me
- XI. I/We authorize the Bank to share, disclose, exchange, or use in any manner whatsoever, without any further specific consent or authorisation from me/us, the information/data provided by/ related to me/us to the Group companies/Associates/Subsidiaries/Affiliates/Joint Ventures of City Union / any person with whom the Bank has entered/propose to enter into an arrangement for provision of 'services/products' for the purpose of marketing/offering/selling any product/services offered by Bank.
- Yes No, I do not consent to share, disclose, exchange, or use my information/data.
- XII. I/We shall not make available to any person resident in India, foreign currency against reimbursement in Rupees or any other manner in India.
- XIII. I/We further unconditionally and irrevocably authorize City Union to debit my/our Account annually with an amount equivalent to the fee and charge for use of the debit card. I/We confirm that the attached photograph(s) is/are the present true identities of me/us. I/We accept full responsibility to my/our debit card and agree not to make any claims against City Union in respect thereto. This condition applies in addition to the Terms and Conditions of the Debit Card Member Agreement as updated on www.City Union.bank.in and governs the use of my card(s).
- XIV. For Debit Cards: I/We hereby authorize and give consent to the Bank to disclose, without notice to me/us, information furnished by me/us in application form(s)/related documents executed in relation to Account related services and products availed from the Bank, to the Bank's branches/subsidiaries/affiliates credit bureaus, Services Providers, other banks/ financial institution, governmental or regulatory authorities or third parties for KYC information verification, or for other related purposes that the Bank may deem fit. I/We hereby expressly waive the privilege of privacy and privity of contract
- XV. I/We am/are non-resident Indian(s)/ Overseas Citizens of India/ Person(s) of Indian origin and not residents of any country where opening or maintaining of the account is prohibited by the law and regulatory requirement of such country or by the applicable laws in India or by the Reserve Bank of India.
- XVI. In the event that I/We convert my/our status from a Resident Indian to a Non Resident Indian and request for conversion of an City Union Resident Account, I/We authorise City Union to re-designate my/our existing Resident Account to a Non-Resident Ordinary Account and fully understand the impact of this re-designation on all monies and investments that I/We currently hold in my existing Resident Account.
- XVII. I/We hereby authorize the bank to share my personal Know Your Customer (KYC) documents which are in foreign language to its third-party service provider who shall send it further to their subcontractors for the purpose of translation thereof in English language. I/We understand and agree that the translation process is required to be conducted by the Bank to ascertain the details and validity mentioned in my/our personal KYC documents in foreign language which is a part of the KYC updation for the purpose of Account Opening/Re-KYC Updation/ or for any service request processing. While the Bank and its service providers will ensure that the documents are handled/shared safely, the bank will not be held liable in case of any misapplication of these documents.
- XVIII. INR credits to my/our NRO account will be restricted legitimate dues in India (like earnings/income such as dividends, interest etc.), proceed from sale of asset and transfers from other NRE/ NRO accounts, or as permitted by RBI from time to time. I/We ensure that investment in shares/securities or immovable property in India out of funds held in my/our account with you are governed by respective regulation of RBI and FEMA.
- XIX. For Citizens of Bangladesh or Pakistan Only: I/We have obtained specific approval from the Reserve Bank of India to open accounts for Non Resident Indians and a copy of the same has been submitted along with my/our application form. This permission will not be required for citizens of Bangladesh holding valid visa and resident permit issued by Foreigner Registration Office (FRO)/Foreigner Regional Registration Office (FRRO) opening an NRO account.
- XX. I/We agree to abide by and to be bound by the rules of the bank now in force and that may be made from time to time.
- XXI. I/We confirm that I/We am / are NRI/PIO as per FEMA 1999
- XXII. I/We declare that all the particulars and informations given in the Application form are true, correct, complete and upto date in all respects and I/We have not with held any information.
- XXIII. I/We understand that the above accounts will be opened on the basis of the statement/declaration made by me/us. I/We further agree that any false / misleading information given by me/ us, or suppression of any material fact will render me/our account liable for termination and further action.
- XXIV. I/We am/are not enjoying any credit facility / ies with any Other bank/s any other branches of your bank and I/We undertake to inform you, in writing, as soon as any credit facility availed by me/us from any other bank/s any other branch of your bank. 6) I/We am/are enjoying credit facilities with other bank(s)/ branches) of your bank as details given in the enclosed sheet.
- XXV. I/We accept the Bank's right to take steps to close the account if frequent return of cheques for want of funds or any other undesirable feature is observed.
- XXVI. I here by declare that shall represent minor applicant in all present and future transactions of any description. I shall indemnify the Bank against the claim of the minor for any withdrawal / transactions made by me in his / her account.
- XXVII. I/We agree that the bank may debit my/our account for service charges as applicable from time to time.
- XXVIII. I/We in understand that tax will be deducted at the prevailing rate as per the Indian Income Tax Act. 11) I/We hereby undertake to intimate you above my/our return to India for permanent residence on arrival.
- XXIX. I hereby submit voluntarily at my own discretion for KYC purposes, the biometric based e-KYC authentication or offline verification modes defined by UIDAI (Aadhaar) to City Union for the purpose of establishing identity/address proofs. I further authorize City Union to use my Aadhaar Number and/or biometric/demographic information to verify my details from UIDAI. I understand that City Union will be calling for data from UIDAI and the same will be stored with City Union for providing me the product/services opted by me. I hereby consent to receive information from CKYC Registry through SMS/e-mail on the registered mobile number/ e-mail address as provided by me in the Application Form to City Union.
- XXX. I/We hereby agree that the transactions herein will be governed by the applicable laws in India and all disputes or differences arising out of related to or connected with transaction or matters herein shall be subeject to the exclusive jurisdiction of the courts of Mumbai.
- XXXI. I / We hereby confirm that the mobile number and email ID provided by me/us to open an account with City Union is/are not already registered with any other account held with City Union . If any such account is found to exist, the new account may not be opened or freeze may be marked on the new account.
- XXXII. I / we hereby consent to uploading the required information on CKYC Registry. I hereby grant my consent to download and store my records from CKYC Registry for the purpose of verification of my identity and address. I understand that my KYC Record includes my KYC Records /Personal information such as my name, address, date of birth, PAN number etc.

There is no change in my KYC details updated under my Customer ID (Tick if applicable else submit a fresh CIF).

(Please do not sign this form if it is BLANK. Please ensure all relevant sections and columns are completely filled to your satisfaction and then only sign the form)

 Signature of 1st Applicant

Name

Date

 Signature of 2nd Applicant

Name

Date

 Signature of 3rd Applicant

Name

Date

10. DECLARATION FOR CONVERTING EXISTING RESIDENT ACCOUNT TO NRO ACCOUNT (TO BE MANDATORILY SIGNED)

I hereby request the bank to convert my existing resident Savings/Term Deposit/ Current account to NRO Saving/NRO Term Deposit/NRO Current account and hotlist all the international debit card linked to resident account.

Resident Account No.1

Debit Card No.

Resident Account No.2

Debit Card No.

Issue Debit Card For NRO Account Y N

Issue Cheque book Y N

I/We hereby authorize the Bank to convert my existing resident Savings/Term Deposit/ Current account to NRO Saving/NRO Term Deposit/NRO Current account, if I am unable to provide the account details and the same is observed by the Bank. Withholding Tax at applicable rates would be deducted on the interest paid in NRO Accounts. The linked international Debit card will be hotlisted. I undertake to destroy all unused cheque leaves in my existing resident account cheque book.

I/We hereby authorize the Bank to change the Mode of Operation of the Existing Resident Account as per prescribe RBI guideline prevailing for the account category from time to time. The updation/continuation of Mode of Operation is subject to obtention of requisite documents/forms as per the Bank guidelines.

If any existing domestic account is found inoperative / dormant then the same will be made operative / active then converted into NRO account.

 Signature of 1st Applicant

 Signature of 2nd Applicant

 Signature of 3rd Applicant

11. FOR OFFICE USE ONLY (FIELDS MARKED * (ASTERIX) ARE MANDATORY)

A/C No.

*Lead Generator Code

A/C Label 1

*Lead Converter Code

A/C Label 2

Is the account opened face to face Y N

*Date of declaration

*KYC Verification done By

Emp Code

For City Union Bank

 Signature & Stamp

Branch Head / Authorized Signatory

*Name of official: _____

*Designation: _____

*POA: _____

*Documents Received Self Certified True Copies Notary

Nomination Form DA-1

Date: _____

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

Nature of Deposit	Account No.	Additional Details, If any

I/We, the undersigned, hereby nominate the following individual(s) to receive the amount of the deposit(s) in respect of the particulars above mentioned in the event of my/our death:

I/We wish to have

Successive Nomination Simultaneous Nomination [if ticked, proportion of deposit needs to be filled (Column H)]

Sr. No	Name of nominee	Address of the Nominee	Mobile Number & E-mail	Relationship with customer, If any	Age	Successive Nomination Order of Priority	Simultaneous Nomination Proportion of amount
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)
1						1 st	
2						2 nd	
3						3 rd	
4						4 th	

If any assigned nominee is a minor, guardian details must be provided below.

Guardian Details (if any nominee is a minor)

Sl. No.	Name of Nominee	Name of Guardian	Relationship with Nominee	Address	E-mail / Mobile Number, if any
1.					
2.					
3.					
4.					

Our Products and services



Deposits



SIP



Education Loan



Short Term OD



Two Wheeler Loan



Instant Savings /
Current Account



Hello UPI -
Voice Payments



Mutual Funds



DEMAT / Online ASBA



Online deposit / loan
against deposit

