



ANDHRA PRADESH GRAMEENA VIKAS BANK
Head Office : Warangal

Branch : _____

For Resident Individuals & NRI (NRE & NRO A/cs) SAVINGS/CURRENT A/C OPENING FORM

(For Office use only)

First Applicant CIF [grid] Date DD MM YY YY

Account No [grid] Applicant -2 CIF [grid]

Application Type New Update KYC No Welcome Kit No

INSTRUCTIONS

- 1. For opening solely operated by a Minor, complete KYC documents of the Minor will have to be provided
2. Fields marked with asterix(*) are not mandatory
3. In case of "Illiterate Customers", Left thumb impression (LTI) to be affixed and verified
4. Affix one photo in the Box and enclose another for passbook
5. Fill up in BLOCK letters only. Leave one space blank between two words

No of Applicants MODE OF OPERATION (Tick in the appropriate BOX) Self only Either or Survivor Former or Survivor Any one or Survivor Jointly Other

FIRST SOLE APPLICANT

I do not have any A/c with APGVB I have an A/c with APGVB with No

Personal Details

Customer Type Public Staff Senior Citizen Minor Residential Status Resident Individual Non-Residentp Individual Foreign National Person of Indian Origin

Name (Same as in ID Proof) Sri/Smt/Kum or Mr / Ms/ Mrs /Other

FIRST NAME SECOND NAME LAST NAME

Maiden Name, if any

Mothers' Name Date of Birth

Gender Male Female Transgender Nationality Indian Others(Country Name)

IT PAN Or Form 60 Adhaar

Name of Father - Mandatory if PAN not submitted

Name of Spouse

Name of Guardian - In case of Minor

City of Birth Country of Birth

Identification Details: Documents acceptable as PROOF of IDENTITY - Please PICK the ID PROOF from the list on Page No.8

Doc No PASSPORT Document No Expiry Date DD MM YY YY

Doc No DRIVING LICENSE Issued at Expiry Date DD MM YY YY

Doc No Any other ID as listed on Page No.8

Doc No Any other ID as listed on Page No.8

Doc No Any other ID as listed on Page No.8

*Please attach one self attested photocopy of the above documents. Originals thereof will have to be produced for verification @ ID Card & Not categorized ID Proofs NOT to be accepted till RBI-GOI circulates detailed guidelines on it.

Multiple TAX Residency Yes No ADDITIONAL DETAILS FOR FATCA/CRS (*If applicant is resident outside India for TAX purpose)

Foreign TIN Number - 1

TIN - 1 Issuing Country

Country 1 of Residence for TAX Purpose

Foreign TIN Number - 2

TIN - 2 Issuing Country

Country 2 of Residence for TAX Purpose

Proof of Address				Current				Permanent				Overseas			
Address Type		Residential		Business		Registered Office		Unspecified							
Address Document		Pass Port		DL		Adhaar		Voter ID Card		NREGA Job Card		Others			
H.No.				Street No/Name											
Village/City				PIN											
District				State											
Country				Tel (Res)											
Mobile No.				Office No.											
Email ID															
Address in the Jurisdiction – Details where Applicant is actually Resident								YES		NO					

All the details same as Permanent Address

Correspondence / Local Address Details

Address Type		Residential		Business		Registered Office		Unspecified			
H.No.				Street No/Name							
Village/City				PIN							
District				State							
Country				Tel (Res)							

Address in the Jurisdiction where the applicant is Resident out side India for Tax purpose

Same as		Current Address		Business		Registered Office		Unspecified					
Address Document		Pass Port		DL		Adhaar		Voter ID Card		NREGA Job Card		Others	
H.No.				Street No/Name									
Village/City				PIN									
District				State									
Country				Tel (Res)									

Additional Details

Monthly Income `				Net Worth(Appr Value) `											
MARITAL STATUS		Married		Un-Married		Others									
RELIGION		Hindu		Muslim		Christian		Sikh		Others					
CATEGORY		General		OBC		SC		ST							
Educational Qualifications		Below SSC		SSC		HSC		Graduate		Post Graduate		Professional		Others	
Occupation Type		SERVICE		(Private Sector		Public Sector		Government Sector							
Occupation Type		OTHERS		(Professional		Self Emp		Retired		Home Maker		Student			
Occupation Type		Business		Not Categorized		OCCUPATION									
Organization Name				Designation/Profession				Nature of Business							
Politically Exposed Person (PEP)				Related to PEP				Residence outside India Jurisdiction-TAX purpose							

Details of Related person

Addition of Related Person		Deletion of Related Person		KYC No. if available									
Related Type Person		Guardian of Minor		Nominee		Assignee		Authorized Representative		Beneficial Owner		Beneficiary	
Name													
Doc No		PASSPORT		Document No		Expiry Date		D D M M Y Y Y Y					
Doc No		DRIVING LICENSE		Issued at		Expiry Date		D D M M Y Y Y Y					
Doc No				Any other ID as listed on Page No.8									
Doc No				Any other ID as listed on Page No.8									

I do not have any A/c with APGVB I have an A/c with APGVB with No

Personal Details

Customer Type	Public <input type="checkbox"/>	Staff <input type="checkbox"/>	Senior Citizen <input type="checkbox"/>	Minor <input type="checkbox"/>
Residential Status	Resident Individual <input type="checkbox"/>	Non-Residentp Individual <input type="checkbox"/>	Foreign National <input type="checkbox"/>	Person of Indian Origin <input type="checkbox"/>

Name (Same as in ID Proof) Sri/Smt/Kum or Mr / Ms/ Mrs /Other
 F I R S T N A M E S E C O N D N A M E L A S T N A M E

Maiden Name, if any

Mothers' Name Date of Birth

Gender Male Female Transgender Nationality Indian Others(Country Name)

IT PAN Or Form 60 Adhaar

Name of Father – Mandatory if PAN not submitted

Name of Spouse

Name of Guardian – In case of Minor

City of Birth Country of Birth

Identification Details: Documents acceptable as PROOF of IDENTITY – Please PICK the ID PROOF from the list on Page No.8

Doc No	PASSPORT	Document No	<input type="checkbox"/>	Expiry Date	<input type="checkbox"/>
Doc No	DRIVING LICENSE	Issued at	<input type="checkbox"/>	Expiry Date	<input type="checkbox"/>
Doc No		Any other ID as listed on Page No.8	<input type="checkbox"/>		<input type="checkbox"/>
Doc No		Any other ID as listed on Page No.8	<input type="checkbox"/>		<input type="checkbox"/>
Doc No		Any other ID as listed on Page No.8	<input type="checkbox"/>		<input type="checkbox"/>

*Please attach one self attested photocopy of the above documents. Originals thereof will have to be produced for verification

@ ID Card & Not categorized ID Proofs NOT to be accepted till RBI-GOI circulates detailed guidelines on it.

Multiple TAX Residency	Yes <input type="checkbox"/>	No <input type="checkbox"/>	ADDITIONAL DETAILS FOR FATCA/CRS (If applicant is resident outside India for TAX purpose)
Foreign TIN Number – 1	<input type="checkbox"/>		
TIN – 1 Issuing Country	<input type="checkbox"/>		
Country 1 of Residence for TAX Purpose	<input type="checkbox"/>		
Foreign TIN Number – 2	<input type="checkbox"/>		
TIN – 2 Issuing Country	<input type="checkbox"/>		
Country 2 of Residence for TAX Purpose	<input type="checkbox"/>		

Proof of Address	Current <input type="checkbox"/>	Permanent <input type="checkbox"/>	Overseas <input type="checkbox"/>
Address Type	Residential <input type="checkbox"/>	Business <input type="checkbox"/>	Registered Office <input type="checkbox"/> Unspecified <input type="checkbox"/>
Address Document	Pass Port <input type="checkbox"/>	DL <input type="checkbox"/>	Adhaar <input type="checkbox"/> Voter ID Card <input type="checkbox"/> NREGA Job Card <input type="checkbox"/> Others <input type="checkbox"/>
H.No.	<input type="checkbox"/>	Street No/Name	<input type="checkbox"/>
Village/City	<input type="checkbox"/>	PIN	<input type="checkbox"/>
District	<input type="checkbox"/>	State	<input type="checkbox"/>
Country	<input type="checkbox"/>	Tel (Res)	<input type="checkbox"/>
Mobile No.	<input type="checkbox"/>	Office No.	<input type="checkbox"/>
Email ID	<input type="checkbox"/>		<input type="checkbox"/>

Address in the Jurisdiction – Details where Applicant is actually Resident YES NO

All the details same as Permanent Address

Correspondence / Local Address Details

Address Type	Residential	Business	Registered Office	Unspecified
H.No.	Street No/Name			
Village/City	PIN			
District	State			
Country	Tel (Res)			

Address in the Jurisdiction where the applicant is Resident out side India for Tax purpose

Same as	Current Address	Business	Registered Office	Unspecified		
Address Document	Pass Port	DL	Adhaar	Voter ID Card	NREGA Job Card	Others
H.No.	Street No/Name					
Village/City	PIN					
District	State					
Country	Tel (Res)					

Additional Details

Monthly Income `	Net Worth(Appr Value) `						
MARITAL STATUS	Married	Un-Married	Others				
RELIGION	Hindu	Muslim	Christian	Sikh	Others		
CATEGORY	General	OBC	SC	ST			
Educational Qualifications	Below SSC	SSC	HSC	Graduate	Post Graduate	Professional	Others
Occupation Type	SERVICE	(Private Sector	Public Sector	Government Sector			
Occupation Type	OTHERS	(Professional	Self Emp	Retired	Home Maker	Student	
Occupation Type	Business	Not Categorized	OCCUPATION				
Organization Name	Designation/Profession			Nature of Business			
Politically Exposed Person (PEP)	Related to PEP	Residence outside India Jurisdiction-TAX purpose					

Details of Related person

Addition of Related Person	Deletion of Related Person	KYC No. if available				
Related Type Person	Guardian of Minor	Nominee	Assignee	Authorized Representative	Beneficial Owner	Beneficiary
Name						
Doc No	PASSPORT	Document No	Expiry Date			
Doc No	DRIVING LICENSE	Issued at	Expiry Date			
Doc No	Any other ID as listed on Page No.8					
Doc No	Any other ID as listed on Page No.8					

Remarks

FATCA & CRS Related Declaration cum Undertaking

- I/We hereby certify that I/We have declared my/our status as per the rules applicable under section 285BA of the Income TAX Act,1961 as notified by Central Board of Direct Taxes (CBDT) vide Notification No.S.O.2155(E) dated 7 August 2015 and RBI Circular Ref No.DBR AMI BC.No.36/1401.2015-16 dated 28 August 2015 in this regard.
- I/We understand and acknowledge that s per the provisions of Income Tax Act, Rules made there under and the guidelines issued by the RBI in the matter, depending upon the residential status and /or other criteria stipulated therein, the Bank may have to report the details in respect of our accounts(s) as per the prescribed format to the Central Board of Direct Taxes(CBDT) or other Govt. Agencies to comply with the obligations as per the Inter Governmental Agreements(IGA) in respect of Foreign Accounts Tax Compliance Act(FATCA) and Common Reporting Standards (CRS) and or any other similar arrangements.
- I/We certify that he information provided by me/us above as applicable to me/us and signed by me /us as well as in the documentary evidence provided by me/us are, to the best of my/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 my account as a U/S Reportable Account of Other Reportable Account or otherwise.
- I/We undertake the responsibility to declare and disclose within 30 days the date of change, any changes that may take place in the information provided above, as well as in the documentary evidence provided by me/us of if any certification becomes in correct and to provide fresh and valid self-certification along with the documentary evidence.
- I/We also agree that my/our failure to disclose any material fact known to me/us, now or in future, may invalidate me from transacting in the A/c and Andhra Pradesh Grameena Vikas Bank would be within its right to put restrictions in the operations of my/our account or close it or report to any regulator and /or any authority designated by the Govt. of India(GOI)/RBI of the purpose or to take any other action as may be deemed appropriate by Andhra Pradesh Grameena Vikas Bank under the guidelines issued by CBDT/RBI from time to time, if deficiency is not remedied by me/us within the stipulated period.
- I/We also agree to furnish and intimate to Andhra Pradesh Grameena Vikas Bank any other particulars that are called upon me/us to provide on the account of any change in the law either in India or abroad in the subject matter herein
- I/We shall indemnify Andhra Pradesh Grameena Vikas Bank for any loss that may be caused to Andhra Pradesh Grameena Vikas Bank on account of providing incorrect or incomplete information by me/us.

Specimen Signature(s)

Paste a Passport size photograph inside this box 1 st Applicant	DECLARATION I/We affirm and declare that I/We have read over and understood the present rules and regulations of the Bank and those relating to various services offered by the Bank including but not limiting to Debit Card/Internet Banking/SMS Banking/Tele-banking and other facilities. I/We agree to abide by the same as they are in force now and also by those as would be amended further from time to time through Circulars/Notice Boards/Websites etc. I/We agree that the transactions & request executed in above mentioned account through internet, mobile & tele-banking under my/our User ID and Password will be legally binding on me/us & I/we are responsible for maintenance of secrecy and confidentiality of the information passed on to me/us by the Bank through internet/mobile/e-mail/telephone. I/We mandate from other joint holders to view/enquire/operate the joint account mentioned above. Further, I/We agree that Bank has got all the rights to debit my/our account for any service charge or discontinue my/our account without any notice to me/us. I/We hereby undertake to inform the Bank on any change in my/our communication address or constitution, and I/We shall submit the address proof in case of Transfer of our account one branch to other branch. I we hereby declare that I/We have submitted the Aadhar Card issued by the UIDAI for identification and/or address proof towards the compliance of KYC norms under the PMLA, 2002. I/We hereby agree that the Bank may verify the same with the UIDAI, and authorise the UIDAI expressly to release the identity and address through bio-metric authentication to the Bank.(Applicable only where accounts are opened with Aadhar). "I have received the Welcome Kit containing INB Kit and ATM Card with PIN and understand there in case of any misuse / misplacement of the contents of the Kit, the Bank will not be liable for any loss." INFORMATION ON PRODUCT AND SERVICES To serve you better, we would like to communicate about updates on our various products and services, new products and features and special offers from our Bank and our group companies. Please give your consent to stay informed about these products and offers. Your consent Yes / No. "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 of the above information is found to be false or untrue or misleading or misrepresenting I/WE are aware that I/We may be held liable for it. My personal KYC details may be shared with central KYC registry, I hereby consent to receiving information from central KYC registry through SMS / email on the above registered number/email address.	Paste a Passport size photograph inside this box 2 nd Applicant
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	Please sign in Black ink only	Please sign in Black ink only	
Place: _____	Signature(s)/Thumb Impressions(s) Sole First Holder	Signature(s)/Thumb Impressions(s) Second Holder	Date: ____/____/20__

Type of Account to be Opened for Local Indian Residents

Savings Bank A/c – For Minors		Savings Bank A/c – For Others		Current A/c	
Mundadugu	Toli Malupu	BSBD A/c	Small A/c	Individuals	Firms, Partnership, etc
Other Deposits		Recurring Deposit	Term Deposit	Special Term Deposit	

Type of Account to be Opened for NON –RESIDENT Indians

Savings Bank A/c- NRE/NRO/BOTH		Current A/c- NRE/NRO/BOTH		
Normal A/c	Minor A/c	Individuals	Firms, Partnership, etc	
Other Deposits- NRE/NRO/BOTH		Recurring Deposit	Term Deposit	Special Term Deposit

VISA / Work Permit Details

Visa / Work Permit No.		Issue Date	D	D	M	M	Y	Y	Y	Y
Place of Issue		Valid Upto	D	D	M	M	Y	Y	Y	Y

Services Required :

S.No	Type of Service	First Applicant		Second Applicant	
		Required for A/c No.	Not Required	Required for A/c No.	Not Required
1	ATM-CUM-DEBIT CARD				
2	CHEQUE BOOK				
3	INTERNET BANKING				
4	SMS ALERTS (Charges Applicable)				
5	MOBILE BANKING				
6	STATEMENT FREQUENCY (For Current Account)				

Name as would appear on the DEBIT CARD:

1 ST Applicant																				
2 nd Applicant																				

Please mention any other A/c desired to be linked to ATM-CUM-DEBIT CARD:

Account Number	Name

Mobile Phone Banking & SMS Alerts to be linked to this phone

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Auto Sweep:

Threshold Amount <input type="checkbox"/>								Minimum Amount <input type="checkbox"/>								
Sweep time _____ day (Ex: Mon, Tues) of every week OR ____ 1 ST , 2 ND of every month beginning on ____/____/20__																
Under reverse sweep facility for breaking the MOD, the MOD to be broken by: <input type="checkbox"/> Last in first out <input type="checkbox"/> First in first out																

Nomination, if required fill form DA-1, otherwise sign below:

I/We do not want to nominate any person to this account	Sole/First Holder	Second Holder
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Form DA-1(Nomination Form)

Nomination under section 45ZA of the Banking Regulation Act, 1949 and Rules 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 Deposit, particulars where are given below, may be returned by Andhra Pradesh Grameena Vikas Bank. (Name & address of the branch/office where the deposit(s) is/are held	Nomination Serial No:
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Details of Deposit

Type of Deposit:	Account Number
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Additional details, if any

Details of Nominee

Name:											
Relationship with the Depositor:.....						Age.....			Date of Birth of Nominee		
Address			H.No			Street No/Name					
Village/City						PIN					
District						State					

As the nominee is a minor in this date, I/We appoint Sri/Smt/Kum..... Age..... year

Address :	Signature /LTI of First depositor	Signature /LTI of Second depositor
I receive the amount of deposit on behalf of the nominee in the event my/or/minor's death during the minority of the nominee		

(*Witnesses are required inly in case of applicants is illiterate and is affixing thumb impression)

I want the name of the nominee to be printed on the pass book	Date	Place:
Signature /LTI of First Witness	Signature /LTI of First Witness	
Name / Address :	Name / Address :	

FOR OFFICE USE/ATTESTATION (First Applicant)

Self Certified	True Copies	Notary
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Whether Self-certification & documents received as part of account opening process have been verified and found correct. YES/NO(Branch to proceed with account opening only when certification is YES)
 Certified that implications and conditions for the operation of the account have been explained to the depositor (only in case of illiterate applicant)

Depositor is	Illiterate	Blind	Staff	Risk Category	High	Medium	Low
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In person verification carried out and signature of the applicant verified by

Official Name	PF NO.	Designation								
Date	D	D	M	M	Y	Y	Y	Y	SS.No.	Signature

FOR OFFICE USE/ATTESTATION (Second Applicant)

Self Certified	True Copies	Notary
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Whether Self-certification & documents received as part of account opening process have been verified and found correct. YES/NO(Branch to proceed with account opening only when certification is YES)
 Certified that implications and conditions for the operation of the account have been explained to the depositor (only in case of illiterate applicant)

Depositor is	Illiterate	Blind	Staff	Risk Category	High	Medium	Low
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In person verification carried out and signature of the applicant verified by

Officials Name	PF No.	Designation								
Date	D	D	M	M	Y	Y	Y	Y	SS.No.	Signature

OTHER SERVICES

	OTHER SERVICES	Initials
1	Internet Banking(INB) Kit No	
2	INB Viewing Transaction rights given on	
3	Mobile Banking MPIN given on	D D M M Y Y Y Y
4	ATM Card Data Transmitted on	D D M M Y Y Y Y
5	Nomination Serial Number	
6	Threshold KYC Limit	<input type="checkbox"/>

Details of one or two identification marks, if any, such as amole or scar (Mandatory for illiterate applicant(s))

OPEN ACCOUNT

Account Number Generated									
Date	D	D	M	M	Y	Y	Y	Y	Authorized Signatory

Authentication	QUEUE No	Initials
CIF		
Account CIF		
CIF Linking		
Personalized Cheque		
RINB		
MBS		
SMS Alert		
Posting Restrictions		
Scanning		

Important Note: For NRI ACCOUNTS

You can open either of NRE or NRO Savings Bank account or both, using one single application by making appropriate selection on page no 6.
 If you already have a Resident Indian (Domestic) account and wish to open a NRE / NRO account, then existing account either needs to be converted into NRO account or to be closed. In order to convert existing account to NRO account, provide existing account details on page no 2 & 4 and send it to your home branch for the conversion along with the third party attested copies of documents as per Identification documents table given below.

If you already have either of NRE or NRO Savings Bank account with us and wish to open a new NRO / NRE Savings Bank account, then fresh identification documents and attestation of application is not required if you meet following criteria. Please provide account number(s) in last section of page no 3 & 5 accordingly.

- a) The existing NRE / NRO account should have been opened in the preceding two years and it should be KYC compliant or if existing NRE / NRO account was opened 2 years back but you have already submitted fresh set of identification documents in last 2 years to make it KYC compliant
- b) Specimen signature in the account opening application matches with the signature in your existing account
- c) No change in any of other details such as address, passport details, visa details, mobile number etc.

Documents to be sent along with Account Opening Application:

- One passport size photograph, which will be affixed on the Passbook
- Proofs for Status, Identity, Tax Residency, Current Address, Permanent Address and Additional proof as per Identification Documents table
- Initial Remittance (Cheque or Draft) should be drawn in favour of "Andhra Pradesh Grameena Vikas Bank A/c<Applicant's name>"

In case you are not visiting our Branch, then you have to get the signatures in the application and Identification Documents attested by any of the below from your present country of residence: SBI Foreign Office (wherever it is permitted to attest) / Notary Public / Indian Embassy / High Commission

FORM No.60

(See second proviso to Rule 114B)

Form for declaration to be filed by an individual or a person(not being a company or firm) who does not have a permanent account number(PAN) and who enters into any transaction specified in Rule 114B

1	First Name																2	Date of Birth/ Incorporation of Declarant								
	Middle name																	D	D	M	M	Y	Y	Y	Y	
	Surname																									
3	Father's Name(in case of individual)																									
	Middle name																									
	Surname																									
4	Flat/ Room No.	5	Floor No	6	Block Name/No																					
7	Name of premises	8	Road/Street/Lane																							
9	Area/Locality	10	Town/City																							
11	District	12	State	13	PIN																					
14	Telephone Number (with STD code)	15	Mobile No.																							
16	Amount of Transaction `																17	Date of Transaction	D	D	M	M	Y	Y	Y	Y
18	In case of transaction in joint names, number of persons involved in the transaction																									
19	Mode of Transaction	CASH	Cheque	CARD	DRAFT/B.CHEQUE	Online Transfer	Other																			
20	AADhar No.																									
21	If applied for PAN and it is not yet generated enter date of application and acknowledgement number										No:			Date												
22	If PAN not applied, fill estimated total income (including income of spouse, minor child etc. as per section 64 of Income-tax Act, 1961) for the financial year in which the above transaction is held										a			Agricultural income `												
											b			Other than Agricultural income `												
23	Details of Document being produced in support of identity in Column 1(Refer instructions overleaf)																									
	Document Code	Document Identification No	Name & addresses of the authority issuing the document																							
24	Details of Document being produced in support of identity in Column 4 to 13 (Refer instructions overleaf)																									
	Document Code	Document Identification No	Name & addresses of the authority issuing the document																							

Verification

I, _____ do hereby declare that what is stated above is true to the best of my knowledge and belief. I further declare that I do not have a Permanent Account Number and my/ our estimated total income (including income of spouse, minor child etc. as per section 64 of Income-tax Act, 1961) computed in accordance with the provisions of Income-tax Act, 1961 for the financial year in which the above transaction is held will be less than maximum amount not chargeable to tax. Verified today, the _____ day of _____ 20____ at _____ (Place)

(Signature of Declarant)

NOTE: 1. Before signing the declaration, the Declarant should satisfy himself that the information furnished in this form is true, correct and complete in all respects. Any person making a false statement in the declaration shall be liable to prosecution under section 277 of the Income-tax Act, 1961 and on conviction be punishable, (i) in a case where tax sought to be evaded exceeds twenty-five lakh rupees, with rigorous imprisonment which shall not be less than six months but which may extend to seven years and with fine; (ii) in any other case, with rigorous imprisonment which shall not be less than three months but which may extend to two years and with fine. 2. The person accepting the declaration shall not accept the declaration where the amount of income of the nature referred to in item 22b exceeds the maximum amount which is not chargeable to tax, unless PAN is applied for and column 21 is duly filled

----- TEAR HERE -----

SAVINGS BANK RULES (ABRIDGED)

KNOW YOUR CUSTOMER GUIDELINES

Any person fulfilling account opening requirements may, upon agreeing to comply with the prescribed rules, open a Savings Bank Account, provided she/he furnishes proof of identity and proof of address as required by the Bank(Rule No.1)

Nomination and Survivorship Facility

The nomination facility is available on Savings Bank A/c and the A/c holders are advised to avail of this facility for smooth settlement of claim by the legal heirs in unforeseen circumstances. Nomination can be made in favour of only one nominee.

In case they do not wish to make a nomination, the fact should be recorded on the Account opening form under their full signature. Joint with survivorship benefit can be operated by the survivor, in such circumstances (Rule nO.10.2)

Types of Accounts, Balances stipulations and Service Charges

The applicants can open an account either with Cheque Book facility or without Cheque Book. The current minimum quarterly average balances prescribed for these account types and the charges prescribed for the non-maintenance of minimum balance are available at the Bank's website www.apgvbank.in and contact centre. The information can also be obtained from branches. There is no ceiling on maximum balance in Savings Bank account, except for minor's account (Rule No.11, 12)

Minors Accounts

Minors who can adhere to uniform signature and are not less than ten years old can open accounts in their single name and maintain therein a maximum balance of `2 lakhs (Rupees two lakhs only). Minors may open joint accounts with their guardians (RuleNo.3)

How to open an Account?

In ordinary course, applicant(s) should attend the Bank personally for completion of formalities for opening the account. They will duly fill in and sign the prescribed application form. Applicant(s) should submit KYC documents, declaration as applicable for RBI, CDBT & two copies of his/her, their recently taken passport size photo graphs. Applicants can also apply for opening an account online. Account holders signature must be legible and well formed. Signatures should not be in Capital or Block letters. Each account will be given a distinctive account number. While dealing with the Bank, this number should be invariably quoted by the account holder(s). The account holders in their self-interest, are expected to adhere to uniform signature as per specimen recorded with the Bank while operating the account s and addressing any correspondence to the Bank (Rule No.7,8,9,13).

Pass Book

The Pass Book and Cheque Book supplied to the A/c holder should be kept in a safe place. The Bank will not be responsible for any loss or incorrect payment attributable to the account holders' neglect in this regard (Rule No.18, 29) for withdrawing cash by means of a withdrawal form, the Pass Book must be presented. Withdrawals using Cheque forms and Debit Card can be effected without pass book. Deposits may be made without production of the pass book (Rule No.15). Pass book should be updated regularly. The Pass book will be returned to the Account Holder immediately after completion of the transaction duly updated. In case it is not collected within a week's time. It will be returned to them by Regd.Ack.Due. post/ courier at their cost (Rule No.16). The account holders should carefully examine the entries in their pass books and draw the Banks attention to the errors or omissions, if any. (Rule No.170).

Duplicate in lieu of the lost or mutilated pass book may be issued on receipt of a written request from the account holder after necessary enquiries, completion of formalities and recovery of prescribed charges. The current charges prescribed for this are available at the Banks website www.apgvbank.in contact contact. The information can also be obtained from the branches (Rule No.20)

Cheque Book

The Bank will issue the first cheque book after completion of all formalities with regard to opening of the account. No charge will be recovered for issue of first 20 multicity cheque leaves. Thereafter, service charge will be charged to the customers' account. The current charges prescribed for this are available at the Bank's website www.apgvbank.in and contact centre. This information can also be obtained from branches. The account holders must use only the cheques from the cheque books issued to them by the Bank. The Bank reserves the right to refuse payment of any cheques drawn otherwise. Ordinarily, Bank will not issue more than one cheque book at a time or before exhausting all or nearly all cheque leaves issued previously (Rule No.27) Cheques must be written legibly (Rule No.28). Stop payment instructions in respect of cheques issued or lost can be registered with the Bank on payment of a prescribed service charge. The current charges prescribed for this are available at the Bank's website www.apgvbank.in. This information can also be obtained from branches (Rule No.32)

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ACKNOWLEDGEMENT - DA - 1

We acknowledge receipt of nomination made by you in favour of :

Date : ____/____/20____

Name of Nominee

Age _____ Years, with respect to your Account Number _____

Yours faithfully

Signature of the Official with Seal

INSTRUCTIONS:

FORM 60 Continued

(1) Documents which can be produced in support of identity and address (not required if applied for PAN and item 20 is filled)

S.No	Nature of Document	Document Code	Proof of Identity	Proof of Address	
A	For Individuals and HUF				
	1	AADHAR Card	01	Yes	Yes
	2	Bank/Post Office Pass Book bearing photograph of the person	02	Yes	Yes
	3	Elector's photo identity card	03	Yes	Yes
	4	Ration / Public Distribution System Card bearing photograph of the person	04	Yes	Yes
	5	Driving License	05	Yes	Yes
	6	Passport	06	Yes	Yes
	7	Pensioner Photo Card	07	Yes	Yes
	8	National Rural Employment Guarantee Scheme (NREGS) Job ID Card	08	Yes	Yes
	9	Caste or Domicile Certificate bearing the photo of the person	09	Yes	Yes
	10	Certificate of identity/address signed by a MP or MLA or Municipal Councilor or Gazetted Officer as per Annexure A prescribed in Form 49A	10	Yes	Yes
	11	Certificate from Employer as per Annexure B prescribed in Form 49A	11	Yes	Yes
	12	Kisan Pass Book bearing photo	12	Yes	No
	13	Arm's License	13	Yes	No
	14	Central Government Health Scheme/Ex-Servicemen Contributory Health Scheme Card	14	Yes	No
	15	Photo Identity Card issued by the Government/Public Sector Undertaking	15	Yes	No
	16	Electricity Bill (Not more than 3 months old)	16	No	Yes
	17	Landline Telephone Bill (Not more than 3 months old)	17	No	Yes
	18	Water Bill (Not more than 3 months old)	18	No	Yes
	19	Consumer Gas Card /Book or piped gas bill (Not more than 3 months old)	19	No	Yes
	20	Bank Account Statement (Not more than 3 months old)	20	No	Yes
	21	Credit Card Statement (Not more than 3 months old)	21	No	Yes
	22	Depository Account Statement (Not more than 3 months old)	22	No	Yes
	23	Property Registration Document	23	No	Yes
	24	Allotment letter of accommodation from Government	24	No	Yes
	25	Passport of Spouse bearing name of the person	25	No	Yes
26	Property tax payment receipt (Not more than one year old)	26	No	Yes	
B	For Association of persons (Trusts)				
	Copy of Trust Deed or copy of certificate of Registration issued by Commissioner			Yes	Yes
C	For Association of persons (other than Trusts) or Body of Individuals or Local Authority or Artificial Juridical Persons)				
	Copy of Agreement or copy of certificate of registration issued by Charity Commissioner or Registrar of Co-operative society or any other competent authority or any other document originating from any Central or State Government Department establishing identity and address of such person			Yes	Yes

- (2) In case of transaction in the name of a Minor, any of the above mentioned documents as proof of identity and Address of any of parents/Guardians of such minor shall be deemed to be the proof of identity and address for the Minor Declarant, and the declaration should be signed by the parent/guardian
- (3) For HUF any document in the name of Karta of HUF is required
- (4) In case of transaction in the name of more than one person the total number of persons should be mentioned on S.No.18 and the total amount of transaction is to be filled in S.No.16

In case the estimated total income in column No.22b exceeds the maximum amount not chargeable to tax the person should apply for PAN, fill our item 21 and furnish proof of submission of application.

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OPERATIONS IN THE ACCOUNT**General**

Savings Bank Account is essentially a facility to build up savings and hence must not be used as a Current Account. Bank may close an account should it have any reason to believe that the account holder has used her/his account for a purpose for which it is not allowed. (Rule No.5)

Deposits

There is no restriction on number of deposits that can be made into the account. No deposit in cash for less than `10/- will be accepted. Cheques, Drafts or other instruments drawn only in favour of the account holder will be accepted for credit of the account. Third party instruments endorsed in favour of the account holder will not be accepted. No drawings against accepted instruments will be normally permitted until these are realized. In satisfactory conducted accounts, immediate credit will be afforded for outstation instruments deposited up to `20000/-, which may change from time to time. The normal collection and out of pocket charges will be recovered. The current limit and charges prescribed for this are available at our Bank's website www.apgvbank.in. Command Contact Centre. This information can also be obtained from branches. Overdue interest will be recovered for instruments subsequently returned unpaid. (Rule No.s 221.22.23)

Withdrawals

The account holder can withdraw money personally from her/his ordinary savings bank account by using Bank's standard withdrawal form. The Pass Book must accompany the withdrawal form. The withdrawal form can be used only for receiving payments by the account a holder himself / herself. ATM -cum-DEBIT card can also be used in ATMs for Cash withdrawal. The account holder cannot withdraw an amount less than `50/-. All withdrawals must be in round rupees only. Third party payments through withdrawal form are not permitted. A letter of authority as per the prescribed format, alongwith the pass book should be sent to the Bank through an authorized representative to receive payment in case the account holder is unable to attend personally to withdraw cash from her/his account. (Rule No.24, 25 26). The minimum drawing permitted per cheque form is limited to `50/- (Rule No.30). The maximum no. of free Debit entries permitted in an account dependents on the AMB in the account or as decided by the Bank from time to time. Charges prescribed for exceeding this limit are available at our Bank's website www.apgvbank.in. and Contact Centre. This information can also be obtained from branches. (Rule No.35). Cash withdrawal can be made from the accounts of the sick, old or incapacitated account holders who are unable to attend the Bank and / or also not able to put their signature or thumb impression for withdrawing cash by completing the laid down formalities. (Rule No.33)

Overdrafts:

Overdrafts in Savings Bank accounts may be permitted under **exceptional circumstances with prior arrangements only.** Cheques drawn in excess of the balance in the account will be returned unpaid. Service charge will be recovered each time a cheque is returned unpaid for want of sufficient funds. Charges prescribed are available at our Bank's website www.apgvbank.in. and Contact Centre. This information can also be obtained from branches. (Rule No.31).

Inoperative Accounts:

Account holders are advised to operate their accounts regularly. Accounts to be operated are classified as inoperative after the stipulated time period of 24 months since last operation. The current prescribed charges for inoperative accounts are available at our Bank's website www.apgvbank.in. and Contact Centre. This information can also be obtained from branches. (Rule No.36, 37).

Standing Instructions:

The account holder can request the Bank for effecting periodical payment of insurance premium, membership fees etc., by debit to her/his account on payment of service charges. The current prescribed charges for inoperative accounts are available at our Bank's website www.apgvbank.in. and Contact Centre. This information can also be obtained from branches. (Rule No.40).

Payment of Interest:

As per RBI guidelines applicable from time to time. Interest will be calculated on daily product basis. Interest will be credited to the account at Quarterly intervals. Interest will be paid only if it works out to `1/- or more. Thereafter 50 paise and more will be rounded off to the next higher rupee and anything less will be ignored. In case of accounts frozen by the enforcements authorities, Bank shall continue to credit the interest to the account on regular basis (Rule No.41, 42)

Transfer & Closure of Account:

Accounts may be transferred between the branches of the Bank at the request of the account holder(s). Request for closure of account should state the reason for closure. The pass book must accompany such request. Joint accounts can be closed only at the request of all such joint signatories. Service charges prescribed will be recovered if an account is closed prior to 12 months of its opening. The current prescribed charges for inoperative accounts are available at our Bank's website www.apgvbank.in. and Contact Centre. This information can also be obtained from branches. (Rule No.43,44,45).

Change in Rules:

The Bank reserves the right to alter, delete, or add to any of these rules and service charges for which the customer will be duly notified through Bank's website and / or branch notice board.(Rule No.s 39, 46)

SAMATA/700/3-2017/10T