

MINOR'S ACCOUNT

Name of Minor
(First Name) (MiddleName) (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 said 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.

* date of birth proof attached

Signature of Guardian

INITIAL DEPOSIT & ACCOUNT SERVICE DETAILS

Payment by

Cash Cheque No. Date Drawn on _____ Bank

_____ Branch. A/C No. (copy of the cheque to be retained with the Bank)

Debit my / our existing account. Account No.

Deposit Amount Rs.

Would you like to avail Net Banking ATM Card Mobile Banking

Pass Book or Bank Statement by : Courier Hand Delivery Email ID : _____

Monthly Quarterly

DECLARATION

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 ATMs / 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.

First Applicant Affix Photograph and sign across
--

Second Applicant Affix Photograph and sign across

Third Applicant Affix Photograph and sign across
--

A. Name _____

B. Name _____

C. Name _____

Signature

--

Signature

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Signature

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Signed
in the presence of

Signed
in the presence of

Signed
in the presence of

**Customer Profile Form (For Individuals / Proprietor)
INFORMATION SHEET**

Branch Name : Branch Code :

Customer ID Account Manager :

Customer Name : Account Type :

A. OCCUPATION

- | | | | | |
|-------------------------------------|---|-------------------------------------|-----------------------------------|--|
| <input type="checkbox"/> Business | <input type="checkbox"/> Chartered Accountant | <input type="checkbox"/> Consultant | <input type="checkbox"/> Doctor | <input type="checkbox"/> Engineer |
| <input type="checkbox"/> Home Maker | <input type="checkbox"/> Information Technology | <input type="checkbox"/> Lawyer | <input type="checkbox"/> Salaried | <input type="checkbox"/> Self employed |
| <input type="checkbox"/> Trader | <input type="checkbox"/> Student | <input type="checkbox"/> Others | | |

B. EDUCATIONAL QUALIFICATION

- | | | | |
|--|---|--|---------------------------------|
| <input type="checkbox"/> Non Matric | <input type="checkbox"/> Graduate / Post Graduate (Gen) | <input type="checkbox"/> Graduate / Post Graduate (Prof) | |
| <input type="checkbox"/> Tenth / Twelfth / SSC / HSC | <input type="checkbox"/> Under Graduate | <input type="checkbox"/> PhD. | <input type="checkbox"/> Others |

C. SOURCE OF FUNDS

- | | | | | | |
|---------------------------------|-----------------------------------|-------------------------------------|-------------------------------|---|---------------------------------|
| <input type="checkbox"/> Salary | <input type="checkbox"/> Business | <input type="checkbox"/> Investment | <input type="checkbox"/> Gift | <input type="checkbox"/> Professional Fee | <input type="checkbox"/> Others |
|---------------------------------|-----------------------------------|-------------------------------------|-------------------------------|---|---------------------------------|

D. MONTHLY INCOME

- | | | |
|--|---|--|
| <input type="checkbox"/> Upto Rs. 10,000 | <input type="checkbox"/> Rs. 10,001 to 25,000 | <input type="checkbox"/> Rs.25,001 to 50,000 |
| <input type="checkbox"/> Rs.50,001 to 1,00,000 | <input type="checkbox"/> Above Rs. 1,00,000 | |

E. ESTIMATED NET WORTH

Rs.

F. ANNUAL TURNOVER IN CASE OF PROPRIETOR'S ACCOUNT

- | | |
|--|---|
| <input type="checkbox"/> Upto Rs. 5.00 lacs | <input type="checkbox"/> Above Rs. 25.00 lacs to Rs. 1.00 crore |
| <input type="checkbox"/> Above Rs. 5.00 lacs to Rs. 25.00 lacs | <input type="checkbox"/> Above Rs. 1.00 crore |

Line of Business / Industry (Please provide details)

G. DEALING WITH OTHER BANKS

Yes No If yes,

a. Name of the Bank and Branch _____

b. Type of accounts / facilities _____

H. DETAILS OF TRANSACTIONS IN THE PROPOSED ACCOUNT

Purpose of opening the Account _____

Expected value of Transactions in a month Rs.

No. of Transactions in a month

Value of Cash Transactions in a month Rs.

No. of Cash Transactions in a month

Customer's Signature

Bank's Official in whose
presence the form is obtained

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 ACCOUNTS

1. Minimum balance required in savings bank / current account is Rs. 1,000/- / Rs. 10,000/-. Non-maintenance of minimum balance will result in incurring prescribed charges.
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. Business or trading concern, including sole-proprietorship whatever may be its constitution, is not allowed to open savings account.
5. Charitable and educational institutions are allowed to open savings account, if they do not engage in business/commercial activities.
6. Savings account will earn interest at the rate 3.5% p.a. (subject to RBI guidelines). No interest is allowed where the interest amount is less than Rs.1/-.
7. The interest on savings account will be allowed on the basis of monthly minimum balance between the 10th day and the last day of the month.
8. The interest on savings account will be calculated for six months period from April to September and from October to March and will be credited to the account on October 1st & April 1st every year. This stipulation has been made to facilitate application of interest for the purpose of closing the Bank's Accounts on half yearly basis on 30th September and 31st March.
9. 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.
10. 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.
11. The Cheque books, Net Banking Pass Words, ATM Cards & PINs will be dispatched by courier / post at customer's risk and consequence. The Bank will not be liable in any manner whatsoever in respect of such dispatch of these items. In case of non receipt of the aforesaid deliverables within a reasonable time say a fortnight of the request being made it will be the responsibility of the customer to inform the Branch Manager concerned about such non receipt.
12. Total number of withdrawals from savings accounts during any calendar half-year, whether by cheques or otherwise, should not exceed 50. A service charge, as stipulated by the Bank per withdrawal in excess of the above-mentioned limit would be levied. Additional withdrawals would be allowed in deserving cases to a depositor by the Bank at its discretion on being satisfied about the merits of each case.
13. If a savings account is opened in the middle of a half year, the number of permissible debits (vide Rule 12 above) shall be calculated pro-rata.
14. If the number of debits exceeds the permitted limit, service charges will be levied as per Bank's rule for every such excess debit.
15. 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.
16. It is mandatory to furnish PAN / Form 60 while depositing cash of Rs. 50,000/- and above in the accounts.
17. Cash withdrawals from customer's account are subject to Banking Cash Transaction Tax (BCTT) as per rates specified by Income Tax authorities.
18. To avoid inconvenience at a later stage, the customer should operate the account at least once in six months. Accounts which are not operated for a considerable period of time will be termed as dormant / inoperative account status in the interest of the depositor as well as the Bank. The depositor will be informed of charges, if any, which the Bank will levy on dormant/inoperative account. The depositor can request the Bank to activate the account for operating it.
19. 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.
20. 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.
21. 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 / withdrawal instructions both in words and figures. Writing should be clear and legible. All alterations made in writing of a cheque / withdrawal instruction should be authenticated by the drawer's full signature; otherwise, the cheque/withdrawal instruction will not be paid.
22. Third party cheques endorsed in favour of the customer would not be accepted for collection / credit to the account.
23. 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.
24. 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.
25. In case of joint accounts with mandate of "Either or Survivor" or "Any one of us or survivors 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.
26. In case of joint accounts with mandate of "Either or Survivor" or "Any one of us or survivors 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.
27. In case of joint accounts with mandate of "Either or Survivor" or "Any one of us or survivors or survivor", on death of one of joint account holders, accounts shall be allowed to operated by survivor/s.
28. 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.

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 Bank's Rules.
2. Generally loans/overdrafts against term deposits are allowed. Such loans carry interest at rates as prescribed by the Bank from time to time, based on the RBI directives.
3. The Bank has a paramount lien on the deposit amount and it reserves the right to appropriate such sums towards any financial obligation of the depositor to the Bank in any capacity.
4. Interest on overdue term deposit will be paid, if the deposit is renewed, within 15 days from the date of maturity.
5. Maturity value/part withdrawal is subject to the provision of taxation laws and further interest shall be payable on net amount after deduction of TDS.
6. The depositor may furnish declaration in Form No. 15 H / 15G, preferably at the commencement of the Financial Year, for receiving interest on deposits without deduction of tax.
7. 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 30 days.
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 survivors 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 survivors 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.

GENERAL RULES

1. The words "The Bank" refers to Bank of Bahrain and Kuwait B.S.C. - Indian operation.
2. Any change of address should be immediately communicated in writing to the Bank along with address proof.
3. If, in the opinion of the Bank, the conduct of the account is considered unsatisfactory, the account may be closed and service charges may be levied.
4. Violation of anyone of these 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 any time.
6. Rules pertaining to Internet Banking, ATM Cards are available separately.
7. Nomination facility is available on all deposit accounts opened by individuals. Nomination facility is also available to a sole proprietary concern account. 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. Nomination can be modified by the consent of account holder/s.
Nomination can be made in favour of a minor also. It may be noted that incase of term deposits each of the deposit should have separate nomination. Having given nomination for one deposit does not make the nominee the automatic beneficiary of the other deposits.

Signature of the Applicant / s : _____

Place :

Date :

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25. In case of joint accounts with mandate of "Either or Survivor" or "Any one of us or survivors 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.
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28. 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.

DEPOSIT ACCOUNT RULES

Contd....

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Nomination can be made in favour of a minor also. It may be noted that incase of term deposits each of the deposit should have separate nomination. Having given nomination for one deposit does not make the nominee the automatic beneficiary of the other deposits.