

3. DOCUMENTS TO BE SUBMITTED TO OPEN THE ACCOUNT

Document	NOTE : All individuals (Karta, Partners, Directors, Authorised Signatories) MUST provide separate identity and address proof in conformity with the details furnished in the application form.	HUF	PARTNERSHIP	TRUST	ASSOCIATION / CLUB / SOCIETY	LIMITED COMPANY
1. PAN Card		✓	✓	✓	✓	✓
2. Passport		✓				
3. Voter ID Card		✓				
4. Aadhaar Card		✓				
5. Partnership Deed/Trust Deed/list of Partners/Trustees			✓			
6. Shop and Establishment Registration / Sales Tax Registration			✓			
7. Electricity / Telephone Bill Certificate			✓			
8. Certified True copy of Trust Deed				✓		✓
9. Certified True copy of Minutes of the Meeting / Board Resolution				✓		
10. Certified True Copy of Registration Certificate and Bye-Laws				✓	✓	✓
11. Certified True Copy of Certificate of Incorporation						✓
12. Certified True Copy of Memorandum & Articles of Association						✓
13. Certified True Copy of Certificate of Commencement of Business (Public Limited Companies)						✓
14. Copy of the latest Financial statement						✓

4. DETAILS OF TRANSACTIONS IN THE PROPOSED ACCOUNT

Purpose of opening the Account _____

Expected value of Transactions in a month No. of Transactions in a month

Value of Cash Transactions in a month No. of Cash Transactions in a month

5. EXISTING BANKING RELATIONSHIPS

Accounts with BBK Yes No If yes, Account No.
 Bank Branch/Address Type of Account

Accounts with Other Banks

- I/We declare that we do not enjoy credit facilities with any Bank and undertake to inform you as and when availed.
 I/We declare that we enjoy following credit facilities with other Bank

Details of Borrowal Accounts (with details of facility amount)

Bank	Branch/Address	Type of Facility	Limit
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

6. DECLARATION

- We agree to comply with and be bound by the Bank's rules for the conduct of Current Accounts.
- We agree to ensure that all cheque books issued to us will be kept in a secure place at all times.
- We agree that the Bank may without notice combine or consolidate our account(s) with and liabilities to the bank and set-off or transfer any sum(s) standing to the credit of any such accounts or any other sum(s) owing to us from the bank in or towards satisfaction of our liabilities to the bank on any other account or in any other respect whether such liabilities be actual or contingent primary or collateral and several or joint.
- We understand that in the absence of any special arrangement the Bank is not required to honour any cheques drawn by us if in doing so the account would become overdrawn and in this circumstances the Bank has the right to debit our account with the charge for each cheque returned.
- We agree that no interest will be allowed by the bank on credit balances in our favour and we undertake to repay the bank on demand and unconditionally any amount that is due from us to the Bank together with interest accrued thereon.

 Authorised Signature(s)

 Authorised Signature(s)

 Authorised Signature(s)

8. DETAILS OF PARTNERS / KARTA / DIRECTORS / AUTHORISED SIGNATORIES

We the following duly authorised, request to open an account with your bank.

1.	Mr/Ms	<input type="text"/>											Affix Photograph and sign across						
	Address	<input type="text"/>																	
	DOB	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>			PAN <input type="text"/>	Aadhaar Card No.: <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Photo Id :	<input type="text"/>		Signature in Black Ink										(Bank Official)					
	Issue Date	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Place of Issue	<input type="text"/>	Expiry Date	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	2.	Mr/Ms	<input type="text"/>											Affix Photograph and sign across					
		Address	<input type="text"/>																
		DOB	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>			PAN <input type="text"/>	Aadhaar Card No.: <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
		Photo Id :	<input type="text"/>		Signature in Black Ink										(Bank Official)				
		Issue Date	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Place of Issue	<input type="text"/>	Expiry Date	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	3.	Mr/Ms	<input type="text"/>											Affix Photograph and sign across					
		Address	<input type="text"/>																
		DOB	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>			PAN <input type="text"/>	Aadhaar Card No.: <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
		Photo Id :	<input type="text"/>		Signature in Black Ink										(Bank Official)				
		Issue Date	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Place of Issue	<input type="text"/>	Expiry Date	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	4.	Mr/Ms	<input type="text"/>											Affix Photograph and sign across					
		Address	<input type="text"/>																
		DOB	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>			PAN <input type="text"/>	Aadhaar Card No.: <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
		Photo Id :	<input type="text"/>		Signature in Black Ink										(Bank Official)				
		Issue Date	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Place of Issue	<input type="text"/>	Expiry Date	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

8. (contd...)DETAILS OF PARTNERS / KARTA / DIRECTORS / AUTHORISED SIGNATORIES

We the following duly authorised, request to open an account with your bank.

5.	Mr/Ms	<input type="text"/>		
	Address	<input type="text"/>		
		<input type="text"/>		
	DOB	<input type="text"/>	PAN <input type="text"/>	Occupation/Designation
		<input type="text"/>	Aadhaar Card No.: <input type="text"/>	
	Photo Id :	<input type="text"/>	Signature in Black Ink	Affix Photograph and sign across
	Issue Date	<input type="text"/>	Place of Issue <input type="text"/>	
		<input type="text"/>	Expiry Date <input type="text"/>	
6.	Mr/Ms	<input type="text"/>		
	Address	<input type="text"/>		
		<input type="text"/>		
	DOB	<input type="text"/>	PAN <input type="text"/>	Occupation/Designation
		<input type="text"/>	Aadhaar Card No.: <input type="text"/>	
	Photo Id :	<input type="text"/>	Signature in Black Ink	Affix Photograph and sign across
	Issue Date	<input type="text"/>	Place of Issue <input type="text"/>	
		<input type="text"/>	Expiry Date <input type="text"/>	
7.	Mr/Ms	<input type="text"/>		
	Address	<input type="text"/>		
		<input type="text"/>		
	DOB	<input type="text"/>	PAN <input type="text"/>	Occupation/Designation
		<input type="text"/>	Aadhaar Card No.: <input type="text"/>	
	Photo Id :	<input type="text"/>	Signature in Black Ink	Affix Photograph and sign across
	Issue Date	<input type="text"/>	Place of Issue <input type="text"/>	
		<input type="text"/>	Expiry Date <input type="text"/>	
8.	Mr/Ms	<input type="text"/>		
	Address	<input type="text"/>		
		<input type="text"/>		
	DOB	<input type="text"/>	PAN <input type="text"/>	Occupation/Designation
		<input type="text"/>	Aadhaar Card No.: <input type="text"/>	
	Photo Id :	<input type="text"/>	Signature in Black Ink	Affix Photograph and sign across
	Issue Date	<input type="text"/>	Place of Issue <input type="text"/>	
		<input type="text"/>	Expiry Date <input type="text"/>	
4.	Mode of Operation Please Specify	<input type="text"/>		

9. PARTNERSHIP LETTER

I/We the undersigned are the present individual partners in the firm of (Name of the firm).....
 having its head office at
 and branches at
 carrying on the business of

Each of the undersigned is authorised to sign on behalf of the said firm in the manner appearing below and has full unrestricted authority to bind the firm. We hereby request you to open a current deposit account for us in the name of the said firm. The said account will be operated upon (state the mode of operation i.e. whether singly/jointly etc.) for and on behalf of the said firm by (insert only names of the partners operating the account)

1. 2.
 3. 4.
 5. 6.

We shall be jointly and severally responsible to the bank for the liabilities of the firm to the bank under the aforesaid account and the bank may recover its claims in respect of such liabilities of the firm from the estate of all or any of the partner of the firm.

I /We also request and authorises you to honour all cheques or orders which may be drawn or bills accepted or notes made or receipt for moneys owing by you to the firm signed on behalf of the firm and to debit such cheques, orders bills, notes and receipts to the firms account or accounts with you whether such account or accounts be for the time being in credit or overdrawn or may become overdrawn in consequence of such debit without prejudice to your right to refuse to allow any overdraft and we will be jointly and severally responsible for the repayment of any such overdraft and interest.

Any securities or other property of or deposited in the name of the firm, may be withdrawn and any monies may be borrowed from you in the name or on behalf of the firm and may be secured in any manner upon any securities, monies or property of or deposited in the name of the firm and we will be jointly and severally responsible for the repayment of such monies with interest, costs, charges and expenses.

Upon any partner ceasing to be a member of the firm by death or otherwise, you may in the absence of written notice to the contrary from us and the legal/personal representatives or trustees of any of us the case may be, treat the surviving or continuing partners or partner or other partners for the time being as having full powers to carry on the business of the firm and to deal with its assets as freely as if there had been no change in the firm.

The authority shall remain in force until revoked, notwithstanding any change in the constitution or name of the firm and shall apply notwithstanding any change in the membership of the firm by death, bankruptcy, retirement or otherwise or the admission of any new partner or partners.

Any variations to the aforesaid mandate will be in writing and signed by all partners.

We also, hereby further declare that in the event of any difference or dispute arising between, us as to any act, matter or thing you will be at liberty to refuse to accept and / or dishonor any cheque, promissary notes, drafts or any other documents without being in any way accountable or responsible therefor.

Whenever any change occurs in our partnership we undertake to inform the bank of the same in writing and our individual responsibility to the bank will continue until we receive from the bank an acknowledgment of that letter and until all our liabilities with the bank are discharged.

Dated this day of 20.....

Note : All partner in the firm are to sign below without the firm's stamp.

Signature Signature Signature

Signature Signature Signature

Name in Full of partners authorised to operate the account :

.....

10. HUF LETTER

We, the undersigned, for ourselves and as Manger / Karta and Ejaman of the family, also guardian of *
 request you to take notice that we are members (co-parceners) of Hindu Undivided Family / Firm

- The joint family/firm is carrying the business under the name and style of M/s. which is our joint family trade.
 The Hindu Undivided Family is engaged in activity / occupation not in the nature of the business or trade.

We, the undersigned, hereby authorise (Karta / Manager) to operate upon the bank account severally, jointly and all transaction entered into obligations incurred or to be hereafter incurred by them will be binding on all of us. Any acts done/ to be done to comply with bank's rule which are in force or as amended from time to time in the matter of maintaining and conduct of such accounts will be binding on us.

(To be signed in individual capacity, without rubber stamp. List of all members/co-parceners to be attached)

Name _____ Place _____ Signature _____ Date <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Name _____ Place _____ Signature _____ Date <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Name _____ Place _____ Signature _____ Date <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Name _____ Place _____ Signature _____ Date <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

5. * Here state the name of the children of each of the family members stating their parentage and state also the names of guardians by whom they are represented.

**FATCA - CRS Self Certification for entities
(This self certification is only indicative)
Part I**

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

Customer Declaration:

[] Under penalty of perjury, I/we certify that:

1. The applicant is:

(i) An applicant taxable as a US person under the laws of the United States of America ("U.S.") or any state or political subdivision thereof or therein, including the District to Columbia or any other states of the U.S.,

(ii) An estate the income of which is subject to U.S. federal income tax regardless of the source thereof. (This clause is applicable only if the account holder is identified as a US person)

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

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

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

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

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

Name of the Entity	
Signature-1	Signature 2
Signature 3	(As per MOP)
Date:	

PART II

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

Section 1: Entity information	
Name of Entity	
Customer id (if existing)	
Entity Constitution Type	
Entity Identification type	<input type="checkbox"/> T <input type="checkbox"/> G <input type="checkbox"/> C <input type="checkbox"/> E <input type="checkbox"/> O
Entity Identification No	
Entity Identification issuing country	
Country of Residence for tax purpose	

Section 2: Classification of Non-Financial entities

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

- a) An entity incorporated and taxable in US (Specified US person) **Yes / No**
 If "Yes", please provide your U.S. Taxpayer Identification Number (TIN)

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

- b) An entity incorporated and taxable outside of India (other than US) **Yes / No**
 "Yes ", please provide your TIN or its functional equivalent
 Provide your TIN issuing country _____

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

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

- Active NFFE
- Passive NFFE without any controlling Person
- Passive NFFE with Controlling Person(s)
- US Others

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

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

I/We (on behalf of the entity) certify that the entity is : **Yes / No**

- a) An entity is a U.S. financial institution If "Yes",
 i) Please provide your Taxpayer Identification Number (TIN)

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

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

Dear Sir / Madam,

Sub: A/C.NO. : _____

In consideration of your agreeing to accept instructions from me / us by Facsimile Transmission (Fax) No. _____ E-mail id : _____)
In relation to transactions of my / our Savings / Term Deposit account No. (s) with you I / we hereby undertake and agree with you as follows:

1. You are hereby authorised to accept instructions of any kind in relation to the said account(s) by Fax/ E-mail provided the Fax / E-mail bears my name and the Fax/ E-mail is apparently signed by a person authorised to sign such account(s) in the case of email signature will be under the applicable law for electronic commerce.

2. You may in your absolute discretion and without incurring any liability whatsoever to me / us refuse to act on any Fax / E-mail instructions if such Fax / E-mail fails to comply with the provisions of paragraph (1) above.

* You have any doubt as to the authenticity (as to which you shall be sole Arbitrator) of any signature on any Fax/E-mail

* Any such Fax/E-mail is mutilated or unclear in any respect.

3. Notwithstanding anything herein contained, you shall be under no obligation to enquire into or confirm the authenticity of, any signature and in the absence of any obvious discrepancy shall be entitled to rely on such signature (s).

4. I / We undertake to send to you promptly a signed original of each Fax / E-mail but my/our obligation to you in respect of the instructions contained in the Fax / E-mail shall not be effected by an failure or delay on my /our part in sending such original.

5. I / We hereby undertake to indemnify you and save you harmless from and against all cost claims damages and proceedings that may arise or that you may suffer or incur by reason of having accepted and acted on instructions transmitted by Fax/ E-mail. The bank will be kept informed of any change in the Fax No./ Email-id.

6 This indemnity shall be construed in accordance with the laws in India.

Yours faithfully,

Authorised Signatory

Authorised Signatory

Authorised Signatory

11. DRAFT OF BOARD RESOLUTION TO BE SUBMITTED BY LIMITED COMPANIES

(on the Company's Letter Head)

Certified copy of extract from the minutes of the meeting, of the Board of Directors of _____, duly convened and at which a proper quorum was present, held at _____ on the _____ day of _____ 200____.

We hereby certify that the following resolution of the Board of Directors of _____ (name of company), was passed at a meeting of the Board held on _____ and has been duly recorded in the minute book of the said Company :

"Resolved that a banking account for the Company be opened with Bank of Baharain and Kuwait, B.S.C. _____ Branch, _____ City and that the said bank be and is hereby authorised to honour cheques, bill of exchange and promissory notes drawn, accepted or made on behalf of the Company by _____ (mention the number of person authorised to operate the account and their names) _____ and to act upon any instructions so given relating to the account, whether the same be overdrawn or not or relating to the transaction of the Company".

"Resolved further that the Company do accept the terms and conditions as contained in the application form (account opening form) and / or any other terms and conditions as may be notified by the bank in connection with the provision of products and services offered by the bank through other channels i.e. phone and internet banking".

12. List of Director's / Partners

(on the Company's Letter Head)

These are the following list of ALL Director s/ Partners as of now in the company					
Details of Directors / Partners					
Sr. No.	Name	Address	Aadhar No.	PAN No.	Director Identification Number (DIN)

13. Beneficial Ownership Declaration

(on the Company's Letter Head)

We hereby declare that the following natural persons/ Directors who holds 15% / 25% or more interest either directly or indirectly in the Firm or Trust / Pvt. Ltd. Company. (NA to listed companies)

Sr. No.	Name & address	Date of Birth	PAN No.	Nationality	% of Share Holding

(If the beneficial owner exercises control through other means like voting rights, agreements arrangements etc., this fact must be specified)

Certified True Copy

9.

Date _____

Managing Director / Secretary

FOR OFFICE USE ONLY

Applicant interviewed by _____ on _____ (Date)

Remarks _____

Letter of thanks sent to customer on _____ (Date)

Internet Banking Login Id / Password sent on _____ (Date)

Date _____

Signature of Bank Official _____

* If the turnover details are not provided by the client, based on the interview, shall provide an approximation of the same in the appropriate section.

TERMS & CONDITIONS

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.

CURRENT ACCOUNT

1. Minimum balance required in current account is ₹. 10,000/-. Non-maintenance of minimum balance will result in incurring prescribed charges. The minimum balance prescribed for these account types and the charges prescribed for non-maintenance of minimum balance are available at the Bank's website www.bbkindia.com
2. 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.
3. 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.
4. 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.
5. It is mandatory to furnish PAN while depositing cash of ₹. 50,000/- and above in the accounts.
6. 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.
7. 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.
8. 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.
9. Cheques should be drawn in such a way as to prevent unauthorised alterations or additions after issue. The amount must be stated on the cheque both in words and figures. Writing should be clear and legible. All alterations made in writing of a cheque instruction should be authenticated by the drawer's full signature; otherwise, the cheque/withdrawal instruction will not be paid.
10. Third party cheques endorsed in favour of the customer would not be accepted for collection / credit to the account.
11. 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.
12. 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.
13. I/We agree to be liable for any overdraft or debt due to you, for whatever reasons arising and we agree to repay any amounts thus due from us with interest, at applicable rates forthwith on demand from the bank.

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. 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.
8. Premature withdrawals of deposits are subject to penal interest.
9. The deposits will be rolled over for the period of original deposit if no instructions are received on due date at prevalent interest rate.
10. The customer shall deposit the agreed amount in the Recurring Deposit Account on or before agreed due date 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.
11. 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.
12. Under Flexi deposit, the cheques drawn on your account are honoured by drawing the requisite amount from deposit account.
13. The balance in Flexi deposit will continue to earn original interest.

GENERAL

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 Terms & Conditions 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 Terms & Conditions at any time.
6. Terms & Conditions pertaining to Internet Banking are available separately.
7. Detailed Terms & Conditions are placed in our website www.bbkindia.com. Please go through the same before opening the account.

10.

Place :

Date :

Authorised Signatory(ies) (Having read and understood the above)

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

TERMS & CONDITIONS

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.

CURRENT ACCOUNT

1. Minimum balance required in current account is ` .10,000/- . Non-maintenance of minimum balance will result in incurring prescribed charges. The minimum balance prescribed for these account types and the charges prescribed for non-maintenance of minimum balance are available at the Bank's website www.bbkindia.com
2. 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.
3. 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.
4. 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.
5. It is mandatory to furnish PAN while depositing cash of ` . 50,000/- and above in the accounts.
6. 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.
7. 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.
8. 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.
9. Cheques should be drawn in such a way as to prevent unauthorised alterations or additions after issue. The amount must be stated on the cheque both in words and figures. Writing should be clear and legible. All alterations made in writing of a cheque instruction should be authenticated by the drawer's full signature; otherwise, the cheque/withdrawal instruction will not be paid.
10. Third party cheques endorsed in favour of the customer would not be accepted for collection / credit to the account.
11. 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.
12. 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.
13. 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.

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. 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.
8. Premature withdrawals of deposits are subject to penal interest.
9. The deposits will be rolled over for the period of original deposit if no instructions are received on due date at prevalent interest rate.
10. The customer shall deposit the agreed amount in the Recurring Deposit Account on or before agreed due date 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.
11. 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.
12. Under Flexi deposit, the cheques drawn on your account are honoured by drawing the requisite amount from deposit account.
13. The balance in Flexi deposit will continue to earn original interest.

GENERAL

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 Terms & Conditions 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 Terms & Conditions at any time.
6. Terms & Conditions pertaining to Internet Banking are available separately.
7. Detailed Terms & Conditions are placed in our website www.bbkindia.com. Please go through the same before opening the account.