



(Tick applicable box)

BANK OF BAHRAIN AND KUWAIT B.S.C.
 (Incorporated in Bahrain with Limited Liability)

 Mumbai

 Hyderabad

 Aluva

 New Delhi

For Bank Use Only	
A/c No.	<input type="text"/>
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"/> <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"/>
Category	<input type="text"/>
Entered by	_____
Verified by	_____
Approved by	_____
	_____ Manager / AVP
	_____ Br. Manager / VP

ADDITIONAL ACCOUNT OPENING FORM FOR NRI RD / FD

EXISTING CUSTOMER ID: _____ Date: _____

Name/s: _____ NRE ()

First Holder : _____ NRO ()

Second Holder : _____ FCNR ()

Third Holder : _____ NRE RD ()

_____ NRO RD ()

 ON MATURITY AUTO RENEW FD:- * NO YES Disposal Instructions in case of non-auto renewal of the deposit/RD _____

Mode of Operation : Single () Jointly () Either / Survivor () Former / Survivor () Anyone / Survivor () Power of Attorney () Any Two Jointly ()

S. No.	Type of Deposit - Cumulative / Non Cumulative / RD	Currency	Amount	Instructions (In case of multiple Fd's / RD)	Period of Deposit	Interest Rate

Please debit my A/c No. _____ for the FD/RD as above:

Mode of Operation

If Non-Cumulative deposit/RD, disposal instructions for interest payment _____

NOMINATION DO NOT REQUIRE () REQUIRE (). If required NOMINEE SAME AS CUSTOMER ID (). If nothing is ticked will be considered as not required.

Remittance details: _____

Nominee Name: _____ Age: _____ Relationship: _____

Nomination Address: _____

Date of Birth if Nominee is a minor _____ If Nominee is a minor, name and address of alternate guardian : _____

I/We agree to the repayment mandate under Either or Survivor / Former or Survivor:

I/We request you to take record the following mandate on the above deposit/s.

- 1) In the event of death of one of the joint depositors, we authorise you to pay the proceeds of the deposit to the surviving depositor only on OR before maturity and the Bank shall be fully discharged in making such payment.
- 2) This mandate shall be in force unless otherwise revoked by us jointly and shall hold good for all the future renewals whether automatically renewed by the Bank or otherwise.

All the terms and conditions mentioned in the Main/Original Account Opening Form will be applicable.

Signature of the Applicant / s : _____

1st Holder

2nd Holder

3rd Holder

1. This is an Advice. It is not transferable, Non-negotiable and Not Assignable.
2. Please quote the Reference / Contract Number on all the future correspondence.
- 3(a) No pre-mature payment will be made for deposits under schemes "without premature payment". Maturity payment will be made on the due date.
- 3(b) Depositor can opt for schemes "with pre-mature payment" facility. Premature payment may be permitted by the Bank on the terms and conditions including penalties as per the Bank's policy and as per the guidelines of Reserve Bank of India from time to time in force.
4. In case of deposits in joint names, premature payment can be mandated in favour of the survivor / nominee, during the term of deposit.
5. Payment (and renewal 'if Auto Renewal is not opted') instructions must be given in writing. Original Letter must reach BBK on or prior to the date of maturity. Instructions through fax, e-mail will be acted on only if the customer has executed an indemnity in the bank's format. (Request for renewal / payment can also be placed through e-banking login).
6. In case of auto renewal, the Deposit will be renewed at maturity for a similar term at the ruling rate of interest if no instructions are received prior to maturity date for a different term or for payment.
7. If auto renewal is not opted, interest on this deposit will cease on the maturity date unless renewal request is received on/or before maturity date and the deposit will be treated as "Overdue" and interest paid accordingly.
8. Interest rates are subject to change as per Bank's policy and directives of the Reserve Bank of India issued from time to time.
9. The details of various terms and conditions, Interest Rate etc. are available on our website www.bbkindia.com
10. It is the depositor's responsibility to advise the Bank of change in Resident/ Non-Resident Status. Any change in address is required to be informed to the Bank immediately.
11. 1% Penalty is applicable for premature withdrawal of all deposits. Swap Cost is levied for Premature withdrawal of FCNR(B) deposits (Swap Cost applicable only for deposits above \$30,000 or its equivalent).
12. PLEASE AVAIL NOMINATION FACILITY. Nomination (Also opting for survivorship in case of Joint Accounts) helps hassle-free settlement of the deposit amount to the nominee/surviving depositor, in the unfortunate eventuality. Nominee receives the proceeds as Trustee of the legal heirs. Premature payment penalty is waived in case of payment under deceased claims, (if preferred as per No.4 above).
13. Withdrawals from Flexi Fixed Deposit will have an effect of reducing the maturity payment of principal and interest as indicated in the Advice.
14. Maturity value of Recurring Deposit is subject to regular payment of monthly installments, and will vary in case of delay or non payment of instalment/s. TDS is applicable for Recurring Deposits also.
15. Form 15G / 15H is required to be submitted **for every financial year (April - March)**, for non-deduction of TDS as it is effective from the date of Receipt of the form, till the end of Financial Year. Bank acknowledges receipt of 15G/15H form for any future reference.
16. Please confirm your PAN No. with Bank

Visit www.bbkindia.com for updates and information

Signature / s :



1st Holder



2nd Holder



3rd Holder