

RESIDENT ACCOUNT OPENING FORM - INDIVIDUAL

(For Savings & Current Account)



For office use

A/c No Date Sol ID

Branch

Branch Code Lead ID Government Business Group ID

Staff If Staff, PF No.

Affix Pre-Opened Kit Sticker

MY/OUR ACCOUNT DETAILS

Account type SB CA* Scheme Name Scheme Code

Mode of Operation Single Joint E or S F or S A or S JT-SG Guardian Others (specify)

Initial Remittance ₹ Minimum Average Monthly Balance to be maintained as per the scheme ₹

*For CA(Current Account), an additional declaration/undertaking specifying the credit exposure facility availed from the banking system to be mandatorily submitted.

APPLICANT 1 - PERSONAL INFO

Customer ID (only for existing customers) CKYC No. Nationality Indian Non - Indian

Name (Same as ID Proof) TITLE FIRST NAME MIDDLE NAME LAST NAME

Father/Spouse Name FIRST NAME MIDDLE NAME LAST NAME

Mother's Maiden Name FIRST NAME MIDDLE NAME LAST NAME

Gender Male Female Third Gender Marital Status Single Married Others Minor Yes Senior Citizen Yes Form 60 Yes

Date of Birth Aadhaar/ Proof of possession of Aadhaar PAN

Officially Valid Document

Aadhaar/ Proof of possession of Aadhaar Driving Licence Voters ID Passport NREGA Letter from National Population Register

Document No Issue Date Expiry Date (Only for Driving License/ Passport)

For Foreign Nationals only: VISA No Issue Date Expiry Date

Issued by: Indian Embassy Abroad Ministry of Home Affairs (MHA)

Differently abled Yes Pardanashin

If yes Category Physical Intellectual Eyesight Language/Script

Assistance Type Attendant Third Party Support Thumb Impression Witness

GST Registration (If applicable)

CONTACT DETAILS

Please provide the full address for faster courier services

Address Type: Residential/Business Residential Business Registered Office

Current Address / Communication Address City/Town

PIN State Country

Address Type: Residential/Business Residential Business Registered Office Same as above

Permanent Address (Same as OVD) City/Town

PIN State Country

I/We would like to opt Permanent Address Current Address as my/our address for communication

Mobile Number + 9 1 Phone (Res)

Email ID (In Capital Letters)

All communications will be sent to the given Mobile Number & E-mail ID

Community Hindu Sikh Muslim Christian Zoroastrians Jain Buddhist Others (specify).....

Category General OBC SC ST Others (Specify).....

Educational Qualification Doctoral Professional Degree/ Diploma Post Graduate Graduate Under Graduate Non-Matriculate Non Literate Not Applicable

Monthly Income ≤ ₹10,000 ₹10,001 - ₹25,000 ₹25,001 - ₹50,000 ₹50,001 - ₹1,00,000 ₹1,00,001 - ₹5 Lakhs ₹5,00,001 - ₹25 Lakhs ₹25,00,001 - ₹50 Lakhs > ₹50 Lakhs

Community Hindu <input type="checkbox"/> Sikh <input type="checkbox"/> Muslim <input type="checkbox"/> Christian <input type="checkbox"/> Zoroastrians <input type="checkbox"/> Jain <input type="checkbox"/> Buddhist <input type="checkbox"/> Others <input type="checkbox"/> (Specify).....	Category General <input type="checkbox"/> OBC <input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> Others <input type="checkbox"/> (Specify).....
Educational Qualification Doctoral <input type="checkbox"/> Professional Degree/ Diploma <input type="checkbox"/> Post Graduate <input type="checkbox"/> Graduate <input type="checkbox"/> Under Graduate <input type="checkbox"/> Non-Matriculate <input type="checkbox"/> Non Literate <input type="checkbox"/> Not Applicable <input type="checkbox"/>	Monthly Income ≤ ₹10,000 <input type="checkbox"/> ₹10,001 - ₹25,000 <input type="checkbox"/> ₹25,001 - ₹50,000 <input type="checkbox"/> ₹50,001 - ₹1,00,000 <input type="checkbox"/> ₹1,00,001 - ₹5 Lakhs <input type="checkbox"/> ₹5,00,001 - ₹25 Lakhs <input type="checkbox"/> ₹25,00,001 - ₹50 Lakhs <input type="checkbox"/> > ₹50 Lakhs <input type="checkbox"/>

Occupation
 Salaried Self Employed Self Employed Professional Retired Politician /Statesman Home Maker Student Unemployed

Sub category of occupation (If applicable)

If salaried, Employed with : Private Sector Public Sector LLP Partnership Proprietorship Private Ltd Public Ltd Trust NGO
 Society Government Financial Sector Judiciary Media Bureaucrat Multinational Academician

Name of Organisation/Employer..... Designation/Profession.....

If Self-Employed : Employed since: Years Months

Nature of business : Agriculture Car dealer Dealers in Art and Antiques Dealers in Arms and Armaments Entertainment Industry
 Dealers in Bullion, Gems, Jewels and Precious Stones Money lender/Private Financier Manufacturing Pawn Broker
 Professional Intermediaries Real estate Stock broker Scrap dealer Service provider Virtual currency Trader

Self Employed Professional : Doctor CA/CS Lawyer Architect IT consultant Freelancer

ACCOUNT ACTIVITY

Purpose of Opening the Account :
Savings a/c : Savings Operative account for loan/Term deposit account Investment
Current a/c : Business/Trade purpose Operative account for loan/Term deposit account Investment

Source of Funds/Wealth : Salary Business Income Parents-Spouse-Siblings Personal Savings Rental/Interest
 Agriculture Investments Retirement Benefits Annual Transactional Volume

This account is opened to receive any Direct Benefit Transfer (DBT) OR any scholarship of State/Central Government

SERVICES REQUIRED

PASSBOOK Yes **CHEQUE BOOK** Yes **E- MAIL ALERT** Yes **MOBILE ALERT** Yes **MOBILE BANKING** Yes **AADHAAR ENABLED PAYMENT SYSTEM** Yes

DEBIT CARD Yes

Card Type	Name to be appeared on the card

INTERNET BANKING (FEDNET) FACILITY
 View Transaction

PLEASE SUGGEST 3 CHOICES FOR USER ID
 1 2 3

If you wish to receive a physical PIN Mailer, please tick delivery point: Communication Address Branch

All electronic transactions (other than ATM cash withdrawal) via POS, e-com, FedNet, FedMobile or any other electronic channel, will be allowed only if your valid mobile number is updated in our records

FOR CORPORATE SALARY ACCOUNTS

Name of the Corporate/Institution

Company Stamp

DEBIT CARD/INTERNET BANKING (FEDNET)/MOBILE BANKING/EMAIL ALERT/TELE BANKING/FED E-PAY MANDATE - INDIVIDUALS
 (Applicable for accounts of Individuals having more than one operator)

Name of Joint Account Holders (other than the user)
 1..... 2..... 3..... I/We authorize
(Applicant) to avail Debit Card/FedNet/Mobile Banking/Mobile Alert/Email Alert/Fed e-Pay/
 Telebanking Service in respect of all the accounts linked to his/ her customer ID(s) mentioned in this application form. I/We ratify and confirm all and
 whatever the applicant does or causes to do through these service(s). This authority shall continue to be in force until any one or all of us revokes it by a
 notice in writing delivered to the Bank.

Signature of Joint Account Holders (other than user)

1 2 3

Place: Date:

FATCA - CRS DECLARATION

I am a citizen/national/tax resident of a country other than India (If Yes, please fill in the annexure separately), First Applicant Yes
 Second Applicant Yes . I/ We hereby declare that the information provided by me/us is true. In case of any changes, I/we will inform the bank within
 30 days.

Please Tick (✓) wherever applicable

CERTIFICATES/ DECLARATIONS

A) For Accounts in the name of Minors: (to be filled by the guardian)

I hereby certify that was born on/...../..... and attains majority on/...../..... and

I am the natural guardian/legal guardian appointed by the court order dated/...../..... Name of the guardian

Relationship with Minor Account No.

B) For Bank Employees:

I am.....an employee of Bank

Branch/office my ID/PF No. is and Designation is

C) For Politically Exposed Persons: (Politically Exposed Persons (PEPs) are individuals who are or have been entrusted with prominent public functions by a foreign country/Domestic, E.g.: Heads of States / Governments, Senior politicians, Senior government / Judicial / Military Officers, Senior executives of State-owned Corporations and important Political Party Officials.)
I am a Politically Exposed Person i) performing important functions for the government, ii) holding important positions in a political party, iii) am closely related to

Politically Exposed Person/s by name

	POSITIONS HELD	NAME OF THE PARTY/ORGANISATION	DESIGNATION	PERIOD OF OFFICE
Political party				
Government Organisation				

D) I hereby declare that I will close my existing savings account (held singly or jointly as JT, E or S, A or S, F or S) other than BSBDA in 30 days from the date of opening this BSBDA account failing which, Bank is free to close my savings account other than BSBDA after 30 days.

E) I hereby declare that I am not maintaining any BSBDA account with any other banks.

F) For professional intermediaries opening accounts on behalf of their clients
i. The account is maintained on behalf of a single client and the KYC documents of the client is furnished. ii. The amounts in the account are pooled funds held on behalf of several clients in my capacity as a professional intermediary and the KYC documents of the clients on whose behalf the account is held shall be made available as and when called for.

G) I hereby authorize Federal Bank Ltd and its service providers to facilitate/forward/send marketing/promotional materials/content/ transactional/Service alerts on WhatsApp which is linked to my mobile number registered with the Bank. I further acknowledge and consent that the foregoing authorization shall override my existing/future registration for DNC/NDNC.

By giving the consent to override DNC/NDNC registration, please note that you will not be able to stop receiving WhatsApp messages from us by registering your mobile number with DNC/NDNC. In case you want to unsubscribe you can either send 'Stop' on our WhatsApp push service or submit the request at your branch and it might take up to seven (7) working days for us to effect the change.

H) I do not wish to receive marketing/promotional materials/content/ transactional/Service alerts on WhatsApp.

I) Related to Staff/ Director. If Yes, Name the Staff/ Director.....

J) I wish to seed this account with NPCI mapper to enable me to receive Direct Benefit Transfer (DBT) to avail benefits under Scheme(s) notified under Section (7) of the Aadhaar Act. For this, I hereby declare that I have submitted the Aadhaar Card issued by UIDAI. Further my/our Aadhaar/ Proof of possession of Aadhaar number is not seeded with any other bank.

DECLARATIONS: I /We hereby accept/agree/confirm/undertake/ declare and acknowledge the following: -

1. The Rules and Regulations /Policy /Terms and Conditions as stipulated by The Federal Bank Ltd., ("Bank") and as amended from time to time shall apply for opening and operating of accounts under various savings/current/ deposit schemes of the Bank including but not limited to collection of cheques/ instruments, tariffs for various products and services, rates of interest, TDS on interest payable, service charges and charges for non-maintenance of minimum average monthly balance and pertaining to ancillary services including debit cards, channel facilities, tele/internet banking, e-pay facility, IMPS/NEFT/RTGS, etc.

2.(A) In the case of joint accounts (having any mode of operation), the name of the first holder shall be considered for all Income tax related purposes (B)The mandate for operation in a joint account shall be modified only upon the joint request of all account holders.

3.I/We hereby authorise the Bank to debit my/our account without notice or intimation towards payment/recovery of applicable service charges, taxes including Tax Deducted at Source (TDS) and regulatory/statutory payments, all other charges, costs and expenses in connection with any transaction done by me/us through the Bank.

4.I/We hereby also authorise the Bank to debit my/our account without notice or intimation towards effecting payment of any sums as directed by any statutory/ regulatory or law enforcement authority.

5. Premium accounts as notified/specified by the Bank may enjoy certain privileges and concessions in service charges based on the Average Monthly Balance maintained in the respective accounts or group of accounts.

6.The Bank may at any time, without notice (A) update the details provided herein in all accounts maintained in my/our name with the Bank as on date and consolidate various customer IDs, if any in my/our name at any given time, (B) combine and consolidate all or any of my/our accounts and set off or transfer any sum or sums standing to the credit of any one or more such accounts in my/our name or towards the satisfaction of any of my/our liabilities to the Bank on any account or in any other respect whether such liabilities be 'actual or contingent', 'primary or collateral' and 'several or joint'.

7.Centralized Positive Pay System (CPPS) facility which is an additional indicator provided by NPCI is available for all CTS cheques to pre-empt occurrence of cheque related frauds and would be an added safety measure to reconfirm the key particulars of the issued cheques like date, name of the beneficiary /payee, etc., to ensure correctness/genuineness of the cheques presented for collection and in the event of non-subscription to CPPS facility, I/We would become incapable/disentitled to lodge complaints under the dispute redressal mechanism at the CTS grids/clearing houses.

8.(A) To periodically verify the account details/balances and ensure their correctness to avoid unauthorized or fraudulent transactions in the account, irrespective of the due diligence exercised by the Bank (B) And further inform the Bank of the wrong credits in the account or any overdraft created inadvertently and refund the same together with applicable interest and other charges without demur (C) It shall be my/our sole responsibility to maintain the secrecy and confidentiality of the user information, authentication credentials such as passwords, and any other information/details such as OTP/PIN, etc. relating to the account and auxiliary services provided by the Bank. All transactions and requests in the account initiated and executed exercising my/our user information and authentication credentials through digital/mobile/Internet/tele banking channels shall be deemed to have been initiated/executed by me/us and shall be legally binding on me/us.

9.The Bank reserves the right to close, partially or fully suspend/ restrict operations in the account : (A) on detection of irregular operations/ transactions which does not align with the profile declared at the time of opening of the account or there in after modified, (B) on failure to provide/disclose any details or submit documents in support of any transactions under review upon the request of Bank within the stipulated period, (C) on failure to submit up-to-date KYC details/documents/PAN/ Form 60, information sought, during account opening and/or periodic KYC update or otherwise as may be required by the Bank, (D) if there is any suspicion/ reason to believe that the account is utilized for illegal purposes and (E) in so far as it is required by Law and/or to comply with the orders of courts/statutory bodies/law enforcement agencies.

10. Savings Bank Account cannot be opened for business/trade purpose even in the name of individuals. Bank reserves the right to close the account in case the Savings Bank Account is used for business purposes as evidenced by transactions.

11.(A) The Aadhaar/ Proof of possession of Aadhaar Number(s)/copy of Aadhaar/proof of issuance of Aadhaar and fingerprint biometric scans have been provided voluntarily by me/us as part of the KYC process and the Bank is authorized on my/our behalf to utilize the said data to validate and fetch E-KYC details from Unique identification authority of India (UIDAI). (B) Whenever there is a change in the address from the one in the Officially Valid Document, the same shall be furnished to the Bank along with a declaration, provided the E-KYC is completed. (C) The Bank is explicitly authorized to share my/our KYC details with the Central KYC registry (CKYCR) maintained by CERSAI and obtain my/our KYC data from the CKYCR as part of the on-boarding process and/or during the continuation of my/our relationship with the Bank for any product or services in connection with updating of my/our KYC information in Bank's systems and to receive information from CKYCR through SMS/email in the registered mobile number/ email id.

12. To maintain Average Monthly Balance (AMB) required under the applicable scheme and agree to pay applicable charges for non- maintenance of AMB as per the charge structure uploaded on the Bank's website.

13. If any documents such as passbook, cheque book, deposit receipt, debit card, credit card etc., is lost, the matter shall be immediately brought to the notice of the Bank to prevent misuse of the same. Bank shall not be liable for any financial loss suffered by the customer(s) due to non-reporting of the same on time.

14. I/We have carefully read, understood and agreed to all the terms contained in the Terms and Conditions document published in Federal Bank's website (www.federalbank.-co.in / general-terms-and-conditions) and I/We undertake to abide by the same at all times. Any subsequent changes to the Terms and Conditions, Policy and Rules & Regulations published by the Bank in its website and/or on the Notice Boards of its Branches will constitute a valid notice to me/us. Any intimation/information sent by the Bank through SMS, WhatsApp or e-mail shall constitute a legally valid and binding notice to me/us.

15. The details furnished by me /us are true and correct to the best of my/our knowledge and belief and any change in the details furnished above shall be informed to the Bank by me/us immediately within 30 days of occurrence of such change.

Place: _____

Date: _____

Signature(s):

Signature box

NOMINATION FORM - FORM DA 1

Nomination under Section 45 'ZA' of the Banking Regulation Act 1949 and Rule 2(f) of the Banking Companies (Nomination) Rules, 1985 in respect of bank deposits

I/We.....
 (Name/s and address/es) nominate the following person to whom in the event of my/ our/minor's death the amount of the deposit, particulars where of are given below, may be returned by **The Federal Bank Ltd., Branch**.....

Deposit

Nature of deposit	Distinguishing No.	Additional details, if any

Nominee

Name	Address	Relationship with depositor, if any	Age	If Nominee is a minor, date of birth

As the nominee is a minor on this date, I/We appoint Shri/Smt/Kum.....
 (Name & address) aged..... years to receive the amount of the deposit on behalf of the nominee in the event of my/ our/ minor's death during the minority of the nominee.

Place:

Date: Name(s), signature(s) and Address(es) of witness(es)[@] *Signature(s)/ Thumb Impression(s) of the depositor(s)

I/ We have been explained by the bank official that the nomination facility is available. I/ We also understood that this facility will enable the Bank to make the settlement to the nominee, hassle free and without insisting any legal documents, in case of any unfortunate event of death. After considering Bank's request, I/we have decided not to provide the nomination and demand that the Bank should open my/our account/s without nomination.

Note: If the applicant is not providing nominee he/she needs to issue a separate letter and that should be attached to the AOF.

Place:

Date: *Signature(s)/ Thumb Impression(s) of the depositor(s)

Note : *Where deposit is made in the name of a minor, the nomination should be signed by a person lawfully entitled to act on behalf of the minor & Strike out if nominee is not a minor. @ Thumb impression(s) shall be attested by two witnesses.

PRIMARY APPLICANT

Please paste recent Passport Size color Photograph here

JOINT APPLICANT

Please paste recent Passport Size color Photograph here

Signature of Primary applicant

Signature of Joint applicant

For Office Use

- 2. Briefed the customer to provide accurate and complete information in the form and confirmed that the information filled in fields like Income, Source of income/ Wealth, Occupation, business activity, purpose of account opening and expected account turnover are once again verified with the customer(s). If the customer falls into subcategory of the occupation, it has been invariably ensured by the branch official/s. In the case of Enhanced Due Diligence, we confirm collection and recording of additional document/ information as per the guidance note on Account opening & Customer Due Diligence.
- 3. Verified and attached Officially Valid Document/s, Photo/s, PAN/FORM 60 and KYC Norms complied.

Employee ID/ DSA ID

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Date

D	D	M	M	Y	Y	Y	Y
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For Office Use

- 1. Applicable only for Non literate customers: Given that the customer is non literate, the requisite information furnished to the bank/agent is filled in this application form and read out to the person. The signature/Thumb impression of the applicants shall be deemed as a confirmation for reading out the contents of the form and its correctness.

Clerk/Associate Asst. Manager Principal Officer

PF No. SP No. SP No.

General

Savings Bank account is essentially a facility to build up savings and hence must not be used for business purpose or 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.

Eligibility:

Savings accounts are allowed only for Individuals and HUF represented by Kartha and specified non-individual categories as per the RBI Master Direction on Interest Rates on Deposits.

Know Your Customer Guidelines

Any person qualifying the account opening requirements may, upon agreeing to comply with the prescribed rules, open a Savings Bank Account, provided she/he furnishes proof of identity, proof of address and /or other information of his/her profile and income/source of funds as required by the Bank.

Account opening:

Online: Applicant can visit the Federal bank Website and apply for online account opening.

Branch channel: To visit the bank personally for completion of formalities for opening the account. Applicant (s) to duly fill in and sign the prescribed application form. Applicant(s) should submit KYC documents, declaration as applicable for RBI/CBDT and two copies of his/her/ their recently taken passport size photographs. 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 accounts and addressing any correspondence to the Bank.

Customer profile:

As per RBI guidelines, Banks are advised to exercise due diligence by closely monitoring the transactions carried out in the account on an ongoing basis. This is to ensure that the transactions are inline with the customer profile as provided while opening the account. Hence it is imperative that the Profile details provided by you is correct and accurate. It is very important for your profile details to match with the transaction pattern and balances in your account. If there were to be any change in your Profile details, request you to please visit your nearest Federal Bank branch and update the details.

Types of Accounts, Balance Stipulation & Service Charges:

The applicants can open an account either with chequebook facility or without chequebook. The current monthly average balances prescribed for SB accounts and the charges prescribed for non maintenance of minimum balance, are available at the Banks website. The information can also be obtained from Branches as well. There is no ceiling on maximum balance in Savings Bank account, except for Minors account.

Minors Accounts

An Account may be opened on behalf of a Customer who is a minor, by his natural guardian or by a guardian appointed by a court of Competent Jurisdiction, or by the minor Customer himself if the minor Customer has attained the age of 10 Years or more. In case the minor Customer is represented by the guardian while opening the Account, the guardian shall represent the minor Customer in all transactions of any description in the above Account until the said minor Customer attains majority. Upon the minor Customer attaining majority, the right of the guardian to operate the Account shall cease. The guardian agrees to indemnify the Bank against the claim of minor Customer for any withdrawal/transactions made by him in the minor Customer's Account

Nomination & Survivorship Facility

The nomination facility is available on Savings Bank and the account holders are advised to avail of this facility for smooth settlement of claim to 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 along with a separate declaration to this effect.

Pass Books /Statement of accounts

All savings account holders are eligible for passbook/account statement facility. The pass book is issued at customer request and once issued should be safely kept in customer's custody and bank will not be liable for any loss or incorrect payment attributable to the account holders neglect in this regard. For cash withdrawal by means of a withdrawal form, the account holder himself be present. Withdrawals using cheque forms and Debit card can be effected without pass book. Deposits may be made without production of the pass book. Pass book should be got updated regularly and will be returned to the account holder immediately after completion of the transaction duly updated. The account holders should carefully examine the entries in their pass books and draw the Banks attention to errors or omissions, if any. 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. This information can also be obtained from Branches.

Cheque Book

Subject to the terms of the scheme under which the Account is opened, the Bank will, unless requested by the Customer in writing to the contrary, issue cheque book on the opening of the Account. Further issue of cheque books will be only against written requisition by the Customer through ATM, Fed Mobile or Fed Net. The Customer shall take adequate care and precaution to preserve the cheque book. Adequate minimum balance must be maintained in the account for cheque book facilities, failing which charges will be levied. The Bank reserves the right for further issuance of Cheque books in case the Average Monthly/Quarterly Balance in the Account is not maintained. In the event of dishonour of a cheque valuing rupees one crore and above drawn on a particular account of the drawer on four occasions during the financial year for want of sufficient funds in the account, no fresh cheque book would be issued and could lead to closure of the account. The current charges prescribed for cheque book issuance are available at the Banks website

Deposits

No restrictions on acceptance of cash deposit at Non-Home branch. Cheques, drafts or other instruments drawn only in favour of the account holder will be accepted for credit of the account. No drawings against accepted instruments will be normally permitted until these are realized. The normal collection and out of pocket charges will be recovered. The current limit and charges prescribed for this are available at the Banks website. This information can also be obtained from Branches. Overdue interest will be recovered for instruments subsequently returned unpaid.

Withdrawals

The withdrawal form can be used only for receiving cash payments by the accountholder himself/ herself present in the branch. ATM cum Debit card can also be used in ATMs for cash withdrawal. Third party payments through withdrawal forms are not permitted. The maximum number of free debit entries permitted in an account is scheme specific or as decided by the Bank from time to time. Charges prescribed for exceeding this limit are available at the Banks website. This information can also be obtained from Branches. Cash withdrawal can be extended to sick, old or incapacitated account holders who are unable to physically present in the branch and not able to put their signature or thumb impression for withdrawing cash by completing the formalities laid down by the bank.

Overdrafts

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 for this are available at the Banks website or can be obtained from the branches.

Inoperative/Dormant Accounts

Savings/Current account are treated as inoperative / dormant if there are no customer induced (Financial or selected non-financial transactions in the account for over a period of two years from the date of last operation. Hence account holders are advised to operate their accounts regularly.

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 Standing Instruction are available at the Banks website. This information can also be obtained from Branches.

Payment of Interest

Interest shall be paid on savings account and term deposit at the rate and periodicity as decided upon by the Bank from time to time in conformance with the directives specified by Reserve Bank of India (RBI) and ALM Policy of the Bank.

Transfer & Closure Of Account

Accounts may be transferred between 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/cheque book/debit card must accompany closure request. Joint accounts can be closed only at the request of all such joint signatories.

Features of BSBD Scheme

- i. The deposit of cash at bank branch as well as ATMs/CDMs
- ii. Receipt / credit of money through any electronic channel or by means of deposit / collection of cheques drawn by Central / State Government agencies and departments.
- iii. No limit on number and value of deposits that can be made in month.
- iv. Minimum 4 withdrawals in a month including ATM withdrawals
- v. ATM Card or ATM-cum-Debit Card

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.

ACKNOWLEDGEMENT (NOMINATION)

FEDERAL BANK

YOUR PERFECT BANKING PARTNER

To,
Shri/Smt.

Branch

Date

Dear Sir/Madam,

Appl. No.

Reg : Nomination in respect of your deposit No. with us

Ref : Your Application Form DA1/Letter No. dated

We acknowledge receipt of your letter of nomination dated authorizing Shri/Smt

..... to receive the amount of the aforesaid deposit kept in A/c No. with us.

Yours Faithfully

Manager

ACKNOWLEDGEMENT (ACCOUNT OPENING FORM)

FEDERAL BANK

YOUR PERFECT BANKING PARTNER

To,
Shri/Smt. (Primary A/c Holder)

Branch

Date

Shri/Smt. (Joint A/c Holder)

Appl. No.

Reg : Application for opening a Saving/Current Account with us

Ref : Your Application No. Dated with initial remittance of

We acknowledge with thanks the receipt of your application for opening a Savings/Current Account as referred to above

- Your account will be activated within a maximum of 7 working days (subject to verification of documents)
- Your welcome kit (Applicable for Savings bank accounts only) will be sent to the communication address of the primary account holder/ Branch within 7 working days (subject to verification of documents)

Yours Faithfully

Manager

For further queries relating to this application, please call us on our national toll free number 1800 420 1199 or 1800 425 1199

INSTRUCTIONS TO CUSTOMERS

FEDERAL BANK

YOUR PERFECT BANKING PARTNER

APPL. NO.

Please complete all sections in BLOCK LETTERS and tick the boxes wherever applicable.

1. Please use this form for beginning a new relationship with The Federal Bank Ltd.
2. Identity and address of the prospective customer shall be established by providing adequate proof to the Bank. Customer can submit any one or more of the following documents / copies as identity proof and address proof, subject the satisfaction of the Bank

Officially Valid Document

1. Aadhaar/ Proof of possession of Aadhaar
2. Driving License
3. Voters ID
4. Passport
5. NREGA
6. Letter from National Population Register

Please note that the original documents must be presented for verification.

3. Documents to be enclosed with this form: In addition to the above documents, the following documents/copies (the list is not exhaustive) are also required as described below

Individuals

1. Photograph
2. Copy of PAN Card or duly filled Form 60
3. Copy of duly acknowledged Form 49 A where Form 60 is filled with the reason Applied for PAN.

GST REGISTRATION DETAILS

- a. GST Registration Number to be filled only if you are required by law to have registration under GST.
- b. GST Registration Number will be updated only if PAN is provided.
- c. 'State' provided in the Communication Address to be same as that 'State Code' mentioned in the GST Registration document.