



**ACCOUNT OPENING FORM
SAVINGS BANK
RESIDENT INDIAN INDIVIDUALS**

Branch Name : _____
 A/c Opened on: DD / MM / YYYY _____
 Customer ID: _____
 A/c No.: _____
 CKYC No. _____

Preferred Account No. _____ (Fill only if eligible)
Select last 10 digits of the 15 digit account number

INSTRUCTIONS: Fill up in CAPITAL Letters and use Black ink for filling this form. Please (✓) Appropriate box

Scheme of Account: Royal Premium Ordinary Classic Salary Dynamic Youth VISA
 Santhosh Mahila Subha Little Super Star Simple SB Simple Savings Small

Select add on Products Term Deposit / RD NPS APY PMSBY PMJJBY Nature of Account Single Joint Public Staff

Mode of Operation Single Either or Survivor Joint Guardian Former or Survivor Anyone POA LOA

Applicant Name _____ Customer ID _____
 1. _____
 2. _____
 3. _____
 4. _____

Contact Details (* Mobile Number and Email ID are Mandatory) Email ID in CAPITAL LETTERS eg. ABCD@GMAIL.COM
 Mobile _____ - _____ Email _____
Country code 10 Digit Number

Digital Service Required

Debit card	Internet Banking	Mobile Banking	WhatsApp Banking	Cheque Book	SMS Alerts
<input type="checkbox"/> Master Card <input type="checkbox"/> VISA <input type="checkbox"/> RUPAY	<input type="checkbox"/> View only <input type="checkbox"/> Transaction	<input type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> Yes

Primary Holder Type of card _____	Name on Card _____	Customer ID _____
JT Holder Type of card _____	Name on Card _____	Customer ID _____
JT Holder Type of card _____	Name on Card _____	Customer ID _____
JT Holder Type of card _____	Name on Card _____	Customer ID _____

Accounts Statement / Frequency I/we would like to receive the account statement by email
 Monthly Quarterly Half yearly Yearly

For Joint Account In the event of death of any of us, the survivor/s or the continuing account holder/s of us shall have full control and be entitled to continue operation of the account or to receive all the monies standing in our account with you Opted Not Opted

Initial Funding Details
 Cash (Customer must deposit cash less than ₹50,000 in person at branch only) (Initial deposit ₹ _____ Tran ID _____ Dt _____)
 Account Opening Cheque (AOC) should be crossed A/c payee and drawn in favour of Tamilnad Mercantile Bank Ltd A/c <Applicant Name>

Total Amount INR	Cheque/Tran No.	Cheque/Tran Date	Bank Name	Branch
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Nomination Yes, I/ We wish to nominate (as per details below) No, I/ We do not wish to make a nomination in my /our account and declare that I/ we fully understand the risk and difficulties associated with "No Nomination"

Nomination under section 452A of the Banking Regulation Act 1949 and Rule 2(1) of the Banking Companies (Nomination) Rules 1985 in respect of Bank deposits
 I/We _____ nominate the following person to whom in the event of my / our / minor's death the amount of deposit, in the account(s) mentioned below may be returned by Tamilnad Mercantile Bank Ltd _____ (Branch Name)
 Name _____ Address: Same as Primary Applicant If different from Primary Applicant _____
 Relationship with depositor, If any _____ Age _____ Years If nominee is Minor, Date of Birth DD MM YY YY
 As nominee is minor I/we appoint (Name) _____ Relationship with minor _____
 Address: Same as primary Applicant If different _____
 to receive the amount of deposit on behalf of the nominee in the event of my/our/minor's death during the minority of the nominee.
 Place: _____ Print nominee name in passbook Yes No
 Date : _____

Witness(es)*** (Name, Address & Signature)
 1. _____
 2. _____

** Signature(s)/ Left Thumb Impression(s) of depositor(s)

*Strike out the inapplicable / strike out if nominee is not a minor.** Where the account is opened in the name of the minor, the nomination should be signed by a person lawfully entitled to act on behalf of the minor
 ***Witness are mandatory for illiterate and visually impaired

RULES & REGULATIONS (CUSTOMER COPY)

I (In this context, "I", "my" and "me" refers to all holders of the account) have read and understood the below T&C and understand that any changes to the T&C will be available on the website www.tmb.in only.

Account opening/service provision: All services, including opening of the account are subject to verification of information/documents provided by me. In the event this account is not opened, if I/we have initially funded the account in cash for Rs. 20,000 or more, it will be refunded to me in the form of a DD/Cheque or PO only. **Services:** All services will be provided by Tamilnad Mercantile Bank on a best effort basis. The complete list of services available to me will be available on www.tmb.in. **Existing Customer ID:** In case of existing customer, not declaring their customer ID and applying as a new customer, the bank in such instances reserves the right to consolidate the customer IDs as it may decide, without any prior notice to me. **Fees & Charges:** Fees and Charges will be applicable on my account and for other services availed by me, as described in the Most Important Document / schedule of charges and on the website www.tmb.in. GST and other statutory imposts as applicable from time to time will be levied on all fees. **Interest Payment:** Tamilnad Mercantile Bank pays interest quarterly on daily balance basis in your Savings Account as per the rate applicable for the scheme code. **Change in Fees & Charges, Services, and Interest Rate:** Any change/discontinuation of Fees & Charges, Services will be intimated to me at least 30 days in advance through letter/SMS/website/email or other means. **Recovery:** If no funds are available in the account to pay fees/charges, I authorize Tamilnad Mercantile Bank to set off any available credit, including amounts flowing into the account from collection proceeds or any deposits. **Inoperative/ Dormant Account:** No transactions induced by me in the account for a period of 2 years or more is treated as an Inoperative/ Dormant account. **Account Freeze:** I authorize the bank to freeze my account in the following circumstances, with intimation to me except where specified otherwise a) When a minor, who is the holder of the account, attains majority b) If it is suspected by the bank that transactions in my account are not initiated by me (the Bank will not assume any liability for the transactions already executed) c) If it is suspected that my account is being misused as a money mule or as a channel for unauthorized money pooling or a conduit for any illegal activity. (I will not receive a notice in this case) d) If request for account opening has been submitted along with **Form 49A** and / or Aadhaar enrolment number, the requisite PAN & Aadhaar number is to be submitted to the Bank within specified period depending on the type of account opened. **Account Closure:** I authorize the bank to close my account, with prior intimation to me, in case of a. balance in the account remains zero for 3 months or more b. high occurrences of dishonoured payments from my account **Account Conversion (applicable for Salary Savings account holder):** If salary is not credited for a period of 3 months into my Salary Account, the account will be automatically converted to a normal savings account without any notice or intimation (with all applicable charges & fees) and full KYC will apply, failing which there will be a credit freeze placed on the account at the discretion of the Bank. **Transactions:** Any instructions to Tamilnad Mercantile Bank regarding the account, both of a financial/non-financial nature (eg: Issuance of Cheque book/card, financial transactions, updation of personal details etc.) will be provided by me through the authorized channels only, which will be specified by the bank, based on regulatory guidelines prevailing at that time. Tamilnad Mercantile Bank is not expected to act on instructions that do not come in through the authorized channels, but reserves the right to act upon its discretion to provide such facilities under extraordinary circumstances. **Digital Services:** All digital channel facilities provided by Tamilnad Mercantile Bank including Debit Cards, ATM Cards, ATMs, Internet Banking, Mobile Banking, WhatsApp Banking etc. are subject to specific guidelines that are provided on www.tmb.in and as per the T&Cs handed over to me. I/we agree and undertake that I/we shall never part with any sensitive information of my/our account especially through internet/email/phone medium and Tamilnad Mercantile Bank is not liable for fraud arising from such disclosures. I also undertake to inform the bank immediately in case of loss of cheque leaf(s), Credit/Debit Card(s) linked to my account. **Debit Card:** The usage of the Debit card will be in accordance with the Exchange Control Regulation and in the event of any failure, the card holder will be liable for action under the Foreign Exchange Management Act 1999 and the amendments there of stipulated by the Reserve Bank of India. **Disclaimer for Tamilnad Mercantile Bank Internet Banking:** I/we acknowledge that the issue, usage of Tamilnad Mercantile Bank Internet Banking facility is governed by terms & conditions in force from time to time as set forth on the www.tmb.in and agree to abide by the same. I/we am/are aware that Tamilnad Mercantile Bank Ltd does not seek any information relating to login ID/Password in any form including through e-mails from its customers. I/we further agree and confirm that Tamilnad Mercantile Bank shall not be liable for any losses arising from my/our sharing/disclosing of login ID, password, cards, card numbers or PIN (Personal Identification Number) to anyone, nor shall make claims on the bank for any unauthorized use. I/we shall take all precautions to protect my/our account details so as to avoid any unauthorized use. **Personal Information:** a) Any updation of my details including personal information, change of address etc. will be provided by me to the bank, along with documents of proof within 2 weeks. I agree to indemnify Tamilnad Mercantile Bank for any fraud, loss or damage, due to my providing wrong information or not updating the information that may occur to me and to Tamilnad Mercantile Bank and based on which the bank may act as true and correct. b) All information provided by me of any nature (including personal & sensitive information) will be used in the provision of services or facilities, facilitation of transactions, providing information and updates (including value-added services), research and analytics, credit scoring, verification, participating in telecommunication or electronic clearing network as may be required by law/customary practice by the bank c) All information provided by me of any nature (including personal & sensitive information) can be shared with agencies/service providers who have an agreement with Tamilnad Mercantile Bank for business purpose and on need to know basis. Tamilnad Mercantile Bank shall always strive to comply with the rules and regulations as applicable from time to time on this context in accordance with the bank's Privacy policy. If I intend to revoke my consent to the sharing of the data, the products/services available to me, pursuant to the consent provided earlier, shall no longer be available to me, and I shall be required to initiate closure of such products/services. d) The bank may disclose information about customer's account, if required or permitted by law, rule or regulations, or at the request of any public or regulatory authority or if such disclosure is required for the purpose of preventing frauds, or in public interest, without specific consent of the account holder/s. e) Wherever mobile numbers of joint account holders are provided, they will receive One Time Password (OTP) and transaction alerts on these numbers for transactions initiated by them on ATM, Internet Banking and Mobile Banking (as applicable). **Aadhaar :** I hereby state that I have no objection in authenticating myself with Aadhaar based authentication system and consent to providing my Aadhaar number, Biometric Information and/or One Time Pin (OTP) data (and/or any similar authentication mechanism) for Aadhaar based authentication for the purposes of availing of the Banking Services from Tamilnad Mercantile Bank. I understand that the Biometric Information and/or OTP and/or any other authentication mechanism I may provide for authentication shall be used only for authenticating my identity through the Aadhaar Authentication system for obtaining eKYC from UIDAI for that specific transaction and for no other purposes. I understand that Tamilnad Mercantile Bank shall ensure security and confidentiality of my personal identity data provided for the purpose of Aadhaar based authentication. I also hereby authorize the bank to use my Linked Aadhaar enabled bank account for receiving government payments across schemes that I am eligible using the Aadhaar based authentication. I/we authorize Tamilnad Mercantile Bank to verify and authenticate my/our Aadhaar number during processing my/our application for legitimate business purposes. I/we further authorize the Bank to share my Aadhaar related details/information with regulatory / statutory bodies as and when required. I undertake to submit the Aadhaar number to the Bank as when the same is allotted to me for updation in my account. I agree to indemnify and keep indemnified the Bank at all times from and against all costs, charges, damages, penalties suffered and/or incurred by for any act done or omitted to be done on account of the above declaration. **Additional Information:** All relevant policies including Code of Commitments to Customers and Grievance redressal policy are available at the branches. Each depositor in a bank is insured upto a maximum of 5,00,000 (Rupees Five Lakh) for both principal and interest amount held by him in the same right and same capacity as on the date of liquidation/cancellation of bank's licence or the date on which the scheme of amalgamation/merger/reconstruction comes into force.

I am aware that the products and services of the bank shall be provided subject to the applicable rules and regulations. I have received a copy of the Rules & Regulations and an acknowledgment from the bank for the Application and Nomination Form submitted. **Limited Liability of a Customer -** a) I/we shall be liable for the entire loss occurring due to unauthorised transactions in cases where the loss is due to my/our negligence such as where I/we have shared the payment credentials, until I/we report the unauthorised transaction to the bank. Any loss occurring after the reporting of the unauthorised transaction shall be borne by the bank. b) In cases where the responsibility for the unauthorised electronic banking transaction lies neither with the bank nor with me/us, and lies elsewhere in the system and when there is a delay (of four to seven working days after receiving the communication from the bank) on the part of the customer in notifying the bank of such a transaction, the per transaction liability for me/us shall be limited to the transaction value or the amount mentioned as Maximum Liability of a Customer defined under respective guideline, whichever is lower.

I am interested to know more about bank's product and services and hereby provide the consent to Tamilnad Mercantile Bank and / or its representative or their agents or any third party in relation to contact me for the same. I understand that the particulars contained in this form shall be shared with any other third party pursuant to Tamilnad Mercantile Bank arrangement as may be required or as Tamilnad Mercantile Bank may deem fit.

Acknowledgment (To be filled by Branch)

APPLICATION FORM ACKNOWLEDGMENT

I have received application from Mr./Ms -----

for opening an account with TMB Branch ----- on

D	D	M	M	Y	Y	Y	Y
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Name of Bank Official ----- Mobile Number -----

NOMINATION ACKNOWLEDGEMENT

I. We Acknowledge receipt of nomination made by you in favour of -----

II. No nominee for the account since nomination facility not availed by the account holder.

According to RBI's nomination guidelines, it is necessary to register nomination on accounts opened under a single name. Appointing a nominee is beneficial for the following reason.

1. If the account holder dies, the bank will easily pass on the funds in the account to the nominee
2. Hassle-free formalities for the nominee while claiming benefits.

Signature of Bank Official

TERMS AND CONDITIONS FOR DIGITAL CHANNEL FACILITY

Debit Card: The usage of the Debit card will be in accordance with the Exchange Control Regulation and in the event of any failure, the card holder will be liable for action under the Foreign Exchange Management Act 1999 and the amendments there of stipulated by the Reserve Bank of India. The usage of the Debit card will be governed by the Terms & Conditions specified from time to time as decided by the Bank. The cardholder needs to accept full responsibility for the Debit card and agree not to make any claim against Tamilnad Mercantile Bank, in respect thereto.

Internet Banking: The account holder on usage of the Tamilnad Mercantile Bank Internet banking facility will be bound by the terms and conditions in force from time to time as set forth on the website www.tmb.in. It is the duty of the account holder to protect and keep the User Id and password protected, safe and secured. The account holder shall be fully responsible for any of the linked accounts getting debited based on the instructions given through the Tamilnad Mercantile Bank Internet Banking Used ID and password. The Bank will not be held responsible. The fees, duties or other charges associated with these services will be as applicable. All the linked accounts (including any new account that are to be opened) will be covered under the Funds Transfer facility as per rules in force from time to time.

Mobile Banking: The account holders are responsible for the correctness of the Mobile Number provided for registration in the form. Transactional Alerts and One-Time Passwords will be sent on this registered mobile number. In the event of customer availing additional transactional facility through different channels viz. Mobile/SMS/USSD etc., the account holder shall be fully responsible for the account being debited on instruction from the registered mobile Number/s directly or indirectly. The fees, duties or other charges associated with these services will be as applicable. In case of mistake on part of the account holder or that of the mobile service provider in respect of these services, the Bank will not be responsible and the account holder agrees that no claim will be made against the Bank. The Bank shall at its own discretion at any time may discontinue/alter/modify the facility and the terms and conditions as specified herein and the same shall be updated from time to time at www.tmb.in. Further this facility shall be subject to the terms and conditions governing mobile banking of Tamilnad Mercantile Bank as displayed on the website of Tamilnad Mercantile Bank.

E-statement: The E-statement provided is an optional facility provided to the account holders and not a compulsion by the Bank for availing such a facility. On agreeing to subscribe through the E-statement, Account Holder(s) agree to be bound by all the Terms and Conditions that may be specified by the Bank at the time availing such facility and such other conditions as specified by the Bank from time to time. On agreeing to avail the facility of E-statements, Account Holder(s) agree, and understand that the Bank shall discontinue the physical statements being sent to the Account Holder(s). Tamilnad Mercantile Bank shall not be liable or responsible for any breach of secrecy caused as a result of the E Statements being sent to the registered email with the Bank. Tamilnad Mercantile Bank is not liable to verify the authenticity of the emails. The facility being an optional one the Account Holder (s) shall not hold the Bank liable if any problem arises with the Account holder(s) computer network as result of receiving Statements from the Bank. In case of Joint Account Holders, the Joint Account Holders shall not hold liable the Bank for receiving the E statement to the designated email address of one of the Account Holders. The Account Holder(s) shall at all times be responsible for updating the details with the Bank from time to time to receive this service uninterrupted of the Bank. Account Holder(s) shall not hold Tamilnad Mercantile Bank responsible if they do not receive Statements due to incorrect Email address and technical reasons beyond the control of the Bank. The Account Holder(s) confirm to have read and understood the Terms & Conditions pertaining to usage of this Digital Channel Facility. The Bank shall at its own discretion at any time may discontinue/alter/modify the facility at the terms and conditions as specified therein at the sole discretion of the Bank.

Disclaimer: I/We hereby request for Tamilnad Mercantile Bank Internet Banking facility with respect to this account and all the linked accounts (including any new accounts that may be opened). I acknowledge that the issue and usage of the above services is governed by the term & conditions in force from time to time as set forth on the website www.tmb.in and agree to abide by the same.

I/We am/are aware that Tamilnad Mercantile Bank Ltd does not seek any information relating to login id/Password in any form including through e-mails from its customers. I/We agree and undertake that I/We shall never part with any sensitive information of my/our account especially through internet/email/phone medium. I/We further agree and confirm that Tamilnad Mercantile Bank shall not be liable for any losses arising from my/our sharing/disclosing of login id, password, cards, card numbers or PIN (Personal Identification Number) to anyone, nor shall make claims on the bank for any unauthorized use. I/We shall take all precautions to protect my/our account details so as to avoid any unauthorized use.



Tamilnad Mercantile Bank Ltd,
Regd Office: 57-E, V.E.Road, Tuticorin, Tamilnadu - 628 002
Toll Free Number: 180 0425 0426
Non-Toll Free Number: 9842 461 461 Visit us: www.tmb.in

TMB OFFERS THE FOLLOWING PRODUCTS AND SERVICES

- Savings Accounts
- Term Deposits
- Recurring Deposit
- NRI Services
- Locker Facility
- Kids RD
- International Debit Card
- Home Loan
- Car Loan
- Credit Card
- Mobile Banking
- Internet Banking
- WhatsApp Banking
- Other Value Added services

WhatsApp Banking:

Send "Hi" to **9282 11 2225** and get your banking service on your mobile phone.

Missed Call Service:

Give a Missed Call to **09211 937373 / 947474** and get Your Balances and last 3 Txns instantly!

Give a missed call on **08467 974343**, to block your ATM/Debit card, if lost/stolen [free Service]

Online Deposit Opening:

Customers can Open / Close the Deposits online conveniently

#ForwardTogether Follow us on      /tmbankltd

Keep Yourself Safe against Online Fraud : Bank or its employees never ask you to share your sensitive information like Credit / Debit / ATM, Card Number, Expiry Date, CVV, PIN / OTP etc. (Report to your Branch immediately on receiving such calls from any unknown resources)

Additional Declarations (Please tick [✓] whichever is applicable)

Declaration by Guardian

I have opened "TMB Little Super Star Savings Bank Account" in your bank in the name of my ward. I hereby also authorize my ward to operate the above account as per the Bank's rules. I request you to issue the following to my ward to enable him/her to operate the account.

Cheque Book ATM / Debit Card Internet Banking M - Banking

Personal Accident Insurance Cover to Guardian : I am aware that Free Accidental Death Insurance Cover of ₹1,00,000 is provided to safeguard the future of the child in the event of accidental death of Guardian of the Minor (myself). Further I hereby declare that the money deposited / to be deposited by me in the minor's account belongs to me and I deposited so for my own convenience. The same is exclusively for the benefit of the minor son / daughter. I hereby declare that the above information is correct and I abide by the rules and regulations of TMB Little Super Star' Savings Bank Scheme. Further, I hereby declare that I will be solely responsible in respect of all transactions / operations that will be made by my ward and undertake to indemnify the Bank for losses, if any in respect of such transactions. The latest terms and conditions shall be as published in the website of the bank, www.tmb.in. ATM cum Debit Card, Internet Banking & Mobile Banking : All indemnities/undertakings/representations to be made by Card Holder / the user (Minor) in respect of the Terms & Conditions of ATM cum Debit Card, Internet I Mobile banking shall be deemed to have been made by the Guardian / Parent. The Guardian / Parent agrees, confirms and undertakes that the bank is issuing the Card to the Card holder solely at the request of and at the sole risk and liability of the Guardian / Parent and similarly the Guardian is solely and exclusively bound by these terms and conditions for issue of the login password and the transaction password to the minor for Internet banking & Mobile Banking facilities and the Guardian / Parent further agrees, confirms and undertakes that the Guardian is solely and exclusively liable and responsible for all charges/expenses/ other monies incurred / due and payable on the ATM cum Debit Card Internet I Mobile Banking and debited by the Bank from theAccount. All correspondence related to TMB eConnect should be originated from the e-mail ID registered for internet banking.

Guardian Customer ID

Guardian Name Guardian Signature _____

For Salary Account

Employer Customer ID EMM ID

Employee Number Salary(₹)

Employer Name

Employer Address

Landmark / Street PIN / ZIP

City State

Landline - - Country
Country code STD code without Zero Phone

Mobile - Email
Country code 10 Digit Number

Please tick any of the following

- Letter from Employer verifying identity and permanent address OR
- Introduction by a designated Company Official and KYC documents as above

Kindly setup an account for our employee for the purpose of Crediting Salary into the Account. We undertake to credit the salary on monthly basis into the aforesaid account.

Signature _____

Authorized Signatory
with Company Seal