



Tamilnad Mercantile Bank Ltd

Be a step ahead of life

Regd. Office : 57, V.E.Road, Thoothukudi - 628 002. Website: www.tmb.in

Branch Name :

A/c Opened on :

Customer ID :

A/C No. :

ACCOUNT OPENING FORM - TMB LITTLE SUPER STAR SAVINGS BANK ACCOUNT

If you have an existing relationship with us, please mention your Customer ID Number.

APPLICANT NAME (MINOR) **DATE OF BIRTH** / / **GENDER** M F

1)

2) **PARENT / GUARDIAN NAME Mr/Mrs.**

3) **RELATIONSHIP : FATHER** **MOTHER**

4) **CUSTOMER ID (GUARDIAN) :**

NATURE OF A/c : - SINGLE

PERMANENT ADDRESS

Line - 1

Line - 2

Line - 3

City District

State Pincode

Phone Mobile

E-mail Address

COMMUNICATION ADDRESS

SAME AS ABOVE

Line - 1

Line - 2

Line - 3

City District

State Pincode

Phone Mobile

E-mail Address

ACCOUNT STATEMENT REQUIREMENT

Passbook Required Account Statement Required Electronic Form

MODE OF OPERATION

Single Operated by Guardian

TMB's VALUE ADDED SERVICES (Daily Shopping Limit using Debit Card restricted to ₹2500/-)

I request you to offer me the following services, in my SB account

TMB Surabhi ATM Card TMB ATM-CUM-DEBIT Card (Smart Shoppers Visa Card)

Name to be Embossed

For Bank Use
Application No.

ATM Withdrawal Limit : ₹ 5000 (OR) ₹ _____ * *Below 5000 but to be in ₹1000/2000/3000/4000

II. TMB's eConnect (Retail) Internet Banking (Limit ₹2500)

View only : Yes No

For Bank Use
Application No.

Applicant's Name

Internet Banking User ID [Min. 6 Characters]

A/c Holder's Birth Date e-mail ID : _____

A/c Holder's Mother Name

III. Mobile Banking Facility (Limit ₹2500)

Yes No

For Bank Use
Application No.

Applicant's Name

Mobile Number..... Make & ModelService Provider.....

IV. TMB's SMS Alert Facility

Yes No

Mobile Number to be registered

Alert for Term Deposit maturity Yes No

FACILITIES

Cheque Book Facility Yes No

Nomination Facility Yes No

If Nomination is not required Sign here

I / We, at present do not want to nominate any one. I / We will contact the bank / branch if necessity arises.

Signature of Guardian

INITIAL PAYMENT DETAILS

Initial remittance of ₹ by Cash /
.....

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 / 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 / Mobile Banking and debited by the Bank from the Account. All correspondence related to TMB eConnect should be originated from the e-mail ID registered for internet banking.

(Signature of Guardian)

Guardian Name :

Letter of Authority for Collection, Negotiation of Bill Cheques and Draft etc.

In the case of collection of cheques and drafts sent by me/us to you, I/We request you, on the strength of my/our guarantee and on my/our responsibility to confirm my/our guarantee of the prior endorsements. I/We undertake to indemnify you against all losses, damages, or detriment and keep you protected from all claims, actions and expenses by reason of your so confirming my/our guarantee. I/We hereby undertake to hold you harmless in this connection if the instrument is lost in transit or otherwise and I/We further undertake to receive the proceeds of such bills only after the same have been cashed by you. In the event of bills being discounting by you, I/We further undertake to repay your bank immediately, on demand, the proceeds of such bills.

SIGNATURE OF APPLICANTS / GUARDIAN IN CASE OF ACCOUNT OPERATED BY GUARDIAN

Applicant.....

For Bank Use

I hereby confirm that the applicant and Guardian of this account had signed before me. I authorised the opening of this account.

Name.....

Signature of the Officer

P.A.No.

For Bank Use

The Savings Bank Account opened in the FINACLE Computer System is authorised by me.

Name.....

Signature of the Officer

P.A.No.

Basic Guidelines for TMB LITTLE SUPER STAR SAVINGS BANK ACCOUNT

- # Savings Bank Accounts are designed to help the minor to inculcate habit of saving money.
- # The accounts can be opened by eligible person Minors aged above 10 Years to 18 Years. { Minor is a person who has not attained the age of 18 years, if the Father or Mother acts as a guardian (Natural Guardian) and not attained the age of 21 years, if the guardian is appointed by a court }. The Minor must be able to read and write either in English or in a regional language and must be able to put a uniform signature.
- # Transfer of funds from parents / guardians account to the children's account and vice versa allowed.
- # ATM Withdrawal limit : ₹5000 per day (Option to fix the maximum withdrawal limit on ATM/Debit Cards within ₹1000 to ₹5000 by Guardian of the Account Holder).
- # TMB eConnect (Limit - ₹2500), TMB M - Banking (Limit - ₹2500), Daily Shopping Limit Using Debit Card ₹2500.
- # Debit & Credit cap : The debit cap of ₹ 1lakh per month and credit cap of ₹ 1lakh per month.
- # On attaining majority, Limit restrictions in ATM Withdrawal, Daily Shopping, Cash Remittance, E-connect and M-Banking will be reset automatically as applicable for Ordinary Savings bank Account. The erstwhile minor should confirm the balance in his/her account and KYC updating is to be done along with fresh mandate on nomination are also to be given and if the account is operated by the natural guardian / legal guardian, fresh operating instructions and specimen signature of erstwhile minor should be submitted.
- # A communication from the bank shall be sent to the customer intimating him/her about the facility of conversion of his account to any type of savings account schemes (ordinary or special) with same account number as per the choice of customer. Upon the customer attaining majority, the bank shall have the right to freeze the account. Such freeze shall be released only upon the fulfillment of all account opening formalities by the customer (minor) as applicable for savings account scheme meant for Major preferred by the customer.
- # No Cheques, other than those issued by state and central govt in the name of the account holder under govt scheme shall only be collected through this account.
- # No customer initiated transactions routed through the account for a continued period of 2 years shall be treated as a Dormant Account.

Basic services available to those who do not maintain the stipulated minimum balance:

Free Credits allowed into the account:

1. Deposit of cash at bank branches
2. Receipt / credit through all electronic payment channels or by means of deposit / collection of cheques drawn by Central State Government agencies and departments

Number of free withdrawals allowed:

10 withdrawals are free in a month. (Through all channels including ATM, internal transfers, RTGS / NEFT / Clearing / Internet Transfers / Standing Instructions / EMI). Balance inquiry at ATM should not be reckoned for the purpose of determining the number of withdrawals.

(₹ 10 per withdrawal will be levied for withdrawals exceeding 4 per month)

(*However the number of mandatory free ATM transactions per month for other banks ATM is 5 only)

Nomination Facility

- # Nomination can be made in favour of only one person by Guardian on behalf of minor.
- # Nomination can be made cancelled or varied by the account holder anytime during his/her life time. While making nomination, cancellation or variation, the request should be signed by guardian.

NOMINATION

NOMINATION FORM DA 1

NOMINATION UNDER SECTION 45ZA OF THE BANKING REGULATION ACT 1949 AND RULE 2(1) OF THE BANKING COMPANIES (NOMINATION) RULES 1985 IN RESPECT OF BANK DEPOSITS

I/We (Guardian) _____ (Name and Address)

nominate the following person to whom in the event of minor's death the amount of deposit, in the account(s)

mentioned below may be returned by Tamilnad Mercantile Bank Ltd. _____

(Branch Name & Address where deposit is held).

Details of Deposit Account

Nominee

Nature of Account	Account Number	Name & Address	Relationship with Account Holder	If nominee is a minor date of birth and age*

*As the nominee is a minor on this date, I/We appoint
.....(Name, Address and age) 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

Witness(es)***: (Name, Address & Signature)

**Signature(s)/Left Hand Thumb Impression(s) of Guardian.

1.

2.

*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 is required only for thumb impression and not for signature.



..... Branch

ACKNOWLEDGEMENT FOR NOMINATION REGISTRATION

(TO BE RETURNED TO THE CUSTOMER AFTER REGISTRATION OF NOMINATION)

Name of the Depositor and Address

Account Number

Nomination in favour of

Registered on

For Tamilnad Mercantile Bank Ltd.,

Relationship : _____

Asst. Manager/Manager/Branch Head