

**CHECK LIST FOR OPENING OF FIXED DEPOSIT ACCOUNTS:**

**COMMON DOCUMENTS:**

1. Attached Account Opening Form, duly signed by the authorised signatories.
2. Fixed Deposit Rules form.
3. Form No. Bills 1005
4. P.O. Box Indemnity, wherever required.
5. Fax Indemnity, if the customer wants fax/email facility. **Common seal of the Company, if the account is being opened for a Limited Company, is required on the FAX INDEMNITY at the specific space for this purpose.**  
**(All these documents need to be submitted complete in all respects, duly signed by all the authorised signatories.)**

**KYC DOCUMENTS:**

1. **INDIVIDUALS:**
  - a) Photo copy of Passport and IC/Employment Pass **(For Singaporean Citizens only IC)** of all the account holders. Original needs to be presented to the bank, at the time of opening of account, for verification.
2. **SOLE PROPRIETORSHIP FIRMS:**
  - a) The document/s mentioned in 1(a), for the proprietor/mandate holder, if any.
  - b) Latest copy of Certificate of registration (as provided by ACRA)
3. **PARTNERSHIP FIRMS:**
  - a) The document/s mentioned in 1(a), for all the partners/authorised signatories of the firm.
  - b) Latest copy of Certificate of registration (as provided by ACRA)
  - c) Mandate form duly signed by all the partners, as per prescribed format attached.
4. **SOCIETY/ASSOCIATION ETC.**
  - a) The document/s mentioned in 1(a), for all the authorised signatories
  - b) A copy of Certificate of registration, duly signed by the authorised signatories.
  - c) Copy of Resolution for opening/operations of the account, duly signed by the authorised signatories.
  - d) Copy of Rules/bye-laws/Constitution/Handbook, duly signed by the authorised signatories.
5. **LIMITED COMPANIES:**
  - a) The document/s mentioned in 1(a), for all the authorised signatories/Directors **(For Private Limited Companies for Shareholders/Beneficial Owners of the Company also, and in case the shareholder/director is a corporate entity, copies of the KYC (Know Your Customer) documents like Passport/IC of natural persons/beneficial owner of that corporate entity are also required, besides the KYC documents (as listed hereunder) of the shareholding Company involved).**
  - b) Board Resolution of the Company for opening/operations of the Account, duly certified by the Chairman & countersigned by the Company Secretary, on the prescribed format attached herewith. One of the resolutions needs to be submitted on Company's Letter head.
  - c) Copy of Certificate of Incorporation (ACRA or equivalent from respective country)
  - d) Latest Information Report (biz file) from ACRA (For Singaporean Companies) OR equivalent report from the Registrar of Companies of the respective country where the Company is incorporated.
  - e) Copy of Memorandum & Articles of Association
  - f) A copy of Certificate of Commencement of Business (in case of Public Limited Companies only)
  - g) If the Company is incorporated in British Virgin Islands, Mauritius or overseas countries, the following additional documents are required:
    - i) Certificate of Incumbency
    - ii) Certificate of Good Standing

**Please submit copies of KYC documents listed above duly Certified True by authorised official of our Bank from any of our branches or Notary Public/Approved lawyer/Chartered Accountant/authorised official of Indian Embassy in the respective Country, if the original of the same is not presented to us for verification purpose.**

**For further details, you may please contact at Deposit & Services Deptt. BANK OF INDIA, SINGAPOR**

**Tel: 0065-63204635, 63204623, 63204626, 63204620 Fax: 0065-62254407, 62222401**

**Email: [deposits.sg@bankofindia.co.in](mailto:deposits.sg@bankofindia.co.in), website: [www.boi.com.sg](http://www.boi.com.sg)**

# BANK OF INDIA

(Head Office: Mumbai)  
SINGAPORE BRANCH

DATE A/C OPENED

A/C No.

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**SPECIMEN SIGNATURE CARD**

SAVINGS     TERM DEPOSITS

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TITLE OF ACCOUNT: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

TEL: \_\_\_\_\_ FAX: \_\_\_\_\_ EMAIL: \_\_\_\_\_

<p>SPECIAL INSTRUCTIONS:</p> <p>(A/C to be operated upon by): _____</p>
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FULL NAME/S (BLOCK LETTERS)	SPECIMEN SIGNATURE /S
1) _____	_____
2) _____	_____
3) _____	_____
4) _____	_____
5) _____	_____

<p>A/C OPENED By: _____</p>	<p>DATE _____</p>
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**BANK OF INDIA**  
Relationship beyond Banking

Customer ID : \_\_\_\_\_

Account No. : \_\_\_\_\_

**Account Opening Form**

Date: \_\_\_\_\_

Bank of India  
SINGAPORE Branch

I / We request you to open an account with you for which I/We initially deposit an amount of USD/SGD \_\_\_\_\_

I/We have read the rules for opening of the account and accept them as binding upon me/us. I/We have received a copy of the same as well. I/We are fully aware of the exchange risks in deposits in currencies other than Singapore Dollars.

Title of A/c. Mr. / Mrs. / Ms. / Messer's \_\_\_\_\_

Nature / Activity of Business \_\_\_\_\_ Date of Incorporation: \_\_\_\_\_

Name of Joint Holders / Partners / Proprietor / Director/Authorised Signatories: \_\_\_\_\_

SR. NO.	NAME	DATE OF BIRTH	NRIC / PP NO.	SEX (M/F)	NATIONALITY	OCCUPATION
1.						
2.						
3.						
4.						
5.						

**In case of A Minor**

Minor's date of birth (dd/mm/yyyy) \_\_\_\_\_ (submit copy of birth certificate) Attains Majority On \_\_\_\_\_

Name of parent / natural guardian \_\_\_\_\_

Address of the guardian \_\_\_\_\_

Relationship with minor  Father  Mother  By Court Order (If yes please attach a copy)

Others (Please specify)

**MAILING ADDRESS**

1<sup>st</sup> APPLICANT

Country \_\_\_\_\_ Tel (O) \_\_\_\_\_ Tel (R) \_\_\_\_\_ Fax \_\_\_\_\_

Mobile \_\_\_\_\_ E-mail \_\_\_\_\_

**PERMANENT ADDRESS (Of First Depositor in case of Joint Account holders)**

1<sup>st</sup> APPLICANT

Country \_\_\_\_\_ Tel (O) \_\_\_\_\_ Tel (R) \_\_\_\_\_ Fax \_\_\_\_\_

Mobile \_\_\_\_\_ E-mail \_\_\_\_\_

**TYPE OF ACCOUNT**

Savings  Fixed Deposit  Current

**PAYMENT DETAILS FOR OPENING OF ACCOUNT**

Cash  Debit Current / Savings A/c. No.

Cheque No. \_\_\_\_\_ drawn on \_\_\_\_\_ Bank \_\_\_\_\_ Branch \_\_\_\_\_

**MANDATE FOR ACCOUNT-ACCOUNT TO BE OPERATED BY & BALANCE PAYABLE TO :**

Me  Either of Survivor  Former or Survivor

Anyone or any one of Survivor  Jointly by all or Survivor  Others

**CHEQUE BOOK REQUIRED ?  YES  NO (FOR CURRENT ACCOUNTS ONLY)**

**FOR TERM DEPOSITS:**

On maturity  
 I/We authorize the Bank to automatically renew the deposit with accrued interest for the same period on the maturity date at the prevailing rate of interest unless otherwise informed by me/us.  
 Issue DD/Pay Order  Renew Principal only for the same period at the prevailing rate of interest and credit interest to my account No. \_\_\_\_\_.

In the event of death of any of the joint depositors, prior to maturity of the deposit, the Bank will at the request of the surviving depositor or all the surviving depositors, be at liberty though not bound at its absolute discretion to add/delete any name or to repay the deposit before maturity, or to grant an advance against the security thereof, on such terms as the Bank may in its absolute discretion decide and such repayment before maturity shall constitute a valid discharge to the Bank.

**KYC DOCUMENTS SUBMITTED (For Individuals): (Please tick)**

Passport  NRIC  Driving License  PAN Card/Govt ID Card

**PROOF OF ADDRESS SUBMITTED (For individuals only) : (Please tick)**

Passport  NRIC  Any Govt. ID Card  Driving License  
 PAN Card  Latest Telephone Bill  Latest Electricity Bill  Others (PI Specify)

**KYC DOCUMENTS SUBMITTED (For Other than Individuals): (Please tick)**

Certificate of Incorporation / Registration  Latest biz file (ACRA Report) for Singaporean Companies, For overseas companies, equivalent report from ROC.  
 Memorandum & Articles of Association  Board Resolution  
 Certificate of Incumbency  Certificate of Good Standing  
 KYC documents for all the authorised signatories/ Directors / Shareholders/Beneficial owners  
 Others (Please Specify): \_\_\_\_\_

Any special instructions: (About Hold Mail, if any) : \_\_\_\_\_

Signatures: 1. \_\_\_\_\_ 2. \_\_\_\_\_  
 3. \_\_\_\_\_ 4. \_\_\_\_\_  
 5. \_\_\_\_\_ 6. \_\_\_\_\_

**INTRODUCTION BY EXISTING BANK OF INDIA CUSTOMER (FOR CURRENT ACCOUNTS ONLY)**

Name \_\_\_\_\_ Customer ID \_\_\_\_\_  
 I /We confirm that I am /We are an account holder with Bank of India for last \_\_\_\_\_ months / years, I /We certify that I / We have known \_\_\_\_\_ Since last \_\_\_\_\_ months / years, and confirm their business activity / occupation and address stated in this application to open the account.  
 Signature of Introducer \_\_\_\_\_

For Office Use only:

Account opened by: \_\_\_\_\_  
 Signature Code: \_\_\_\_\_

Approved by: \_\_\_\_\_  
 P.F. No. \_\_\_\_\_

A/C No :-

Name :-

**BANK OF INDIA**  
SINGAPORE BRANCH  
**FIXED DEPOSIT RULES**

Dear Customer,

We welcome you to open FIXED DEPOSIT Account at our Bank. The Salient Features of the Fixed Deposit Account and rules are as under.

1. A Fixed Deposit account can be opened in a Single name or joint names of two or more than 2 persons or business firm/company and other institutions.
2. A Fixed Deposit account can be opened in following currencies presently.
  - i. Singapore Dollar
  - ii. US Dollar
  - iii. British Pound Sterling
  - iv. Australian Dollar
  - v. Euro
  - vi. New Zealand Dollar
  - vii. Canadian Dollar
  - viii. Swiss Francs
  - ix. Japanese Yen
3. The Minimum balance required for opening a Fixed Deposit account is SGD 2000 / USD 1000 / Other Currencies Minimum 1000.
4. You are required to give us photocopy of passport/IC and also original for verification, a latest passport size photograph and other documents applicable to firms/companies.
5. You are also required to complete account opening forms applicable to Fixed Deposit Account.
6. In case of joint accounts of two individuals the operational instructions may be Either or Survivor, Former or Survivor, Both jointly or Survivor. In case of joint accounts of more than two individuals the operational instructions may be any one/two of us or any one/two of the Survivor of us or the last survivor. The operational instructions are to be decided by the account holders at the time of opening the accounts.
7. Variations in the operational instructions/additions or deletions of names shall be effected only under the joint signatures of all the account holders irrespective of the operational instructions.
8. The Bank normally does not act on fax instructions from the customer. However, the customer may authorise the bank to execute their instructions over fax upon specifically indemnifying the Bank for carrying out fax instructions. Even with the indemnity the Bank reserves the right not to act on any fax instructions. In case of fax instructions the original/hard copy should be mailed by the customer on the same day. Non-receipt of the original may entail the customer to lose the facility of issuing instruction in future over fax.
9. Please note that transactions (both deposit and withdrawal) in USD currency notes shall attract "IN LIEU" charges @ 1% or transacted amount, each time.
10. Customers are cautioned against volatility in exchange/interest rates in currencies other than SGD.
11. Interest will not be paid for a period less than 30 days on domestic deposits for value less than 1 million.
12. Please let us have your renewal instructions at least two days before the maturity date, otherwise the deposit will be automatically rolled over for a similar period at prevailing rates.
13. Deposits will not ordinarily be allowed to be broken before maturity. However, deposit broken before maturity at Bank's discretion will attract a penal rate of interest as may be decided by the Bank from time to time.
14. Premature withdrawal in case of joint accounts requires signatures of all depositors even though the repayment instructions may be Either or Survivor.
15. Deposit Deal Confirmation shall be forwarded to the last known address of the depositor.

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*One copy of this rules is required to be signed and returned to Bank along with Account Opening Forms.*

16. Customers are requested to notify the Bank as early as possible of any change of the relevant records such as address, authorised signatories, change of partners/directors and also change in the Articles of Association of the company etc. Until such notice about the change is given to the Bank, the Bank is entitled to rely upon the existing instructions of the customers.
17. All communications sent by post to or left at the last address notified to the Bank shall be deemed to have been delivered to the customer to whom it is addressed at the time when the notice is left at such address or would in ordinary course be delivered.
18. Where a cheque is drawn on the Bank by the customer or is deposited by him for collection/clearing is returned for any reason whatsoever, the bank shall advise the customers in the normal course of business.
19. Customers are requested to kindly examine/check all entries in the statement of account/Deal confirmation and to report if any error is found therein within fourteen (14) days after the receipt of the statement/Deal confirmation. In the absence of any report from the customer, all entries in the statement of account/Deal confirmation shall be deemed to be correct and accurate.
20. The customer will indemnify the Bank, as collecting Banker, from any loss which the Bank may incur by reason of its relying upon any endorsements, discharge(s) on any cheque, bill, note, draft, dividend/interest warrant or other instruments presented by the customer for collection; and in all such cases such reliance by the Bank shall be deemed to have been given at the customer's express request in every case.
21. The Bank may close any customer's account by notice and shall not be bound to disclose any reason therefor. In addition the Bank may review the customer's account at any time at the Bank's discretion.
22. The Bank may debit the customer's account with any amount owing to the Bank at any time by giving two (2) days notice.
23. When the Bank accepts or incurs liability for or at the request of the customer, any funds or securities and other valuables deposited with the Bank belonging to the customer and in the hands of the Bank automatically become security to the Bank. The Bank shall have the right to retain such funds or securities or any part thereof and even dishonour the customer's cheque/instructions until the liability is settled.
24. In the event of death of a sole account holder or the surviving or the last surviving account holder, the amount payable in such account shall be paid to the legal representative of such sole account holder or the surviving or the last surviving account holder, as the case may be. The legal representative shall mean either the executor or the administrator who has obtained probate or letters of administration as the case may be.
25. The Bank reserves the right to impose a service charge on all accounts according to the Rules of the Association of Banks in Singapore or any other relevant body. The charges will be notified displayed in branch premises.
26. The Bank reserves to itself the right to delete, add to, or alter these rules at any time. An announcement of any change in the rules put up on the Bank's Notice Board or published in the press shall be deemed to be sufficient notice to all customers.
27. **Deposit Insurance Scheme:**  
Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$50,000 in aggregate per depositor per Scheme member by law.  
Foreign Currency Deposits, dual currency investments, structured deposits and other investment products are not insured.
28. These rules as amended from time to time as aforesaid shall constitute a contract between the customer and the Bank and will be binding on the customer, his executors, administrators or other legal representative and the Bank.

I/We have read & received a copy of these rules and accept them as binding upon me/us.

Date: .....

Signature: .....

**INDEMNITY FOR FACSIMILE/TELEX/EMAIL INSTRUCTIONS**

(LIMITED COMPANIES)

Name of Company: \_\_\_\_\_

Account Number : \_\_\_\_\_

To  
Bank of India  
138 Robinson Road  
#01-01 The Corporate Office  
Singapore 068906

We request you to accept and act on the instructions and authority given to you by the resolution of our Board passed on \_\_\_\_\_ a copy of which is attached herewith.

In consideration of you at our request agreeing to act upon the instructions which have been/will be sent to you by facsimile or telex or email from time to time in relation to our account(s) with you or any facilities extended by you, we confirm that we are aware of the possible risks involved in connection with the giving of any instructions by facsimile or telex or email and that you will not be responsible in any way for any unauthorized instruction or orders given to you and that you will not be under any duty to verify the identity of the sender of the facsimile or telex or electronic mail instructions/orders or enquire into the genuineness or authenticity of such facsimile or telex or electronic mail instructions/orders.

You are hereby irrevocably and unconditionally authorized to act on any instructions/orders by facsimile or telex or email, which in your sole discretion, you believe emanate from us (without the need for any verification or investigation) and you shall not be liable for acting on instructions/orders by facsimile or telex or email which emanate from unauthorised individuals or in any other circumstances whatsoever.

We hereby undertake and agree to forthwith on demand, indemnify you fully and save you harmless from and against all liabilities, loss, cost, actions, charges, damages, expenses, claims and demands which may be made against you or which you may sustain whether directly or indirectly by reason of or in connection with your acting on instructions or orders given to you by telex or facsimile or electronic mail in our names/s.

Our request and the indemnity herein shall continue until we give you written notice signed by us as per the operational instructions revoking or terminating the request and indemnity herein given, provided that notwithstanding such written notice, the indemnity herein shall continue to apply in respect of any action taken by you before the date of receipt by you of such notice.

This Deed of Indemnity shall be governed by and construed in accordance with the laws of the Republic of Singapore and any dispute, controversy or claim which may arise between the parties out of or in relation to or in connection with this Deed of Indemnity shall be finally settled by the exclusive jurisdiction of the Singapore Courts.

The Contracts (Rights of Third Parties) Act, Cap. 53B (the "Act") shall not apply to this Deed of Indemnity and a person who is not a party to this Deed of Indemnity shall have no rights under the Act to enforce or to enjoy the benefit of any term of this Deed of Indemnity.

Dated this \_\_\_\_\_ day of \_\_\_\_\_

The common seal of )  
 )  
 )  
 [Name of Company] )  
 was affixed to this )  
 Deed in the presence of: )

Director

Director/Secretary

OR

Signed Sealed and Delivered )  
 By )  
 as agent/attorney of )  
 )  
 )  
 [Name of Company] )  
 in the presence of: )

[SLB comment: For foreign companies without common seal]



**SPECIMEN OF BOARD RESOLUTION FOR OPENING OF ACCOUNTS OF LIMITED COMPANIES**

**(TO BE TYPED ON COMPANY'S LETTER HEAD)**

Certified copy of an extract from the minutes of meeting of the Board of Directors of \_\_\_\_\_ duly convened, and at which proper quorum was present, held at \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_ 20\_\_\_\_.

We hereby certify that the following resolution of the Board of Directors of \_\_\_\_\_ 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 Current Account/Fixed Deposit account for the Company be opened with Bank of India, Singapore Branch and the said Bank be and is hereby authorised to open and operate account/sign all documents for opening of accounts including indemnity for facsimile / e-mail instructions / honour cheques, bills of exchange and promissory notes drawn, accepted or made on behalf of the Company by \_\_\_\_\_ *(Please specify the operational instruction)* of the following:

S.No.	Name	IC/PP No.
1.		
2.		
3.		

And to act upon any instruction so given relating to the account, whether the same be overdrawn or not or relating to the transactions of the Company.

Certified true copy

Secretary

Chairman

Date:

Dear Sirs,

Cheques, Bills Drafts and other instruments with or without  
Share Certificates or other Documents attached lodged with  
you for Collection and/or Discount and/or Purchase from  
time to time

With reference to all cheques, bills, drafts and other instruments with or without share certificates or other documents attached, now lodged or, which may at any time hereafter be lodged by me/us with you for collection and/or discount and/or purchase the following arrangements are hereby agreed upon:—

1. You may at your option but at my/our risk and responsibility in all respects, appoint an agent, who shall be my/our agent to collect.

2. You or the agent, at your or his option, may send for collection or payment on my/our account at my/our entire risk and responsibility by post or by other manner to another agent or to the drawee thereof any cheques, bills, drafts or other instruments with or without share certificates or other documents attached. I/We agree that such other agent or the drawee shall be my/our agent for collection at my/our entire risk and responsibility in all respects.

3. You or an agent may, at your or his option but at my/our risk and responsibility, receive, in exchange for cheques, bills, drafts and other instruments, cheques, bank drafts or other mandates for payment in lieu of cash.

4. Receipt by you or by an agent of cheques, bank drafts or other mandates for payments, which are thereafter lost mutilated or dishonoured and/or of securities of any description, is not to prejudice your rights on any cheques, bills, drafts or other instruments in case of dishonour, nor shall any proceedings taken thereon or your granting time or entering into any arrangements with any parties to such cheques, bills, drafts or other instruments, (and I/we hereby consent to your so granting time or entering into arrangements) prejudice or affect your absolute recourse to me/us.

5. Should you or an agent receive, in exchange for such cheques, bills, drafts or other instruments payment by an instrument which you or the agent cannot conveniently collect through normal channels it is clearly understood that such instrument may be collected in any manner and by any agency (including despatch to the drawee) at my/our entire risk and responsibility and the agent or agents (including the drawee) employed in such collection shall be considered fully as my/our agent or agents.

6. I/We hereby agree that all cheques, bills, drafts or other instruments and/or share certificates or documents which I/We may from time to time hand you for discount or purchase, or against which you make advances or pass consideration to me/us and the shares or goods hereby represented and the proceeds hereof are to be held by you as a continuing security for the payment on demand of the said cheques, bills, drafts or other instruments so discounted or purchased

and of all advances, banking accommodation and/or expenses which you may make afford or incur to or for me/us in connection therewith and all other liabilities to you present and future, and you are to be at liberty to exercise all my/our rights (if any) as unpaid seller or sellers of the said shares or goods and without further reference to me/us to sell, insure, warehouse or otherwise deal with the said shares or goods as though you are the absolute owners thereof and you are expressly authorised by me/us (without being obliged to do so) to refuse to deliver share certificates or goods covered by the bills, drafts or other instruments, (whatever be their tenor) except against payment. I/We agree that your accounts of sale and accounts of your expenses shall be accepted by me/us as conclusive evidence of the correctness of the matter therein written, and I/We declare that this agreement and your rights hereunder shall in no way be affected by my or the death of any one of us or by any change in my/our name, style or constitution.

7. The transmission of any cheque, bills, drafts or other instruments or share certificates or other documents or goods or the instruments received in exchange or payments therefor, and the advices and correspondence relating thereto, whether by post or otherwise and whether by land, sea or air or by telex, telegram or cable shall be entirely at my/our risk and responsibility and any loss, damage or delay howsoever occasioned shall be on my/our account and be wholly borne by me/us. I/We agree that you and the agents shall be absolved from and indemnified against all loss or damage in connection with such cheques, bills, drafts or other instruments or share certificates or documents or goods or any instruments received in exchange or in payment therefor in general and by reason of, the following in particular:—

- (a) loss or damage in transmission by any manner,
- (b) telex, telegraphic or cable error, irregularity, delay, mistake, omission, misreading, misinterpretation or mutilation,
- (c) loss, damage or deterioration to any share certificates or documents or goods during transit or wheresoever incurred,
- (d) loss or damage to or mutilation or alteration of any such cheques, bills, drafts or other instruments or share certificates or documents or any instruments issued or received in exchange or payment therefor,
- (e) loss or damage howsoever occasioned due to any failure of or delay in transmission by post, sea, air, telex, telegram or cable or relative advices or correspondence, or the non-despatch or non-receipt of such relative advices or correspondence.

Dated at Singapore this \_\_\_\_\_ day of \_\_\_\_\_ 20

Date:

Bank of India  
138 Robinson Road  
#01-01 Corporate Office  
Singapore 068906

Dear Sirs,

**LETTER OF AUTHORITY AND INDEMNITY**

**THE MANDATE**

I refer to the Mandate between the Bank and myself covering the operations of my account and credit of other facilities of banking arrangements with the Bank.

**BANK TO ACCEPT POST-OFFICE BOXES AS MAILING ADDRESS**

I hereby request the Bank to accept P O Box No \_\_\_\_\_ as my mailing address. All communications sent by post by the Bank to the above said address shall be deemed to have been duly given to me if sent by ordinary mail, 3 business days after posting.

**INDEMNITY AGAINST LOSSES ETC**

In consideration in the Bank acting in accordance with the terms of this letter, I understand to indemnify the Bank and to keep the Bank indemnified against all losses, claims, actions, proceeding, demands, damages, costs and expenses incurred or sustained by the Bank of whatever nature and howsoever arising, out of or in connection with such communications.

**NOTICE OF TERMINATION**

The terms of this shall remain in full course and effect unless and until the Bank receives, and has reasonable time to enact upon, Notice of Termination from me in writing, save that such termination will not release me from any liability under this authority and indemnity in respect of any act performed by the Bank in accordance with the terms of this letter prior to the expiry of such time.

Yours faithfully,

AUTHORISED SIGNATORY

TO : **BANK OF INDIA**  
SINGAPORE BRANCH

At a duly convened meeting of the Board of Director of \_\_\_\_\_  
\_\_\_\_\_ held at  
\_\_\_\_\_ on \_\_\_\_\_

the following resolutions were passed:

1. That a banking account for the company be opened with Bank of India Singapore Branch (hereinafter referred to as "the Bank").
2. That the Bank be instructed to honour all cheques and/or orders which may be drawn or receipts for monies owing by the Bank to the company which may be signed on behalf of the company and to debit such cheques, orders and receipts to the company's account or accounts whether such account or accounts be for the time being in credit or overdrawn in consequence of such debit, provided such cheques orders or receipts are signed by any \_\_\_\_\_ of the director(s) of the company.
3. That the Bank be instructed to honour all bills accepted and promissory notes made on behalf of the company and to debit such bills and notes to the company's account or accounts whether such accounts or accounts be for the time being in credit or overdrawn or may become overdrawn in consequence of such debit provided such notes or bills are signed by any \_\_\_\_\_ of the directors of the company or by any \_\_\_\_\_ of the undermentioned officers viz (Name & Designations of authorized officers).
4. That the above resolutions the expression director(s) shall include alternate director(s).
5. That any \_\_\_\_\_ director(s) or any \_\_\_\_\_ of the aforesaid officer be and is (are) hereby authorised on behalf of the company to withdraw and deal with any of the company's properties or securities whether held as security or for safe custody, to sign any guarantees, indemnities or counter-guarantees or counter indemnities to the Bank, to arrange for the granting of credits or the issue of guarantees by the Bank either in Singapore or abroad or for the discounting of any bills endorsed on behalf of the company by \_\_\_\_\_ and to give instructions with regard to the purchase or sale on behalf of the company of any securities or of any foreign exchange.
6. That the Bank be furnished with a copy of the company's Memorandum and Articles of Association and with copies of any amending special resolutions that may from time to time be passed.
7. That the Bank be furnished with a list of the names of the directors, secretary and other officers of the company and with specimen of their signatures and that the Bank be authorised to act on any information given by any director or the secretary as to any change therein.
8. That these resolutions be communicated to the Bank and remain in force until an amending resolution shall be passed by the Board of Directors and a copy thereof certified by any of the directors or secretary shall be communicated by the Bank.

We certify that the foregoing resolutions have been duly entered in the minute book and signed therein by the Chairman and are in accordance with the articles of the company and the company is a public (private) company.

Name of Directors

Signatures

1. \_\_\_\_\_

\_\_\_\_\_

2. \_\_\_\_\_

\_\_\_\_\_

3. \_\_\_\_\_

\_\_\_\_\_

4. \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Signature

\_\_\_\_\_

Chairman (Name)

Countersigned:

\_\_\_\_\_

Signature

\_\_\_\_\_

Secretary (Name)

The secretary sends herewith the following documents:

- (1) Memorandum and Articles of Association
- (2) Certificate of Registration )
- (3) Certificate that the company is ) For inspection and return  
entitled to commence business ) (if necessary)



# BANK OF INDIA

(Constituted in India)

SINGAPORE BRANCH

138 Robinson Road, Singapore 068906

DATE: \_\_\_\_\_

## INSTRUCTIONS ON FIXED DEPOSITS

CUSTOMER NO: \_\_\_\_\_

DUE DATE: \_\_\_\_\_

DEAL NO: \_\_\_\_\_

NAME: \_\_\_\_\_

PLEASE PAY ON MATURITY /BEFORE MATURITY AND:

- a. PAY INTEREST BY CASH/CHEQUE ON DUE DATE.
- b. PAY FULL AMOUNT WITH INTEREST BY CASH/CHEQUE
- c. CREDIT TO OUR ACCOUNT NO: \_\_\_\_\_
- d. RENEW FOR \_\_\_\_\_ AT \_\_\_\_\_ %
- e. REMIT AS PER TT APPLICATION ATTACHED.
- f. ANY OTHER INSTRUCTION: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_  
SIGNATURE