Application Form
International Banking for Non-Resident Indians
Thank you for your interest in opening a Non Resident India Account with Standard Chartered Bank, India. To allow us to open your account in a smooth manner, you are requested to please follow the information provided below as incomplete information or missing documents may cause delay in your account opening.

**Now open a NRI banking account with 5 simple steps:**

1. Download and fill-up the application form.
2. Take note of the list of documents to be couriered with the application form.
3. Sign the application form at all relevant places and affix photographs wherever required.
4. Visit the Standard Chartered Branch/ other Bank Branch/ Notary Public/ Embassy for attestation of signatures in the application and attestation of Identification documents.
5. Courier the completed application form along with the required documents.

**A. Important Information:**
- You may open either NRE (Non Resident External) or NRO (Non Resident Ordinary) Savings Bank account or both, using a single application by making appropriate selection on Page no. 6.
- If you already have a Resident Indian (Domestic) account and wish to open a NRE/NRO account, then your existing account will need to be converted into NRO. In order to convert your existing domestic account into NRO account, please provide your existing account details and inform your Relationship Manager for the conversion along with the NRI application form, attested copies of documents as per KYC documents table provided below and ‘Resident to NRO conversion’ declaration.
- If you already have either NRE or NRO Savings Bank account with us and wish to open a new NRO/ NRE Savings Bank account, then fresh KYC documents and attestation of documents as mentioned below needs to be completed only if the existing account is not active and not KYC compliant.

**B. Guidance for filling Non-Resident Account opening Application Form:**
- Please fill up all the fields in BLOCK letters and use Black ink for signature. Please do leave one box blank between two words.
- Complete all sections of this application form; please authenticate corrections/ alterations if any with full signature in the account opening application.
- Name and signatures in application and all KYC Documents should be legible and same.

**C. Documents to be sent along with the account opening Application:**
- Proof(s) for NRI status, Identity, Current Address, Permanent Address and PAN Proof as per documents table below.
- Attach the following documents for each applicant.

In case you are not visiting our Standard Chartered Branch in India for account opening, then you are required to get the signatures in the application and KYC Documents attested by any of the below from your present country of residence: Standard Chartered Branch / your existing foreign banker (wherever it is permitted to attest)/ Notary Public/ Embassy.

**D. Identification Documents (Please provide certified translated copy of proof wherever it is in foreign language):**

<table>
<thead>
<tr>
<th>One passport size coloured photograph</th>
<th>To be affixed in the application form, wherever required. To be signed across by customer</th>
</tr>
</thead>
<tbody>
<tr>
<td>Proof of Identity</td>
<td>Copy of Passport pages containing photograph, personal details.</td>
</tr>
</tbody>
</table>
| Proof of Residency Status in country of residence | Anyone of the following:  
1) NRIs (Indian Passport holders) – any one of the following:  
   a) Valid Visa/ Work Permit.  
   b) Permanent Resident Card.  
   Please note: Singapore residents need to submit photocopy of NRIC or Employment Pass or Dependant Pass or Work Permit.  
OR  
2) Foreign Passport Holders (PIOs / OCIs) – any one of the following:  
   a) Person of Indian Origin (PIO) or Overseas Citizen of India (OCI) Card.  
   OCI / PIO card can be optional if the passport contains the place of birth as INDIA/ mentions name of a place in India.  
   b) Any document which proves customer's Indian origin including proofs of parents/ spouse/ grand parents |
| PAN (Permanent Account Number)        | Copy of Permanent Account Number (PAN) / Form 60 (in absence of PAN)                   |
| Address Proof | Any one of either current overseas residence address or permanent address. In case of permanent address, the mailing address has to be the current overseas residence |
Please do not sign this form unless it is completed in all respects.

In any banking relationship, time and convenience are important qualities that are well appreciated by any customer. We have designed this form so as to make it easier and hassle-free for you when it comes to applying for our comprehensive range of banking products and services. At Standard Chartered, we look forward to knowing you well, and serving you better.

Fill in BLOCK Letters

1. Please tell us about yourself

**Salutation / Title**
- [ ] Mr
- [ ] Mrs
- [ ] Ms
- [ ] Other (please specify)

**Full Name**
- [ ] First Name
- [ ] Middle Name
- [ ] Last Name

**Date of Birth**
- [ ] D
- [ ] D
- [ ] M
- [ ] M
- [ ] Y
- [ ] Y
- [ ] Y
- [ ] Y

**Country of Birth**

**PAN Number Available**
- [ ] Yes (please provide the number)
- [ ] No

*Note - As per the amendment by the Income Tax Department, Bank will not be able to generate TDS certificate for your accounts (held with Standard Chartered Bank, India) from the Tax Information Network in case your PAN is not updated with the Bank*

**Telephone Number**

**Are you an existing Standard Chartered Bank customer**
- [ ] Yes (please provide your account/card number)
- [ ] No (please complete the fields below)

**Existing Account Number**

**Existing Card Number**

**Type of Identity Document**
- [ ] Passport
- [ ] Driving Licence
- [ ] PAN Card
- [ ] Other (please specify)

**Identity Document Number**

**Gender**
- [ ] Male
- [ ] Female
- [ ] Third Gender

**Nationality**
- [ ] Indian
- [ ] Other (please specify)

**Education Status**
- [ ] Undergraduate
- [ ] Graduate
- [ ] Post-Graduate
- [ ] Diploma
- [ ] Professional
- [ ] Other (please specify)

**Marital Status**
- [ ] Married
- [ ] Single
- [ ] Other (please specify)

**Residence Status**
- [ ] Non Resident Indian

**Number of Dependents**
- [ ] Other (please specify)

**Residential Address**

**Landmark**

**City**

**State**

**Country**

**Pin code**

*Compulsory in case of P.O.Box address*
Permanent Address (if different from resident address)

Type of Residence
- Self owned
- Company Provided
- Rented
- Paying Guest Accommodation
- Other (please specify)

Duration of stay at Current Residence - Y Y M M

Nature of Employment
- Salaried
- Self Employed
- Other (please specify)

Name of Employer

Employee ID

Duration at Current Organisation/ Business Y Y M M

Nature / Type of Business
- Software
- IT Hardware
- Finance
- Insurance
- FMCG
- Engineering
- Infrastructure
- Textile
- Leather
- Other (please specify)

Employer/ Business Address

Landmark*

City

State

Country

Pin code

*Compulsory in case of P.O.Box address
Preferred Address for communication

- Residential Address
- Permanent Address
- Office Address
- Other Address (please specify below)

Country code

Fax

*Compulsory in case of P.O.Box address

Communication address for Tax Deduction (TDS) Certificate, where applicable

- Residential Address
- Permanent Address
- Office Address
- Other Address (please specify below and substantiate with address proof)

Country code

*Compulsory in case of P.O.Box address

Only one TDS certificate is issued across all linked accounts and will be sent to the address chosen here. This will override the previously indicated TDS address on linked accounts.

Telephone Number (Country code is mandatory)

Home

Office

Fax

Country code

Email Address (Please provide your primary email address)

Annual Income ₹

Would you like Standard Chartered to contact you or send communication material regarding our sales offers to you through telephone, SMS or email

- Yes
- No

Signature of Applicant

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2. Which account would you like to apply for?

- Savings
  - NRE Savings Account
  - NRO Savings Account
  - NRE Employee Banking Account
  - Other (please specify)
- Current Account
  - NRE Current Account
  - NRO Current Account
  - Other (please specify)

3. Would you like a joint account?

- Yes (please complete the section below)
- No (please go to section 4)

Mode of Operation

- Either or Survivor
- Joint
- Other (please specify)

Relationship to main applicant

Salutation / Title

- Mr
- Mrs
- Ms
- Other (please specify)

Full Name

First Name

Middle Name

Last Name / Surname

Date of Birth

Country of Birth

PAN Card Available

- Yes (if yes, please provide the number): [ ]
- No [ ]

Telephone Number (Country code is mandatory)

Mobile (Country code)

Are you an existing Standard Chartered Bank customer

- Yes (Please provide your account/card number)
  - Existing Account Number
  - Existing Card Number
- No

Type of Identity Document

- Passport
- Driving License
- PAN Card
- Other (please specify)

Identity Document Number

Gender

- Male
- Female
- Third Gender

Nationality

- Indian
- Other (please specify)

Education Status

- Undergraduate
- Graduate
- Post-Graduate
- Diploma
- Professional
- Other (please specify)

Residence Status

- Resident Indian
- Non-Resident Indian

Country of Residence

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Residential Address

Name as it should appear on the Card (minimum of 5 to maximum of 21 characters)

Statement Type

◆ Physical Statement
◆ Electronic Statement
*If only electronic statement is selected, no physical statement will be sent; however the same will be provided on request through Phone Banking.

Summary statement of accounts (Consolidated statement) Yes No

Online Banking Yes No

Mobile Banking Yes No

Employee ID

Nature/ Type of Business

◆ Software
◆ IT Hardware
◆ Finance
◆ Insurance
◆ FMCG
◆ Engineering
◆ Infrastructure
◆ Textile
◆ Leather
◆ Other

Nature of Employment

◆ Salaried
◆ Self Employed
◆ Other (please specify)

Name of Employer

Office

Permanent

Fax

Country code

Country code

Country code

Telephone Number (Country code is mandatory)

Home

Permanent

Office

Fax

Country code

Country code

Country code

Nature of Employment

◆ Salaried
◆ Self Employed
◆ Other (please specify)

Name of Employer

Employee ID

Nature/ Type of Business

◆ Software
◆ IT Hardware
◆ Finance
◆ Insurance
◆ FMCG
◆ Engineering
◆ Infrastructure
◆ Textile
◆ Leather
◆ Other

Nature of Employment

◆ Salaried
◆ Self Employed
◆ Other (please specify)

Name of Employer

Employee ID

Nature/ Type of Business

◆ Software
◆ IT Hardware
◆ Finance
◆ Insurance
◆ FMCG
◆ Engineering
◆ Infrastructure
◆ Textile
◆ Leather
◆ Other

Would you like Standard Chartered to contact you or send communication material regarding our sales offers to you through telephone, SMS or email

◆ Yes
◆ No

Signature of Joint Applicant

Please consider these valuable services

(If opting for an instant account, please ensure that you receive a welcome kit that contains your cheque book and that you acknowledge receipt of the same)
<table>
<thead>
<tr>
<th><strong>For Co-Applicant</strong></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Debit Card</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Type of card</td>
<td>Platinum Debit Card</td>
<td>Other (please specify)</td>
</tr>
<tr>
<td>If yes, please provide the name you would like to appear on the Debit Card (minimum of 5 to maximum of 21 characters)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Online Banking</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Mobile Banking</td>
<td>Yes</td>
<td>No</td>
</tr>
</tbody>
</table>

**Would you be interested in signing up for the following products**

<table>
<thead>
<tr>
<th>Term Deposits</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
</table>
Which type of Term Deposit you would like to apply for?

- NRO Deposit
- NRO Re-investment Deposit
- NRE Deposit
- NRE Re-investment Deposit
- FCNR Deposit
- Other

Currency (if FCNR Deposit)

- JPY
- USD
- GBP
- AUD
- CAD
- EUR

Tenure

Years

Months

Days

Amount

In Numbers

In Words

Instructions on Interest Payment

- Credit to Account
- Capitalize with Principal

Renewal Instructions

- Renew Principal and Interest
- Renew only Principal
- Do not renew

Payment Instructions

- Credit Standard Chartered Bank A/C number
- Issue Pay Order in the name of (any of the A/C holders only)

Full Name

First Name

Middle Name

Last Name / Sur Name

Account into which Principal and Interest is to be credited

How would you like to fund your account

- Cheque
- Cash
- Debit my Standard Chartered account

Funding Amount

Premature withdrawal of the Term Deposit shall be subject to penalty of 1% on the interest rate payable for the tenure the deposit has been held with the bank.

There is no interest payment in case of premature withdrawal of the NRE/FCNR Term Deposit before the completion of the minimum tenor (1 Year). In the case of premature withdrawal of NRE term deposits for conversion into Resident Foreign Currency (RFC) Account, the bank would not levy any penalty for premature withdrawal.

In the event of death of the depositor, premature termination of term deposits will be allowed subject to completion of documentary formalities as required. Such premature withdrawal would not attract any penal charge.

In case of a premature partial break of Term Deposits, the Deposit will be broken for the exact amount required, in multiples of Re 1. The remaining/residual balance in Term Deposit will not continue to earn interest as per the initial contracted rate of interest but shall be revised to a new interest rate applicable for residual balance. The “interest rate” applicable shall be as per the deposit effective date. The revised rate shall be applicable on remaining/residual balance for the entire term of the deposit & not from the date of partial premature break. In such a case, no new Term Deposit shall be created. Hence deposit effective date & maturity shall remain the same & will not change at the time of premature partial break.

The bank reserves the right not to allow premature partial break in certain Term Deposits booked under preferential rates. For such Term Deposits entire amount shall have to be prematurely broken

In case of NRO Deposits / NRE Deposits, interest will be credited to the account at the end of the quarter.

In case of NRO / NRE Reinvestment Term Deposits, interest will be capitalised at the end of the quarter.

In case of FCNR Deposit, interest will be capitalised every 180 days.

In case of term deposit accounts held jointly with “Either or Survivor” or “Former or Survivor” mandate, in the event of death of any joint holder, premature termination of term deposits would be allowed as per mandate signed by all joint holders to this effect and provided to the Bank.
For Current / Savings Account:

Name of introducer

First Name
Middle Name
Last Name / Surname

Account number

I confirm that I have been an account holder with Standard Chartered Bank for over six months. I confirm that I personally know the applicant(s) detailed below for more than six months and confirm his/her identity, occupation and address.

For Employee Banking Savings Account:

Name, residential address, income and all other details in this Account Opening Form of our employee,

City
State
Country

are as per details maintained in our Company Records. For and on behalf of

________________________________________

Date

_______________________________

Authorised Signature

Date
Form DA 1 Nomination under section 45ZA of the Banking Regulation Act 1949 and Rule 2(1) of the Banking Companies (Nomination) Rule 1985 in respect of Bank deposits.

Tick one:

☐ Yes (I wish to avail of the nomination facility)

☐ No (the benefits of the nomination facility have been explained to me. I am not interested in making a nomination. Kindly open the account.)

* If yes, please complete the fields below.

Would you like the name of your nominee to be printed on the deposit confirmation advice and statement of accounts sent to you and on the passbook used by you?

☐ Yes ☐ No

I/We nominate the following person who, in the event of my/our minor's death, will receive the amount of the deposit in this account which is being opened as per this application request:

Full Name of the Nominee

<table>
<thead>
<tr>
<th>First Name</th>
<th>Middle Name</th>
<th>Last Name / Surname</th>
</tr>
</thead>
</table>

Date of Birth

<table>
<thead>
<tr>
<th>D</th>
<th>D</th>
<th>M</th>
<th>M</th>
<th>Y</th>
<th>Y</th>
<th>Y</th>
<th>Y</th>
</tr>
</thead>
</table>

(Mandatory)

Relationship with the applicant

Address of the nominee (If different from the address provided in the application form)

<table>
<thead>
<tr>
<th>City</th>
<th>State</th>
<th>Country</th>
</tr>
</thead>
</table>

** As the nominee is a minor on this date, I/we appoint

Guardian's Name

<table>
<thead>
<tr>
<th>First Name</th>
<th>Middle Name</th>
<th>Last Name / Surname</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>City</th>
<th>State</th>
<th>Country</th>
</tr>
</thead>
</table>

| PIN Code | |
|----------|---|---|---|---|

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to receive the amount of the deposit on behalf of the nominee in the event of my/our minor’s* death until the nominee comes of age.

<table>
<thead>
<tr>
<th>Witness Name</th>
<th>Signature</th>
<th>Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>First Name</td>
<td>Middle Name</td>
<td>Last Name / Surname</td>
</tr>
<tr>
<td>Signature</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Date of Birth</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

If the account is in more than 2 names, do not complete this nomination form but complete the nomination form in the supplementary account opening form.

Nomination Facility: Only if customer is using a thumb impression in the nomination section, two witness details are required. However, if the applicant has signed in the nomination section then the witness details are not required to be filled up.

Additional notes: (a) Strike out fields not required (b) Where the deposit is made in the name of a minor, the nomination must be signed by a person lawfully entitled to act on behalf of the minor (c) Thumb impressions must be attested by two witnesses.
8  Would you like to open an investment services account?

- Yes
- No

If Yes then please complete the section "Investment Services Enrollment Form"

9  Declaration for difference in signature (Annexure 9)

Date

To

The Manager
Standard Chartered Bank

(Branch Name)

Sir,

Ref: Change in my signature

With reference to my ___________________________ (document name) bearing reference number ___________________ (document number) and the account opening form I have submitted herewith, I request you to record with yourselves my specimen signature as below:

__________________________________________________________________________

while the signature recorded in the ___________________________ (document name) is

__________________________________________________________________________

This difference in signatures is because

__________________________________________________________________________

Yours faithfully,

__________________________________________________________________________

(Name & Signature of customer)
1. represent and warrant that all information (including any documents) you have given to us in connection with the application is correct, complete and not misleading. (If this is not the case, you may be personally liable including account closure);

2. confirm being persons of Indian origin not residing in India;

3. understand that the account/deposit will be opened on the basis of statements made by you;

4. confirm that your residential status as per Indian Income Tax Act 1962, is Non Resident Indian and you agree and undertake to inform us in writing of any change in residential status;

5. undertake to strictly operate and use the account/deposit and the said banking facilities in accordance with the Exchange Control Regulations as laid down by Reserve Bank of India (RBI) or any other authority from time to time;

6. understand and agree that the deposits and their payments are governed by the law in effect from time to time in India and the deposit will be payable only at the Branch in India where the deposit is placed. We shall have the sole discretion to allow the withdrawal of the deposit at any other Branch in India. We shall not be liable to pay the proceeds of the deposit at any Branch or Office (including the Head Office) outside India. In the event of any failure on our part to comply with all or any of the guidelines/rules/law laid down by RBI, the Bank, Government of India or any other duly constituted regulatory body or authority, we agree to forfeit all our rights to the account/deposit and the said banking facilities and further agree to be debarred from holding/operating and using the account/deposit and/or the said banking facilities. In the event of any default or breach committed by you of any of the aforesaid provisions, guidelines, rules, indemnity, terms and conditions or any law of statute, you shall indemnify us of any loss or damage that may be caused to it. We may adopt such action, as it deems fit on the happening of such event;

7. authorize to verify all the information you have given to us or your credit standing from anyone we may consider appropriate such as an authority or Credit Information Company;

8. authorize us to authenticate any Credit Card or loan details that you may have given us as part of the account opening form, including conducting test authorizations with the issuer of that Credit Card;

9. hereby authorize us to inform the details of your transactions including the default of payment that may occur to any card issuers in India, Reserve Bank Of India or to any authorized dealer of Foreign Exchange or Merchant as we deem fit and proper without obtaining any further oral or written consent from you;

10. acknowledge that we may decline your application. If this happens, no contractual relationship will arise between us, and we reserve the right to retain the documents you submitted to us with your application;

11. confirm and agree that we may give any information in connection with this application (including your personal information) to any service provider (whether located in or outside of India) for the purposes of providing any service to you in connection with this application (including data processing);

12. agree that you will inform us when there is any change in your occupation, employer, change in mobile number or the status of your residency in India. If we ask, you will also give us the documents to prove such a change;

13. declare that you will use the loan as described in the loan agreement you have applied for (“Loan”) strictly for the purpose stated in this application form and not for any speculative or antisocial purpose;

14. consent to each of Standard Chartered PLC and its subsidiaries and affiliates (including each branch or representative office) (“Standard Chartered Group”) its officers, employees, and advisers disclosing information relating to you (including details of the accounts, products or any security interest) to:

- a. our head office and any other member of the Standard Chartered Group in any jurisdiction (“permitted parties”);
- b. professional advisers, service providers or independent contractors to, or agents of, the permitted parties, such as debt collection agencies, data processing firms and correspondents who are under a duty of confidentiality to the permitted parties;
- c. any actual or potential participant or sub-participant in relation to any of our obligations under our banking agreement between us, or assignee, novatee or transferee (or any officer, employee, or adviser of any of them);
- d. any credit reference agency, rating agency, business alliance partner, insurer or insurance broker of, or direct or indirect provider of credit protection to, or any permitted parties;
- e. any court, tribunal or authority (including an authority investigating an offence) with jurisdiction over the permitted parties;
- f. a merchant or a member of a card association (for instance, Visa or MasterCard) where the disclosure is in connection with use of a card;
- g. any authorized person or any security provider;
- h. anyone we consider necessary in order to provide you with services in connection with an account;

15. declare that all foreign exchange transactions entrusted to us from time to time do not involve and are not designed for the purpose of any contravention or evasion of the provisions of the Foreign Exchange Management Act, 1999 or any rule, regulation, notification, direction or order made under that Act. You also agree to give us any information or document as will satisfy us about the purpose of a transaction. You also understand that if you do not fully comply with any requirement, we can refuse to undertake a transaction and may report the matter to RBI. Relying upon this declaration, we may not insist on your giving specific further declarations for future foreign exchange transactions;

16. confirm that no insolvency/bankruptcy proceedings have been initiated against you nor have you ever been adjudicated insolvent;

17. confirm that you have received, read and understood our Customer Terms and the applicable documents referred to in Part A of our Customer Terms including but not limited to rules and regulations of the Bank including Bank’s tariff regarding the conduct of the account deposits and pertaining to Phone Banking, ATM, Debit Card, Internet Banking and Electronic Banking facilities (collectively called “the banking facilities”) which are available at any of our branches or on our website at www.standardchartered.co.in and you agree to be bound by them. You acknowledge that you are bound by any variation we make to these documents, in accordance with our banking agreement. In particular, you understand that by entering into our banking facilities you give indemnities, authorizations, consents and waivers and agree to limitations on our liability;

18. represent that if you are applying to open an account for a minor, you declare that you hold all and any monies in the account (including all principal payments into the account, all interest and income earned from the date the account was opened) in trust, for the benefit of the minor absolutely and you will refrain from doing any act or thing which will contradict, negate or diminish the effect of this declaration of trust;

19. confirm that you have received, read and understood our loan agreement governing your Loan;

20. confirm that you are not related to any of our directors and senior officers and that you are not related to any director of any other banks in India. You further confirm that if you are applying as a partnership firm, none of the partners in your firm are related to any of our directors and senior officers and are not related to any director of any other bank in India. If you are applying as a company, you confirm that none of your directors are related to any of our directors and senior officers and are not related to any director of any other Bank in India;

21. hereby consent, agree and authorize us to disclose information and data relating to you, information of the credit facilities availed by you and/or any information relating to default if any committed by you in discharge of your obligations;

22. understand the continuation of the account is at the sole discretion of the Bank and in case we are dissatisfied with the conduct of the account, we have the right to close the account after giving you 30 days notice or withdraw the concessional charges in any or all service charges you or charge Standard Chartered Bank applicable rates for such services. ;

23. understand that we reserve the right to recall the facility, enforce security and guarantees, if any, and appropriate proceeds thereof towards the outstanding and recover the balance from you, if any, or close the account in case the documents are not provided by you;

24. confirm that the contact preference as chosen by you in the form will be effective 60 days from the date of account opening / change request and will supersede any contact preference already registered with us for any product; and

25. if you are applying for any Insurance Product, you agree to be bound by the terms and conditions applicable to that product which are made available to you separately;

26. agree that we may receive a free from the insurers if you apply for any of their plans offered in connection with the corresponding products;

27. agree to provide to us such further documents as may be required from time to time to comply with the Know Your Customer (KYC) requirements of the Reserve Bank of India and the Bank. You further understand that we reserve the right to close the account in case the so required documents are not provided by you;

28. Understand that on subscribing to Internet Banking and/or Short Messaging Services (SMS) Banking services you will be getting alphanumeric SMS messages related to these services, which may include Internet Banking activation code and/or SMIBank PIN, on your mobile number/s provided to us. You authorize us to send you all SMS messages, including activation code/PIN, related to these services on my/our mobile number/s. You agree that the risk of non-receipt and/or disclosure of all such SMS messages shall be fully borne by you. You also confirm and agree that we shall not be held responsible in any way for any losses that may be suffered by you as a result of direct attacks and/or disturbance(s) technical or otherwise in the cellular network, Phishing & non-receipt and/or disclosure of the SMS messages to an unauthorized third party.
29. authorise us to share monthly details of the credit facilities provided to you with credit information companies (CIC). Such details include the amount of monies you owe us (even if you dispute the amount owed or have entered into an agreement with us to settle the amount owed) and your repayment history. We will also get details of credit facilities given to you by other financial institutions from the CIC. We will use such information to determine whether we will give you additional credit facility. If you have regularised an account with us, we will update the CIC. If you apply to us for a credit facility, we will guide you towards getting a copy of your credit information report from the CIC. Such report will show only your credit position provided by the CIC.

30. authorise us to recover any tax, penalty and levies from you that may be levied or demanded from the Bank due to non-generation of TDS certificate on account of PAN not provided by you. The demand would be recoverable by way of direct or indirect demand from the Bank.

31. understand and agree that the deposits and their payments are governed by the law in effect from time to time in India and that the deposits will be payable only at the branch in India where the deposits are placed. The Bank shall have the sole discretion to allow the withdrawal of the deposits at any other branch of the Bank. The Bank shall not be liable to pay the proceeds of the deposits at any branch or office (including the Head Office) outside India. In the event of any failure on our part to comply with all or any of the guidelines/rules/law laid down by RBI, the Bank, Government of India or any other duly constituted regulatory body or authority, we shall indemnify the Bank of any loss or damage that may be caused to it. The Bank may adopt such action, as it deems fit on the happening of such event.

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Mode of Operation

- [ ] Either or Survivor
- [ ] Joint
- [ ] Other (please specify)

Account Number

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Main Applicant

Please paste passport-sized photograph with your signature across

Main Applicant (Signature)

Date

D D / M M / Y Y Y Y

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Joint Applicant

Please paste passport-sized photograph with your signature across

Joint Applicant (Signature)

Date

D D / M M / Y Y Y Y

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## Common

<table>
<thead>
<tr>
<th>Acquisition Code</th>
<th>Source/ Channel Code</th>
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<th>Referring ID</th>
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## Unique to CASATD

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<tr>
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<th>B</th>
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## Deposit Details

<table>
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<tr>
<th>Products</th>
<th>Product name</th>
<th>Currency</th>
<th>In numbers</th>
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<tbody>
<tr>
<td>CASA</td>
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</tr>
<tr>
<td>Term Deposit</td>
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## Cheque Details

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<th>Drawn On</th>
<th>Amount</th>
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<tbody>
<tr>
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## Unique to Credit Card

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<table>
<thead>
<tr>
<th>Corporate ID</th>
<th>Bank Calling Done</th>
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<tbody>
<tr>
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</tbody>
</table>
Customer ID allotted

Account Numbers allotted
1   2   3

Recommended by

Approved By

Signature of Sourcing Staff

Signature of Credit Officer

Signature of Reviewing Officer

PSID of Sourcing Staff

PSID of Credit Officer

PSID of Reviewing Officer

Name of Sourcing Staff

Name of Credit Officer

Name of Reviewing Officer

Date
D D / M M / Y Y Y Y

Date
D D / M M / Y Y Y Y

Date
D D / M M / Y Y Y Y
# Investment Services Enrollment Form

## (For Individuals)

### 1 Please tell us about yourself

<table>
<thead>
<tr>
<th>Preferred Processing Type</th>
<th>Mode of Holding</th>
<th>Main Applicant Mailing Address</th>
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</thead>
<tbody>
<tr>
<td>Electronic □ Paper □ Both (Paper and Electronic)</td>
<td>□ Single □ Either or Survivor □ Joint □ Behalf of Minor</td>
<td></td>
</tr>
<tr>
<td>In case opting for Electronic refer to Terms and condition of Electronic</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Main Applicant</th>
</tr>
</thead>
<tbody>
<tr>
<td>Salutation / Title</td>
</tr>
<tr>
<td>□ Mr □ Mrs □ Ms □ Other (please specify)</td>
</tr>
<tr>
<td>Full Name</td>
</tr>
<tr>
<td>First</td>
</tr>
<tr>
<td>Middle</td>
</tr>
<tr>
<td>Last</td>
</tr>
<tr>
<td>Date of Birth</td>
</tr>
<tr>
<td>D D / M M / Y Y Y Y</td>
</tr>
<tr>
<td>Place of Birth</td>
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<tr>
<td></td>
</tr>
<tr>
<td>PAN No.</td>
</tr>
</tbody>
</table>

| Guardian’s Full Name (In case first applicant is a minor) |
| First |
| Middle |
| Last |
| Date of Birth |
| D D / M M / Y Y Y Y |
| Place of Birth |
| |
| PAN No. |

| Relationship with Main Applicant : |
| Joint Applicant 1 |
| First |
| Middle |
| Last |
| Date of Birth |
| D D / M M / Y Y Y Y |
| Place of Birth |
| |
| PAN No. |

| Joint Applicant 2 |
| First |
| Middle |
| Last |
| Date of Birth |
| D D / M M / Y Y Y Y |
| Place of Birth |
| |
| PAN No. |

### 2 Status

| □ Resident □ Non Resident Indian □ Person of Indian Origin (PIO) □ US Green Card Holder □ Other (please specify) |

### 3 Non Resident Indians / Person of Indian Origin (PIO) Declaration

**For Non Resident Indians investing through Standard Chartered Bank, India –**

I/We have met/ spoken to the Concerned relationship manager of Standard Chartered Bank in India and conform that I/We will be executing Transactions - during the course of our stay in India and in due compliance with applicable local laws and regulations and also I/We execute any transaction from our country of residence I/we confirm that the same would be in due compliance with the applicable local laws and regulations in my country of residence.

**For Non Resident Indians investing through Standard Chartered Bank office outside India –**

I/We have met/ spoken to the Concerned relationship manager of Standard Chartered Bank in my country of residence and confirm that we are making this Transaction - in due compliance with applicable local laws and regulations in my country of residence.

---

**For Resident and Non Resident Indians investing through Standard Chartered Bank, India –**

I/We have met/ spoken to the Concerned relationship manager of Standard Chartered Bank in India and confirm that I/We will be executing Transactions - during the course of our stay in India and in due compliance with applicable local laws and regulations and also I/We execute any transaction from our country of residence.

**For Resident and Non Resident Indians investing through Standard Chartered Bank office outside India –**

I/We have met/ spoken to the Concerned relationship manager of Standard Chartered Bank in my country of residence and confirm that we are making this Transaction - in due compliance with applicable local laws and regulations in my country of residence.

---

**For Person of Indian Origin (PIO) investing through Standard Chartered Bank, India –**

I/We have met/ spoken to the Concerned relationship manager of Standard Chartered Bank in India and conform that I/We will be executing Transactions - during the course of our stay in India and in due compliance with applicable local laws and regulations and also I/We execute any transaction from our country of residence I/we confirm that the same would be in due compliance with the applicable local laws and regulations in my country of residence.

**For Person of Indian Origin (PIO) investing through Standard Chartered Bank office outside India –**

I/We have met/ spoken to the Concerned relationship manager of Standard Chartered Bank in my country of residence and confirm that we are making this Transaction - in due compliance with applicable local laws and regulations in my country of residence.
For Applicants Investing through appointed Power of Attorney in Standard Chartered Bank, India

Please complete if applicable –

I/We hereby declare and confirm that, MR/MRS ___________________________ is appointed as my/our Attorney vide Power Of Attorney dated: ____ , and my/our attorney will be executing Investment transactions on my/our behalf in India and with due compliance of all applicable laws and regulations. My/Our Attorney shall execute Investment transactions on the basis of my/our risk profile only. My/Our Attorney shall keep Standard Chartered Bank informed of any change in my/our circumstances which would impact my/our risk profiling with Standard Chartered Bank. I/We shall not hold Standard Chartered Bank responsible and/or liable for any loss/liability arising out of or relating to the investment transactions made by my/our Attorney on my/our behalf.

I/We confirm that I/We have been advised to seek independent financial advice before taking a decision to invest in any securities, funds or other investments upon which information is given herein.

I/We confirm that I/We have not received and will not receive any commission or brokerage or any other incentive in any form, directly or indirectly, for subscribing to any fund.

I/We understand that to serve me/us better, SCB will be employing its global facility for processing customer related data overseas and this will enable SCB to provide me/us current/historical data more efficiently.

I/We hereby consent to SCB sharing the information about my/our account(s) with its group companies and vendors.

I confirm that I am an account holder of Standard Chartered Bank and my existing account No. is as mentioned above. I hereby confirm that all the information given to the Bank including KYC documents in connection with the Bank Account are correct and complete and shall be considered for opening the Investment Account.

I/We hereby consent to Standard Chartered Bank [India] (the ‘Bank’), its officers and agents disclosing information relating to me/us and my/our account(s) and/or dealing relationship(s) with the Bank, including but not limited to details of my/our facilities, any security taken, transactions undertaken and balances and positions with the Bank, to:

(i) The head office of the Bank and any other member of Standard Chartered Group in any jurisdiction (the ‘permitted parties’);
(ii) Professional advisers, service providers or independent contractors to, or agents of, the permitted parties, such as debt collection agencies, data processing firms and correspondents who are under a duty of confidentiality to the permitted parties;
(iii) Any actual or potential participant or sub-participant in relation to any of the Bank’s rights and/or obligations under any agreement between us, or assignee, novatee or transferee (or any officer, employee, agent or adviser of any of them);
(iv) Any credit information company, business alliance partner, rating agency, insurer or insurance broker of direct or indirect provider of credit protection to any permitted party;
(v) Any court or tribunal or authority (including an authority investigating an offence) with jurisdiction over the permitted parties;
(vi) Anyone we consider necessary in order to provide us with services in connection with an account;

I/We affirm that, the Board of Directors of the Company/the Board of Trustees of the Trust/the necessary quorum of Partners of the Firm, in my/our capacity as the Karta of the HUF / in my capacity as the Guardian, (please cancel as appropriate) has/have obtained independent legal, regulatory, tax, business, investment, financial and accounting advice, and carefully considered and understood the nature and risks of the following types of transactions and the Bank considers the transactions are appropriate for, and in the commercial interests of, the firm/ trust.

I/We understand and agree that my/our investments will not be processed in case I/we do not comply with these requirements.

I/We confirm that I/We have been advised to seek independent legal, regulatory, tax, business, investment, financial and accounting advice before taking a decision to invest in any securities, funds or other investments upon which information is given herein.

I/We hereby declare and confirm that, I/We have read and understood the Customer Terms, Current/Cheque/Saving Account and Time Deposit Terms, Investment Product Terms and the Risk Disclosure Statement applicable to this Investment. I understand that I should seek independent legal and/or financial advice regarding the product, if I deem it necessary. I also confirm that I have received, read and understood the terms sheet(s) and/or fact sheet(s) of the above-mentioned investment.

I/We hereby request Standard Chartered Bank (“the Bank”) to open an Investment Account with the Bank. The Applicant(s) will purchase, hold, subscribe to, transfer, switch and redeem from time to time units of Mutual Funds vide separate and specific instruction and the Bank will execute the said instructions on the terms and conditions mentioned herein.

I/We the applicant(s) hereby request Standard Chartered Bank (“the Bank”) to open an Investment Account with the Bank. The Applicant(s) will purchase, hold, subscribe to, transfer, switch and redeem from time to time units of Mutual Funds vide separate and specific instruction and the Bank will execute the said instructions on the terms and conditions mentioned herein.

I/We hereby authorize the Bank to send my/our instructions given to the Bank to the Fund House through electronic/online/ offline and the Bank will not be held responsible for any delay or non-execution of the instructions due to technological issues.

I/We confirm that I/We have been advised to seek independent legal, regulatory, tax, business, investment, financial and accounting advice and that inaccurate, incomplete or outdated information may affect such identification.

I/We confirm that I/We have been advised to seek independent legal, regulatory, tax, business, investment, financial and accounting advice before taking a decision to invest in any securities, funds or other investments upon which information is given herein.

I/We understand that, a PAN is required to be quoted for mutual fund investments for all unit holders and that where a PAN is quoted, a self attested and verified copy of the same is required.

I/We understand and agree that SCB does not guarantee or commit any return on any of the investment opportunities and that the value of investment can go up as well as down.

I/We understand that, a PAN is required to be quoted for mutual fund investments for all unit holders and that where a PAN is quoted, a self attested and verified copy of the same is required.

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I/We understand and agree that my/our investments will not be processed in case I/we do not comply with these requirements.

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I/We understand and agree that my/our investments will not be processed in case I/we do not comply with these requirements.

I/We understand that to serve me/us better, SCB will be employing its global facility for processing customer related data overseas and this will enable SCB to provide me/us current/historical data more efficiently.
Know Your Investment Risk (KYIR) - Mutual Fund

Investment Risk
Mutual Funds are subject to investment risks, including the possible loss of your principal amount. Past performance is not an indication of future performance. The value of any investments and income generated is not guaranteed and will fluctuate over time.

Foreign Exchange Risk
You should be aware that your investments may be negatively affected by foreign exchange risk if you hold funds that invest in assets denominated in foreign currencies.

Forward Pricing Basis
The price of Mutual Funds quoted is indicative as it is determined after, not before, respective market(s) close for the day.

Sales Charges
You should be aware that sales charges will apply. In addition, an annual recurring fee which includes fund management and administrative fees will be charged by the fund house.

Cut-off Time for Mutual Fund Transactions
Mutual Fund transactions including sale, purchase, switching and redemption of funds will only be transacted on the same business day if the order is received before cut-off time. Otherwise the transaction will be executed the following business day.

Investment in Emerging Markets
Emerging market investments may be more volatile than investments in more developed markets. Some emerging markets may have relatively unstable governments, economies based on only a few industries and securities markets that only trade a limited number of securities as well as a high concentration of investors and financial intermediaries. These factors may adversely affect the timing and pricing of a fund’s acquisition or disposal of securities. Many emerging markets do not have well developed regulatory systems and disclosure standards may be less stringent than those of developed markets. There may be an increased risk of expropriation, confiscatory taxation or nationalisation of your investments and any profits you make on them; social, political and economic instability; and in addition to withholding taxes on investment income, some emerging markets may impose different capital gains taxes on foreign investors. Repatriation of investment income, capital and the proceeds of sales by foreign investors may require governmental registration and/or approval in some emerging markets and may be subject to currency exchange control restrictions. Brokers and counterparties in emerging markets may be less well capitalised and custody and registration of assets in some countries may be unreliable, increasing the risks involved in the settlement of transactions. Delays in settlement could result in investment opportunities being missed if a fund is unable to acquire or dispose of a security. In addition to the foregoing general risks, there may be additional risks associated with specific emerging market countries from time to time which may change over time, either by increasing or by diminishing. Furthermore, new risks currently not anticipated may arise in the future in connection with specific countries and/or geographic regions. Investors should therefore consult with their qualified financial advisers as to the relevant risks associated with various markets at the time they are considering investing in an emerging market fund.

Difference between Capital Guarantee and Capital Protected Funds (If applicable)
Capital guaranteed funds offer a guarantee on your capital by a credible financial institution. Capital protected funds invest in relatively stable financial instruments to protect the capital but offer no capital guarantee.

Potential risks of Exchange Traded Funds (ETFs)
Although ETFs are designed to provide investment results that generally correspond to the price and yield performance of their respective underlying indices, ETFs may not be able to replicate exactly the performance of those indices because of expenses and other factors. ETFs are subject to risks similar to those of stocks, that is, investment returns may be less predictable than those of comparable capital investments. In addition, ETFs are subject to the risks of a specific industry or economic sector or to investment risks in the countries in which foreign ETFs invest. ETFs may also be subject to greater volatility than domestic ETFs.

Terms and conditions for the Wealth Management Electronic Investment Transacting Process

1. Definitions:
Unless the context otherwise requires, the following expressions shall have the meaning assigned to them:

a) ‘Asset Management Company’ or ‘AMC’ means the Asset Management Company whose Mutual Fund Units are distributed by the Bank to the Customer.
b) ‘AMF’ means Association of Mutual Fund of India.
c) ‘Bank’ means Standard Chartered, a banking company incorporated with limited liability in England by Royal Charter, 1853, whose principal office is located at 1 Basinghall Avenue, London, EC2V 5DD and which operating in this presence through its office at Standard Chartered Towers, 201 B/1, Western Express Highway, Goregaon (East), Mumbai – 400 053.d) ‘Customer’ means an existing account holder of the Bank who is desirous of availing the WMEITP provided by the Bank relating to investments in Mutual Funds.
e) ‘Mutual Fund’ or ‘MF’ means, a trust set up under the provisions of the Indian Trusts Act, 1882 and registered with SEBI under SEBI (Mutual Funds) Regulations, 1996.
f) ‘Offer Document’ means any document by which the Mutual Fund invites public for subscription of Units of its Scheme(s).

2. Scope of Services:
The Bank offers a broad range of value added services to its Customer, including investments in Mutual Funds. The Customer who accepts these terms and conditions is desirous of availing the Wealth Management Electronic Investment Transaction Process (WMEITP) provided by the Bank relating to investments in Mutual Funds (As described hereafter) and agrees to abide by the following terms and conditions in relation to the services that may be offered by the Bank from time to time including such amendments thereto as may be made by the Bank from time to time.

3. Customer Declarations and Warranties:
a) The Customer understands and agrees that the Bank shall act only on specific instructions provided by the Customer and shall forward the same to the AMC or its Registrar or any other agency as directed by the AMC/MF. The Bank shall exercise no discretion whatsoever and no action or lack thereof on the part of the Bank shall be construed as an investment advice to/decision on behalf of the Customer. The Customer understands and agrees that the Bank is not his agent, constituted attorney and/or an adviser. The Customer is required to consult his/her own legal, financial, accounting and tax advisors prior to instructing the Bank to make any investments in terms hereof.

b) The Customer acknowledges and agrees that he/she has read and understood the following documents:
- Tariff plan giving details of charges applicable and payable by the Customer to the Bank for availing of WMEITP. These charges are subject to revision by the Bank from time to time.
- Details of commission (in the form of trail commission or any other mode) payable to the Bank for the different schemes of various Mutual Funds suggested by the Bank.
c) The Customer agrees and undertakes that he/she has read and understood the contents of the above documents and that he/she shall read the respective Offer Documents, as amended from time to time, prior to entering into any transaction in Mutual Funds.
d) The Customer hereby consents to the Bank, its officers and agents disclosing information relating to the customer’s account(s) and/or dealing relationships with the Bank, including but not limited to details of facilities, any security taken, transactions undertaken and balances with the Bank, to:
  • The Head office of the Bank and any other member of Standard Chartered Group in any jurisdiction (The ‘Permitted Parties’);
  • Professional advisers, service providers or independent contractors to, or agents of, the permitted parties, such as debt collection agencies, data processing firms and correspondents who are under a duty of confidentiality to the Permitted Parties;
  • Any actual or potential participant or sub-participant in relation to any of the Bank’s rights and/or obligations under any agreement between us, or assignee, novatee or sub-contractor (including an intermediary or agent of any of them);
  • Any credit information company, business alliance partner, rating agency, insurer or insurance broker of, or direct or indirect provider of credit protection to any Permitted Party;
  • Any court or tribunal or authority (including an authority investigating an offence) with jurisdiction over the Permitted Parties;
  • Anyone we consider necessary in order to provide you with services in connection with an account;
e) In the event that the Customer wishes to transact in a scheme of a Mutual Fund distributed by the Bank, including purchase, redeem, re-invest, switch, etc. the Customer shall provide the Bank with an irrevocable Letter of Instruction, in the format prescribed by the Bank, containing all details relevant to the investment and authorize the Bank to recover charges and taxes as applicable, by debit to the Customer’s savings/current account maintained with the Bank. Further, for any non-investment oriented information including change in address, change in personal details, etc. the Customer undertakes to intimate the Bank in writing. However, the Bank shall execute only those instructions that are clear, timely and as per the rules applicable to such investments, and the Bank shall not be required to ascertain compliance with any regulatory or investment restrictions whatsoever as applicable to the Customer.
f) The Letter of Instruction shall be duly filled up and signed by the Customer prior to submission to the Bank and neither the Bank nor its employees shall be responsible for any incorrect information being submitted therein for any reason whatsoever.
g) As consideration for the WMEITP, the Customer declares that the Customer shall pay the Bank fees and other charges and commissions, in accordance with the Bank’s applicable charges in effect when such charges and commissions are incurred. These fees and charges are subject to revision by the Bank from time to time. Such fees and charges may be altered by the Bank within the Standard Chartered Group in its discretion, without prior information to the Customer. The Customer undertakes to ensure that a minimum balance is maintained in such account to cover the fees and charges of the Bank as and when due.
h) The Customer understands that the value of the Units of Mutual Funds is subject to fluctuations and past performance may not be an indication of the performances in the future. Further, the Customer understands that the Bank neither guarantees the appropriateness/suitability of the Mutual Fund opted for by the Customer, the performance of the Mutual Fund or the returns from such investments.
i) The Customer hereby expressly accepts and confirms that the Bank may, at any time, disclose or share, or in any other manner make available, any information concerning the Customer, including transaction information within the Standard Chartered Group in any jurisdiction in which the Bank has a presence or relationship with the Customer, to any agent or service provider of the Bank for the purpose of availing support services of any nature (including electronic processing support), for the purpose of executing transactions instructed by the Customer, or to market the Bank’s products.
j) The Customer hereby expressly accepts and confirms that the Bank may also disclose or share or in any other manner make available, any information concerning the Customer to an AMC and/or its agent, Registrar, service provider, any third party or regulator or governmental authority or to any court of law having jurisdiction over the Bank or to comply with the provisions of any law or regulations or any directions made by the Reserve Bank of India, SEBI, AMFI or any statutory body.
k) The Customer understands and agrees that for operational reasons, the Bank shall forward only those instructions that are received prior to a cut off time, which may be earlier than the cut-off time prescribed by the Mutual Fund. The Bank shall not be liable for any losses, damages, costs or expenses arising out of the resultant non-forwarding of/delay in execution of Transaction instructions received after such cut-off timings.
l) In respect of the Transactions made through the WMEITP arrangement, the Customer agrees, acknowledges and accepts that the Customer may route future communication/instructions for such Transactions (financial or non financial) through the Bank or directly approach the Asset Management Company, Mutual Funds or Registrar. Where the Customer undertakes such transactions directly with the Asset Management Company, Mutual Funds or Registrar, the details of such transactions may not be updated in the Customer’s Mutual Fund portfolio with the Bank or may be updated with a time lag. In case of non financial transactions undertaken directly by the Customer with the Asset Management company, Mutual fund, or Registrar the customer shall ensure that such communication is also provided to the bank by the customer as per the bank requirement.
m) Where the Customer transacts directly with the Asset Management Company Mutual Funds or Registrar, the Customer should independently verify the transaction/holding information/other details with the respective Asset Management Company, Mutual Fund or Registrar before placing future transaction instructions through the Bank or otherwise.

4. Rights and Obligations of the Bank:

a) The Bank may in its sole discretion accept the Customer’s instructions via fax, email and where it opts to accept Customer’s instructions via fax, email such fax, email received by the Bank at the registered fax number or email ID shall be deemed to be the original letter of agents instruction for the purposes of the Bank’s records and for any other reason whatsoever. The Bank shall be under no obligation to verify the identity of the person or persons or giving instructions purportedly in the Customer name’s and any transaction and/or charges recovery made pursuant to such instruction shall be binding upon the Customer whether made with or without the Customer’s authority, knowledge or consent.
b) Further, the Bank may accept the Customer’s instructions via any medium of communication including email, telephone, internet, etc, as agreed in these terms and conditions.
c) Upon receipt of instructions from the Customer for the Transaction, the Bank shall be authorized to automatically debit the Customer’s savings/current account maintained with the Bank, without notice to the Customer and to the extent of the amount payable by the Customer to the Mutual Fund on account of the Transaction and to the Bank on account of charges, fees, commission and taxes as applicable. Towards this end the Customer agrees to maintain sufficient amounts in the account to cover the Transactions instructed and the charges, fees, commission and taxes, as applicable, failing which the Bank is authorized at its sole discretion to reject the instruction. In the event that the Bank executes any such instruction for which the Customer does not have sufficient funds, the Customer undertakes to pay the deficiency for the transaction amount and the charges and taxes, as applicable at the earliest, together with interest calculated at a rate as determined by the Bank, from time to time, in respect of such unauthorized overdraft.
d) The Bank is responsible only to execute the investment decisions taken by the Customer, provided instructions for the same are clear, timely and as per the rules applicable to such investments. The Bank will not be liable for any loss sustained if the instructions are not clear, timely and/or not in accordance with the rules applicable to such investments. In the event of non-recovery of the applicable fees, charges, commission and taxes, the Bank may not execute the Transaction and will not be liable for any application or redemption transactions. In such a case, the customer would not be entitled to receive the charges and taxes (if applicable) from the Customer’s savings/current account, pursuant to execution of the transaction. The Bank shall try its best to deliver Customer’s instructions to the Mutual Funds/Asset Management Company/Registrar as early as possible. However, the Bank will not be liable for any delay in such communication and any loss sustained in this regard.
c) The Customer agrees and undertakes that he/she has read and understood the contents of the above documents and that he/she shall read the respective Offer Documents, as amended from time to time, prior to entering into any transaction in Mutual Funds.

d) The Customer hereby consents to the Bank, its officers and agents disclosing information relating to the Customer’s account(s) and/or dealing relationships with the Bank, including but not limited to details of facilities, any security taken, transactions undertaken and balances and positions with the Bank, to:

- The Head office of the Bank and any other member of Standard Chartered Group in any jurisdiction (The ‘Permitted Parties’);
- Professional advisers, service providers or independent contractors to, or agents of, the permitted parties, such as debt collection agencies, data processing firms and correspondents who are under a duty of confidentiality to the Permitted Parties;
- Any actual or potential participant or sub-participiant in relation to any of the Bank’s rights and/or obligations under any agreement between us, or assignee, novatee or any other person to whom we owe any duties (whether express, implied, or by operation of law);
- Any credit information company, business alliance partner, rating agency, insurer or insurance broker of, or direct or indirect provider of credit protection to any Permitted Party;
- Any court or tribunal or authority (including an authority investigating an offence) with jurisdiction over the Permitted Parties;
- Anyone we consider necessary in order to provide you with services in connection with an account;

In the event that the Customer wishes to transact in a scheme of a Mutual Fund distributed by the Bank, including purchase, redeem, re-invest, switch, etc. the Customer shall provide the Bank with an irrevocable Letter of Instruction, in the format prescribed by the Bank, containing all details relevant to the investment and authorize the Bank to recover charges and taxes applicable, as determined by the Bank, in accordance with the rules applicable to such transactions. The Bank shall not be required to ascertain compliance with any regulatory or investment restrictions whatsoever as applicable to the Customer.

f) The Letter of Instruction shall be duly filled up and signed by the Customer prior to submission to the Bank and neither the Bank nor its employees shall be responsible for any incorrect information being submitted therein for any reason whatsoever.

g) As consideration for the WMEITP, the Customer declares that the Bank shall pay the Bank fees and other charges and commissions, in accordance with the Bank’s applicable charges in effect when such charges and commissions are incurred. These fees and charges are subject to revision by the Bank from time to time. Such fees and charges will be debited to the Customer’s savings/current account maintained with the Bank without prior intimation to the Customer. The Bank undertakes to ensure that a minimum balance is maintained in such account to cover the fees and charges of the Bank as and when due.

h) The Customer understands that the value of the Units of Mutual Funds is subject to fluctuations and past performance may not be an indication of the performances in the future. Further, the Customer understands that the Bank neither guarantees the appropriateness/suitability of the Mutual Fund opted for by the Customer, the performance of the Mutual Fund or the returns from such investments.

i) The Customer hereby expressly accepts and confirms that the Bank may, at any time, disclose or share, or in any other manner make available, any information concerning the Customer to any person or entity within the Standard Chartered Group or to any agent or service provider of the Bank for the purpose of avoiding or supporting services of any nature (including electronic processing support), for the purpose of executing transactions instructed by the Customer, or to market the Bank’s products.

j) The Customer hereby expressly accepts and confirms that the Bank may also disclose or share or in any other manner make available, any information concerning the Customer to an AMC and/or its agent, Registrar, service provider, any third party or regulator or governmental authority or to any court of law having jurisdiction over the Bank or to comply with the provisions of any law or regulations or any directions made by the Reserve Bank of India, SEBI, AMFI or any statutory body.

k) The Customer understands and agrees that for operational reasons, the Bank shall forward only those instructions that are received prior to a cut off time, which may be earlier than the cut-off time prescribed by the Mutual Fund. The Bank shall not be liable for any losses, damages, costs or expenses arising out of the resultant non-forwarding or delay in execution of Transaction instructions received after such cut-off timings.

l) In respect of the transactions made through the WMEITP arrangement, the Customer agrees, acknowledges and accepts that the Customer may route future communication/instructions for such Transactions (financial or non-financial) through the Bank or directly approach the Asset Management Company, Mutual Funds or Registrar. Where the Customer undertakes such transactions directly with the Asset Management Company, Mutual Funds or Registrar, the details of such transactions may not be updated in the Customer’s Mutual Fund portfolio with the Bank or may be updated with a time lag. In case of non financial transactions undertaken directly by the Customer with the Asset Management company, Mutual fund, or Registrar the customer shall ensure that such communication is also provided to the Bank by the customer.

m) Where the Customer transacts directly with the Asset Management Company Mutual Funds or Registrar, the Customer should independently verify the transaction/holding information/other details with the respective Asset Management Company, Mutual Fund or Registrar before placing future transaction instructions through the Bank or otherwise.

n) The Customer (Only non-Individual Customer) agrees and represents that the execution, delivery and performance of these terms and conditions is duly authorized and documented or contained in (i) its charter documents (ii) any law, rule, regulation, order, judgment, decree, determination or award applicable to the Customer.

o) The Customer declares that all information provided to the Bank is true and correct and the Customer is not a citizen/resident of the United States of America or any other country whose laws prohibit the Customer from entering into any Transaction. The WMEITP are available only in jurisdictions where they may be lawfully performed by the Bank and are not intended for use by persons located in or resident in jurisdictions that restrict the distribution of such material by the Bank. Customers availing of the WMEITP are required to inform themselves about and observe all relevant restrictions/regulations. The Bank makes no representations that the products or services provided under the WMEITP are suitable for all persons residing outside the jurisdiction. The Customer agrees that for any particular person or appropriate in accordance with any applicable local laws, rules or regulations. Among other things, this means that the disclosures provided may not conform to rules of the regulatory bodies of any other country and investment in such products will not afford the protection offered by the local regulatory regime in any other country. The provision of WMEITP services and/or mailing of investment holdings statements and/or provision of other information relating to the financial markets shall not be construed as an offer or solicitation to sell investments or securities in any country, including India where, or to any person to whom, it is unlawful to make such an invitation or solicitation.

4. Rights and Obligations of the Bank:

a) The Bank may in its sole discretion accept the Customer’s Instructions via fax, email and where it opts to accept Customer’s instructions via fax, email such fax, email received by the Bank at the registered fax number or email ID shall be deemed to be the original letter of agents instruction for the purposes of the Bank’s records and for any other reason whatsoever. The Bank shall be under no obligation to verify the identity of the person or persons or giving instructions purportedly in the Customer’s name and any transaction and/or charges recovered made pursuant to such instruction shall be binding upon the Customer whether made with or without the Customer’s authority, knowledge or consent.

b) Further, the Bank may accept the Customer’s instructions via any medium of communication including email, telephone, internet, etc, as agreed in these terms and conditions.

c) Upon receipt of instructions from the Customer for the Transaction, the Bank shall be authorized to automatically debit the Customer’s savings/current account maintained with the Bank, without notice to the Customer and to the extent of the amount payable by the Customer to the Mutual Fund on account of the Transaction and to the Bank on account of charges, fees, commission and taxes as applicable. Towards this end the Customer agrees to maintain sufficient amounts in the account to cover the Transactions instructed and the charges, fees, commission and taxes, as applicable, failing which the Bank is authorized at its sole discretion to restrict the instruction. In the event that the Bank executes any such instruction for which the Customer does not have sufficient funds, the Customer undertakes to pay the deficiency for the transaction amount and the charges and taxes, as applicable at the earliest, together with interest calculated at a rate as determined by the Bank, from time to time, in respect of such unauthorized overdraft.

d) The Bank is responsible only to execute the investment decisions taken by the Customer, provided instructions for the same are clear, timely and as per the rules applicable to such investments. The Bank will not be liable for any loss sustained if the instructions are not clear, timely and/or in accordance with the rules applicable to such investments. In the event of non-recovery of the applicable fees, charges, commission and taxes, the Bank may not execute the Transaction and will not be liable for any loss sustained by the Customer. In the event of non-recovery of the applicable fees and taxes, the Bank would recover the charges and taxes (if applicable) from the Customer’s savings/current account, pursuant to execution of the transaction. The Bank shall try its best to deliver Customer’s instructions to the Mutual Funds/Asset Management Company/Registrar as early as possible. However, the Bank will not be liable for any delay in such communication and any loss sustained in this regard.
5. Indemnity:
   a) The Customer shall forthwith, on demand, indemnify and keep indemnified the Bank and its directors, officers, employees or agents against any losses, costs, charges, damages, taxes, expenses, demands, proceedings, actions or liabilities whatsoever which may be suffered or incurred by the Bank or its directors, officers, employees or agents as a result of any Transaction, action or step taken by the Bank hereunder (including the costs of enforcing the same).
   b) The Customer undertakes to indemnify and keep the Bank and its directors, officers, employees indemnified at all times against and hold it from, all actions, proceedings, claims, losses, damages, charges, costs and expenses which may be made, brought against or suffered or incurred by the Bank and which shall have arisen either directly or indirectly out of or in connection with the Bank accepting instructions from the Customer and acting thereon, including any variation in instruction where the Customer has given a contrary instruction to the AMC/Mutual Fund directly or for any other reason whatsoever.

6. Termination:
   6A: The WMEITP arrangement may be terminated by the Customer only in the manner set forth below:
   - By providing a notice of termination/request of closure to the Bank for all investments held by the Customer through the WMEITP services; and
   - The Bank shall forward the request letter/notice of termination to the respective Mutual Funds;
   - Termination of this arrangement can be undertaken after all the Units are transferred out of the WMEITP platform and once all outstanding charges payable by the Customer to the Bank have been paid by the Customer to the Bank.

   6B: The WMEITP arrangement may be terminated by the Bank in the manner set forth below:
   - By providing a notice of termination to the Customer at his/her mailing address registered with the Bank, calling upon the Customer to forthwith send the closure request for all the investments held by the Customer through the WMEITP services. In case of non-receipt of the closure request within 30 days from the date of dispatch, no further transactions will be permitted; and
   - The Bank shall forward the closure request of the termination to the respective Mutual Funds;
   - Termination of this arrangement will only be undertaken once all outstanding charges payable by the Customer to the Bank have been recovered.

6C: The WMEITP arrangement shall stand terminated in terms of clause 6A and 6B above, upon receipt by the Bank from each of the Mutual Fund of the necessary intimation, that each of the respective Mutual Funds has taken note of the termination of the WMEITP arrangement between the Bank and the Customer.

7. Force Majeure:
   a) All disputes or differences arising out of any transactions under the WMEITP arrangement shall be settled amicably. In the event of failure to arrive at an amicable settlement the dispute or difference may be referred to arbitration wherein the Bank and the Customer shall appoint one arbitrator each. The two arbitrators so appointed shall appoint one more arbitrator so that the total number of arbitrators shall be three. In the event of a Party failing to appoint an arbitrator or the two arbitrators failing to appoint the third arbitrator as provided hereinafore, such arbitrator(s) shall be appointed in accordance with the Arbitration and Conciliation Act, 1996, as amended. The award given by the majority of the arbitrators shall be final, conclusive and binding upon the Parties. The arbitration shall be conducted in accordance with the Arbitration and conciliation act 1996 in force and as amended from time to time and will be in English language. The Arbitration proceedings shall be held at Mumbai.
   b) The arbitral award(s) rendered shall be final and binding and shall not be subject to any form of appeal. All reasonable out-of-pocket expenses (Including, without Limitation, reasonable attorneys' fees) incurred by any party hereto in connection with any dispute will be paid in accordance with the directions of the arbitrator(s).

9. Governing Law and Jurisdiction:
   a) The arrangement herein contained shall be governed by the laws of India and shall be subject to the exclusive jurisdiction of the Courts at Mumbai.
   b) The Customer has read and understood the aforesaid terms and conditions in totality and agrees to abide by the same.
   c) I/We have read and understood the Scheme Information Document/Key Information Memorandum of the Scheme(s). I/We apply for the units of the Fund and agree to abide by the terms, conditions, rules and regulations of the scheme and other statutory requirements of SEBI, AMFI, Prevention of Money Laundering Act, 2002 and such other regulations as may be applicable from time to time. I/We confirm to have understood the investment objectives, investment pattern, and risk factors applicable to Plans/Options under the Scheme(s). I/We have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. I/We declare that the amount invested in the Scheme is through legitimate sources only and is not designed for the purpose of contravention or evasion of any Act, Regulations or any other applicable laws enacted by the Government of India or any Statutory Authority. I/We hereby declare that I am/we are not US Person(s). I/We hereby declare that I/we do not have any existing Micro SIPs which together with the current application will result in a total investments exceeding Rs.50,000 in a year. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode). Please Credit/Debit my/our aforesaid Savings/Current account with the amount of this purchase/redeemption.

Signatures

(PLEASE DO NOT SIGN THIS FORM UNLESS IT IS COMPLETED IN ALL RESPECTS.)

Main Applicant

Joint Applicant 1 __________________________ Joint Applicant 2 __________________________

DD / MM / YYYY
Standard Chartered Bank is committed to making your banking with us a pleasant experience and values your feedback:

Visit Us : www.sc.com/in
Write to Us : customer.care@sc.com
You can write to us for any further queries at Standard Chartered Bank, Customer Care Unit, 19, Rajaji Salai, Chennai – 600 001

Phone Banking Numbers:

| Allahabad, Amritsar, Bhopal, Bhubaneshwar, Chandigarh, Cochin / Ernakulam, Coimbatore, Indore, Jaipur, Jalandhar, Kanpur, Lucknow, Ludhiana, Nagpur, Patna, Rajkot, Surat, Vadodara | 3940444 / 6601444 |
| Ahmedabad, Bangalore, Chennai, Delhi, Hyderabad, Kolkata, Mumbai, Pune | 39404444 / 66014444 |
| Gurgaon, Noida | 011 - 39404444 / 011 - 66014444 |
| Jalgaon, Guwahati, Cuttack, Mysore, Thiruvananthpuram, Vishakhapatnam, Proddatur, Dehradun, Mathura, Saharanpur | 1800 345 1000 |
| Siliguri | 1800 345 5000 |

SMS us : SMS "Service" to 9980033333 and we will provide assistance to you within 24 hours.
The bank assures to pay ₹100, on failure of establishing contact within 24 hours*. (*Terms and Conditions apply)
In case of unresolved grievances email us at: head.service@sc.com

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Bahrain</td>
<td>80801129</td>
<td>Singapore</td>
<td>8001012407</td>
</tr>
<tr>
<td>Canada</td>
<td>8772185618</td>
<td>United Arab Emirates</td>
<td>8000177750</td>
</tr>
<tr>
<td>Hong Kong</td>
<td>800905108</td>
<td>United Kingdom</td>
<td>08081019144</td>
</tr>
<tr>
<td>Malaysia</td>
<td>1800815063</td>
<td>United States of America</td>
<td>8773021657</td>
</tr>
<tr>
<td>Philippines</td>
<td>180011101121</td>
<td>All Other International Locations (ISD rates apply)</td>
<td>+91 80 42896753</td>
</tr>
</tbody>
</table>
I/We confirm having received, read and understood our banking agreement, which is available at any of the branches of Standard Chartered Bank ('Bank') and which is also available on the Bank’s website (www.sc.com/india) and agree to be bound by and abide by it or any other rules that may be in force from time to time. I/We specifically understand and accept the following:

<table>
<thead>
<tr>
<th>Account (‘as applicable’)</th>
<th>NRE Savings Account</th>
<th>NRO Savings Account</th>
<th>Super Value NRE Account</th>
<th>NRE Employee Banking Account Corporate Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly Average Balance (MAB)*</td>
<td>₹ 25,000</td>
<td>₹ 25,000</td>
<td>₹ 50,000</td>
<td>Not applicable</td>
</tr>
</tbody>
</table>

**Important monthly charges applicable on non maintenance of balance**

<table>
<thead>
<tr>
<th>First 5 ATM (financial &amp; non financial transactions/month)</th>
<th>Free</th>
<th>Free</th>
<th>Free</th>
<th>Free</th>
</tr>
</thead>
<tbody>
<tr>
<td>Free for Super Value NRE Savings Account if MAB of ₹25,000 is maintained.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Domestic non SCB ATM Transaction charges*</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>First 5 ATM</strong></td>
</tr>
<tr>
<td><strong>NRO Savings Account</strong></td>
</tr>
<tr>
<td><strong>NRE Savings Account</strong></td>
</tr>
<tr>
<td><strong>Super Value NRE Account</strong></td>
</tr>
<tr>
<td><strong>NRE Employee Banking Account</strong></td>
</tr>
</tbody>
</table>

**Debit Card Fees**

<table>
<thead>
<tr>
<th>Debit Card - First &amp; Subsequent Year’s Fee</th>
<th>₹ 200</th>
<th>₹ 200</th>
<th>₹ 199</th>
<th>₹ 199</th>
</tr>
</thead>
<tbody>
<tr>
<td>Platinum Debit Card- First &amp; Subsequent Year’s Fee</td>
<td>₹ 199</td>
<td>₹ 199</td>
<td>₹ 199</td>
<td>₹ 199</td>
</tr>
<tr>
<td>Cashback Platinum Debit Card- First &amp; Subsequent Year’s Fee</td>
<td>₹ 499</td>
<td>₹ 499</td>
<td>₹ 499</td>
<td>₹ 499</td>
</tr>
</tbody>
</table>

**Other important charges**

<table>
<thead>
<tr>
<th>Cheque return charge - Cheque Issued by Customer</th>
<th>₹ 500</th>
<th>₹ 500</th>
<th>₹ 500</th>
<th>₹ 500</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cheque return charge - Cheque Issued by Customer</td>
<td>₹ 750</td>
<td>₹ 750</td>
<td>₹ 750</td>
<td>₹ 750</td>
</tr>
<tr>
<td>Cheque return charge - Cheque Deposited by Customer</td>
<td>₹ 150</td>
<td>₹ 150</td>
<td>₹ 150</td>
<td>₹ 150</td>
</tr>
<tr>
<td>Account Closed &lt; 12 months*</td>
<td>₹ 500</td>
<td>₹ 500</td>
<td>₹ 500</td>
<td>₹ 500</td>
</tr>
</tbody>
</table>

* Monthly Average Balance (MAB) is the average of the daily closing balances in that month. More details overleaf. For staff accounts of SCB Group and Employee Banking account, there is no minimum average monthly balance requirement.

1. Shortfall is calculated based on difference between required minimum MAB & actual MAB in a given month.
   - Customers who fail to maintain required minimum MAB will be charged 5% of the shortfall as per SOSC.
   - In case of a shortfall in a particular month (M0), a notification is sent to customers in the subsequent month (M1). If the shortfall remains in the month of notification (M1) or 30 days from the date of communication, charges will be levied on the shortfall in the shortfall month (M0).

2. All charges above are exclusive of duties and taxes as applicable. GST will be levied at the applicable rates in force on all taxable supplies with effect from a date to be notified by the Government.

3. This charge is not applicable in case the account is closed within 14 days from the date the account is opened.

4. For Employee Banking accounts, please contact phone-banking for service charges applicable to your relationship.

Please note:

- Interest will be calculated at applicable Savings Bank Interest Rate on the daily available balance and same will be paid at quarterly rests. Presently, the interest rate is 3.5% p.a. for up to 50L balance and 4% p.a. for above 50L balance.
- Savings Bank Interest Rate may be changed from time to time at the sole discretion of the Bank.
- I/We confirm that I/we have verified the identity of the bank officer before handing over the initial payment for opening the account. I/We have not handed over cash to the officer for opening the account except where I/we have visited the bank branch personally.
- I/We have not been incentivized by a gift/discount for opening the account.
- I/We confirm that I have received and understood all terms and conditions as mentioned in the customer copy of the MTD.
- Withdrawals using withdrawal slips supplied by the Bank can only be made in case of Savings account opened by individuals and by the account holder in person.
- I/We understand that there might be transaction restriction on the account incase the Know Your Customer (KYC) documents submitted by me/us are found incomplete insufficient during internal review by the bank after the account has been opened. The account might be closed incase I/we are not able to provide complete KYC documents as per the requirement.
- I/We understand that deposits held with the bank are covered by the provisions of the Deposit Insurance & Credit Guarantee Corporation Act, 1961.
- Bank reserves the right to close the account if the funding cheque has returned unpaid.
- Accounts which are not operated for a period of greater than two years are classified as dormant. Bank does not levy Account activation charges for dormant accounts. Consequently, the bank will allow operations in the account only after completion of due diligence by the Bank. Any Debit/ ATM card due for renewal will not be issued.
- Accounts which are not operated for a period of greater than 10 years or more will automatically be marked as an “Unclaimed Account” wherein credits and debits in the account will be restricted and the account will be placed on hold.
- In particular, for NRE Employee Banking Account:
  - I/We have read and understood the proposal made by the Bank to the corporate, whose name is specified in the MTD and I/We understand that I/We will be charged for services of the Bank that is over and above the proposal, as per the schedule of charges applicable for the access Plus savings account.
  - The Bank reserves the right to convert my Account as an aXcess plus savings account, if I/We cease to be an employee of the corporate specified in the MTD or this Account does not get salary credits for 3 consecutive months (including the month of account activation). The Bank is not liable to inform me when my Account is converted under these conditions. If converted, I/We agree to the terms and conditions and the charges as applicable on that day for the Account.
  - I/We understand that the proposal made to the corporate is subject to revision and I/We agree to accept any changes made to the proposal from time to time.
  - If I/We am covered under a personal accidental insurance scheme, I/We agree that the nominee on my bank account, will be the nominee for the personal accidental insurance scheme. If there is no nominee detail mentioned in the bank account, my legal heir will be eligible for the compensation. I/We also understand that the Terms and conditions of the Master Insurance Policy between Royal Sundaram Insurance Company and Standard Chartered Bank would also apply.
I /We hereby declare that the contact details provided by me/us including my/our Current Residential Address and/or my/our Permanent Address are complete and correct in all respects.

I /We authorize Standard Chartered Bank or any agents appointed by them to verify these details. I /We further understand and acknowledge that the Bank may restrict transactions/close my/our account(s) in case the above mentioned details are found to be incomplete/incorrect.

I /We will not use this account for settling transactions or dealing in virtual currencies, including but not limited to bitcoins.

Opening deposit : A signed cheque has been collected from me/us as the initial account opening deposit as per the following details:
Cheque No.:___________ Date: _____________ Bank: _____________ Amount ` __________________ Favouring: __________________________________________

For Official Use only:
DSR Name: _______________ Referring PSID Code: ______________ Signature of DSR:______________________ Signature of TM:______________________

Methodology for Calculation of Monthly Average Balance
The average Monthly balance for an account is calculated as per the calendar month i.e. January, February etc. For a new account, opened in the middle of a calendar month the average balance is arrived at on the basis of number of days the account has been live in that month.

<table>
<thead>
<tr>
<th>Date</th>
<th>Narration</th>
<th>Deposit</th>
<th>Withdrawal</th>
<th>Balance</th>
</tr>
</thead>
<tbody>
<tr>
<td>1/1/2017</td>
<td>Opening Balance</td>
<td>-</td>
<td>-</td>
<td>0</td>
</tr>
<tr>
<td>1/1/2017</td>
<td>By clearing</td>
<td>1,50,000</td>
<td>-</td>
<td>1,50,000</td>
</tr>
<tr>
<td>5/1/2017</td>
<td>By clearing</td>
<td>1,00,000</td>
<td>-</td>
<td>2,50,000</td>
</tr>
<tr>
<td>20/1/2017</td>
<td>Cash Withdrawal</td>
<td>-</td>
<td>50,000</td>
<td>2,00,000</td>
</tr>
<tr>
<td>31/1/2017</td>
<td></td>
<td>-</td>
<td>-</td>
<td>2,00,000</td>
</tr>
</tbody>
</table>

Calculation of Average Balance

<table>
<thead>
<tr>
<th>From</th>
<th>To</th>
<th>Balance</th>
<th>Number of Days</th>
<th>Total balance (Balance X No. of Days)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1/1/2017</td>
<td>4/1/2017</td>
<td>1,50,000</td>
<td>4</td>
<td>6,00,000</td>
</tr>
<tr>
<td>5/1/2017</td>
<td>19/1/2017</td>
<td>2,50,000</td>
<td>15</td>
<td>37,50,000</td>
</tr>
<tr>
<td>20/1/2017</td>
<td>31/1/2017</td>
<td>2,00,000</td>
<td>12</td>
<td>24,00,000</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Sum = 31</td>
<td>Sum = 67,50,000</td>
</tr>
</tbody>
</table>

Average Balance (Sum of Total Balance / Number of Days) = (67,50,000/ 31 ) = 2,17,742

Please Note - Similar methodology shall apply for calculation of Monthly Average Balance of linked term deposits.
I/We confirm having received, read and understood our banking agreement, which is available at any of the branches of Standard Chartered Bank ('Bank') and which is also available on the Bank’s website (www.sc.com/india) and agree to be bound by and abide by it or any other rules that may be in force from time to time. I/We specifically understand and accept the following:

**Savings Account Offering**

<table>
<thead>
<tr>
<th>Account (as applicable)</th>
<th>NRE Savings Account</th>
<th>NRO Savings Account</th>
<th>Super Value NRE Account</th>
<th>NRE Employee Banking Account Corporate Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly Average Balance (MAB):</td>
<td>₹ 25,000</td>
<td>₹ 25,000</td>
<td>₹ 50,000</td>
<td>Not applicable</td>
</tr>
</tbody>
</table>

**Important monthly charges applicable on non maintenance of balance**

<table>
<thead>
<tr>
<th>If the MAB &lt; Desired MAB mentioned above</th>
<th>5% of shortfall in MAB with Maximum cap of 600</th>
<th>5% of shortfall in MAB with Maximum cap of 600</th>
<th>5% of shortfall in MAB with Maximum cap of 600</th>
<th>Not applicable</th>
</tr>
</thead>
<tbody>
<tr>
<td>First 5 ATM transactions/month.</td>
<td>Free</td>
<td>Free</td>
<td>Free</td>
<td>Free</td>
</tr>
<tr>
<td>Domestic non SCB ATM Transaction charges**</td>
<td>**Free for Super Value NRE Savings Account if MAB of ₹25,000 is maintained.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Subsequent transactions</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Free</td>
<td>₹ 20</td>
<td>₹ 20</td>
<td>₹ 20&quot;</td>
<td>₹ 20&quot;</td>
</tr>
</tbody>
</table>

**Debit Card Fees**

| Debit Card - First & Subsequent Year’s Fee | ₹ 200 | ₹ 200 | - | ₹ 200’ |
| Debit Card - First & Subsequent Year’s Fee | ₹ 199 | ₹ 199 | ₹ 199 | ₹ 1 99’ |

**Cashback Platinum Debit Card - First & Subsequent Year’s Fee**

| Cashback Platinum Debit Card - First & Subsequent Year’s Fee | ₹ 499 | ₹ 499 | ₹ 499 | ₹ 499’ |

**Other important charges**

| Cheque return charge - Cheque Issued by Customer | ₹ 500 | ₹ 500 | ₹ 500 | ₹ 500 |
| First cheque return in the last 12 months | ₹ 500 | ₹ 500 | ₹ 500 | ₹ 500 |
| More than one cheque return in the last 12 months (per return) | ₹ 750 | ₹ 750 | ₹ 750 | ₹ 750 |

| Cheque return charge - Cheque Deposited by Customer | ₹ 150 | ₹ 150 | ₹ 150 | ₹ 150 |
| Account Closed < 12 months | ₹ 500 | ₹ 500 | ₹ 500 | ₹ 500 |

**Please note:**

1. Shortfall is calculated based on difference between required minimum MAB & actual MAB in a given month. 
   - Customers who fail to maintain required minimum MAB will be charged 5% of the shortfall as per SOSC.
   - In case of a shortfall in a particular month (M0), a notification is sent to customers in the subsequent month (M1). If the shortfall remains in the month of notification (M1) or 30 days from the date of communication, charges will be levied on the shortfall in the shortfall month (M0).
2. All charges above are exclusive of duties and taxes as applicable. GST will be levied at the applicable rates in force on all taxable supplies with effect from a date to be notified by the Government.
3. This charge is not applicable in case the account is closed within 14 days from the date the account is opened.
4. For Employee Bank Accounts, please contact phone-banking for service charges applicable to your relationship.

**Deposit Account Offering**

<table>
<thead>
<tr>
<th>Account (as applicable)</th>
<th>NRE Savings Account</th>
<th>NRO Savings Account</th>
<th>Super Value NRE Account</th>
<th>NRE Employee Banking Account Corporate Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly Average Balance (MAB):</td>
<td>₹ 25,000</td>
<td>₹ 25,000</td>
<td>₹ 50,000</td>
<td>Not applicable</td>
</tr>
</tbody>
</table>

**Important monthly charges applicable on non maintenance of balance**

<table>
<thead>
<tr>
<th>If the MAB &lt; Desired MAB mentioned above</th>
<th>5% of shortfall in MAB with Maximum cap of 600</th>
<th>5% of shortfall in MAB with Maximum cap of 600</th>
<th>5% of shortfall in MAB with Maximum cap of 600</th>
<th>Not applicable</th>
</tr>
</thead>
<tbody>
<tr>
<td>First 5 ATM transactions/month.</td>
<td>Free</td>
<td>Free</td>
<td>Free</td>
<td>Free</td>
</tr>
<tr>
<td>Domestic non SCB ATM Transaction charges**</td>
<td>**Free for Super Value NRE Savings Account if MAB of ₹25,000 is maintained.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Subsequent transactions</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Free</td>
<td>₹ 20</td>
<td>₹ 20</td>
<td>₹ 20&quot;</td>
<td>₹ 20&quot;</td>
</tr>
</tbody>
</table>

**Debit Card Fees**

| Debit Card - First & Subsequent Year’s Fee | ₹ 200 | ₹ 200 | - | ₹ 200’ |
| Debit Card - First & Subsequent Year’s Fee | ₹ 199 | ₹ 199 | ₹ 199 | ₹ 1 99’ |

**Cashback Platinum Debit Card - First & Subsequent Year’s Fee**

| Cashback Platinum Debit Card - First & Subsequent Year’s Fee | ₹ 499 | ₹ 499 | ₹ 499 | ₹ 499’ |

**Other important charges**

| Cheque return charge - Cheque Issued by Customer | ₹ 500 | ₹ 500 | ₹ 500 | ₹ 500 |
| First cheque return in the last 12 months | ₹ 500 | ₹ 500 | ₹ 500 | ₹ 500 |
| More than one cheque return in the last 12 months (per return) | ₹ 750 | ₹ 750 | ₹ 750 | ₹ 750 |

| Cheque return charge - Cheque Deposited by Customer | ₹ 150 | ₹ 150 | ₹ 150 | ₹ 150 |
| Account Closed < 12 months | ₹ 500 | ₹ 500 | ₹ 500 | ₹ 500 |

**Please note:**

1. Monthly Average Balance (MAB) is the average of the daily closing balances in that month. More details overleaf. For staff accounts of SCB Group and Employee Banking account, there is no minimum average monthly balance requirement.
2. Shortfall is calculated based on difference between required minimum MAB & actual MAB in a given month. 
   - Customers who fail to maintain required minimum MAB will be charged 5% of the shortfall as per SOSC.
   - In case of a shortfall in a particular month (M0), a notification is sent to customers in the subsequent month (M1). If the shortfall remains in the month of notification (M1) or 30 days from the date of communication, charges will be levied on the shortfall in the shortfall month (M0).
3. All charges above are exclusive of duties and taxes as applicable. GST will be levied at the applicable rates in force on all taxable supplies with effect from a date to be notified by the Government.
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<table>
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<tr>
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<th>5% of shortfall in MAB with Maximum cap of 600</th>
<th>Not applicable</th>
</tr>
</thead>
<tbody>
<tr>
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<td>Free</td>
<td>Free</td>
<td>Free</td>
<td>Free</td>
</tr>
<tr>
<td>Domestic non SCB ATM Transaction charges**</td>
<td>**Free for Super Value NRE Savings Account if MAB of ₹25,000 is maintained.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Subsequent transactions</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Free</td>
<td>₹ 20</td>
<td>₹ 20</td>
<td>₹ 20&quot;</td>
<td>₹ 20&quot;</td>
</tr>
</tbody>
</table>

**Debit Card Fees**

| Debit Card - First & Subsequent Year’s Fee | ₹ 200 | ₹ 200 | - | ₹ 200’ |
| Debit Card - First & Subsequent Year’s Fee | ₹ 199 | ₹ 199 | ₹ 199 | ₹ 1 99’ |

**Cashback Platinum Debit Card - First & Subsequent Year’s Fee**

| Cashback Platinum Debit Card - First & Subsequent Year’s Fee | ₹ 499 | ₹ 499 | ₹ 499 | ₹ 499’ |

**Other important charges**

| Cheque return charge - Cheque Issued by Customer | ₹ 500 | ₹ 500 | ₹ 500 | ₹ 500 |
| First cheque return in the last 12 months | ₹ 500 | ₹ 500 | ₹ 500 | ₹ 500 |
| More than one cheque return in the last 12 months (per return) | ₹ 750 | ₹ 750 | ₹ 750 | ₹ 750 |

| Cheque return charge - Cheque Deposited by Customer | ₹ 150 | ₹ 150 | ₹ 150 | ₹ 150 |
| Account Closed < 12 months | ₹ 500 | ₹ 500 | ₹ 500 | ₹ 500 |

**Please note:**

1. Interest will be calculated at applicable Savings Bank Interest Rate on the daily available balance and same will be paid at quarterly rests. Presently, the interest rate is 3.5% p.a. for up to 50L balance and 4% p.a. for above 50L balance.
2. Savings Bank Interest Rate may be changed from time to time at the sole discretion of the Bank.
3. If/We confirm that I/We have verified the identity of the bank officer before handing over the initial payment for opening the account. I/We have not handed over cash to the officer for opening the account except where I/We have visited the bank branch personally. I/We have not been incentivized by a gift/discount for opening the account.
4. If/We confirm that I/We have received and understood all terms and conditions as mentioned in the customer copy of the MID.
5. Withdrawals using withdrawal slips supplied by the Bank can only be made in case of Savings account opened by individuals and by the account holder in person.
6. We understand that there might be transaction restriction on the account in case the Know Your Customer (KYC) documents submitted by me/us are found incomplete insufficient during internal review by the bank after the account has been opened. The account might be closed incase I/we are not able to provide complete KYC documents as per the requirement.

7. The Bank reserves the right to close the account if the funding cheque has returned unpaid.
8. Accounts which are not operated for a period of greater than 10 years or more will automatically be marked as an “Unclaimed Account” wherein credits and debits in the account will be restricted and the account will be placed on hold.
9. In particular, for NRE Employee Banking Account:
   - I/We understand that the Terms and conditions of the Master Insurance Policy between Royal Sundaram Insurance Company and Standard Chartered Bank would also apply.
Date | Narration | Deposit | Withdrawal | Balance
---|---|---|---|---
1/1/2017 | Opening Balance | - | - | 0
1/1/2017 | By clearing | 1,50,000 | - | 1,50,000
5/1/2017 | By clearing | 1,00,000 | - | 2,50,000
20/1/2017 | Cash Withdrawal | - | 50,000 | 2,00,000
31/1/2017 | - | - | - | 2,00,000

Calculation of Average Balance

<table>
<thead>
<tr>
<th>From</th>
<th>To</th>
<th>Balance</th>
<th>Number of Days</th>
<th>Total balance (Balance X No. of Days)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1/1/2017</td>
<td>4/1/2017</td>
<td>1,50,000</td>
<td>4</td>
<td>6,00,000</td>
</tr>
<tr>
<td>5/1/2017</td>
<td>19/1/2017</td>
<td>2,50,000</td>
<td>15</td>
<td>37,50,000</td>
</tr>
<tr>
<td>20/1/2017</td>
<td>31/1/2017</td>
<td>2,00,000</td>
<td>12</td>
<td>24,00,000</td>
</tr>
<tr>
<td>Sum = 31</td>
<td>Sum = 67,50,000</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Average Balance (Sum of Total Balance / Number of Days) = (67,50,000/ 31 ) = 2,17,742

Please Note - Similar methodology shall apply for calculation of Monthly Average Balance of linked term deposits.

**PHONE BANKING NUMBERS :**

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Bahrain</td>
<td>80801129</td>
<td>Singapore</td>
<td>8001012407</td>
</tr>
<tr>
<td>Canada</td>
<td>8772185618</td>
<td>United Arab Emirates</td>
<td>8000177750</td>
</tr>
<tr>
<td>Hong Kong</td>
<td>809095018</td>
<td>United Kingdom</td>
<td>98081019144</td>
</tr>
<tr>
<td>Malaysia</td>
<td>1800815063</td>
<td>United States of America</td>
<td>8773021657</td>
</tr>
<tr>
<td>Philippines</td>
<td>180011101121</td>
<td>All Other International Location (ISD rates apply)</td>
<td>+91 80 42896753</td>
</tr>
</tbody>
</table>
Account Opening Supplementary Form for Individual, including FATCA and CRS Declaration

This form must be completed by any individual who wishes to open a banking account.
Please complete Parts 1 to 4 in BLOCK LETTERS and read the Instructions on how to complete this Form on page 3 and the Definitions on page 4.

**Part 1: Identification of Individual Account Holder**

<table>
<thead>
<tr>
<th>Surname(s):</th>
<th>First or Given Name:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Middle Name(s):</th>
<th>Alias:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Country of Birth:</th>
<th>Place of Birth</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>(Town or City of Birth):</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Nationality / Citizenship</th>
</tr>
</thead>
<tbody>
<tr>
<td>(In case of multiple nationalities, please list ALL Nationalities/Citizenships held)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Residential Address Confirmation</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

I confirm the Residential Address provided in the Account Opening Form is the Account Holder’s current residential address.

If “No” is selected, please insert the Account Holder’s Current Residential Address below.

<table>
<thead>
<tr>
<th>Current Residential Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>Address Line 1:</td>
</tr>
<tr>
<td>Address Line 2:</td>
</tr>
<tr>
<td>City/Town:</td>
</tr>
<tr>
<td>Province/State/County:</td>
</tr>
<tr>
<td>Postal Code/ZIP Code:</td>
</tr>
<tr>
<td>Country:</td>
</tr>
</tbody>
</table>

**Part 2: US Status**

Please check “√” Yes or No for each of the following questions:

<table>
<thead>
<tr>
<th>Questions</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Is the Account Holder a US Resident?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Is the Account Holder a US Citizen?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Is the Account Holder holding a US Permanent Resident Card (Green Card)?</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Part 3: Tax Residence Information**

Please complete the following table indicating (i) the country where the Account Holder is resident for tax purposes and (ii) the Account Holder’s Taxpayer Identification Number or functional equivalent (hereafter referred to as ‘TIN’) for each country indicated.

If the Account Holder is a resident for tax purposes in more than three countries, please use a separate sheet.
If a TIN is unavailable please provide reason A, B or C where appropriate:
- **Reason A**: The country where the Account Holder is resident does not issue TINs to its residents
- **Reason B**: The Account Holder is otherwise unable to obtain a TIN (please explain why Account Holder is unable to obtain a TIN in the below table if you have selected this reason)
- **Reason C**: No TIN is required (note: only select this reason if the authorities of the country of residence for tax purposes entered below do not require the TIN to be disclosed)

More details are available in the Instructions to this Form.

<table>
<thead>
<tr>
<th>No</th>
<th>Country of Residence for tax purposes</th>
<th>TIN</th>
<th>If no TIN is available, enter Reason A, B or C</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

If Reason B selected above, explain why the Account Holder is unable to obtain a TIN in the corresponding row below

<table>
<thead>
<tr>
<th>No</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td></td>
</tr>
</tbody>
</table>

**Part 4: Declaration and Signature**

I understand that the information supplied by me is subject to the terms and conditions governing the Account Holder’s relationship with Standard Chartered PLC and its subsidiaries and affiliates where the Account Holder’s financial relationship is maintained.

I acknowledge that the information contained in this Form and information regarding the Account Holder and any Reportable Account(s) may be provided, **directly or indirectly**, to **any relevant** tax authority, including the tax authorities of the country in which this account(s) is/are maintained and exchanged with tax authorities of another country or countries in which the Account Holder may be resident for tax purposes pursuant to bilateral or multilateral agreements between governments to exchange financial account information.

Where required by domestic or overseas regulators or tax authorities, I consent and agree that the Bank may withhold from my account(s) such amounts as may be required according to applicable laws, regulations and directives under relevant laws and regulations.

**Certification**

I certify that I am the Account Holder (or am authorised to sign for the Account Holder) of all of the account(s) to which this Form relates.

I declare that all statements made in this declaration are, to the best of my knowledge and belief, correct and complete.

I undertake to submit a suitably updated Form within 30 days of any change in circumstances which affects the tax residency status of the Account Holder or where any information contained herein to become incorrect.

**Signature**: ____________________________________________________________

Signature of Account Holder (or individual authorised to sign for the Account Holder)

**Print Name**: __________________________________________________________

**Date** (DD-MM-YYYY): _________________________________________________

**Note**: If you are not the Account Holder please indicate the capacity in which you are signing the Form.

**Capacity**: ___________________________________________________________

Please note that in providing the certification, a statement that is false, misleading or incorrect may be regarded as an offence and, therefore may be subject to penalties under relevant law or regulation.
Instructions

Part 1: Identification of Individual Account Holder

<table>
<thead>
<tr>
<th>Field</th>
<th>Instructions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name</td>
<td>Enter the Account Holder’s name exactly the same as in the Account Holder’s Identity Document. Identity Document can be a Country ID, Passport / Travel Document / Other.</td>
</tr>
<tr>
<td>Alias</td>
<td>Enter the Account Holder’s Alias, if applicable.</td>
</tr>
<tr>
<td>Country of Birth</td>
<td>Enter the Account Holder’s Country of Birth.</td>
</tr>
<tr>
<td>Place of Birth (Town or City of Birth)</td>
<td>Enter the Account Holder’s Town or City of Birth, or an equivalent thereof (e.g. village, homestead). This field is optional.</td>
</tr>
<tr>
<td>Nationality / Citizenship</td>
<td>Enter the Account Holder’s country of citizenship. In case of multiple nationalities, please list ALL Nationalities/Citizenships held.</td>
</tr>
<tr>
<td>I confirm the Residential Address provided in the Account Opening Form is the Account Holder’s current residential address.</td>
<td>Enter ‘Yes’ to confirm that the Residential Address provided in the Account Opening Form (AOF) is the Account Holder’s current residential address. If the Residential Address provided in the AOF is not current, please provide the Account Holder’s Current Residential Address in the fields provided.</td>
</tr>
<tr>
<td>Current Residential Address</td>
<td>Complete in only if “No” is selected for the above certification.</td>
</tr>
</tbody>
</table>

Part 2: US Status

<table>
<thead>
<tr>
<th>Question</th>
<th>Instructions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Is the Account Holder a US Resident?</td>
<td>Enter ‘Yes’ if the Account Holder is a US Resident. Otherwise enter ‘No’.</td>
</tr>
<tr>
<td>Is the Account Holder a US Citizen?</td>
<td>Enter ‘Yes’ if the Account Holder is a US Citizen. Otherwise enter ‘No’.</td>
</tr>
<tr>
<td>Is the Account Holder holding a U.S. Permanent Resident Card (Green Card)?</td>
<td>Enter ‘Yes’ if the Account Holder has a right of lawful permanent residence / holds a U.S Permanent Resident Card (“Green Card”) issued by the US Government. Otherwise enter ‘No’.</td>
</tr>
</tbody>
</table>

Part 3: Tax Residence Information

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<th>Instructions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tax Residence / Citizenship Information</td>
<td>Please complete the table indicating (i) where the Account Holder is resident for tax purposes and (ii) the Account Holder’s Taxpayer Identification Number or functional equivalent (hereafter referred to as ‘TIN’) for each country indicated.</td>
</tr>
</tbody>
</table>

The requirement to pay tax in a particular country does not necessarily signify tax residence in that country; it is possible to have to pay tax in a country in which one is not tax resident, and not to have to pay tax in a country in which one is tax resident. Whether a person is tax resident in a particular country depends on whether that person meets the definition of a tax resident under the tax laws of that country. For more information on tax residence, please consult your tax advisor or refer to the information at OECD automatic exchange of information portal at: [http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency/id.en.347760](http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency/id.en.347760).

If the Account Holder is a dual citizen, enter the country where the Account Holder is both a citizen and a resident at the time this Form is completed. If the Account Holder is not a resident in any country in which the Account Holder has citizenship, enter the country where the Account Holder was most recently a resident. If the Account Holder is a US citizen, a Form W-9 must be provided.

If the Account Holder’s Country of Tax Residence is India, then the Account Holder’s Tax Identification Number (TIN) is the Account Holder’s PAN.

If a TIN is unavailable, please provide the appropriate Reason A, B or C.

- Reason A should be selected by an Account Holder where the country concerned does not, under any circumstances, issue TINs to individual tax residents. Where the country concerned does issue TINs to individual tax residents, but the Account Holder has not been issued with a TIN because of particular circumstances, Reason B should be selected instead.

- If you have selected Reason B, please explain why the Account Holder is unable to obtain a TIN, even though the country concerned does issue TINs to individual tax.
Part 4: Declaration and Signature

**Declaration and Signature**

The Form must be signed and dated by the Account Holder. If this Form is completed by an Individual authorised to sign for the Account Holder, please indicate the capacity in which you are signing the Form.

**Capacity**

An authorised representative or officer must state the capacity in which he/she is signing on behalf of the Account Holder. If this Form is completed by an agent acting under a duly authorised power of attorney, the Form must be accompanied by the power of attorney in proper Form specifically authorising the agent to represent the Account Holder in making, executing and presenting the Form.

Definitions

The following is a non-exhaustive list of selected terms to assist you with the completion of this Form. Should you have any questions, please contact your tax, legal and/or other professional advisor.

- **Account Holder:** The term ‘Account Holder’ means the person listed or identified as the holder of a Financial Account. A person, other than a Financial Institution, holding a Financial Account for the benefit of another person as an agent, a custodian, a nominee, a signatory, an investment advisor, an intermediary, or as a legal guardian, is not treated as the Account Holder. In these circumstances that other person is the Account Holder. For example in the case of a parent/child relationship where the parent is acting as a legal guardian, the child is regarded as the Account Holder. With respect to a jointly held account, each joint holder is treated as an Account Holder.

- **Financial Account:** A Financial Account is an account maintained by a Financial Institution and includes: Depository Accounts; Custodial Accounts; Equity and debt interest in certain Investment Entities; Cash Value Insurance Contracts; and Annuity Contracts.

- **Participating Jurisdiction:** A Participating Jurisdiction means a jurisdiction with which an intergovernmental agreement is in place pursuant to which it will provide the information required on the automatic exchange of financial account information set out in the CRS.

- **Reportable Account:** A Reportable Account is a Financial Account that is maintained by a Reporting Financial Institution and that, pursuant to due diligence procedures consistent with CRS, FATCA and any applicable IGAs, has been identified as an account that is held by one or more persons that are US Persons or Reportable Persons with respect to another Jurisdiction or by a Passive NFE with one or more Controlling Persons that are US Persons or Reportable Persons with respect to another Jurisdiction.

- **Reportable Jurisdiction:** A Reportable Jurisdiction is a Participating Jurisdiction with which an obligation to provide financial account information is in place.

- **Reportable Person:** The CRS defines the Account Holder as a 'Reportable Person'. A Reportable Person is further defined as an individual who is tax resident in a Reportable Jurisdiction under the laws of that jurisdiction.

- **Tax Identification Number (TIN):** Taxpayer Identification Number or a functional equivalent in the absence of a TIN. A TIN is a unique combination of letters or numbers assigned by a jurisdiction to an Individual or an Entity and used to identify the Individual or Entity for the purposes of administering the tax laws of such jurisdiction. Further details of acceptable TINs can be found at: http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-identification-numbers/#d.en.347759. Some jurisdictions do not issue a TIN. However, these jurisdictions often utilise some other high integrity number with an equivalent level of identification (a 'functional equivalent'). Examples of that type of number include, for individuals, a social security/ insurance number, citizen/personal identification/service code/number, and resident registration number.

- **US Citizen:** An individual who is a US citizen. "US" as used in this definition refers geographically to any State of the United States including the District of Columbia. “US” includes additionally a person born in the US Territories (American Samoa, Guam, Northern Mariana Islands, US Virgin Islands and Puerto Rico) who will be deemed a US Citizen.

- **US Person:** A US person is defined in section 7701(a) (30) of the Internal Revenue Code and includes an individual who is a citizen or resident of the US.

- **US Resident:** An Individual who is a person ordinarily living in the US; or any other person who satisfies the Substantial Presence Test defined by the IRS. For the avoidance of doubt, a Client will be treated as a US Resident unless proven otherwise if he declares to the Bank that he resides in the US; or is a US Person and provides a current US residential address to the Bank. “US” as used in this definition refers geographically to any State of the United States, the District of Columbia, and the US Territories (American Samoa, Guam, Northern Mariana Islands, US Virgin Islands and Puerto Rico).
Dear Customer,

Thank you for applying for a Non Resident account with Standard Chartered Bank. We would request you to go through the below information before you sign up to open your account with us. The information provided herein is based on the guidelines and regulations issued by the Reserve Bank of India (RBI) as on date and are not comprehensive. In case you need any further information, we request you to refer to the RBI circulars and regulations. You are requested to stay updated with applicable guidelines and regulations issued by RBI from time to time.

**Important points that you should know about your Non Resident Account**

**LENDING BY NON RESIDENT TO INDIAN RESIDENT/ COMPANY**

- NRIs/ PIOs can give loans to Indian Residents in the following 2 ways:
  
  A. Inward Remittance or debit to the NRE / FCNR account subject to following conditions:
     1. Loan can only be given to close relatives for a sum not exceeding US$ 2,50,000 or its equivalent
     2. Loan has to be free of interest
     3. Minimum maturity of loan is 1 year
     4. Repayment can come to NRO/ NRE/ FCNR Account

  B. Inward Remittance or debit to the NRO / NRE / FCNR Account subject to following conditions:
     1. Loan can be given to resident individuals
     2. Rate of interest of loan cannot exceed 2% over prevailing Bank Rate on the date of loan availment
     3. Maximum maturity shall not exceed 3 years
     4. Payment of interest and repayment of loan shall be made by credit to the lender's NRO Account. Repayment including principal cannot go in NRE/ FCNR Account

- NRIs / PIO can give loan to Indian Company by one of the following way:
  
  A. Companies have issued Non-convertible Debentures (NCDs) by public offer
  
  B. Companies have raised External Commercial Borrowing. Only those Non Residents who hold minimum 25% of paid-up equity of the company are eligible to lend under ECB route.

**INVESTMENT BY NON-RESIDENT**

- NRIs are allowed to invest in shares of listed Indian companies in recognised Stock Exchanges only under the Portfolio Investment Scheme (PIS) on repatriation & non-repatriation basis up to 5 per cent of the paid-up capital / paid-up value of each series of debentures of listed Indian companies. If the NRI invests under Foreign Direct Investment Scheme, transaction to be processed as per applicable Foreign Direct Investment process as mandated by RBI

- NRI, on non-repatriation basis, without limit can purchase dated Government securities, treasury bills, units of domestic mutual funds, units of Money Market Mutual Funds without any limit by way of inward remittance/ NRE/ NRO/ FCNR Account. Investments in Small Savings Schemes including PPF are not permitted. In case of investment on non-repatriation basis, the sale proceeds shall be credited to NRO account. The amount invested under the scheme and the capital appreciation thereon will not be allowed to be repatriated abroad.

- NRI, on repatriation basis, without limit, can purchase Government dated securities (other than bearer securities) or treasury bills or units of domestic mutual funds; bonds issued by a public sector undertaking (PSU) in India and shares in Public Sector Enterprises being disinvested by the Government of India, Sale proceeds can be credited to NRE Account provided purchase was made by debit to NRE Account.
INVESTMENT IN PROPERTY

- NRIs / PIOs can acquire immovable property in India other than an agricultural property, plantation or a farm house provided payment of purchase price shall be made out of (i) funds received in India through normal banking channels by way of inward remittance from any place outside India or (ii) funds held in any non-resident account.
- NRIs or PIOs cannot repatriate the principal amount of more than 2 residential properties in his entire lifetime through the NRE route, provided the purchase was made originally by debit to NRE A/C. The principal amounts of the remaining residential properties plus the capital gains (after payment of taxes) of all the properties have to be only routed through the NRO route.

ACCOUNT TRANSACTIONS

- Repatriation from NRO Account including transfer to NRE account is restricted up to USD 1 million per financial year subject to payment of tax, as applicable.
- Legitimate dues including current income like rent, dividend, pension, interest etc can be credited to both NRO and NRE Account.
- Transfer from NRO to customer’s own NRO is allowed. Legitimate third party transfers i.e. transfer from any other non-resident's NRO accounts are permitted as per applicable RBI/ FEMA guidelines.

List of permissible Debits & Credits for NRO Account

DEBITS
1. All local payments in rupees including payments for investments in India subject to compliance with the relevant regulations made by the Reserve Bank of India.
2. Remittance outside India of current income like rent, dividend, pension, interest, etc. in India of the account holder.
3. Remittance up to USD one million, per financial year (April - March), for all bonafide purposes, to the satisfaction of the Authorised Dealer bank.
4. Transfer to NRI’s own NRE account within the overall ceiling of USD one million per financial year subject to payment of tax, as applicable. International Banking TID Version – June 2014.
5. Legitimate transfers to other NRO accounts.
6. Settlement of charges on International Credit Cards issued by authorised dealer banks in India to NRIs or PIOs, subject to the limits for repatriation of balances held in NRO accounts specified in regulation 4(2) of Foreign Exchange Management (Remittance of Assets) Regulations, 2016.

CREDITS
1. Proceeds of remittances from outside India through normal banking channels received in foreign currency which is freely convertible.
2. Any foreign currency, which is freely convertible, tendered by the account holder during his temporary visit to India. Foreign currency exceeding USD 5000 or its equivalent in the form of cash should be supported by currency declaration form. Rupee funds should be supported by encashment certificate, if they represent funds brought from outside India.
3. Transfers from rupee accounts of non-resident banks.
4. Legitimate dues in India of the account holder. This includes current income like rent, dividend, pension, interest, etc.
5. Legitimate transfers from other NRO accounts.
6. Sale proceeds of assets including immovable property acquired out of rupee / foreign currency funds or by way of legacy /inheritance.
7. Gift from close relative Resident Individual by way of crossed cheque/electronic transfer within the overall limit of the Liberalized Remittance Scheme.
8. Loan from close relative Resident Individual by way of crossed cheque/electronic transfer within the overall limit of the Liberalized Remittance Scheme.

List of permissible debits & credits for NRE Account:

DEBITS
1. Local Disbursements
2. Remittances outside India
Bank Copy

3. Transfer to NRE / FCNR accounts of the account holder or any other person eligible to maintain such account
4. Investment in shares / securities / commercial paper of an Indian company. Secondary market purchase to be made under PIS route.
5. Purchase of immovable property in India
6. Loan to Indian resident under restrictions as detailed in ‘Lending’ section as mentioned above.

CREDITS

1. Proceeds of remittances to India in any permitted currency
2. Proceeds of personal cheques drawn by the account holder on his foreign currency account and of travellers cheques, bank drafts payable in any permitted currency including instruments expressed in Indian rupees for which reimbursement will be received in foreign currency, deposited by the account holder in person during his temporary visit to India, provided the authorised dealer bank is satisfied that the account holder is still resident outside India, the travellers’ cheques / drafts are standing / endorsed in the name of the account holder and in the case of travellers’ cheques, they were issued outside India.
3. Proceeds of foreign currency / bank notes tendered by account holder during his temporary visit to India, provided (i) the amount was declared on a Currency Declaration Form (CDF), where applicable, and (ii) the notes are tendered to the authorised dealer in person by the account holder himself and the authorised dealer is satisfied that account holder is a person resident outside India.
4. Transfers from other NRE / FCNR accounts
5. Interest accruing on the funds held in the account
6. Current income in India due to the account holder, subject to payment of applicable taxes in India
7. Interest on Government securities and dividend on units of mutual funds, provided the securities / units were purchased by debit to the account holder's NRE / FCNR account or out of inward remittance through normal banking channels
8. Maturity proceeds of Government securities including National Plan / Savings Certificates as well as proceeds of Government securities and units of mutual funds sold on a recognised stock exchange in India and sale proceeds of units received from mutual funds, provided the securities / units were originally purchased by debit to the account holder's NRE / FCNR account or out of remittances received from outside India in free foreign exchange
9. Refund of share / debenture subscriptions to new issues of Indian companies or portion thereof, if the amount of subscription was paid from the same account or from other NRE / FCNR account of the account holders or by remittance from outside India through normal banking channels
10. Refund of application / earnest money / purchase consideration made by the house building agencies / seller on account of non-allotment of flat / plot / cancellation of bookings / deals for purchase of residential / commercial property, together with interest, if any (net of income tax payable thereon), provided the original payment was made out of NRE / FCNR account of the account holder or remittance from outside India through normal banking channels and the authorised dealer is satisfied about the genuineness of the transaction
11. Transfer of balances from EEFC/ RFC/ RFC(D) Accounts consequent to change in status from Resident to Non Resident
12. Repayment of loan availed by close relative Indian resident under USD 250,000
13. Funds from NRI's own NRO under USD 1 million limit

Signature of 1st Account Holder

Signature of 2nd Account Holder

Name of 1st Account Holder

Name of 2nd Account Holder

Ver_Nov2016
Dear Customer,

Thank you for applying for a Non Resident account with Standard Chartered Bank. We would request you to go through the below information before you sign up to open your account with us. The information provided herein is based on the guidelines and regulations issued by the Reserve Bank of India (RBI) as on date and are not comprehensive. In case you need any further information, we request you to refer to the RBI circulars and regulations. You are requested to stay updated with applicable guidelines and regulations issued by RBI from time to time.

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     2. Loan has to be free of interest
     3. Minimum maturity of loan is 1 year
     4. Repayment can come to NRO/ NRE/ FCNR Account
  
  B. Inward Remittance or debit to the NRO / NRE / FCNR Account subject to following conditions:
     1. Loan can be given to resident individuals
     2. Rate of interest of loan cannot exceed 2% over prevailing Bank Rate on the date of loan availment
     3. Maximum maturity shall not exceed 3 years
     4. Payment of interest and repayment of loan shall be made by credit to the lender's NRO Account. Repayment including principal cannot go in NRE/ FCNR Account

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  A. Companies have issued Non-convertible Debentures (NCDs) by public offer
  B. Companies have raised External Commercial Borrowing. Only those Non Residents who hold minimum 25% of paid-up equity of the company are eligible to lend under ECB route.

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- NRIs or PIOs cannot repatriate the principal amount of more than 2 residential properties in his entire lifetime through the NRE route, provided the purchase was made originally by debit to NRE A/C. The principal amounts of the remaining residential properties plus the capital gains (after payment of taxes) of all the properties have to be only routed through the NRO route.

ACCOUNT TRANSACTIONS

- Repatriation from NRO Account including transfer to NRE account is restricted up to USD 1 million per financial year subject to payment of tax, as applicable.
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- Transfer from NRO to customer’s own NRO is allowed. Legitimate third party transfers i.e. transfer from any other non-resident’s NRO accounts are permitted as per applicable RBI/ FEMA guidelines.

List of permissible Debits & Credits for NRO Account

**DEBITS**

1. All local payments in rupees including payments for investments in India subject to compliance with the relevant regulations made by the Reserve Bank of India
2. Remittance outside India of current income like rent, dividend, pension, interest, etc. in India of the account holder
3. Remittance up to USD one million, per financial year (April - March), for all bonafide purposes, to the satisfaction of the Authorised Dealer bank
4. Transfer to NRI’s own NRE account within the overall ceiling of USD one million per financial year subject to payment of tax, as applicable
5. Legitimate transfers to other NRO accounts.
6. Settlement of charges on International Credit Cards issued by authorised dealer banks in India to NRIs or PIOs, subject to the limits for repatriation of balances held in NRO accounts specified in regulation 4(2) of Foreign Exchange Management (Remittance of Assets) Regulations, 2016.

**CREDITS**

1. Proceeds of remittances from outside India through normal banking channels received in foreign currency which is freely convertible
2. Any foreign currency, which is freely convertible, tendered by the account holder during his temporary visit to India. Foreign currency exceeding USD 5000 or its equivalent in the form of cash should be supported by currency declaration form. Rupee funds should be supported by encashment certificate, if they represent funds brought from outside India
3. Transfers from rupee accounts of non-resident banks
4. Legitimate dues in India of the account holder. This includes current income like rent, dividend, pension, interest, etc
5. Legitimate transfers from other NRO accounts
6. Sale proceeds of assets including immovable property acquired out of rupee / foreign currency funds or by way of legacy/inheritance
7. Gift from close relative Resident Individual by way of crossed cheque/ electronic transfer within the overall limit of the Liberalized Remittance Scheme
8. Loan from close relative Resident Individual by way of crossed cheque/ electronic transfer within the overall limit of the Liberalized Remittance Scheme

List of permissible debits & credits for NRE Account:

**DEBITS**

1. Local Disbursements
2. Remittances outside India
3. Transfer to NRE / FCNR accounts of the account holder or any other person eligible to maintain such account
4. Investment in shares / securities / commercial paper of an Indian company. Secondary market purchase to be made under PIS route.
5. Purchase of immovable property in India
6. Loan to Indian resident under restrictions as detailed in ‘Lending’ section as mentioned above.

CREDITS
1. Proceeds of remittances to India in any permitted currency
2. Proceeds of personal cheques drawn by the account holder on his foreign currency account and of travellers cheques, bank drafts payable in any permitted currency including instruments expressed in Indian rupees for which reimbursement will be received in foreign currency, deposited by the account holder in person during his temporary visit to India, provided the authorised dealer bank is satisfied that the account holder is still resident outside India, the travellers’ cheques / drafts are standing / endorsed in the name of the account holder and in the case of travellers’ cheques, they were issued outside India.
3. Proceeds of foreign currency / bank notes tendered by account holder during his temporary visit to India, provided (i) the amount was declared on a Currency Declaration Form (CDF), where applicable, and (ii) the notes are tendered to the authorised dealer in person by the account holder himself and the authorised dealer is satisfied that account holder is a person resident outside India.
4. Transfers from other NRE / FCNR accounts
5. Interest accruing on the funds held in the account
6. Current income in India due to the account holder, subject to payment of applicable taxes in India
7. Interest on Government securities and dividend on units of mutual funds, provided the securities / units were purchased by debit to the account holder’s NRE / FCNR account or out of inward remittance through normal banking channels
8. Maturity proceeds of Government securities including National Plan / Savings Certificates as well as proceeds of Government securities and units of mutual funds sold on a recognised stock exchange in India and sale proceeds of units received from mutual funds, provided the securities / units were originally purchased by debit to the account holders NRE / FCNR account or out of remittances received from outside India in free foreign exchange
9. Refund of share / debenture subscriptions to new issues of Indian companies or portion thereof, if the amount of subscription was paid from the same account or from other NRE / FCNR account of the account holders or by remittance from outside India through normal banking channels
10. Refund of application / earnest money / purchase consideration made by the house building agencies / seller on account of non-allotment of flat / plot / cancellation of bookings / deals for purchase of residential / commercial property, together with interest, if any (net of income tax payable thereon), provided the original payment was made out of NRE / FCNR account of the account holder or remittance from outside India through normal banking channels and the authorised dealer is satisfied about the genuineness of the transaction
11. Transfer of balances from EEFC/ RFC/ RFC(D) Accounts consequent to change in status from Resident to Non Resident
12. Repayment of loan availed by close relative Indian resident under USD 250,000
13. Funds from NRI’s own NRO under USD 1 million limit

Signature of 1st Account Holder

Signature of 2nd Account Holder

Name of 1st Account Holder

Name of 2nd Account Holder
## Form No. 60

Form for declaration to be filed by an individual or a person (not being a company or firm) who does not have a permanent account number and who enters into any transaction specified in rule 114B.

<table>
<thead>
<tr>
<th></th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>First Name</td>
</tr>
<tr>
<td></td>
<td>Middle Name</td>
</tr>
<tr>
<td></td>
<td>Surname</td>
</tr>
<tr>
<td>2</td>
<td>Date of Birth/Incorporation of declarant D D M M Y Y Y Y</td>
</tr>
<tr>
<td>3</td>
<td>Father’s Name (in case of individual)</td>
</tr>
<tr>
<td></td>
<td>First Name</td>
</tr>
<tr>
<td></td>
<td>Middle Name</td>
</tr>
<tr>
<td></td>
<td>Surname</td>
</tr>
<tr>
<td>4</td>
<td>Flat/Room No.</td>
</tr>
<tr>
<td></td>
<td>Floor No.</td>
</tr>
<tr>
<td>5</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Name of premises</td>
</tr>
<tr>
<td></td>
<td>Block Name/No.</td>
</tr>
<tr>
<td>7</td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>Road/Street/Lane</td>
</tr>
<tr>
<td></td>
<td>Area/Locality</td>
</tr>
<tr>
<td>9</td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>Town/City</td>
</tr>
<tr>
<td>11</td>
<td>District</td>
</tr>
<tr>
<td>12</td>
<td>State</td>
</tr>
<tr>
<td>13</td>
<td>Pin code</td>
</tr>
<tr>
<td>14</td>
<td>Telephone Number (with STD code)</td>
</tr>
<tr>
<td>15</td>
<td>Mobile Number</td>
</tr>
<tr>
<td>16</td>
<td>Amount of transaction (Rs.)</td>
</tr>
<tr>
<td>17</td>
<td>Date of transaction D D M M Y Y Y Y</td>
</tr>
<tr>
<td>18</td>
<td>In case of transaction in joint names, number of persons involved in the transaction</td>
</tr>
<tr>
<td>19</td>
<td>Mode of transaction: ☐ Cash, ☐ Cheque, ☐ Card, ☐ Draft/Banker’s Cheque, ☐ Online transfer, ☐ Other</td>
</tr>
<tr>
<td>20</td>
<td>Aadhaar Number issued by UIDAI (if available)</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>---</td>
<td>---</td>
</tr>
<tr>
<td>21</td>
<td>If applied for PAN and it is not yet generated enter date of application and acknowledgement number</td>
</tr>
<tr>
<td>22</td>
<td>If PAN not applied, fill estimated total income (including income of spouse, minor child etc. as per section 64 of Income-tax Act, 1961) for the financial year in which the above transaction is held</td>
</tr>
<tr>
<td></td>
<td>a Agricultural income (Rs.)</td>
</tr>
<tr>
<td></td>
<td>b Other than agricultural income (Rs.)</td>
</tr>
<tr>
<td>23</td>
<td>Details of document being produced in support of identify in Column 1 <em>(Refer Instruction overleaf)</em></td>
</tr>
<tr>
<td>24</td>
<td>Details of document being produced in support of address in Columns 4 to 13 <em>(Refer Instruction overleaf)</em></td>
</tr>
</tbody>
</table>

**Verification**

I, ________________________________ do hereby declare that what is stated above is true to the best of my knowledge and belief. I further declare that I do not have a Permanent Account Number and my/ our estimated total income (including income of spouse, minor child etc. as per section 64 of Income-tax Act, 1961) computed in accordance with the provisions of Income-tax Act, 1961 for the financial year in which the above transaction is held will be less than maximum amount not chargeable to tax.

Verified today, the ____________ day of ____________ 20_____

Place: _______________ (Signature of declarant)

**Note:**

1. Before signing the declaration, the declarant should satisfy himself that the information furnished in this form is true, correct and complete in all respects. Any person making a false statement in the declaration shall be liable to prosecution under section 277 of the Income-tax Act, 1961 and on conviction be punishable,

   (i) in a case where tax sought to be evaded exceeds twenty-five lakh rupees, with rigorous imprisonment which shall not be less than six months but which may extend to seven years and with fine;

   (ii) in any other case, with rigorous imprisonment which shall not be less than three months but which may extend to two years and with fine.
2. The person accepting the declaration shall not accept the declaration where the amount of income of the nature referred to in item 22b exceeds the maximum amount which is not chargeable to tax, unless PAN is applied for and column 21 is duly filled.

**Instruction:**

(1) Documents which can be produced in support of identity and address (not required if applied for PAN and item 20 is filled): -

<table>
<thead>
<tr>
<th></th>
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<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>For Individuals and HUF</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1.</td>
<td>AADHAR card</td>
<td>01</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>2.</td>
<td>Bank/Post office passbook bearing photograph of the person</td>
<td>02</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>3.</td>
<td>Elector’s photo identity card</td>
<td>03</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>4.</td>
<td>Ration/Public Distribution System card bearing photograph of the person</td>
<td>04</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>5.</td>
<td>Driving License</td>
<td>05</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>6.</td>
<td>Passport</td>
<td>06</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>7.</td>
<td>Pensioner Photo card</td>
<td>07</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>8.</td>
<td>National Rural Employment Guarantee Scheme (NREGS) Job card</td>
<td>08</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>9.</td>
<td>Caste or Domicile certificate bearing photo of the person</td>
<td>09</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>10.</td>
<td>Certificate of identity/address signed by a Member of Parliament or Member of Legislative Assembly or Municipal Councillor or a Gazetted Officer as per annexure A prescribed in Form 49A</td>
<td>10</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>11.</td>
<td>Certificate from employer as per annexure B prescribed in Form 49A</td>
<td>11</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>12.</td>
<td>Kisan passbook bearing photo</td>
<td>12</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>13.</td>
<td>Arm’s license</td>
<td>13</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>14.</td>
<td>Central Government Health Scheme/Ex-servicemen Contributory Health Scheme card</td>
<td>14</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
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<td></td>
<td></td>
</tr>
<tr>
<td>15.</td>
<td>Photo identity card issued by the government/Public Sector Undertaking</td>
<td>15</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>16.</td>
<td>Electricity bill <em>(Not more than 3 months old)</em></td>
<td>16</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>17.</td>
<td>Landline Telephone bill <em>(Not more than 3 months old)</em></td>
<td>17</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>18.</td>
<td>Water bill <em>(Not more than 3 months old)</em></td>
<td>18</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>19.</td>
<td>Consumer gas card/book or piped gas bill <em>(Not more than 3 months old)</em></td>
<td>19</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>20.</td>
<td>Bank Account Statement <em>(Not more than 3 months old)</em></td>
<td>20</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>21.</td>
<td>Credit Card statement <em>(Not more than 3 months old)</em></td>
<td>21</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>22.</td>
<td>Depository Account Statement <em>(Not more than 3 months old)</em></td>
<td>22</td>
<td>No</td>
<td>Yes</td>
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<tr>
<td>23.</td>
<td>Property registration document</td>
<td>23</td>
<td>No</td>
<td>Yes</td>
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<td>24.</td>
<td>Allotment letter of accommodation from Government</td>
<td>24</td>
<td>No</td>
<td>Yes</td>
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<tr>
<td>25.</td>
<td>Passport of spouse bearing name of the person</td>
<td>25</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>26.</td>
<td>Property tax payment receipt <em>(Not more than one year old)</em></td>
<td>26</td>
<td>No</td>
<td>Yes</td>
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</table>

**B For Association of persons (Trusts)**

Copy of trust deed or copy of certificate of registration issued by Charity Commissioner | 27 | Yes | Yes |

**C For Association of persons (other than Trusts) or Body of Individuals or Local authority or Artificial Juridical Person)**

Copy of Agreement or copy of certificate of registration issued by Charity commissioner or Registrar of Cooperative society or any other competent authority or any other document originating from any Central or State Government Department establishing identity and address of such person. | 28 | Yes | Yes |
(2) In case of a transaction in the name of a Minor, any of the above mentioned documents as proof of Identity and Address of any of parents/guardians of such minor shall be deemed to be the proof of identity and address for the minor declarant, and the declaration should be signed by the parent/guardian.

(3) For HUF any document in the name of Karta of HUF is required.

(4) In case the transaction is in the name of more than one person the total number of persons should be mentioned in Sl. No. 18 and the total amount of transaction is to be filled in Sl. No. 16.

In case the estimated total income in column 22b exceeds the maximum amount not chargeable to tax the person should apply for PAN, fill out item 21 and furnish proof of submission of application.
This form must be completed by any individual who wishes to open a banking account. This form is supplemental to the account opening form and all information provided in this supplemental account opening form and the account opening form are true and accurate. Please use separate form for each individual account holder. Please fill in Block Letters.

The Government of India has authorised the Central Registry of Securitisation Asset Reconstruction and Security Interest of India (CERSAI), to act as, and to perform the functions of the CKYCR. Standard Chartered Bank shall share your KYC data by uploading the same with CERSAI in accordance with the operational guidelines.

<table>
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<tr>
<th>For Office Use Only</th>
<th>Application Type</th>
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<th>Update</th>
<th>BAR Code</th>
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<tr>
<td>CKYC Number</td>
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## Personal Details

<table>
<thead>
<tr>
<th>Full Name</th>
<th>Maiden Name (If Any)</th>
<th>Father’s/Spouse Name (Pls Select)</th>
<th>Mother’s Name</th>
<th>Citizenship</th>
<th>Country of Residence</th>
<th>Gender</th>
<th>Place/City of Birth (For NR clients)</th>
<th>District – Permanent Address</th>
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<tr>
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<td>IN – India</td>
<td>Others_______________</td>
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<th>Document Expiry</th>
<th>Proof of Address</th>
<th>Document Number</th>
<th>Document Expiry</th>
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<tbody>
<tr>
<td>Resident Individual</td>
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<tr>
<td>Non Resident Indian</td>
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<td>Voter ID</td>
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<tr>
<td>Foreign National</td>
<td>Others</td>
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## Applicant’s Signature

<table>
<thead>
<tr>
<th>Signature</th>
<th>Date</th>
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## For Office Use

<table>
<thead>
<tr>
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