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)

| One passport size coloured photograph | To be affixed in the application form, wherever required. To be signed across by customer |
| Proof of Identity | Copy of Passport pages containing photograph, personal details. |
| 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 |
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 / Surname

Date of Birth

DD / MM / YYYY

Country of Birth

PAN Number Available

[ ] Yes (If 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 (Country code is mandatory)

Mobile

Are you an existing Standard Chartered Bank customer

[ ] Yes (Please provide your account/card number)

Existing Account Number

[ ] No (Please complete the fields below)

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

[ ] Country of Residence

Residential Address

City

State

Country

Pin code

*Compulsory in case of P.O./Box address

Required for Assets Products Only
**Permanent Address** (If different from resident address)

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*Landmark*

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*Postal Code*

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*Compulsory in case of P.O. Box address

**Type of Residence**

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

**Duration of Stay Current Residence**

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**Nature of Employment**

- Salaried
- Self Employed
- Other (please specify)

**Name of Employer**

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**Employee ID**

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**Duration at Current Organisation/ Business**

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**Nature / Type of Business**

- Software
- IT Hardware
- Finance
- Insurance
- FMCG
- Engineering
- Infrastructure
- Textile
- Leather
- Other (please specify)

**Occupation/ Designation**

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**Employer/ Business Address**

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*Compulsory in case of P.O. Box address

*Required for Assets Products Only*
Preferred Address for communication

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

Landmark

City

State

Country

Pin code

*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)

Landmark

City

State

Country

Pin 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

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
Purpose of Account opening
- Savings Account
- Investment
- Transactions
- Other

Source of Funds
- Salary
- Business
- Investment
- Inheritance
- Other

2 Which account would you like to apply for?

Savings
- NRE Savings Account
- NRO Savings Account
- NRE Employee Banking Account
- NRE Supervalue Account
- Other

Current Account
- NRE Current Account
- NRO Current Account
- Other

How would you like to fund your account
- Cheque
- Cash
- Debit my Standard Chartered account

Total Amount

3 Would you like a joint account?

- Yes
- No

Mode of Operation
- Either or Survivor
- Joint
- Other

Relationship to main applicant

Salutation / Title
- Mr
- Mrs
- Ms
- Other

Full Name

First Name

Middle Name

Last Name / Surname

Date of Birth

Country of Birth

PAN Card Available
- Yes
- No

Telephone Number (Country code is mandatory)

Mobile

Are you an existing Standard Chartered Bank customer

- Yes
- No

Existing Account Number

Existing Card Number

Type of Identity Document
- Passport
- Driving License
- PAN Card
- Other

Identity Document Number

Gender
- Male
- Female
- Third Gender

Nationality
- Indian
- Other

Education Status
- Undergraduate
- Graduate
- Post-Graduate
- Diploma
- Professional
- Other

Residence Status
- Resident Indian
- Non-Resident Indian

Country of Residence
Residential Address

[Redacted]

City

State

Country

Pin code

*Compulsory in case of P.C./Box address.

Telephone Number (Country code is mandatory)

Home

[Redacted]

Office

[Redacted]

Fax

[Redacted]

Nature of Employment

☐ Salaried  ☐ Self Employed  ☐ Other [please specify]

Name of Employer

[Redacted]

Employee ID

[Redacted]

Nature/Type of Business

☐ Software  ☐ IT Hardware  ☐ Finance  ☐ Insurance  ☐ FMCG  ☐ Engineering

☐ Infrastructure  ☐ Textile  ☐ Leather  ☐ Other [please specify]

Occupation/Designation

[Redacted]

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

[Redacted]

4 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 Debit/ATM card. Please acknowledge receipt of the same.)

<table>
<thead>
<tr>
<th>Type of card</th>
<th>Priority Banking Platinum Debit Card</th>
<th>Other [please specify]</th>
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</table>

Name as it should appear on the Card (minimum of 5 to maximum of 24 characters)

[Redacted]

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
For Co-Applicant

Debit Card    □ Yes    □ No

Type of card:
□ Priority Banking Platinum Credit Card
□ Other [please specify]

If yes, please provide the name you would like to appear on the Debit Card (minimum of 5 to maximum of 21 characters):

Online Banking    □ Yes    □ No

Mobile Banking    □ Yes    □ No

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

Credit Card    □ Yes [Go to Section 6] □ No

Term Deposits    □ Yes [Go to Section 7] □ No

5 Credit Card

Would you like to apply for a Credit Card?
□ Yes    □ No

Type of Card
□ Priority Banking Visa Infinite
□ Other [please specify]

Name to be embossed on the card

I would like you to debit my Current/Savings Account with you for payment of my Credit Card dues (Full Balance)

Please provide your account number

PAN Card Available
□ Yes (If yes, please provide the number):

Online Banking Required    □ Yes    □ No

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 Internet Banking.

Contact details of a friend or relative not living with you

Name

First Name

Middle Name

Last Name / Surname

Telephone Number (Country code is mandatory)

Home

(Supplementary)
### Would you like a Supplementary Credit Card?

- [ ] Yes
- [ ] No

If Yes, then fill in the supplementary card form below with ID and address proof of Supplementary Card applicant.

I would like to opt for a supplementary credit card:

- [ ] Priority Banking Visa Infinite Card
- [ ] Other

**Yes I would like a supplementary Card for my (Please tick)**

- [ ] Spouse
- [ ] Father
- [ ] Mother
- [ ] Son
- [ ] Daughter
- [ ] Brother
- [ ] Sister

**Primary Cardholder’s Name**

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<th>First Name</th>
<th>Middle Name</th>
<th>Last Name / Surname</th>
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**Existing Card number**

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<th>Card Number</th>
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Please attach PAN Card copy of Primary Cardholder / Please attach form 60/01 along with address proof of Primary Cardholder.

**PAN No.**

<table>
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<tr>
<th>PAN Number</th>
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</table>

(for primary cardholder)

**Supplementary Card Applicants name**

**Full Name**

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<th>First Name</th>
<th>Middle Name</th>
<th>Last Name / Surname</th>
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**Supplementary Card Applicant’s Date of Birth**

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<th>Date of Birth</th>
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**Nationality**

**Enter Supplementary Card Applicant’s name as you would like to have Embossed on the Card**

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<th>Name</th>
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**Residential Address**

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<th>Address</th>
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**Landmark**

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<th>City</th>
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**State**

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<th>Country</th>
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*Code*

*Compulsory in case of P.O.Box address*
By signing this application you:
1. represent and warrant that all information (including any documents) you have given to us in connection with this application is correct, complete and not misleading, (if this is not the case you may be personally liable)
2. authorise us to verify any of 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 or Credit Bureau;
3. authorise us to authorise any credit card details you have given us by conducting tests or authorisations with the issuer of the credit card;
4. declare 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;
5. confirm and agree that we may disclose your information in connection with this application (including your personal information) to any service provider (whether located in or outside of India) for the purpose of providing any service to you in connection with this application (including data processing or credit card product features);
6. agree that you will inform us when there is any change in your occupation, employer or the status of your residency in India, if we ask you we will also give us the documents to prove such a change;
7. consent to each of Standard Chartered PLC and its subsidiaries and affiliates (including each branch or representative office) (“Standard Chartered Group”) its employees, officers, agents and advisers disclosing information relating to you (including detailed account, credit or security-related information) to:
   a. our head office and any other member of the Standard Chartered Group in any jurisdiction (“permitted parties”)
   b. professional advisors, 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 any other existing or issued loan or similar agreement (to any of the above persons, whether or not in our capacity as a participant in any such agreement, or otherwise in a similar or related capacity but with such person not being an affiliate, related to, or derivative of, such permitted parties);
   d. any credit reference agency, rating agency, business alliance partner, insurer or insurance broker, or other credit or social credit protection or any permitted parties;
   e. any court, tribunal or authority (including an authority investigating an offence) with jurisdiction over the permitted parties; a merchant or member of a card association (for example, Visa or MasterCard) where this (where issues in connection with use of card)
   f. any authorised person or any security provider;
   g. anyone we consider necessary in order to provide you with services in connection with an account;
8. declare that all foreign exchange transactions entrusted to us from time to time do not involve and are not designed for the 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 thereunder that Act. You also agree to give us any information or document as we may request about the purpose of the transaction. You also understand that if you do not carry out with any requirement, we can refuse to undertake a transaction and may report the matter to RBI. Relying upon this declaration, we may insist on your giving specific further declarations future for foreign exchange transactions;
9. confirm that in the event of insolvency or bankruptcy proceedings have initiated against you, you have not been an insolvent
10. confirm that, if you have or have had one or more accounts or credit facilities with any of the relevant parties to this agreement, you have not been an insolvent
11. If you are applying for an insurance product, you agree to be bound by the terms & conditions applicable to that product which are made available to you separately;
12. 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;
13. authorise us to provide monthly details of credit facilities we have given to you to credit information companies ("CICs"). Such details include the amount of monies you owe as (even if you dispute the amount owed or have entered into 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 make regular payments on account, we will update the CIC. If you apply for a credit facility with us and we will give you a copy of your credit information report from the CIC and such report will only show your credit position as provided by the CIC,
14. hereby authorise to share details of your transactions including the default of payments that may occur to any card issuers in India, the Reserve Bank Of India or to any authorised dealer of Foreign Exchange or merchants as we may determine and according to the rules of law and without any further or written consent from you,
15. confirm that you are not exposed to any of our directors and senior officers and that you are not related to any of any of any other banks in India. You further confirm that you are acting as a partnership firm, none of the partners in your firm 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;
16. consent to such further documents as may be required by us from time to time to comply with the Know your Customers (KYC) required by the RBI and the bank;
17. agree that we may receive a fee from the Issuer if you apply for any of the benefits offered in connection with the corresponding product(s);
6 Term Deposits

Would you like to apply for a Term Deposit

- NRI Deposit
- NRE Re-investment Deposit
- NRE NRE Re-investment Deposit
- FCNR Deposit
- Other

Currency (If FCNR Deposit)

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

Tenure

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)

"Demand Draft charges applicable"

Full Name

First Name

Middle Name

Last Name/Surname

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 ½% on the interest rate payable for the term on the deposit and is to be held with the bank.

In the case of interest payment in the form of a cheque, such cheque will be issued in favor of the person(s) as per the instructions provided by the depositor.

In the event of death or insolvency of the depositor, the deposit will be payable to the person(s) nominated in the deposit account

In case of premature termination of term deposits, a minimum of 6 months' notice needs to be given to the bank.

7 Customer Introduction

- 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) details for more than six months and confirm whether I identify, 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

PIN Code

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

________________________________________

__________________________

Date

Authorized Signature
Form DA 1 Nomination under section 49(6A) of the Banking Regulation Act 1949 and Rule 2(1) of the Banking Companies (Nomination) Rule 1986 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 approve the account opening form without any nomination)

* 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>
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**Date of Birth**

- [ ] ___/___/____

(Mandatory)

**Relationship with the applicant**

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

<table>
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<th>City</th>
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**PIN Code**

- [ ]

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

**Guardian's Name**

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

**City**

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

**PIN Code**

- [ ]
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.

Signature of Main Applicant

Signature of Joint Applicant

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 Practice: 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.

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

<table>
<thead>
<tr>
<th>Witness Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>First Name</td>
</tr>
<tr>
<td>Signature</td>
</tr>
<tr>
<td>Address</td>
</tr>
<tr>
<td>Date of Birth</td>
</tr>
</tbody>
</table>
9 Would you like to open an investment services account?

☐ Yes  ☐ No

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

10 Declaration for difference in signature (Annexure 10)

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)

11 Declaration for Household Recognition under the Priority Banking programme

Date

To

The Manager
Standard Chartered Bank
________________________ (Branch Name)

Sir,

This is to confirm that my / our family already banks with Standard Chartered Bank and following are the details of the accounts held by my / our family:

<table>
<thead>
<tr>
<th>Account Number(s)</th>
<th>Account(s) held in the name of</th>
<th>Relationship of Account Holder with the applicant(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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<tr>
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</tr>
</tbody>
</table>

Basis the above information, I / We wish to avail of the Household Recognition services under the Priority Banking programme.

I/We understand that the Household Recognition services would be offered to me / us subject to specific terms and conditions being met and may be withdrawn by the Bank without any prior notice.

Yours faithfully,

__________________________________________

(Name & Signature of customer(s))
### Declaration for Global Recognition Programme

**Date**

**To**

The Manager  
Standard Chartered Bank  
(Branch Name)

Sir,

This is to confirm that I/We hold a Priority Banking relationship with Standard Chartered in ____________________________, name of the country other than India),  
The details of my/our Priority Banking account held in ____________________________ (name of the country other than India) is/are as follows:

<table>
<thead>
<tr>
<th>Account Number(s)</th>
<th>Account(s) held in the name of</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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<td></td>
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<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Basis the above information, I / We wish to avail Priority Banking services in India under the Global recognition programme.

I / We understand that the Global Recognition Programme would be offered to me / us subject to specific terms and conditions being met and may be withdrawn by the Bank without any prior notice.

Yours faithfully,

__________________________________________
(Name & Signature of customer(s))

### Would you like to know more about Standard Chartered international banking services?

- Yes ☐  - No ☐

__________________________________________
(Name & Signature of customer(s))

Please note that by consenting to know about Standard Chartered international banking services, you will be contacted by a Standard Chartered Bank representative to understand your international banking needs.
By signing this application, you

1. represent and warrant that all information (including any documentation 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 to the account holder and/or the agency);

2. are in the business of trading and business activities are not subject to Voluntary Liquidation;

3. understand that the account is only available on the basis of statements made by you;

4. confirm that your residential status under the Indian Income Tax Act 1961, 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 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 or our part to comply with all or any of the guidelines/ laws 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 deemed 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 abovementioned guidelines, rules, indemnity, terms and conditions or any law of statute, you shall indemnify us of any loss for damage that may be caused to us. We may accept such action as it deems fit in the happening of any such event;

7. authorize us to verify all the information you have given to us or at any time in our business as it deems proper without giving you any further notice or written consent from you;

8. 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 and information you submitted to us at any time;

9. 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 India or outside of India) for the purposes of providing services to you in connection with this application (including data processing);

10. agree that you will inform us when there is any change in your occupation, employer, change in the number of the status of your residences in India, if we ask, you will also give us the documents to prove such change;

11. declare that you will use the loan as described in the loan agreement you have applied for ("Loan") solely for the purpose stated in this application form and not for any speculative or collateral purpose;

12. consent to each of Standard Chartered PLC and its subsidiaries and affiliates (including each branch or representative office) ("Standard Chartered Group") its officers, employees, agents and advisors (including information relating to you (including details of the accounts, products or any security) held by:

a. our head office and any other branch of the Standard Chartered Group in any location ("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 contractors 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 a banking agreement between us, or any other arrangements for a derivative purpose;

d. any bank or other financial institution which may acquire any of our obligations or the permitted parties;

e. any credit reference agencies, mailing agencies, business reference agencies, insurance or broker of, or conduct or underwrite of any credit protection to, or any non-permitted parties;

13. consent to each of Standard Chartered PLC and its subsidiaries and affiliates (including each branch or representative office) ("Standard Chartered Group") its officers, employees, agents and advisors (including information relating to you (including details of the accounts, products or any security) held by:

a. our head office and any other branch of the Standard Chartered Group in any location ("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 contractors 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 a banking agreement between us, or any other arrangements for a derivative purpose;

d. any bank or other financial institution which may acquire any of our obligations or the permitted parties;

14. represent that you are applying to open an account for a minor, pursuant to the fact that you are the legal guardian of the minor and the account is to be opened for the benefit of the minor as he will be in a position to pay off any amount which may accrue against the account;
24. Authorise us to share your details with credit information companies (CIC). Such details include the amount of money you owe us with you. If you dispute the amount owed or have entered into agreement with us to settle the amount owed, 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 you will give us 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 give you towards getting a copy of your credit information report from the CIC. Such reports will show only your credit position provided by the CIC.

26. Authorise us to recover any late penalty, interest and levies from you that may be levied or demanded from the Bank due to non-payment of TDS certificate on account of PAN not provided by you. The demand would be recoverable by way of direct to the account or any other mode, immediately on demand from the Bank.
For Bank Use Only

### Common

<table>
<thead>
<tr>
<th>Acquisition Code</th>
<th>Source/Channel Code</th>
</tr>
</thead>
<tbody>
<tr>
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<td></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>DSA Code</th>
<th>DSA ID</th>
<th>Sourcing ID</th>
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</thead>
<tbody>
<tr>
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</table>

<table>
<thead>
<tr>
<th>Referring ID</th>
<th>Closing ID</th>
<th>Promotion Code</th>
</tr>
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</table>

<table>
<thead>
<tr>
<th>ARM Code</th>
<th>Reference Channel</th>
<th>Occupational Code</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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</tbody>
</table>

### Unique to CASATID

<table>
<thead>
<tr>
<th>Branch Code</th>
<th>Product Code</th>
<th>Sub-product Code</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>CRM Code</th>
<th>Corporate Relationship ID</th>
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</thead>
<tbody>
<tr>
<td></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Corporate Category</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
</tr>
<tr>
<td>B</td>
</tr>
</tbody>
</table>

### Deposit Details

<table>
<thead>
<tr>
<th>Products</th>
<th>Product name</th>
<th>Currency</th>
<th>In numbers</th>
<th>In words</th>
</tr>
</thead>
<tbody>
<tr>
<td>CASA</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Term Deposit</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Cheque Details

<table>
<thead>
<tr>
<th>No.</th>
<th>Cheque Number</th>
<th>Dated</th>
<th>Drawn On</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td></td>
<td></td>
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<tr>
<td>3</td>
<td></td>
<td></td>
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<td></td>
</tr>
</tbody>
</table>

### Unique to Credit Card

<table>
<thead>
<tr>
<th>Product Code</th>
<th>Company Code</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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</table>

<table>
<thead>
<tr>
<th>MID ID</th>
<th>LEZ Code</th>
</tr>
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<tbody>
<tr>
<td></td>
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</table>

<table>
<thead>
<tr>
<th>Corporate ID</th>
<th>Bank Calling Done</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Household ID

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

### Preferred Processing Type
- [ ] Electronic  
- [ ] Paper  
- [ ] Both (Paper and Electronic)  
- [ ] Other

### Main Applicant

<table>
<thead>
<tr>
<th>Salutation / Title</th>
<th>Mr</th>
<th>Mrs</th>
<th>Ms</th>
<th>Other</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Full Name</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Forename</td>
<td></td>
</tr>
<tr>
<td>Surname</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Date of Birth</th>
<th>DD / MM / YYYY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Date</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Place of Birth</th>
<th></th>
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</thead>
</table>

<table>
<thead>
<tr>
<th>PAN No.</th>
<th></th>
</tr>
</thead>
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<table>
<thead>
<tr>
<th>Guardian’s Full Name (in case first applicant is a minor)</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Forename</td>
<td></td>
</tr>
<tr>
<td>Surname</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Date of Birth</th>
<th>DD / MM / YYYY</th>
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<tr>
<td>Date</td>
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<table>
<thead>
<tr>
<th>Place of Birth</th>
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</table>

<table>
<thead>
<tr>
<th>PAN No.</th>
<th></th>
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</table>

| Relationship with Main Applicant: | |

<table>
<thead>
<tr>
<th>Joint Applicant 1</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Forename</td>
<td></td>
</tr>
<tr>
<td>Surname</td>
<td></td>
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</table>

<table>
<thead>
<tr>
<th>Date of Birth</th>
<th>DD / MM / YYYY</th>
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<tr>
<td>Date</td>
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</table>

<table>
<thead>
<tr>
<th>Place of Birth</th>
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<table>
<thead>
<tr>
<th>PAN No.</th>
<th></th>
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<table>
<thead>
<tr>
<th>Joint Applicant 2</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Forename</td>
<td></td>
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<tr>
<td>Surname</td>
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</table>

<table>
<thead>
<tr>
<th>Date of Birth</th>
<th>DD / MM / YYYY</th>
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<tr>
<td>Date</td>
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<table>
<thead>
<tr>
<th>Place of Birth</th>
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</table>

<table>
<thead>
<tr>
<th>PAN No.</th>
<th></th>
</tr>
</thead>
</table>

### Mode of Holding (Investment Services Enrollment)
- [ ] Single  
- [ ] Either or Survivor  
- [ ] Joint  
- [ ] Other

<table>
<thead>
<tr>
<th>Main Applicant Mailing Address</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Street</td>
<td></td>
</tr>
<tr>
<td>City</td>
<td></td>
</tr>
<tr>
<td>Pin Code</td>
<td></td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Country</th>
<th></th>
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<table>
<thead>
<tr>
<th>Nationality</th>
<th></th>
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</thead>
</table>

<table>
<thead>
<tr>
<th>Telephone Number (At least one telephone number is mandatory)</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Tel No.</td>
<td></td>
</tr>
<tr>
<td>Country Code</td>
<td></td>
</tr>
<tr>
<td>STD Code</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Mobile No.</th>
<th>*</th>
<th></th>
</tr>
</thead>
</table>

I wish to receive summary of our investment(s) on the below mentioned email address (I hereby confirm having requisite knowledge and experience in using online / electronic / Non-physical medium(s))

<table>
<thead>
<tr>
<th>Email Address</th>
<th></th>
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</thead>
</table>

<table>
<thead>
<tr>
<th>Bank Details for Standard Chartered Bank Accounts Only</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank Name : Standard Chartered Bank</td>
<td></td>
</tr>
<tr>
<td>Bank Account No.</td>
<td></td>
</tr>
<tr>
<td>Branch</td>
<td></td>
</tr>
<tr>
<td>City</td>
<td></td>
</tr>
</tbody>
</table>

### Account type
- [ ] Savings  
- [ ] Current  
- [ ] NRE  
- [ ] NRO  
- [ ] FCNR  
- [ ] Other

## 2 Status

- [ ] Resident  
- [ ] Non Resident Indian  
- [ ] Person of Indian Origin (PIO)  
- [ ] US Green Card Holder  
- [ ] Other

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

For Non Resident Indians investing through Standard Chartered Bank, India -

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

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

- 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 accordance with applicable local laws and regulations in my country of residence.

Version - May 2017
For Applicants investing through appointed Power of Attorney in Standard Chartered Bank, India

Please complete if applicable –

We hereby declare and confirm that, MR/NRS/MS/... 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 in 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. We shall not hold Standard Chartered Bank liable 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.

For all applicants

We hereby declare that the information furnished by me/us in the aforesaid application is true, correct and complete and no material information has been withheld/suppressed.

We hereby confirm to have read and understood the prospectus and latest report on the securities, funds or other investments which is the subject of the information provided herein. We also acknowledge that the information given by Standard Chartered Bank ("SCB") has been sourced from reliable sources to be reliable but no guarantee is given concerning the completeness or accuracy of the information.

We agree to abide by the terms and conditions, rules and regulations governing the funds, securities or other investments.

We hereby agree and acknowledge that SCB in its capacity as a distributor of mutual funds or while referring any other third party financial products may offer advice which is incidental to its activity of distributing/referencing. SCB will not be charging any fee/consideration for such advice and such advice should not be construed as Investment Advice as defined in the Securities and Exchange Board of India (Investment Adviser) Regulations, 2013. We hereby further acknowledge that I/we have been informed by SCB that I/we can avail of the investment advisory services of SCB only upon (i) executing separate documents with the Investment Advisory Group of the Bank for availing "Investment Advice" (as defined in the Securities and Exchange Board of India Investment Advisers Regulations, 2013) from it; and (ii) paying specific fees if applied by SCB for such Investment Advice.

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

We understand and acknowledge that SCB does not (a) guarantee payment or; (b) guarantee the liquidity of; (c) make any offer to buy back or otherwise acquire/sell/purchase/redem; (d) guarantee the redemption or repayment of; and (e) guarantee the investment of interest or dividend on, any investment opportunity.

We understand and acknowledge that SCB shall not indemnify me/us in respect of any losses which may be incurred as a result of completing any transactions or other payments.

We understand that I/we am/are not certain to make a profit, may lose money and may not get back the amount on any of the investment opportunities. Past performance is not an indication or guide to future performance, and there is no guarantee as to the performance of any investment opportunity. We acknowledge and agree that SCB is not responsible for the performance (good, bad or otherwise) or any investment opportunity.

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

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.

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

We hereby consent to SCB sharing the information about my/our account(s) with its group companies and vendors and such information could also include personal data.

We understand that SCB and any of its group companies may transmit Information about my/our account(s) by means of mail, fax, phone, electronic means or otherwise, at their discretion and such Information could also include personal data; electronic means include the use of the SCB and its group companies own or third-party networks; instead of the customers or in such other manner as its group companies may decide. Each member of SCB’s group companies may also at its discretion grant electronic access to another member of the group through such networks to any data stored in the group’s computer systems and allow such group member to place orders by electronic means.

We acknowledge and understand all risks and damages which could result or arise from the use of postal services, telephone, fax, telex, email, Internet and other acceptable forms of communication with SCB and hereby agree to bear all such risks. Such risks include, but are not limited to, financial risk, breach of confidence, tax, forgery, fraud, GPRS, SMS, misunderstanding, unintended disclosure or unauthorized interception or manipulation by third parties.

We confirm that I/we am/are an account holder of SCB and my/our existing account No., as mentioned above, I/we hereby confirm that all the information given to SCB in the KYC documentation process with the Bank Account are correct and complete and shall be committed for covering the Investment opportunity. I/we hereby consent to SCB, its officers and agents disclosing Information relating to me/us and my/our account(s) and/or dealing relationships with SCB and such Information could also include personal data, including but not limited to details of my/our facilities, any security tracker, transactions undertaken and balances and positions with SCB, to:

(i) The head office of SCB 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 SCB’s rights and/or obligations under any agreement between us, or assignee, nominee or transferee or any officer, employees, agent or officer of any of the permitted parties;
(iv) Credit rating agency, business affinity partner, rating agency or insurer or 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 you services in connection with an account.

We acknowledge and understand that if SCB or any of its group companies becomes aware or suspects that any investment opportunity or any transaction may be used to promote or facilitate or to support or assist or to otherwise be in connection with any obligations or other obligations under the Prevention of Money Laundering Act, 2002 and other applicable laws and regulations and the fact and nature of their knowledge or suspicion to the relevant compliance unit of SCB, Securities and Exchange Board of India, Reserve Bank of India and/or any other regulatory body or authority which may be required under the Prevention of Money Laundering Act, 2002 and applicable laws or which SCB deems necessary and relevant.

We acknowledge and understand that this document contains a brief summary of some (not all) of the product terms, features and risk disclosures and is not meant to be an exhaustive summary. We have read and understood the Customer Terms, Current/ Cheque/Saving Account and Time Deposit Terms, Investment Product Terms and the Risk Disclaimer Statement applicable to this Investment. We understand that I/we should seek independent legal and/or financial advice regarding the product. I/we deem it necessary. I/we also confirm that I/we have received, read and understood the term sheet(s) and/or fact sheet(s) of the above-mentioned investment.

We understand that, a PAN is required to be quoted for mutual fund, securities, funds or other investments for all unit holders and that where a PAN is quoted, a self-certification is verified copy of the same is required.

We acknowledge and understand that SCB is under no obligation to make available to me/us any price or other corporate information in relation to the investment opportunities.

We acknowledge and understand that SCB is under no obligation to trade or sell or otherwise deal with any investments on my/our behalf.

We acknowledge and understand that I/we should independently confirm the terms and conditions of products and documentation in connection with the Investment opportunities.

We further understand that, I/we need to comply with the KYC formalities for investing in mutual funds, securities, funds or other investments and proof of the completion of KYC formalities is also required. We confirm having complied with these requirements.

We confirm that, I/we will be bound from time to time, any and all changes in the regulatory guidelines shall be applicable to my/our investments. We understand and agree that my/our investments will not be processed in case I/we do not comply with these requirements.

The asset management companies may refer to the Applicant’s mailing address details as updated with CDSL Ventures Limited (CDSL) and CDSL in India will refer to the contact details as updated in its records. In case there are any changes in the contact details as provided to CDSL India, the Applicant’s should contact CDSL India at 1800 266 6686 or any other contact number mentioned in the above-mentioned investment.

The Applicant (s) hereby request SCB to open an Investment Account with SCB, The Applicant(s) will purchase, sell, subscribe to, transfer, switch and redeem from time to time units of mutual funds, securities, funds or other investments vide separate and specific instruction and SCB will execute the said instructions on the terms and conditions stipulated therein.

The SCB applicant(s) acknowledge that SCB reserves the right to process the purchase instructions given by the applicant(s) only after sufficient funds to cover the purchase price and other costs and charges (if any) have been received by or are available in the bank account with SCB.

We the Applicant(s) hereby authorize SCB to send my/our instructions given to SCB to the Fund House or the third party provider through electronic means and SCB will not be held responsible for any delay or non-execution of the instructions due to technology malfunction.

We the Applicant(s) acknowledge that SCB may, in its discretion, not carry out my/our instructions where SCB has reason to believe (which decision of SCB shall not be questioned / disputed by the Applicant(s) that the instructions are not genuine or improper or unclear or raise a doubt.)
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 indicator of future performance. The value of any investment 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.

Fee Structure: Basic

The income of Mutual Funds quoted is indicative as it is determined after, not before, respective maturity(s) close for the day.

Sales Charges
You should be aware that an annual recurring fee which includes fund management and administrative fees will be charged by the third-party product provider.

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. Offer price will be calculated as per 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, business structures, and security markets that only offer 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. Investors may be at a disadvantage of these factors due to the lack of availability of timely and reliable information. In addition, many emerging markets may suffer from high economic and political risks, which may lead to large capital losses.

Brokers and counterparties in emerging markets may be less well capitalized and subjected to retained 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, the foreign currency risks, including additional risks associated with specific emerging market countries from time to time may vary over time. Investors should therefore consult with their qualified financial advisors 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 out of any 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 actively traded on the stock exchange. The value of an investment in ETFs may fluctuate due to reasons and other factors. ETFs are subject to risks similar to those of stocks, i.e., investment returns will fluctuate and are subject to market volatility such that your shares, when redeemed or sold, may be worth less than your original investment. Foreign ETFs may incur greater risks than those of 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) "AMC" means Association of Mutual fund of India.
(c) "Bank" means or incorporated with the Bank, existing in London by Royal Charter, in 1695, whose principal office is located

(d) "Customer" means an account holder of the Bank who is debited of owning the "WHEEPT" provided by the Bank in relation to Investments in Mutual Funds.
(e) "Mutual Fund" or "MF" means a unit trust set up under the provisions of the Indian Trust Act, 1882 and registered with SEBI under the SEBI (Mutual Funds) Regulations, 1996.
(f) "Offer Document" means any document through which a mutual fund invites a prospectus subscription to Units of a Scheme(s).
(g) "Registrar" means any person or entity appointed by the AMC to manage all aspects or related to investor servicing for the Scheme(s) of the Mutual Fund.
(h) "Regulatory Authority" means and includes SEBI, The Reserve Bank of India and/or any other authority appointed by the Indian Government or under Indian laws from time to time to regulate and control Mutual Funds.
(i) "Scheme" means any scheme formed and floated by the Mutual Fund from time to time and shall mean each individual scheme of the Mutual Fund and the provisions hereof shall apply to each scheme individually.
(j) "SEBI" means the Securities and Exchange Board of India.
(k) "Transaction" means the execution of the Customer’s transaction instruction in a scheme of Mutual Fund, including purchase, redemption, re-investment, switch, etc.
(l) "Unit" means the interest of the investors in the Scheme, consisting of each Unit representing one undivided share in the assets of that Scheme as evidenced by a unit certificate/statement account.
(m) "Unit Holder" means a participant who is registered as a holder for the time being of Unit(s) of the Scheme(s) of the Mutual Fund, including persons jointly registered, such Unit Holders shall have a beneficial interest in the legal, trust property to the extent of their holding of Unit(s) in the Scheme(s) only, whenever the context so admits, words used in the singular shall be deemed to include the plural and words of masculine gender shall be deemed to include the feminine gender.

2. Scope of Services
The Bank offers a broad range of value added services to its Customer, including transactions in Mutual Funds. The Customer who accepts these terms and conditions and its delivery of the Wealth Management Electronic Investment Transacting Process (WHEEPT) provided by the Bank in relation to investments in Mutual Funds (As described herein) 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. Terms of Service 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. The Bank shall exercise discretion whatsoever and no action or lack thereof on the part of the Bank shall be construed as an Investment advice (or) advice of or behalf of the Customer. The Customer understands and agrees that the Bank is not its agent, costumed attorney and/or an advisor. The Customer hereby holds the Bank harmless against any legal, financial, accounting, and tax advice or other advice to instruct the Bank to make any investment or transact in the Bank.
(b) The Customer acknowledges and agrees that he/she has read and understood the following documents:

(i) A service plan giving details of charges applicable and payable by the Customer to the Company or bank for availing of WHEEPT. These charges are subject to revision by the Bank from time to time.
(ii) A service plan giving details of charges applicable and payable by the Customer to the Company or bank for availing of WHEEPT. These charges are subject to revision by the Bank from time to time.
(iii) Details of compliance by the Bank or any other plan payable to the Bank for the different schemes of various Mutual Funds suggested by the Bank.

(c) The Customer understands and undertakes that he/she will not re-associate the contents of the above documents and that he/she will provide the respective Other documents as amended from time to time, prior to entering into any transaction in Mutual Funds.

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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 relating to the investment and authorizes 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 intimates to 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.

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 held liable for any incorrect information being submitted therein for any reason whatsoever.

As consideration for the VIMEITP the Customer hereby irrevocably authorizes and agrees that the Customer’s shareholding in the Bank’s Mutual Funds shall be transferred in the name of such organization or entity as the Board, from time to time, deems fit for the purpose of executing the transactions instructed by the Customer, or marketed the Bank’s products.

The Customer hereby irrevocably authorizes and consents that the Bank may disclose or share with any other manner made available, any information concerning the Customer to an AMIC 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 company with the provisions of any laws or regulations or any instructions made by the Reserve Bank of India, SEBI, AMFI or any statutory body.

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 default in execution of Transaction Instructions received after such cut-off timings.

In respect of the Transactions made through the VIMEITP arrangement, the Customer agrees, acknowledges and authorizes 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. Wherever reversal of such Transaction (financial or non-financial) or redemption of Mutual Funds or transfer of 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’s requirement.

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

The Customer hereby irrevocably authorizes and consents that the Bank may disclose or share with any other manner made available, any information concerning the Customer to an AMIC 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 company with the provisions of any laws or regulations or any instructions made by the Reserve Bank of India, SEBI, AMFI or any statutory body.

4. Rights and Obligations of the Bank:
   a) The Bank may in its sole discretion accept the Customer’s Instructions via fax, email and all such instructions will be deemed to be the original letter of instruction for the purposes of the Bank’s records and for all other reason whatsoever. The Bank shall be under no obligation to verify the identity of the person or persons giving instructions purportedly in the Customer’s name and any transaction and/or charge(s) or transfer made pursuant to such instruction shall be binding upon the Customer without any or the Customer’s authority, knowledge or consent.
   b) Further, the Bank may accept the Customer’s instructions for the Transaction Instruction, the Bank shall be authorized to automatically debit the Customer’s savings/current account maintained with the Bank without intimation to the Customer and to the extent of the amount payable by the Customer to the Mutual Fund on account of the Transaction and the Bank or account of charges, fees, commission and taxes as applicable. Towards this and the Customer agrees to maintain sufficient amount in the account to cover the Transactions Instructed and the charges, fees, commission and taxes, as applicable, applicable, including such as the Bank is authorized at its sole discretion to reject the instruction. In the event the Bank executes any such transaction and the Customer’s savings/current account is insufficient to cover the charges and taxes, the Bank shall be authorized at its sole discretion to rejects the instruction and charge(s) or transfer made pursuant to such instruction shall be binding upon the Customer without any or the Customer’s authority, knowledge or consent.
   c) Upon receipt of instructions from the Customer, the Bank shall be authorized to automatically debit the Customer’s savings/current account maintained with the Bank, without intimation to the Customer and to the extent of the amount payable by the Customer to the Mutual Fund on account of the Transaction and the Bank or account of charges, fees, commission and taxes as applicable. Towards this and the Customer agrees to maintain sufficient amount in the account to cover the Transactions Instructed and the charges, fees, commission and taxes, as applicable, applicable, including such as the Bank is authorized at its sole discretion to reject the instruction. In the event the Bank executes any such transaction and the Customer’s savings/current account is insufficient to cover the charges and taxes, the Bank shall be authorized at its sole discretion to rejects the instruction and charge(s) or transfer made pursuant to such instruction shall be binding upon the Customer without any or the Customer’s authority, knowledge or consent.
   d) The Bank is responsible only to execute the investment decisions taken by the Customer, providing instructions for the same are clear, timely and as per the rules applicable to such investments. The Bank will not be liable for any losses sustained if the instructions are not clear, timely and/or in accordance with the rules applicable to such investments. In the event of non-receipt of the applicable charges 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-receipt of the applicable charges 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-receipt of the applicable charges 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-receipt of the applicable charges 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-receipt of the applicable charges 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-receipt of the applicable charges and taxes, the Bank may not execute the Transaction and will not be liable for any loss sustained by the Customer.

5. Incurrence:
   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, which arises directly or indirectly out of or in connection with the Bank accepting Instructions from the Customer and acting hereunder, including any variation in instructions where the Customer has given a contrary instruction to the AMC/Mutual Fund directly or by any other reason whatsoever.

6. Termination:
   a) The VIMEITP arrangement may be terminated by the Customer only in the manner set forth below:
      • By providing a notice of termination to the Bank for all investments held by the Customer through the VIMEITP services and
      • The Bank shall forward the request to the respective AMC/Mutual Funds
   b) The VIMEITP arrangement may be terminated by the Bank in the manner set forth below:
      • By providing a notice of termination to the Customer at the Bank’s mailing address registered with the Bank, calling on the Customer to forthwith send the notice of termination to the respective AMC/Mutual Funds and
      • The Bank shall forward the notice of termination to the respective AMC/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 WMETF arrangement shall stand terminated in terms of clause 5A and 6B above, upon receipt by the Bank from each of the Mutual Funds of the necessary intimation, that
each of the respective Mutual Funds has taken note of the termination of the WMETF arrangement between the Bank and the Customer,

7. Force Majeure:
1) If the Bank is prevented or delayed in the performance of any of its obligations under the WMETF arrangement by force majeure, then the Bank shall be excused from the performance of such obligations as the case may be from the date of such force majeure event occurring till the time the event continues to exist
2) For the purpose of the WMETF arrangement force majeure shall be deemed to be any cause affecting the performance of this arrangement arising from or attributable to acts, events, omissions or accidents beyond the reasonable control of the Bank to perform and without limiting the generality thereof shall include the following:
   a) Strike, lock-out or other industrial action;
   b) Civil commotion, riot, invasion, war threat or preparation for war;
   c) Outbreak of war, rebellion, revolution, hostility, riot, civil disturbance, acts of terrorism (including bans on non-essential travel) issued by the World Health Organisation or any governmental authority;
   d) Fire, explosion, storm, flood, earthquake, subsidence, epidemic or other natural physical disaster;
   e) Impossibility of the use of railways, shipping, aircraft, motor transport or other means of public or private transport;
   f) Political interference with the normal operations of the Bank or AMC; and
   g) Any change in or introduction of any Laws and Legal Requirements.

8. Dispute Resolution:
   a) All disputes or differences arising out of any transactions under the WMETF 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 hereinabove, 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 shall 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 arbitral(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) We have read and understood the Scheme Information Document/Knowledge Memorandum of the Scheme(s). We 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. We confirm to have understood the Investment objective, investment pattern, and risk factors applicable to Plans/Options under the Scheme(s). We have not received or been induced by any rebate or gift, directly or indirectly. In making this Investment, We declare that the amount invested in the Scheme is through legitimate sources only and is not designed for the purpose of conversion or evasion of any Act. Regulations or any other applicable laws enacted by the Government of India or any Statutory Authority. We hereby declare that I/we are not US Person(s). We hereby declare that I/we do not have any existing Micro SIP which together with the current application will result in total investments exceeding Rs.50,000 in a year;

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
Dear Priority Banking Client,

Thank you for your application for commencing a relationship with Standard Chartered Priority Banking. To ensure that there is clarity regarding the Bank’s terms, we request you to go through some of the important conditions listed below governing the relationship and sign your acceptance of the same. Your acceptance will confirm having received, read and understood the Most Important Document (MID); The Priority Banking Terms and Conditions; The Client Terms and the Savings Account and Term Deposit Terms which are applicable to your Priority Banking Relationship and your agreement to abide by them or any other terms that may be in force.

1. Priority Banking Membership
Priority Banking is a banking relationship offered by Standard Chartered Bank where the bank extends certain special privileges, offers products and services to its members, which are modified from time to time. A full list of all such privileges, offers and products can be obtained from the Bank.

2. Program Maintenance Fee
A monthly maintenance fee of $800/- and taxes as applicable, or such other amount (“Program Maintenance Fee”) as the Bank shall decide in its sole discretion, shall be charged by the Bank every month and such Program Maintenance Fee shall be payable by you in the event you do not meet our eligibility/qualification criteria, mentioned below:

Eligibility Criteria
Priority Eligibility Criteria for new customers (applicable for a Standard Chartered Bank relationship for the first 12 months of account opening)
1. Minimum monthly average FUM* (Funds under management) of ₹30 Lakh, or
2. Minimum monthly salary credit into Standard Chartered salary account of ₹3 lakh¹, or
3. Mortgage approved amount above ₹2 Crore¹

Priority Qualification Criteria (applicable for a Standard Chartered Bank relationship post 12 months of account opening)
1. Minimum monthly average FUM* (Funds under management) of ₹30 Lakh, or
2. Mortgage outstanding balance above ₹2 Crore²

¹On completion of 12 months, client has to ensure to meet the Qualification criteria
²At any point if outstanding balance falls below ₹2 Crore, client has to either restore the amount by way of top-up or meet the FUM qualification criteria

FUM (Funds under management) includes any one or combination of the following products from the Bank: Savings accounts, Term Deposits, Investments made through the Bank.

Please note, if one family member maintains the qualification / eligibility criteria, rest of the family members can enjoy Priority benefits.

3. Renewal of Priority Banking Membership
Priority Banking Membership shall be valid for one year from the date of joining and subject to renewal every year at the Bank’s sole discretion.

4. Complimentary Priority Banking services for the first six months
Priority Banking services shall be complimentary for the first six months of joining. At the end of six months non-maintenance of eligibility criteria shall attract Program Maintenance Fee and may result in discontinuation of Priority Banking services and benefits.

5. Cancellation of Priority Banking Membership
a) Priority client may terminate their Priority Banking Membership by giving the Bank a written notice.
b) All Priority Banking privileges shall be terminated forthwith upon the death or bankruptcy of Priority clients.
c) Priority Banking Membership is extended to clients at the Bank’s sole discretion and the Bank may revoke the membership at anytime, without obligation to give clients any notice or reasons.

6. Know Your Customer (KYC) norms
Please be informed that there might be transaction restriction on the account in case the Know Your Customer (KYC) documents submitted by you are found incomplete/insufficient during internal review by the bank after the account has been opened. The account might be closed in case you are not able to provide complete KYC documents as per the requirement.
Note:

- Please verify the identity of the Bank officer before handing over the initial payment for opening the account. Also please confirm that you have not handed over cash to the officer for opening the account except when you have visited the Bank’s branch personally. You have not been incentivised by a gift/discount for opening the account.
- Account holder(s), please note that the name will be captured in certain bank records as per the details available on the Income Tax Pan Site (only if pan card is provided as a primary identity document). This name may differ from the name appearing in the pan card submitted at the time of account opening.
- The schedule of charges will be sent to you along with your welcome kit.
- All charges 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.
- All charges and service standards are subject to review at the discretion of the Bank.
- The conduct of your Account(s) and the use of Phone Banking, ATM, Debit Card, Door Step Banking, Internet Banking and Electronic Banking facilities and all other banking facilities are governed by the applicable “terms and conditions” and relevant service charges which shall be read, understood and accepted in addition to the above conditions.
- Withdrawals using withdrawal slips supplied by the Bank can only be made in case of Savings Bank Account opened by individuals and by the account holder in person.
- Accounts which are not operated for a period of greater than two years are classified as dormant. 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.
- Waiver of Program Maintenance Fee is applicable under the Employee Banking Accounts Programme and to all Standard Chartered Bank staff.
- Any charges not mentioned in this document should be read in conjunction with the Schedule of Service Charges for the relevant product.
- Debit cards issued for NRO accounts would be valid for use in India only.
- Debit Card Reward points earned during a calendar year (January-December) will lapse on 30th June of the next year, call Phone Banking to redeem your points before expiry.
- Your deposit held with us is covered by the provisions of the Deposit Insurance & Credit Guarantee Corporation Act, 1961.
- I /We will not use this account for settling transactions or dealing in virtual currencies, including but not limited to bitcoins.

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

Write to us: customer.care@sc.com OR Priority.Banking@sc.com

Write to us: Standard Chartered Bank, Customer Care Unit, 19 Rajaji Salai, Chennai 600 001.

Visit us: https://www.sc.com/in/priority/en/

Priority Banking Helpline Services (7 Days a Week, 24 Hours a Day)

National Phonebanking Numbers:

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<td>Allahabad, Amritsar, Bhopal, Bhubaneshwar, Chandigarh, Coimbatore, Ernakulam, Indore, Jaipur, Jalalabad, Kanpur, Lucknow, Ludhiana, Nagpur, Patna, Rajkot, Surat, Vadodara</td>
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<td>Dehradun, Guwahati, Howrah, Jalgaon, Mathura, Pratapgarh, Srinagar, Siliguri, Thane</td>
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International Phonebanking Numbers:

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</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</td>
<td>+91 80 42896753</td>
</tr>
</tbody>
</table>

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

Thank you for your application for commencing a relationship with Standard Chartered Priority Banking. To ensure that there is clarity regarding the Bank’s terms, we request you to go through some of the important conditions listed below governing the relationship and sign your acceptance of the same. Your acceptance will confirm having received, read and understood the Most Important Document (MID); The Priority Banking Terms and Conditions; The Client Terms and the Savings Account and Term Deposit Terms which are applicable to your Priority Banking Relationship and your agreement to abide by them or any other terms that may be in force.

1. **Priority Banking Membership**
   Priority Banking is a banking relationship offered by Standard Chartered Bank where the bank extends certain special privileges, offers products and services to its members, which are modified from time to time. A full list of all such privileges, offers and products can be obtained from the Bank.

2. **Program Maintenance Fee**
   A monthly maintenance fee of ₹800/- and taxes as applicable, or such other amount (“Program Maintenance Fee”) as the Bank shall decide in its sole discretion, shall be charged by the Bank every month and such Program Maintenance Fee shall be payable by you in the event you do not meet our eligibility/qualification criteria, mentioned below:

   **Eligibility Criteria**
   Priority Eligibility Criteria for new customers (applicable for a Standard Chartered Bank relationship for the first 12 months of account opening)
   1. Minimum monthly average FUM* (Funds under management) of ₹30 Lakh, or
   2. Minimum monthly salary credit into Standard Chartered salary account of ₹3 lakh¹, or
   3. Mortgage approved amount above ₹2 Crore¹

   **Priority Qualification Criteria** (applicable for a Standard Chartered Bank relationship post 12 months of account opening)
   1. Minimum monthly average FUM* (Funds under management) of ₹30 Lakh, or
   2. Mortgage outstanding balance above ₹2 Crore²

¹On completion of 12 months, client has to ensure to meet the Qualification criteria
²At any point if outstanding balance falls below ₹2 Crore, client has to either restore the amount by way of top-up or meet the FUM qualification criteria

*FUM (Funds under management) includes any one or combination of the following products from the Bank: Savings accounts, Term Deposits, Investments made through the Bank.

Please note, if one family member maintains the qualification / eligibility criteria, rest of the family members can enjoy Priority benefits.

3. **Renewal of Priority Banking Membership**
   Priority Banking Membership shall be valid for one year from the date of joining and subject to renewal every year at the Bank’s sole discretion.

4. **Complimentary Priority Banking services for the first six months**
   Priority Banking services shall be complimentary for the first six months of joining. At the end of six months non-maintenance of eligibility criteria shall attract Program Maintenance Fee and may result in discontinuation of Priority Banking services and benefits.

5. **Cancellation of Priority Banking Membership**
   a) Priority client may terminate their Priority Banking Membership by giving the Bank a written notice.
   b) All Priority Banking privileges shall be terminated forthwith upon the death or bankruptcy of Priority clients.
   c) Priority Banking Membership is extended to clients at the Bank’s sole discretion and the Bank may revoke the membership at anytime, without obligation to give clients any notice or reasons.

6. **Know Your Customer (KYC) norms**
   Please be informed that there might be transaction restriction on the account incase the Know Your Customer (KYC) documents submitted by you are found incomplete/ insufficient during internal review by the bank after the account has been opened. The account might be closed incase you are not able to provide complete KYC documents as per the requirement.
Note:
- Please verify the identity of the Bank officer before handing over the initial payment for opening the account. Also please confirm that you have not handed over cash to the officer for opening the account except when you have visited the Bank’s branch personally. You have not been incentivised by a gift/discount for opening the account.
- Account holder(s), please note that the name will be captured in certain bank records as per the details available on the Income Tax Pan Site (only if pan card is provided as a primary identity document). This name may differ from the name appearing in the pan card submitted at the time of account opening.
- The schedule of charges will be sent to you along with your welcome kit.
- All charges 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.
- All charges and service standards are subject to revision at the discretion of the Bank.
- The conduct of your Account(s) and the use of Phone Banking, ATM, Debit Card, Door Step Banking, Internet Banking and Electronic Banking facilities and all other banking facilities are governed by the applicable “terms and conditions” and relevant service charges which shall be read, understood and accepted in addition to the above conditions.
- Withdrawals using withdrawal slips supplied by the Bank can only be made in case of Savings Bank Account opened by individuals and by the account holder in person.
- Accounts which are not operated for a period of greater than two years are classified as dormant. 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.
- Waiver of Program Maintenance Fee is applicable under the Employee Banking Accounts Programme and to all Standard Chartered Bank staff.
- Any charges not mentioned in this document should be read in conjunction with the Schedule of Service Charges for the relevant product.
- Debit cards issued for NRO accounts would be valid for use in India only.
- Debit Card Reward points earned during a calendar year (January-December) will lapse on 30th June of the next year, call Phone Banking to redeem your points before expiry.
- Your deposit held with us is covered by the provisions of the Deposit Insurance & Credit Guarantee Corporation Act, 1961.
- I /We will not use this account for settlings transactions or dealing in virtual currencies, including but not limited to bitcoins.

<table>
<thead>
<tr>
<th>Name of 1st Account Holder</th>
<th>Signature of 1st Account Holder</th>
<th>Name of 2nd Account Holder</th>
<th>Signature of 2nd Account Holder</th>
</tr>
</thead>
</table>

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

Write to us: customer.care@sc.com OR Priority.Banking@sc.com
Write to us: Standard Chartered Bank, Customer Care Unit, 19 Rajaji Salai, Chennai 600 001.
Visit us: https://www.sc.com/in/priority/en/
Call us: Priority Banking Helpline Services (7 Days a Week, 24 Hours a Day)

### National Phonebanking Numbers

<table>
<thead>
<tr>
<th>City</th>
<th>Toll Free Helpline No</th>
<th>City</th>
<th>Toll Free Helpline No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ahmedabad, Bengaluru, Chennai, Hyderabad, Kolkata, Mumbai, New Delhi, Pune</td>
<td>92110808</td>
<td>Allahabad, Amritsar, Bhopal, Bhubaneswar, Chandigarh, Coimbatore, Ernakulam, Indore, Jaipur, Jalalnagar, Kanpur, Lucknow, Ludhiana, Nagpur, Patna, Rajkot, Surat, Vadodara</td>
<td>92110808</td>
</tr>
<tr>
<td>Gurgaon, Noida</td>
<td>011-39402424</td>
<td>Dehradun, Guwahati, Howrah, Jaigaon, Mathura, Preddatur, Saharanpur, Siliguri, Thane</td>
<td>011-66012424</td>
</tr>
</tbody>
</table>

### International Phonebanking Numbers:

<table>
<thead>
<tr>
<th>Country</th>
<th>Toll Free Helpline No</th>
<th>Country</th>
<th>Toll Free Helpline No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bahrain</td>
<td>80801129</td>
<td>Singapore</td>
<td>8001012405</td>
</tr>
<tr>
<td>Canada</td>
<td>8772185618</td>
<td>United Arab Emirates</td>
<td>800177750</td>
</tr>
<tr>
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<td>United Kingdom</td>
<td>80801019144</td>
</tr>
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<td>Malaysia</td>
<td>1800815063</td>
<td>United States of America</td>
<td>8773021657</td>
</tr>
<tr>
<td>Philippines</td>
<td>18001101121</td>
<td>All Other International Locations (ISD rates apply)</td>
<td>+91 80 42896753</td>
</tr>
</tbody>
</table>

BANK COPY

Most Important Document (MID) Version – May, 2018

Signature of 1st Account Holder
Signature of 2nd Account Holder

sc.com/in
**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>
</tr>
</thead>
<tbody>
<tr>
<td>First or Given Name:</td>
</tr>
<tr>
<td>Middle Name(s):</td>
</tr>
<tr>
<td>Alias:</td>
</tr>
<tr>
<td>Country of Birth:</td>
</tr>
<tr>
<td>Place of Birth (Town or City of Birth):</td>
</tr>
<tr>
<td>Nationality / Citizenship</td>
</tr>
</tbody>
</table>

(In case of multiple nationalities, please list ALL Nationalities/Citizenships held)

**Residential Address Confirmation**

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>I confirm the Residential Address provided in the Account Opening Form is the Account Holder’s current residential address.</td>
<td></td>
</tr>
</tbody>
</table>

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

**Current Residential Address**

<table>
<thead>
<tr>
<th>Address Line 1:</th>
</tr>
</thead>
<tbody>
<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 “V” 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.

Version 11-2016
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

| 1  |                                      |
| 2  |                                      |
| 3  |                                      |

**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.

Version 11-2016
## Instructions

### Part 1: Identification of Individual Account Holder

<table>
<thead>
<tr>
<th><strong>Name</strong></th>
<th>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.</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Alias</strong></td>
<td>Enter the Account Holder’s Alias, if applicable.</td>
</tr>
<tr>
<td><strong>Country of Birth</strong></td>
<td>Enter the Account Holder’s Country of Birth.</td>
</tr>
<tr>
<td><strong>Place of Birth</strong> (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><strong>Nationality / Citizenship</strong></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><strong>I confirm the Residential Address provided in the Account Opening Form is the Account Holder’s current residential address.</strong></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><strong>Current Residential Address</strong></td>
<td>Complete in only if “No” is selected for the above certification.</td>
</tr>
</tbody>
</table>

### Part 2: US Status

| **Is the Account Holder a US Resident?** | Enter ‘Yes’ if the Account Holder is a US Resident. Otherwise enter ‘No’.                                                                                                                        |
| **Is the Account Holder a US Citizen?** | Enter ‘Yes’ if the Account Holder is a US Citizen. Otherwise enter ‘No’.                                                                                                                        |
| **Is the Account Holder holding a U.S. Permanent Resident Card (Green Card)?** | 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’. |

### Part 3: Tax Residence Information

| **Tax Residence / Citizenship Information** | 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. |

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/](http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency/).

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.
- **Reason B** should be selected only if the country concerned does issue TINs to individual tax residents and the Account Holder has not been issued with a TIN because of particular circumstances.
- **Reason C** should be selected only if the Account Holder is a US citizen, a US resident, and has a valid US Social Security Number but has not been issued with a TIN.

Version 11-2016
### 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
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
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.
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
Income-tax Rules, 1962

FORM NO. 60

[See second proviso to rule 114B]

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

<p>| | | | | | |</p>
<table>
<thead>
<tr>
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<td>Middle Name</td>
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<tr>
<td></td>
<td>Surname</td>
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<tr>
<td>2</td>
<td>Date of Birth/ Incorporation of declarant</td>
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<tr>
<td>3</td>
<td>Father’s Name (in case of individual)</td>
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<tr>
<td></td>
<td>First Name</td>
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<td>Middle Name</td>
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<td></td>
<td>Surname</td>
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<td>4</td>
<td>Flat/ Room No.</td>
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<td>5</td>
<td>Floor No.</td>
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<tr>
<td>6</td>
<td>Name of premises</td>
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<tr>
<td>7</td>
<td>Block Name/No.</td>
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<tr>
<td>8</td>
<td>Road/ Street/ Lane</td>
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<tr>
<td>9</td>
<td>Area/ Locality</td>
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<td>10</td>
<td>Town/ City</td>
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<td>11</td>
<td>District</td>
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<tr>
<td>12</td>
<td>State</td>
<td></td>
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<tr>
<td>13</td>
<td>Pin code</td>
<td></td>
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<tr>
<td>14</td>
<td>Telephone Number (with STD code)</td>
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<tr>
<td>15</td>
<td>Mobile Number</td>
<td></td>
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<tr>
<td>16</td>
<td>Amount of transaction (Rs.)</td>
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</tr>
<tr>
<td>17</td>
<td>Date of transaction</td>
<td>D</td>
<td>D</td>
<td>M</td>
<td>M</td>
</tr>
<tr>
<td>18</td>
<td>In case of transaction in joint names, number of persons involved in the transaction</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>19</td>
<td>Mode of transaction: □ Cash, □ Cheque, □ Card, □ Draft/Banker’s Cheque, □ Online transfer, □ Other</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>20</td>
<td>Aadhaar Number issued by UIDAI (if available)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
21 If applied for PAN and it is not yet generated enter date of application and acknowledgement number

22 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

   a Agricultural income (Rs.)

   b Other than agricultural income (Rs.)

23 Details of document being produced in support of identify in Column 1 (Refer Instruction overleaf)

   Document code
   Document identification number
   Name and address of the authority issuing the document

24 Details of document being produced in support of address in Columns 4 to 13 (Refer Instruction overleaf)

   Document code
   Document identification number
   Name and address of the authority issuing the document

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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</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>
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<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>
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<tr>
<td>17.</td>
<td>Landline Telephone bill <em>(Not more than 3 months old)</em></td>
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<tr>
<td>18.</td>
<td>Water bill <em>(Not more than 3 months old)</em></td>
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<td>No</td>
<td>Yes</td>
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<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>
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<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>
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<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>
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<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>
</tr>
<tr>
<td>23.</td>
<td>Property registration document</td>
<td>23</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>24.</td>
<td>Allotment letter of accommodation from Government</td>
<td>24</td>
<td>No</td>
<td>Yes</td>
</tr>
<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>
</tr>
</tbody>
</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 commission 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.

For Office Use Only

<table>
<thead>
<tr>
<th>Application Type</th>
<th>New</th>
<th>Update</th>
<th>BAR Code</th>
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<tbody>
<tr>
<td>CKYC Number</td>
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Personal Details

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<tr>
<th>Full Name</th>
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<tr>
<td>Prefix</td>
<td>First Name</td>
<td>Middle Name</td>
<td>Last Name</td>
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</table>

Maiden Name (If Any)

<table>
<thead>
<tr>
<th>Father’s/Spouse Name (Pls Select)</th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Prefix</td>
<td>First Name</td>
<td>Middle Name</td>
<td>Last Name</td>
</tr>
</tbody>
</table>

Mother’s Name

<table>
<thead>
<tr>
<th>Country of Birth</th>
<th>Place/City of Birth (For NR clients)</th>
<th>District – Permanent Address</th>
</tr>
</thead>
</table>

Residential Status

<table>
<thead>
<tr>
<th>Residential Status</th>
<th>Resident Individual</th>
<th>Non Resident Indian</th>
<th>Foreign National</th>
<th>Person of Indian Origin</th>
</tr>
</thead>
</table>

Occupation Type

<table>
<thead>
<tr>
<th>Occupation Type</th>
<th>Service Please tick [Private / Public / Government]</th>
</tr>
</thead>
<tbody>
<tr>
<td>Others Please tick [Professional / Self Employed / Retired / Housewife / Student]</td>
<td></td>
</tr>
</tbody>
</table>

Proof of Identity

<table>
<thead>
<tr>
<th>Proof of Identity</th>
<th>Passport</th>
<th>Voter ID</th>
<th>PAN</th>
<th>Driving License</th>
</tr>
</thead>
<tbody>
<tr>
<td>UID (Aadhaar)</td>
<td>NREGA Job Card</td>
<td>Others __________________</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Document Number

<table>
<thead>
<tr>
<th>Document Number</th>
<th>Document Expiry</th>
<th>(DD-MM-YYYY)</th>
</tr>
</thead>
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Proof of Address

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<tr>
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<th>(DD-MM-YYYY)</th>
</tr>
</thead>
</table>

Tax identification Number (For NR Mortgage)

Applicant’s Signature

<table>
<thead>
<tr>
<th>Signature</th>
<th>Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>PSID</td>
<td>Designation</td>
</tr>
</tbody>
</table>

Date

Ver_Dec16