

Promo Code:

Application No:

ACCOUNT OPENING FORM FOR INDIVIDUALS



Branch Code

Branch Name

Application Date

I-Kit Non I-Kit

Please open the following account

Savings Regular EVA Wings Salary Account(Type) (Corp.Code -) Others Enjo under guardian Enjo Self operated
Current Business Business Prime Advance Trade-In Others FD/RD (For KYC Only, fill separate FD request)
Mode of operation Singly Either / Anyone or survivor Jointly (Debit / ATM card not applicable) Minor under guardian

CLIENT INFORMATION FIRST APPLICANT SECOND APPLICANT

UCIC (If Existing Customer)

CKYC No

First Name

Middle Name

Last Name

Gender

Male

Female

Third Gender

Date of Birth

D

D

M

M

Y

Y

Y

Y

PAN Number / Form 60

Aadhaar Number

Passport/DL/Voter card/Others

Expiry Date (if any)

Father's Name

Mother's Maiden Name

Marital Status

Single

Married

Others

Spouse's Name

Mailing / Current Address

Landmark

CityState

PincodeCountry

Tel (R/O)(STD)

Mobile* (Mandatory)

+91

 (Alerts will be sent to this Mobile No.)

E-Mail ID* (Mandatory) (Alerts will be sent to this Email id.)

UCIC (If Existing Customer)

CKYC No

First Name

Middle Name

Last Name

Gender

Male

Female

Third Gender

Date of Birth

D

D

M

M

Y

Y

Y

Y

PAN Number / Form 60

Aadhaar Number

Passport/DL/Voter card/Others

Expiry Date (if any)

Father's Name

Mother's Maiden Name

Marital Status

Single

Married

Others

Spouse's Name

Mailing / Current Address

Landmark

CityState

PincodeCountry

Tel (R/O)(STD)

Mobile* (Mandatory)

+91

 (Alerts will be sent to this Mobile No.)

E-Mail ID* (Mandatory) (Alerts will be sent to this Email id.)

Permanent Address

Please tick if same as mailing address

Landmark

CityState

PincodeCountry

Occupation

SalariedRetiredStudentFarmerSelf-employedHouse wifeProfessional

Politically Exposed Person

YesNoRelated to PEP

Additional Information

IlliterateVisually ImpairedOld & SickElectoral candidate

Permanent Address

Please tick if same as mailing address

Landmark

CityState

PincodeCountry

Occupation

SalariedRetiredStudentFarmerSelf-employedHouse wifeProfessional

Politically Exposed Person

YesNoRelated to PEP

Additional Information

IlliterateVisually ImpairedOld & SickElectoral candidate

FATCA - CRS STATUS DETAILS FOR			FIRST APPLICANT	SECOND APPLICANT
I am a tax resident of India and not of any other Country		<div>Yes</div> <div>No</div>		<div>Yes</div> <div>No</div>
City of Birth				
Country of Birth				
I am a tax resident of the countries mentioned below		<div>Yes</div> <div>No</div>		<div>Yes</div> <div>No</div>
Country Name#				
Tax Identification Number (TIN %)				
Identification Type (TIN / Other % - Please specify)				
Address for Tax Purpose				
		PINState		PINState
Address Type for Tax Purpose		<div>Residential</div> <div>Business</div> <div>Registered Office</div>		<div>Residential</div> <div>Business</div> <div>Registered Office</div>

ACKNOWLEDGEMENT - CUSTOMER COPY

I have applied for

Savings

Current

Fixed Deposit

Recurring Deposit

Product Name: in the name of Mr/Mrs/Ms./M/s: Application No:

With an initial payment cheque number: of Rs. in words : Rs.

From Bank : I also confirm that I have read and understood the terms and conditions pertaining to the account, and the

Officer: Mr. has explained all the details pertaining to the account in detail.

Nomination Registered :

Yes

No

 Name of Nominee

Officer Signature: Name of Bank Officer: Phone Number:

PAYMENT DETAILS AND CHANNEL ACCESS REQUEST

IP Funding:

☐ Cash (Customer must deposit cash in person in opening branch only)

☐ Cheque (Cheque should be crossed A/c payee and drawn payable to Equitas Small Finance Bank A/c <Applicant Name)

☐ Fund transfer from existing ESFB AC _____

Total Amount INR	Cheque/Tran No.	Cheque/Tran Date	Bank Name	Branch
Debit Card	<input type="checkbox"/> RuPay <input type="checkbox"/> VISA International	(All VISA Cards are International Cards) (Not available for joint mode of operation) (Gold & Signature available only with VISA)	Internet Banking	Mobile Banking
1st Applicant	<input type="checkbox"/> Classic <input type="checkbox"/> Gold <input type="checkbox"/> Platinum <input type="checkbox"/> Signature	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
2nd Applicant	<input type="checkbox"/> Classic <input type="checkbox"/> Gold <input type="checkbox"/> Platinum <input type="checkbox"/> Signature	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No Applicable only for first holder

Purpose of Opening Account ☐ Saving ☐ Repayment of loan ☐ Business Collection ☐ Other _____

Source of Funds ☐ Salary ☐ Business ☐ Agriculture ☐ Investment ☐ Rental ☐ Others _____

Gross Annual Income (₹) _____

First Applicant	<input type="checkbox"/> Upto 50k <input type="checkbox"/> 50k - 1 lac <input type="checkbox"/> 1 - 2.5 lacs <input type="checkbox"/> 2.5 - 5 lacs <input type="checkbox"/> 5 - 7.5 lacs <input type="checkbox"/> 7.5 - 10 lacs <input type="checkbox"/> 10 - 15 lacs <input type="checkbox"/> 15 - 20 lacs <input type="checkbox"/> 20 - 30 lacs <input type="checkbox"/> 30 - 50 lacs <input type="checkbox"/> 50 - 1 Cr <input type="checkbox"/> >1 Cr
Second Applicant	<input type="checkbox"/> Upto 50k <input type="checkbox"/> 50k - 1 lac <input type="checkbox"/> 1 - 2.5 lacs <input type="checkbox"/> 2.5 - 5 lacs <input type="checkbox"/> 5 - 7.5 lacs <input type="checkbox"/> 7.5 - 10 lacs <input type="checkbox"/> 10 - 15 lacs <input type="checkbox"/> 15 - 20 lacs <input type="checkbox"/> 20 - 30 lacs <input type="checkbox"/> 30 - 50 lacs <input type="checkbox"/> 50 - 1 Cr <input type="checkbox"/> >1 Cr

For Wings:

☐ Use my Mobile Number as account number as provided for First Applicant/ ☐ Use My Choice Account No

1

0

☐ Do not use my Mobile Number as 10 digits of account number a provided for First Applicant. *Allocation of Choice account no is subject to availability

NOMINATION

☐ Yes, I/We wish to nominate (as per details below) ☐ No, I/ We do not wish to make a nomination in my / our account and declare I/We fully understand the risk and difficulties associated with “No Nomination”

Nomination under section 45ZA of the Banking Regulation Act 1949 Rule 2(1) of the Banking Companies (Nomination Rules)1985 in respect of Bank deposits, I/ We Nominate the following person to whom in the event of my / our minor’s death the amount of the above opened account / Fixed Deposits / Recurring Deposits, may be returned by Equitas Small Finance Bank

NATURE OF DEPOSITS	NAME OF NOMINEE	ADDRESS	RELATIONSHIP WITH DEPOSIT R	AGE	DATE OF BIRTH
	If Nominee is Existing Customer Please mention UCIC				

Nominee Name to be printed on the statements/Advices ☐ Yes ☐ No

** As Nominee is a minor on this date I/We appoint _____ (Name, Address and Age) to receive the amount of deposit in the account on behalf of the nominee

*Signature/Thumb impression of the depositor

Witness 1 Signature : _____

Witness 2 Signature : _____

If Customer has selected no nomination or not selected any option, to be signed by the sourcing officer -

I have clearly explained to the customer the advantages of nomination facility and inspite of the same he/she still does not want to nominate and he/she also refused to provide a specific letter to the effect that he/she does not want to make a nomination.

*Employee Signature and code

TERMS AND CONDITIONS

The Charges have been explained to me for the respective products. I/Understand that schedule of charges is available on Equitas Small Finance Bank Website.

I / We have read and understood the Terms & Conditions governing the opening of an account with Equitas Small Finance Bank from its website and from the booklet shared with us and agree to be bound by the said Terms & Conditions including those excluding/limiting the bank's liability and bank may debit my account for the service charges applicable from time to time. I/We consent to receive information/-services etc. for marketing purpose through telephone/Mobile/SMS Email by the Banks/Its agents. I understand that in case I do not wish to receive promotional information through telephone calls/email/sms on products and services not currently available by me. I can register for "Do Not Call" service through the Bank's Website www.equitasbank.com or other channels that the Bank may offer. I agree that this service will not apply to receipt of advice and information regarding products and services currently availed by me. I/We hereby confirm that the Bank engages business correspondents, selling agents and Business Facilitators for the purpose of selling/promoting its financial products viz deposits, loans etc. and we have no objection for the Bank to share our contact details with them and receiving calls from them. I am/ We are, also aware that I/We have the right to approach the nodal officer or customer care department of the Bank in case of any grievance in respect of the conduct of such persons/entities. I/We confirm that I/We read and understood the above Declaration, and that the details provided on the form are correct For Joint account holders: The account will be operated singly, if there is no instruction as to the joint operation of the account. Primary applicant will alone be allowed to operate. In the absence of any instruction mode of operation will be single. Further, for accounts for Professionals (If applicable): I/ We agree and confirm that the said account will be used exclusively for my/ our own transactions only and shall not be used directly or indirectly for or on behalf of my/our clients.

I declare, confirm and agree :

a) That all information given in the application form are true and up to date and that, I have not withheld any information more particularly with regarding to CC/OD facility availed by me from any other bank

b) That I have had no insolvency initiated against me nor have I ever been adjudicated insolvent.

c) That I have read the application form and brochure and am aware of all the terms and conditions

d) That the transaction undertaken from this account will comply with all FEMA / PMLA rules, regulations and notifications

Further for accounts for blind (If applicable) :

A cheque drawn by a customer suffering from "blindness" as declared under the Persons with Disabilities (Equal Opportunities, Protections of Rights and Full Participation) Act, 1995 and bearing the thumb impression of the customer shall not be honoured by the bank unless the thumb impression has been affixed by the customer in the presence of a bank official and has been verified by him to have done so. I/We understand that the details filled here in the Application Form will over ride the details updated in my existing UCIC.

Undertaking and authorization :

I/We hereby authorise Equitas Small Finance Bank to exchange, share or part with all the information provided herein including personal and business information with financial institution credit bureaus/ agencies / statutory bodies / other such persons, in order to facilitate the bank to comply with its obligations under various applicable laws regulations and standards. I/ We shall not hold Equitas Small Finance Bank or its agents/ representatives liable for using / sharing information provided herein for the said purpose.

Post Account opening any Term Deposit booked online through Internet Banking / Mobile Banking will be booked only as per the holding pattern. In the event of foreclosure of deposits held "Jointly" or as "Either or Survivor", all holders need to duly sign the request and cannot be redeemed online.

In the event of death of either of the depositors under "Either or Survivor" or "Former or Survivor", the bank is entitled to honour the request of the survivor without seeking the concurrence of the legal heirs of the deceased, premature closure and withdraw the deposit proceeds. Such payment made by the Bank shall be a valid discharge on the part of the bank. We, the Joint holders under the Term Deposits hereby confirm our consent to the above.

☐ **Aadhaar Consent.** I/We am/are voluntarily submitting a copy of my Aadhaar Card without redacting the Aadhaar number, as I/We wish to avail / desirous of availing Direct Benefit Transfer

The average monthly/ quarterly / Half Yearly Balance required to be maintained for this account is Rs.....

I/We have understood that non maintenance of the above average balance will attract charges.

I/ We also confirm that the account was opened by bank officer Mr./ Ms.....and I/ we here by confirm that I/we have signed all the necessary documents for the purpose of opening the account.

1

PLEASE PASTE LATEST
PASSPORT SIZE PHOTO OF THE
FIRST APPLICANT.
PHOTO TO BE SIGNED ACROSS.
FIRST APPLICANT SIGN BELOW

1

2

2

PLEASE PASTE LATEST
PASSPORT SIZE PHOTO OF THE
SECOND APPLICANT.
PHOTO TO BE SIGNED ACROSS.
SECOND APPLICANT SIGN BELOW

2

1

Bank use

KYC Certified Code _____ Employee Code : _____ Only for the Staff

Source of lead ☐ Branch ☐ Sales ☐ BC ☐ Others _____

Lead generator Code _____ Lead Convertor Code _____

KYC Certification (Lead Convertor)

The customer has signed in my presence and I have done KYC verification & have visited the customer at the given mailing address. I hereby declare that I have explained all details about the product and have handed over a copy of the brochure and schedule of charges and have explained all the terms and conditions in detail to the customer.

Signature

Emp Name

Emp Code

Date

Pre welcome calling done by Singnature _____

Emp Code _____

Emp Name _____

Branch Manager / BOM Name : _____

Branch Manager / BOM Code : _____

Signature of Branch Manager / BOM With Branch Round stamp

TERMS AND CONDITIONS

- All necessary documentation as mandated by the Regulatory/Bank authorities should be provided for opening the accounts
- In event of no Salary Credits for any continuous three months, the Salary Account will be converted to Savings Regular Account (for Salary accounts)
- The Bank reserves the right to amend any of the services/facilities in any account either wholly or partially at any time by giving 30 days notice to the customer
- All accounts should maintain the stipulated average quarterly balance based on the product program and in the event of non maintenance of the same, charges as applicable to the product variant would be applicable
- The Bank would levy charges and fees with respect to transactions and services and the same would be recovered by a debit to the account. In case of inadequacy of funds to cover the charges, the charges would be appropriated from the credits into the account in lump sum or over a period of time, at the discretion of the Bank, till the entire amount is recovered.
- Savings accounts opened by individuals can be used for non-business purposes only and should comply with the Terms & Conditions of the Bank and extant guidelines of the RBI.
- An account can be opened on behalf of a minor by his/her natural guardian or by a guardian appointed by a Court of competent jurisdiction. The guardian shall represent the minor in all transactions until the minor attains majority upon which the right of the guardian to operate the account ceases. Guardian shall produce timely information of the minor attaining majority and ensure that the account is not continued to be operated by him/her even after the minor attaining majority. In such an event, Bank is not responsible. Account will be frozen if account holder does not re-submit the KYC on attaining majority.
- In case there are no transactions initiated by the customer in the account for a continuous period of 2 years for Savings and Current Accounts, the account would be treated as dormant. Activation of a dormant account requires written instructions signed by all account holders and submission of KYC documents and activation shall be initiated at the home branch only.
- In case the welcome kit after account opening is not delivered for reasons such as "no such address, no such person, party shifted or incomplete address" the Bank will be constrained to freeze the account after making necessary efforts to reach the customer.
- For opening of a Current Account, declaration of existing credit facilities with any Bank and its branches is required.
- Complaint, if any, relating to features of any product of the Bank, may be conveyed over our Toll Free No: **1800 103 1222** or you may write to the Customer Service Department of the bank customerservice@equitasbank.com for resolution. If complaint is not resolved satisfactorily within 30 days, you may approach the Banking Ombudsman, Reserve Bank of India, of the region.
- Post Account opening any Term Deposit booked online through Internet Banking/Mobile Banking will be booked only as per the holding pattern. In the event of foreclosure of deposits held 'jointly' or as 'either or survivor', all the holders need to duly sign the request and cannot be redeemed online.
- Passbook is given on request and not issued by default. Account statement will be sent to registered E-Mail ID on monthly basis.