

OCCUPATION & ACCOUNT ACTIVITY:

FIRST APPLICANT

SECOND APPLICANT

***Purpose of this Account:** Household Expenses Savings/Investments
 Others(Please specify)

***Source of funds** Salary Business Income Inheritance Investments
 Savings Sale of Property others.....

***No. of years in Foreign Country** upto 2 years 2-5 years Above 5 years

***Occupation Type** Salaried Self-employed Business Student
 Seafarer IT Housewife Unemployed
 Retired others.....

a) If salaried, employed with Public Ltd. Company Govt. Private Ltd. Company
 PSU MNC others.....

Name of the Employer

Designation

b) If Self-employed, profession CA Doctor Trader Lawyer
 Exporter/Importer Engineer others.....

c) If in business since Years Months Date of Incorporation

Nature of Business Manufacturing Service Provider Agriculture
 Stock Broker Trader Real Estate Others.....

Name of the Company/ Firm

Type of Company/ Firm Public Limited Private Limited Proprietorship
 Partnership others.....

*Name of Currency in which you are earning

*Annual Family Income(Equivalent) < USD 30,000 USD 30,000-48,000
 USD 48,000-72,000 USD 72,000-1,20,000 > USD 1,20,000

Household Expenses Savings/Investments
 Others(Please specify)

Salary Business Income Inheritance Investments
 Savings Sale of Property others.....

upto 2 years 2-5 years Above 5 years

Salaried Self-employed Business Student
 Seafarer IT Housewife Unemployed
 Retired others.....

Public Ltd. Company Govt. Private Ltd. Company
 PSU MNC others.....

Name of the Employer

Designation

CA Doctor Trader Lawyer
 Exporter/Importer Engineer others.....

Years Months Date of Incorporation

Manufacturing Service Provider Agriculture
 Stock Broker Trader Real Estate Others.....

.....

Public Limited Private Limited Proprietorship
 Partnership others.....

.....

< USD 30,000 USD 30,000-48,000
 USD 48,000-72,000 USD 72,000-1,20,000 > USD 1,20,000

PIO DECLARATION

1st Applicant

2nd Applicant

I hereby declare that I am a Person of Indian Origin and confirm that: (Please pick a choice applicable to you)

A) I held an Indian Passport in the past (or)

B) I belong to a territory that became part of India after the 15th Day of August, 1947 (or)

C) I am a citizen of India by virtue of the Constitution of India or the Citizenship Act, 1955 (57 of 1955)

D) I am a child/ a grandchild/ a great grandchild, who is/ was a citizen of India or of a person referred to in clause A or B (or)

..... Grand Father Name Grand Father Name

..... Spouse Name Spouse Name

I am a spouse of foreign origin of a citizen of India or spouse of foreign origin of a person referred to in clause A or B or C or D

FATCA - CRS STATUS DETAILS FOR

FIRST APPLICANT

SECOND APPLICANT

Customers travelling first time to Overseas as NRI need not provide Tax Identification Number/ SSN Number (USA) and mention "Not Available/Not Applicable" instead. Rest of the details are mandatory

City of Birth		
Country of Birth		
Are you a Tax Resident/ Citizen or Green Card Holder in United States?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
I am a tax resident of the countries mentioned below	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Country Name#		
Tax Identification Number (TIN)		
Identification Type (TIN / Other - Please specify)		
Address for Tax Purpose	PIN _____ State _____	PIN _____ State _____
Address Type for Tax Purpose	<input type="checkbox"/> Residential <input type="checkbox"/> Business <input type="checkbox"/> Registered Office	<input type="checkbox"/> Residential <input type="checkbox"/> Business <input type="checkbox"/> Registered Office

PAYMENT DETAILS AND CHANNEL ACCESS REQUEST

IP Funding: Fund transfer from existing ESFB AC Cheque (Cheque should be crossed A/c payee and drawn payable to Equitas Small Finance Bank A/c <Applicant Name)

Total Amount INR	Cheque / Tran No.	Cheque / Tran Date	Bank Name	Branch

Debit Card		Cheque Book		Channel Access	
1st Applicant	2nd Applicant	1st Applicant	2nd Applicant	1st Applicant	2nd Applicant
NRE International Debit Card <input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	NRE : <input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Internet Banking <input type="checkbox"/> Insta Alert	<input type="checkbox"/> Internet Banking
NRO Domestic Debit Card <input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	NRO : <input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Mobile Banking <small>Applicable only for first holder</small>	<input type="checkbox"/> Mobile Banking

*Debit Cards are complimentary - NRE Debit Card is internationally valid VISA/ Mastercard and NRO Debit Card is Rupay Platinum card meant for use within India. *Per Non Face to Face A/C Opneing.....
Transfer of funds to be done from an NR/overseas account where KYC is complied within 90 days of the account opening.

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 major.
- 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.
- NRE/NRO Current Account are non-interest bearing account.

Choice Account Number :

- Use my Overseas Mobile No as NRE Account No & Indian Mobile No as NRO Account No
- Use my choice A/c No: [] as NRE A/c No: [1] [0] [] as NRO A/c No
- Do not use my Mobile Number as 10 digits of account number as provided for First Applicant. *Allocation of Choice account no is subject to availability

FORM 60 DECLARATION **FIRST APPLICANT** **SECOND APPLICANT**

Form for declaration to be filled 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

If applied for PAN and it is not yet generated, then enter the date of application and acknowledgement number:.....
 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. Non Agricultural Income Rs.....

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.) 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.

Form for declaration to be filled 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

If applied for PAN and it is not yet generated, then enter the date of application and acknowledgement number:.....
 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. Non Agricultural Income Rs.....

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.) 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.

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 DEPOSITER	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 in spite 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

I/We have read and understood the Terms and Conditions governing the opening of an account with EQUITAS SMALL FINANCE BANK and those relating to various services including but not limited to (a) ATMs (b) Phone Banking (c) Net Banking (d) Debit Cards (e) Mobile Banking (f) Pay facility (g) Insta Alert Facility (h) Email Statements. I/ we accept and agree to be bound by the said Terms and Conditions including those excluding/limiting the Bank's liability. I/We understand that the Bank may, at its absolute discretion, discontinue any of the services completely or partially with atleast 30 days any notice to me / us and or provide an option to switch to other services to me/ us. I agree that the Bank may debit my account for service charges as applicable from time to time. I/ we authorise the Bank to disclose, from time to time any information relating to my savings account to any parents/ subsidiary, affiliate and associate of EQUITAS SMALL FINANCE BANK, and to the third parties engaged by the bank, for purposes of servicing my account.
 i. I/We hereby declare that I am/we are Non-Resident Indian(s) or PIO(s) of Indian origin as defined under Foreign Exchange Management Act (1999) and the applicable regulations, rules, notification, direction, or order made thereunder (collective, "FEMA"). I/We understand that the above account will be opened based on the statements/ declarations made by me/us, and I/we also agree that if any of the statements/declarations made herein is found to be not correct in material particulars you are not bound to pay any interest on the deposit made by me/us. I/We hereby undertake to intimate you about my/our return to India for permanent residence immediately on arrival and would close or convert the NR accounts into a Resident / ii. I/We agree that no claim will be made by me/us for any interest on the deposit(s) for any period after the date(s) of maturity of the deposit(s). In respect of deposit not withdrawn or renewed after maturity, interest payable by the Bank shall be as applicable to SB account as applicable and not at the contracted rate post the maturity date.
 iii. Interest will not be paid on deposits if the NRO term deposit has not been held for a minimum period of 7 days. Similarly for NRE term deposit, no interest will be paid if the deposit is not held for a minimum period of 12 months.
 iv. The Bank computes interest based on 365 days a year irrespective of the actual number of days in the year including leap year.
 v. In case of my/our travelling abroad for employment on temporary visa, I/We undertake to submit regular or permanent visa within 90 days from the date of opening of my/our account.
 vi. I/We undertake to submit KYC documents immediately as and when Bank calls upon me/us to do so.
 vii. I am/We are aware that the failure on my/our part to comply with points v & vii am/We are aware that my/our account will be placed under total freeze till compliance of Bank may decide to close the account, at its discretion.
 viii. I/We would confirm that all debits to my/our accounts for the purpose of investment in India and credits representing sale proceeds of investments in India are covered either by general or special permission of RBI. I will ensure that investments in shares/securities or immovable properties in India out of funds held in my/our account with you are governed by respective regulations of Reserve Bank of India. The Savings Bank Account would be used to route transactions of only non-business/non-commercial nature, in the event of occurrence of such transactions or any such transactions that may be construed as dubious or undesirable, the Bank reserves the right to unilaterally freeze operations in such accounts and/or close the accounts.
 ix. I/We agree to abide by the provisions of the Non-Resident (External) Account / Non-Resident (Ordinary) Account Scheme/Debit cards and for other products availed by me / us as specified in the FEMA Act and RBI guidelines issued time to time.
 x. I understand that Equitas Small Finance Bank does not offer Foreign Currency Non-Resident (FCNR) Deposits and Resident Foreign Currency (RFC) Deposits.
 xi. I/We hereby declare that only Legitimate dues in India which would include current income like rent, dividend, pension, interest etc., sale proceeds of assets including immovable property acquired out of rupee/foreign currency funds or by way of legacy/inheritance will be deposited in my/our NRO Account. I am/We are aware that the Credits representing gift/donation/loan from non-Indian cannot be credited into the NRO account held with the Bank and I/We shall ensure that such credits are not made into the NRO account.
 xii. I am aware that I am not permitted to utilize the funds held by me in my NRO account for discharging my payment obligations in foreign currency in respect of transactions carried out by me outside India using credit card with international validity issued by any Bank.
 xiii. I/We consent to receive information for marketing purposes through telephone/Mobile/SMS/Email from the Bank/its agents. I/We understand that in case I/we do not wish to receive promotional information through telephone/Mobile/SMS/Email on products and services not currently availed by me/us, I/we 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 the receipt of transaction advice and information regarding products and services currently availed by me.
 I understand that by not providing my country of residence in FATCA declaration, I mean that its either not applicable in my case or I have not yet received my Tax Identification Number in overseas country". I also understand that the information requirements of FATCA are as per CDDT notified rules and I hereby confirm that the information provided by me/ us is true/ correct and complete.
 Please refer to our website www.equitasbank.com for latest SOC
 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 theright 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.. NRE/NRO Current Account are non-interest bearing account.

- Aadhar 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
- I/We hereby confirm that I/we declared the details in the above Form-60 section
- I/We confirm that I/we have provided the details in the Nomination section.

The Average Monthly Balance/ Total Relationship value required for this Account is.....
 I/We have understood the non-maintenance of average balances will be subject to action taken as per SOC/ Terms & Conditions for the selected variant of account
 I/ We also confirm that the account was opened by bank officer Mr./ Ms.....
and
 I/ we hereby 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

↓

FIRST APPLICANT

2

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

↓

SECOND APPLICANT

1

FIRST APPLICANT

DATE :

2

SECOND APPLICANT

DATE :

Bank use Source of lead Branch Sales BC/BF Others _____ Lead generator Code _____ Lead Converter Code _____

KYC Certification (Lead Converter)

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 _____ Branch Manager / SOM Name : _____
 Singnature _____ Branch Manager / SOM Code : _____
 Emp Code _____
 Emp Name _____ Signature of Branch Manager / SOM With Branch Round stamp

ADDITIONAL DECLARATIONS (PLEASE FILL IF APPLICABLE)

MINOR DECLARATION FORM

Type of Guardian: Father Mother Court Appointed Testamentary Guardian

Full Name of Guardian Mr./Ms.....

I hereby declare that the date of birth of the minor who is my..... is DD / MM / YYYY and I am his/her natural and lawful guardian/ guardian appointed by court order, dated ____/____/____ (Copy Enclosed). I shall represent the said minor in all future transactions of any descriptions in the above account until the said minor attains majority. I indemnify the Bank against the claim of the above minor for any withdrawal/transactions made by me in his/her account.

Guardian Signature

TEMPORARY ENTRY / WORK / RESIDENCE VISA DECLARATION

The Manager,
Equitas Small Finance Bank Ltd.,
..... Branch

I/We..... (Name of Account Holder/s), the undersigned, are desirous of opening a NRE/NRO Account with Equitas Small Finance Bank.

I/ We have submitted to the Bank my/our Entry/Work/Residence Visa/ dated.....(visa issuance date/s) expiring on..... (visa expiry date/s) for this purpose.

I/We hereby agree to furnish the Bank with the copy(ies) of my/ our regular visa(s) immediately on issuance and confirm that I/we have no objection if the Bank freezes transactions in the said account(s) or closes the said account(s) in case of my/our non-submission of regular visa copy(ies) within 3 months from the date of expiry of visa.

I/ We also confirm that this procedure will also apply in case I/we are joint holders of the account(s).

Signatures

FIRST APPLICANT

SECOND APPLICANT

SEA FARER DECLARATION FORM

Part A - Declaration by Mariner who is on break

I hereby confirm that I have just returned after completion of my contract with (Company)

Registered in (Address of the principals).

I am on break for..... days / months and will be joining on a new contract on / by.....

I request you to kindly open an NRE/NRO account in my name on the basis of the following documents submitted.

- Passport copies indicating my previous trip abroad
- Most recent contract copy
- Copy of CDC Book

Part B Applicable for 1st Time Sailor

Declaration by Mariner proceeding for voyage on fresh contract

I hereby confirm that I am proceeding on a contract with (company)

registered in(address of the principals).

I will be joining on the contract on/ by.....

I request you to kindly open an NRE/NRO account in my name on the basis of the following documents submitted:

- Passport copy
- Contract confirmation

I understand that the account will be opened in block status and I will not have access to the same until I submit the following documents:

- Passport pages showing exit & entry stamp of my journey outside India
- Contract copy
- Visa
- Copy of CDC Book indicating the trip abroad (applicable for cargo ship)

I also confirm that I will inform the bank in case I am unable to proceed on the contract and have the non-resident accounts opened in my name redesignated to resident accounts.

Yours Sincerely,



Phone Banking

Toll Free Number : 1800 103 1222



Email

nri@equitasbank.com



Net Banking

www.equitasbank.com