

PRIORITY
Banking

Standard
Chartered 
Here for good



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	<p>Anyone of the following:</p> <p>1) NRIs (Indian Passport holders) – any one of the following:</p> <p>a) Valid Visa/ Work Permit.</p> <p>b) Permanent Resident Card.</p> <p>Please note: Singapore residents need to submit photocopy of NRIC or Employment Pass or Dependant Pass or Work Permit.</p> <p>OR</p> <p>2) Foreign Passport Holders (PIOs / OCIs) – any one of the following:</p> <p>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.</p> <p>b) Any document which proves customer's Indian origin including proofs of parents/ spouse/ grand parents</p>
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

	address.
Current Overseas Residence Address Proof	Anyone of the following with current residential address (signed photocopies): 1) Valid Passport 2) Visa/ Work Permit/ Residence Permit 3) PIO/ OCI Card 4) Valid overseas driving License 5) ID issued by government department/ agency of foreign jurisdiction. Please note in case of smart card, only the following are acceptable: i) Bahrain CPR (Smart Card) ii) Singapore National ID Card
Permanent Address Proof	Anyone of the following: 1) Valid Passport 2) Valid driving License 3) Voter identity card 4) Aadhaar Letter/ card 5) Job card issued by NREGA 6) PIO/ OCI Card

E. Additional Information

- Any KYC document bearing exclusive conditional disclaimer "Not to be used other than the purpose of issuance or not to be used as proof of Identity and/ or proof of address" will not be acceptable.
- The KYC document(s) obtained as mentioned above should not be expired or due for expiry in the next 30 days from the date of application form.

Standard Chartered Bank is committed to making your banking with us a pleasant experience; you may reach us at any of the following options mentioned below:

Phone Banking

Our toll free Phone Banking we offer you a service that enables you to access a wealth of financial information and services, 24 hours a day, 7 days a week.

Country	Toll Free Helpline No	Country	Toll Free Helpline No
Bahrain	808 011 29	Singapore	800 101 24 07
Canada	877 218 5618	United Arab Emirates	800 017 7750
Hong Kong	800 905 108	United Kingdom	080 810 191 44
Malaysia	1 800 815 063	United States of America	877 302 1657
Philippines	1 800 111 011 21	All Other International Locations	+91 80 42896753 (ISD rates apply)

Email us at: customer.care@sc.com

Website: <https://www.sc.com/in/nri/>

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

Country of Birth

PAN Number Available

Telephone Number (Country code is mandatory)

Are you an existing Standard Chartered Bank customer

Type of Identity Document

Identity Document Number

Gender

Nationality

Education Status*

Marital Status* (please specify)

Residence Status: Non Resident Indian

Number of Dependents

Country of Residence

Residential Address

Landmark*

City

State

Country

Pin code

*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 below)

Grid for address details: 4 rows of 20 boxes each.

Landmark*

Grid for Landmark: 1 row of 20 boxes.

City

Grid for City: 1 row of 20 boxes.

State

Grid for State: 1 row of 20 boxes.

Country

Grid for Country: 1 row of 5 boxes.

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)

Grid for address details: 4 rows of 20 boxes each.

Landmark*

Grid for Landmark: 1 row of 20 boxes.

City

Grid for City: 1 row of 20 boxes.

State

Grid for State: 1 row of 20 boxes.

Country

Grid for Country: 1 row of 5 boxes.

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

Grid for Home: 3 boxes for country code, 10 boxes for number.

Country code

Permanent

Grid for Permanent: 3 boxes for country code, 10 boxes for number.

Country code

Office

Grid for Office: 3 boxes for country code, 10 boxes for number.

Country code

Fax

Grid for Fax: 3 boxes for country code, 10 boxes for number.

Country code

Email Address (Please provide your primary email address)

Grid for Email Address: 2 rows of 20 boxes each.

Annual Income ₹ [Grid: 1 row of 10 boxes]

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 _____

For Co-Applicant

Debit Card Yes No
Type of card Priority Banking Platinum Debit Card Other
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 5) No
Term Deposits Yes (Go to Section 8) No

5 Credit Card

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

Type of Card Priority Banking Visa Infinite Other

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: No (Please attach form 60161 separately along with address proof)

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 Phone 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
(Country code)

6 Term Deposits

Would you like to apply for a Term Deposit

- NRO Deposit NRO Re-investment Deposit NRE Deposit NRE Re-investment Deposit
 FCNR Deposit Other (please specify)

Currency (if FCNR Deposit)

- JPY USD GBP AUD CAD EUR

Tenure _____ Years _____ Months _____ Days

Amount

In Numbers

In Words

Instructions on Interest Payment

- Credit to Account Capitalize with Principal

Renewal Instructions

- Renew Principal and Interest Renew only Principal Do not renew

Payment Instructions

- Credit Standard Chartered Bank A/C number Issue Pay Order in the name of (any of the A/C holders only)
 _____ "Demand Draft charges applicable"

Full Name

First Name

Middle Name

Last Name / Sur Name

Account into which Principal and Interest is to be credited

How would you like to fund your account

- Cheque Cash Debit my Standard Chartered account

Funding Amount _____

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

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

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

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

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

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

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

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

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

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) detailed below for more than six months and confirm his/her identity, occupation and address.

Date: / /

D D / M M / Y Y Y Y

For Employee Banking Savings Account:

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

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PIN Code

--	--	--	--	--	--

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

Authorized Signature

Date

		/			/				
D	D		M	M		Y	Y	Y	Y

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

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

Witness Name

First Name	Middle Name	Last Name / Surname

Signature _____

Address

Date of Birth

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D D	M M	Y Y Y Y

Witness Name

First Name	Middle Name	Last Name / Surname

Signature _____

Address

Date of Birth

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D D	M M	Y Y Y Y

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.

Account Number(s)	Account(s) held in the name of	Relationship of Account Holder with the applicant(s)
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

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)

12 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 Priority Banking account held in _____ (name of the country other than India) is/ are as follows:-

Account Number(s)	Account(s) held in the name of
_____	_____
_____	_____
_____	_____
_____	_____

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))

By signing this application, you

1. represent and warrant that all information (including any documents) you have given to us in connection with the application is correct, complete and not misleading. (If this is not the case you may be personally liable including account closure.);
2. confirm being persons of Indian origin not residing in India;
3. understand that the account/deposit will be opened on the basis of statements made by you;
4. confirm that your residential status as per Indian Income Tax Act 1962, is Non Resident Indian and you agree and undertake to inform us in writing of any change in residential status;
5. undertake to strictly operate and use the account/deposit and the said banking facilities in accordance with the Exchange Control Regulations as laid down by Reserve Bank of India (RBI) or any other authority from time to time;
6. understand and agree that the deposits and their payments are governed by the law in effect from time to time in India and the deposit will be payable only at the Branch in India where the deposit is placed. We shall have the sole discretion to allow the withdrawal of the deposit at any other Branch in India. We shall not be liable to pay the proceeds of the deposit at any Branch or Office (including the Head Office) outside India. In the event of any failure on our part to comply with all or any of the guidelines/rules/law laid down by RBI, the Bank, Government of India or any other duly constituted regulatory body or authority, we agree to forfeit all our rights to the account/deposit and the said banking facilities and further agree to be debarred from holding/operating and using the account/deposit and/or the said banking facilities. In the event of any default or breach committed by you of any of the aforesaid provisions, guidelines, rules, indemnity, terms and conditions or any law of statute, you shall indemnify us of any loss or damage that may be caused to it. We may adopt such action, as it deems fit on the happening of such event;
7. authorize 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);
8. authorize us to authenticate any Credit Card or loan details that you may have given us as part of the account opening form, including conducting test authorizations with the issuer of that Credit Card;
9. hereby authorize us to inform the details of your transactions including the default of payment that may occur to any card issuers in India, Reserve Bank of India or to any authorized dealer of Foreign Exchange or Merchant as we deem fit and proper without obtaining any further oral or written consent from you
10. acknowledge that we may decline your application. If this happens, no contractual relationship will arise between us, and we reserve the right to retain the documents you submitted to us with your application;
11. confirm and agree that we may give any information in connection with this application (including your personal information) to any service provider (whether located in or outside of India) for the purposes of providing any service to you in connection with this application (including data processing);
12. agree that you will inform us when there is any change in your occupation, employer, change in mobile number or the status of your residency in India. If we ask, you will also give us the documents to prove such a change;
13. declare that you will use the loan as described in the loan agreement you have applied for ("Loan") strictly for the purpose stated in this application form and not for any speculative or antisocial purpose;
14. consent to each of Standard Chartered PLC and its subsidiaries and affiliates (including each branch or representative office) ("Standard Chartered Group") its officers, employees, agents and advisers disclosing information relating to you (including details of the accounts, products or any security interest) to:
 - a. our head office and any other member of the Standard Chartered Group in any jurisdiction ("permitted parties");
 - b. professional advisers, service providers or independent contractors to, or agents of, the permitted parties, such as debt collection agencies, data processing firms and correspondents who are under a duty of confidentiality to the permitted parties;
 - c. any actual or potential participant or sub-participant in relation to any of our obligations under our banking agreement between us, or assignee, novatee or transferee (or any officer, employee, agent or adviser of any of them);
 - d. any credit reference agency, rating agency, business alliance partner, insurer or insurance broker of, or direct or indirect provider of credit protection to, or any permitted parties;
 - e. any court, tribunal or authority (including an authority investigating an offence) with jurisdiction over the permitted parties;
 - f. a merchant or a member of a card association (for instance, Visa or MasterCard) where the disclosure is in connection with use of a card;
 - g. any authorized person or any security provider;
 - h. anyone we consider necessary in order to provide you with services in connection with an account;
15. declare that all foreign exchange transactions entrusted to us from time to time do not involve and are not designed for the purpose of any contravention or evasion of the provisions of the Foreign Exchange Management Act, 1999 or any rule, regulation, notification, direction or order made under that Act. You also agree to give us any information or document as will satisfy us about the purpose of a transaction. You also understand that if you do not fully comply with any requirement, we can refuse to undertake a transaction and may report the matter to RBI. Relying upon this declaration, we may not insist on your giving specific further declarations for future foreign exchange transactions.
16. confirm that no insolvency/bankruptcy proceedings have been initiated against you nor have you ever been adjudicated insolvent;
17. confirm that you have received, read and understood our Customer Terms and the applicable documents referred to in Part A of our Customer Terms including but not limited to rules and regulations of the Bank including Bank's tariff regarding the conduct of the account/deposits and pertaining to Phone Banking, ATM, Debit Card, Internet Banking and Electronic Banking facilities (collectively called "the banking facilities") which are available at any of our branches or on our website at www.standardchartered.co.in and you agree to be bound by them. You acknowledge that you are bound by any variation we make to these documents, in accordance with our banking agreement. In particular, you understand that by entering into our banking facilities you give indemnities, authorizations, consents and waivers and agree to limitations on our liability;
18. represent that if you are applying to open an account for a minor, you declare that you hold all and any monies in the account (including all principal payments into the account, all interest and income earned from the date the account was opened) in trust, for the benefit of the minor absolutely and you will refrain from doing any act or thing which will contradict, negate or diminish the effect of this declaration of trust.
19. confirm that you have received, read and understood our loan agreement governing your Loan;
20. confirm that you are not related to any of our directors and senior officers and that you are not related to any director of any other banks in India. You further confirm that if you are applying as a partnership firm, none of the partners in your firm are related to any of our directors and senior officers and are not related to any director of any other bank in India. If you are applying as a company, you confirm that none of your directors are related to any of our directors and senior officers and are not related to any director of any other Bank in India;
21. hereby consent, agree and authorize us to disclose information and data relating to you, information of the credit facilities availed by you and/or any information relating to default if any committed by you in discharge of your obligations;
22. understand the continuation of the account is at the sole discretion of the Bank and in case we are dissatisfied with the conduct of the account, we have the right to close the account after giving you 30 days notice or withdraw the concessional charges in all or any service charges you or charge Standard Chartered Bank applicable rates for such services.;
23. understand that we reserve the right to recall the facility, enforce security and guarantees, if any, and appropriate proceeds thereof towards the outstanding and recover the balance from you, if any, or close the account in case required documents are not provided by you;
24. confirm that the contact preference as chosen by you in the form will be effective 60 days from the date of account opening / change request and will supersede any contact preference already registered with us for any product; and
25. if you are applying for any Insurance Product, you agree to be bound by the terms and conditions applicable to that product which are made available to you separately
26. agree that we may receive a free from the insurers if you apply for any of their plans offered in connection with the corresponding products.
27. agree to provide to us such further documents as may be required from time to time to comply with the Know Your Customer (KYC) requirements of the Reserve Bank of India and the Bank. You further understand that we reserve the right to close the account in case the so required documents are not provided by you.;
28. Understand that on subscribing to Internet Banking and/or Short Messaging Services (SMS) Banking services you will be getting alphanumeric SMS messages related to these services, which may include Internet Banking activation code and/or SMS Banking PIN, on you mobile number/s provided to us. You authorize us to send you all SMS messages, including activation code/PIN, related to these services on my/our mobile number/s. You agree that the risk of non-receipt and/or disclosure of all such SMS messages shall be fully borne by you. You also confirm and agree that we shall not be held responsible in any way for any losses that may be suffered by you as a result of direct attacks and/or disturbance(s) technical or otherwise in the cellular network, Phishing & non-receipt and/or disclosure of the SMS messages to an unauthorized third party;
29. "I/We understand and agree that the deposits and their payments are governed by the law in effect from time to time in India and the deposits will be payable only at the branch in India where the deposits are placed. Bank shall have the sole discretion to allow the withdrawal of the deposits at any other branch in India. Bank shall not be liable to pay the proceeds of the deposits at any branch or office (including the Head Office) outside India. In the event of any failure on our part to comply with all or any of the guidelines/rules/law laid down by RBI, the Bank, Government of India or any other duly constituted regulatory body or authority, we shall indemnify the Bank of any loss or damage that may be caused to it. Bank may adopt such action, as it deems fit on the happening of such event."

29. authorise us to share monthly details of the credit facilities provided to you with credit information companies (CIC). Such details include the amount of monies you owe us (even if you dispute the amount owed or have entered into agreement with us to settle the amount owed) and your repayment history. We will also get details of credit facilities given to you by other financial institutions from the CIC. We will use such information to determine whether we will give you additional credit facility. If you have regularised an account with us, we will update the CIC. If you apply to us for a credit facility, we will guide you towards getting a copy of your credit information report from the CIC. Such report will show only your credit position provided by the CIC.
30. authorize us to recover any tax, penalty and levies from you that may be levied or demanded from the Bank due to non-generation of TDS certificate on account of PAN not provided by you. The demand would be recoverable by way of direct to the account or any other mode, immediately on demand from the Bank.

Main Applicant
Please paste passport-sized photograph with your signature across

Main Applicant (Signature)

Date

D	D	/	M	M	/	Y	Y	Y	Y

Joint Applicant
Please paste passport-sized photograph with your signature across

Joint Applicant (Signature)

Date

D	D	/	M	M	/	Y	Y	Y	Y

Mode of Operation

Either or Survivor
 Joint
 Other

Account Number

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Common

Acquisition Code <input type="text"/>	Source/ Channel Code <input type="text"/>	
DSA Code <input type="text"/>	DSA ID <input type="text"/>	Sourcing ID <input type="text"/>
Referring ID <input type="text"/>	Closing ID <input type="text"/>	Promotion Code <input type="text"/>
ARM Code <input type="text"/>	Reference Channel <input type="text"/>	Occupational Code <input type="text"/>

Unique to CASATD

Branch Code <input type="text"/>	Product Code <input type="text"/>	Sub-product Code <input type="text"/>
CRM Code <input type="text"/>	Corporate Relationship ID <input type="text"/>	
Corporate Category <input type="checkbox"/> A <input type="checkbox"/> B		

Deposit Details

Products	Product name	Currency	In numbers	In words
CASA				
Term Deposit				

Cheque Details

No.	Cheque Number	Dated	Drawn On	Amount
1				
2				
3				

Unique to Credit Card

Product Code	Company Code
MID ID	LEZ Code
Corporate ID	Bank Calling Done

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)

In case opting for Electronic refer to Terms and condition of Electronic

Main Applicant

Salutation / Title Mr Mrs Ms Other _____ (please specify)

Full Name

First

Middle

Last

Date of Birth

/ /

Place of Birth

PAN No.

Guardian's Full Name (In case first applicant is a minor)

First

Middle

Last

Relationship with Main Applicant : _____

Joint Applicant 1

First

Middle

Last

Date of Birth

/ /

Place of Birth

PAN No.

Joint Applicant 2

First

Middle

Last

Date of Birth

/ /

Place of Birth

PAN No.

Mode of Holding (Investment Services Enrollment)

Single Either or Survivor Joint

Behalf of Minor

Main Applicant Mailing Address

City Pin Code

State

Country

Country of Residence

Nationality

Telephone Number (At least one telephone number is mandatory.)

Tel No.

Country Code STD Code

Mobile No.

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 mediums)

Email Address

Bank Details for Standard Chartered Bank Accounts Only

Bank Name : Standard Chartered Bank

Bank Account No.

Branch

City

Account type Savings Current NRE NRO FCNR Other

2 Status

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

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

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

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

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

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

4 For Applicants Investing through appointed Power of Attorney in Standard Chartered Bank, India

Please complete if applicable –

I/We herewith declare and confirm that, MR/MRS/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 with due compliance of all applicable laws and regulations. My/Our Attorney shall execute Investment transactions on the basis of my/our risk profile only. My/Our Attorney shall keep Standard Chartered Bank informed of any change in my/our circumstances which would impact my/our risk profiling with Standard Chartered Bank. I/We shall not hold Standard Chartered Bank responsible and/or liable for any loss/liability arising out of or relating to the investment transactions made by my/our Attorney on my/our behalf.

5 Declaration

For all applicants

I/We hereby declare that the information furnished by me/us in the above application is true, correct and complete and no material information has been withheld/suppressed. I/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. I/We also acknowledge that the information given by Standard Chartered Bank ('SCB') has been derived from sources believed to be reliable but no guarantee is given concerning its accuracy/completeness.

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

I/We hereby agree and acknowledge that SCB in its capacity of a distributor of mutual funds or while referring any other third party financial products may offer advice which is incidental to its activity of distribution/referral. 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 Advisers) Regulations, 2013. I/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'.

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

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

I/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 investments.

I/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. I/We acknowledge and agree that SCB is not responsible for the performance (good, bad or otherwise) on any investment opportunity.

I/We confirm 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.

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

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

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

I/We understand that SCB and any of its group companies may transmit information about my 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 customary mailing or in addition thereto. Any member of SCB or its 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.

I/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 of such risks. Such risks include those resulting from errors in transmission, technical defect, power failure, fraud, forgery, illegality, misunderstanding, unintended disclosure or unauthorized interception or manipulation by third parties.

I/We confirm that I/we am an account holder of SCB and my existing account No. is as mentioned above. I/We hereby confirm that all the information given to SCB including KYC documents in connection with the Bank Account are correct and complete and shall be considered for opening the Investment Account. I/We hereby consent to SCB, its officers and agents disclosing information relating to me/us and my/our account(s) and/or dealing relationship(s) with SCB and such information could also include personal data, including but not limited to details of my/our facilities, any security taken, 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) The permitted 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, novatee or transferee (or any officer, employee, agent or adviser of any of them);
- (iv) Any credit information company, business alliance partner, rating agency, insurer or insurance broker of direct or indirect provider of credit protection to any permitted party;
- (v) Any court or tribunal or authority (including an authority investigating an offence) with jurisdiction over the permitted parties;
- (vi) Anyone we consider necessary in order to provide you with services in connection with an account;

I/We acknowledge and understand that if SCB or any of its group companies knows or suspects that any investment opportunity or any transaction may be used to process the proceeds of crime or to support terrorism, SCB or the relevant group company is obliged to comply with all applicable rules under the Prevention of Money Laundering Act, 2002 and other applicable laws and report the fact and nature of their knowledge or suspicions 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.

I/We acknowledge and understand that this document contains a brief summary of some (and not all) of the product terms, features and risk disclosures and is not meant to be an exhaustive summary. I/We have read and understood the Customer Terms, Current/Cheque/Saving Account and Time Deposit Terms, Investment Product Terms and the Risk Disclosure Statement applicable to this Investment. I/We understand that I/We should seek independent legal and/or financial advice regarding the product, if 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.

I/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-attested and verified copy of the same is required.

I/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.

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

I/We acknowledge and fully understand and agree to the terms and conditions and product documentation in connection with the investment opportunities.

I/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. I/We confirm having complied with these requirements.

I/We also understand that from time to time, any and all the changes in the regulatory guidelines shall be applicable to my/our investments. I/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 (CVL)/ CVLKRA. SCB 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 SCB India, the Applicant/s should contact SCB India's Relationship Manager or its Branch for assistance.

I/We the applicant(s) hereby request SCB to open an Investment Account with SCB. The Applicant(s) will purchase, hold, 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 mentioned herein.

I/We, the applicant(s) acknowledge that SCB reserves the right to process the purchase instructions given by the applicants 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.

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

I/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 are otherwise improper or unclear or raise a doubt.

I/We the Applicant(s) agree(s) to indemnify, save, hold harmless and free, SCB against any improper/fraudulent instruction purported to be received from the Applicant(s).

I/We acknowledge that if I/we were to switch products directly with the external product provider without notifying SCB or without reassessment through the Suitability Assessment, the new products may not be suitable for me/us.

I/We have provided information on myself/ourselves and all such information is true and correct and not misleading and SCB is entitled to rely on such information until SCB receives written notice from me/us of any changes therein. I/We hereby undertake that I/we shall only provide information which is true, correct and accurate and I/we will promptly intimate SCB in writing of any changes/ updates or other relevant information in relation thereto. I/We understand that SCB will identify product for my/our independent evaluation based on the information provided and that inaccurate, incomplete or outdated information may affect such identification.

I/We herewith understand and confirm that all Communications, Statements relating to the Mutual Fund will be sent to the Applicant(s) directly by the Fund House and SCB will not be responsible for the receipt/loss of the same.

I/We the Applicant(s) expressly agree(s) and acknowledge(s) that the process of KYC registration is done by the Fund House, being the KRA. The Applicant(s) understand that in case the KYC is not registered in the folio, Applicant(s) may not be able to do further purchase/switch in the respective folio or with any other Mutual Funds.

I/We herewith understand and confirm that all disputes and difference arising out of, under or in connection with the Investment Account, KYC registration or anything done in connection therewith shall be taken up with the Fund House directly within the exclusive jurisdiction of the courts only in the city of the Registered Office of the Fund House in accordance with the laws prevalent in force in India.

I/We acknowledge that the terms and conditions herein contained may be changed from time to time by SCB without my/our prior consent and by giving me/us an intimation of the changes.

Know Your Investment Risk (KYIR) - Mutual Fund

Investment Risk

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

Foreign Exchange Risk

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

Forward Pricing Basis

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

Sales Charges

You should be aware that 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. Otherwise the transaction will be executed the following business day.

Investment in Emerging Markets

Emerging market investments may be more volatile than investments in more developed markets. Some emerging markets may have relatively unstable governments, economies based on only a few industries and securities markets that only trade a limited number of securities as well as a high concentration of investors and financial intermediaries. These factors may adversely affect the timing and pricing of a fund's acquisition or disposal of securities. Many emerging markets do not have well developed regulatory systems and disclosure standards may be less stringent than those of developed markets. There may be an increased risk of expropriation, confiscatory taxation or nationalisation of your investments and any profits you make on them; social, political and economic instability; and in addition to withholding taxes on investment income, some emerging markets may impose different capital gains taxes on foreign investors. Repatriation of investment income, capital and the proceeds of sales by foreign investors may require governmental registration and/or approval in some emerging markets and may be subject to currency exchange control restrictions.

Brokers and counterparties in emerging markets may be less well capitalised and custody and registration of assets in some countries may be unreliable, increasing the risks involved in the settlement of transactions. Delays in settlement could result in investment opportunities being missed if a fund is unable to acquire or dispose of a security.

In addition to the foregoing general risks, there may be additional risks associated with specific emerging market countries from time to time which may change over time, either by increasing or by diminishing. Furthermore, new risks currently not anticipated may arise in the future in connection with specific countries and/or geographic regions. Investors should therefore consult with their qualified financial advisers as to the relevant risks associated with various markets at the time they are considering investing in an emerging market fund.

Difference between Capital Guarantee and Capital Protected Funds (if applicable)

Capital guaranteed funds offer a guarantee on your capital by a credible financial institution. Capital protected funds invest in relatively stable financial instruments to protect the capital but offer no capital guarantee.

Potential risks of Exchange Traded Funds (ETFs)

Although ETFs are designed to provide investment results that generally correspond to the price and yield performance of their respective underlying indices, ETFs may not be able to replicate exactly the performance of these indices because of expenses and other factors. ETFs are subject to risks similar to those of stocks, that is, 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 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) 'AMFI' means Association of Mutual Fund of India.
- c) 'Bank' means Standard Chartered, a banking company incorporated with limited liability in England by Royal Charter, in 1853, whose principal office is located at 1, Basinghall Avenue, London EC2V5DD and which operating in this presents through its office at Floor 3A, Crescenzo, Plot no. C-38 & 39, G-Block, Bandra Kurla, Mumbai- 400051.
- d) 'Customer' means an existing account holder of the Bank who is desirous of availing the WMEITP provided by the Bank relating to investments in Mutual Funds.
- e) 'Mutual Fund' or 'MF' means, a trust set up under the provisions of the Indian Trusts Act, 1882 and registered with SEBI (Mutual Funds) Regulations, 1996.
- f) 'Offer Document' means any document by which the Mutual Fund invites public for subscription of Units of its Scheme(s) .
- g) 'Registrar' means any person or entity appointed by the AMC/Trustees to manage all aspects of 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 formulated 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 execution of the Customer's transaction instruction in a scheme of a 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/account statement.
- m) 'Unit Holder' means a participant who is a registered 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 individual holding of Unit(s) in the Scheme(s) only. Wherever 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 investments in Mutual Funds. The Customer who accepts these terms and conditions and is desirous of availing the Wealth Management Electronic Investment Transaction Process (WMEITP) provided by the Bank relating to investments in Mutual Funds (As described hereinafter) and agrees to abide by the following terms and conditions in relation to the services that may be offered by the Bank from time to time including such amendments thereto as may be made by the Bank from time to time.

3. Customer Declarations and Warranties:

- a) The Customer understands and agrees that the Bank shall act only on specific instructions provided by the Customer and shall forward the same to the AMC or its Registrar or any other agency as directed by the AMC/MF. The Bank shall exercise no discretion whatsoever and no action or lack thereof on the part of the Bank shall be construed as an investment advice to/decision on behalf of the Customer. The Customer understands and agrees that the Bank is not his agent, constituted attorney and/or an adviser. The Customer is required to consult his/her own legal, financial, accounting and tax advisors prior to instructing the Bank to make any investments in terms hereof.
- b) The Customer acknowledges and agrees that he/she has read and understood the following documents:
 - Tariff plan giving details of charges applicable and payable by the Customer to the Bank for availing of WMEITP. These charges are subject to revision by the Bank from time to time.
 - Details of commission (In the form of trail commission or any other mode) payable to the Bank for the different schemes of various Mutual Funds suggested by the Bank.
- c) The Customer agrees and undertakes that he/she has read and understood the contents of the above documents and that he/she shall read the respective Offer Documents, as amended from time to time, prior to entering into any transaction in Mutual Funds.

- E) In the event that the Customer wishes to transact in a scheme of a Mutual Fund distributed by the Bank, including purchase, redeem, re-invest, switch, etc. the Customer shall provide the Bank with an irrevocable Letter of Instruction, in the format prescribed by the Bank, containing all details relevant to the investment and authorize the Bank to recover charges and taxes as applicable, by debit to the Customer's savings/current account maintained with the Bank. Further, for any non-investment oriented information including change in address, change in personal details, etc. the Customer undertakes to intimate the Bank in writing. However, the Bank shall execute only those instructions that are clear, timely and as per the rules applicable to such investments, and the Bank shall not be required to ascertain compliance with any regulatory or investment restrictions whatsoever as applicable to the Customer.
- F) The Letter of Instruction shall be duly filled up and signed by the Customer prior to submission to the Bank and neither the Bank nor its employees shall be responsible for any incorrect information being submitted therein for any reason whatsoever.
- G) As consideration for the WMEITP, the Customer declares that the Customer shall pay the Bank fees and other charges and commissions, in accordance with the Bank's applicable charges in effect when such charges and commissions are incurred. These fees and charges are subject to revision by the Bank from time to time. Such fees and charges will be debited to the Customer's savings/current account with the Bank without prior intimation to the Customer. The Customer undertakes to ensure that a minimum balance is maintained in such account to cover the fees and charges of the Bank as and when due
- H) The Customer understands that the value of the Units of Mutual Funds is subject to fluctuations and past performance may not be an indication of the performances in the future. Further, the Customer understands that the Bank neither guarantees the performance of the Mutual Fund or the returns from such investments.
- I) The Customer hereby expressly accepts and confirms that the Bank may, at any time, disclose or share, or in any other manner make available, any information concerning the Customer to a company within the Standard Chartered Group or to any agent or service provider of the Bank for the purpose of availing support services of any nature (including electronic processing support), for the purpose of executing transactions instructed by the Customer, or to market the Bank's products.
- J) The Customer hereby expressly accepts and confirms that the Bank may also disclose or share or in any other manner make available, any information concerning the Customer to an AMC and/or its agent, Registrar, service provider, any third party or regulator or governmental authority or to any court of law having jurisdiction over the Bank or to comply with the provisions of any law or regulations or any directions made by the Reserve Bank of India, SEBI, AMFI or any statutory body.
- K) The Customer understands and agrees that for operational reasons, the Bank shall forward only those instructions that are received prior to a cut off time, which may be earlier than the cut-off time prescribed by the Mutual Fund. The Bank shall not be liable for any losses, damages, costs or expenses arising out of the resultant non-forwarding of/delay in execution of Transaction instructions received after such cut-off timings.
- L) In respect of the Transactions made through the WMEITP arrangement, the Customer agrees, acknowledges and accepts that the Customer may route future communication/instructions for such Transactions (financial or non financial) through the Bank or directly approach the Asset Management Company, Mutual Funds or Registrar. Where the Customer undertakes such transactions directly with the Asset Management Company, Mutual Funds or Registrar, the details of such transactions may not be updated in the Customer's Mutual Fund portfolio with the Bank or may be updated with a time lag. In case of non financial transactions undertaken directly by the Customer with the Asset Management company, Mutual fund, or Registrar the customer shall ensure that such communication is also provided to the bank by the customer as per the bank requirement.
- M) Where the Customer transacts directly with the Asset Management Company, Mutual Funds or Registrar, the Customer should independently verify the transaction/holding information/other details with the respective Asset Management Company, Mutual Fund or Registrar before placing future transaction instructions through the Bank or otherwise.
- N) The Customer declares that all information provided to the Bank is true and correct and the Customer is not a citizen/resident of the United States of America or any other country whose laws prohibit the Customer from entering into any Transaction. The WMEITP are available only in jurisdictions where they may be lawfully performed by the Bank and are not intended for use by persons located in or resident in jurisdictions that restrict the distribution of such material by the Bank. Customers availing of the WMEITP are required to inform themselves about and observe all relevant restrictions/regulations. The Bank makes no representations that the products or services provided are available to persons residing outside India, or are necessarily suitable for any particular person or appropriate in accordance with any applicable local laws, rules or regulations. Among other things, this means that the disclosures provided may not conform to rules of the regulatory bodies of any other country and investment in such products will not afford the protection offered by the local regulatory regime in any other country. The provision of WMEITP services and/or mailing of investment holdings statements and/or provision of other information relating to the financial markets shall not be construed as an offer or solicitation to sell investments or securities in any country, including India where, or to any person to whom, it is unlawful to make such an invitation or solicitation.

4. Rights and Obligations of the Bank:

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

5. Indemnity:

- a) The Customer shall forthwith, on demand, indemnify and keep indemnified the Bank and its directors, officers, employees or agents against any losses, costs, charges damages, taxes, expenses, demands, proceedings, actions or liabilities whatsoever which may be suffered or incurred by the Bank or its directors, officers, employees or agents as a result of any Transaction, action or step taken by the Bank hereunder (including the costs of enforcing the same)
- b) The Customer undertakes to indemnify and keep the Bank and its directors, officers, employees indemnified at all times against and hold it from, all actions, proceedings, claims, losses, damages, charges, costs and expenses which may be made, brought against or suffered or incurred by the Bank and which shall have arisen either directly or indirectly out of or in connection with the Bank accepting instructions from the Customer and acting thereon, including any variation in instruction where the Customer has given a contrary instruction to the AMC/Mutual Fund directly or for any other reason whatsoever.

6. Termination:

6A: The WMEITP arrangement may be terminated by the Customer only in the manner set forth below:

- By providing a notice of termination/request of closure to the Bank for all investments held by the Customer through the WMEITP services; and
- The Bank shall forward the request letter/notice of termination to the respective Mutual Funds;

Termination of this arrangement can be undertaken after all the Units are transferred out of the WMEITP platform and once all outstanding charges payable by the Customer to the Bank have been paid by the Customer to the Bank.

6B: The WMEITP arrangement may be terminated by the Bank in the manner set forth below:

- By providing a notice of termination to the Customer at his/her mailing address registered with the Bank, calling upon the Customer to forthwith send the closure request for all the investments held by the Customer through the WMEITP services. In case of non-receipt of the closure request within 30 days from the date of dispatch, no further transactions will be permitted; and
- The Bank shall forward the closure request of the termination to the respective Mutual Funds;

Termination of this arrangement will only be undertaken once all outstanding charges payable by the Customer to the Bank have been recovered.

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

7. Force Majeure:

- 1) If the Bank is prevented or delayed in the performance of any of its obligations under the WMEITP arrangement by force majeure, then the Bank shall be excused from the performance or the punctual performance 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 WMEITP 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) Strikes, lock-outs or other industrial action;
 - b) Civil commotion, riot, invasion, war threat or preparation for war;
 - c) Outbreak of war, rebellion, revolution, hostilities, 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 WMEITP arrangement shall be settled amicably. In the event of failure to arrive at an amicable settlement the dispute or difference may be referred to arbitration wherein the Bank and the Customer shall appoint one arbitrator each. The two arbitrators so appointed shall appoint one more arbitrator so that the total number of arbitrators shall be three. In the event of a Party failing to appoint an arbitrator or the two arbitrators failing to appoint the third arbitrator as provided hereinbefore, such arbitrator(s) shall be appointed in accordance with the Arbitration and Conciliation Act, 1996, as amended. The award given by the majority of the arbitrators shall be final, conclusive and binding upon the Parties. The arbitration shall be conducted in accordance with the Arbitration and Conciliation Act 1996 in force and as amended from time to time and will be in English language. The Arbitration proceedings shall be held at Mumbai.
- b) The arbitral award(s) rendered shall be final and binding and shall not be subject to any form of appeal. All reasonable out-of-pocket expenses (Including, without limitation, reasonable attorneys' fees) incurred by any party hereto in connection with any dispute will be paid in accordance with the directions of the arbitrator(s).

9. Governing Law and Jurisdiction:

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

Signatures

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

Main Applicant: _____

Joint Applicant 1 _____ Joint Applicant 2 _____

D	D	/	M	M	/	Y	Y	Y	Y
---	---	---	---	---	---	---	---	---	---

For Office Use only

Existing Relationship ID

(Only CASA KYC complaint ID to be used)

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Main Applicant

Existing Relationship ID

(Only CASA KYC complaint ID to be used)

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Joint Applicant 1

Existing Relationship ID

(Only CASA KYC complaint ID to be used)

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Joint Applicant 2

Branch Name And Code		Customer Segment	
ARM Code		Source Code	

RM Name		Signature of sourcing person	
RM PSID			
RM ARM Code			
IA Name			
IA PSID			

Information and supporting completeness check done by:

SM Name		Signature	
PSID			

Customer ID allotted _____ (To be updated by Operations)

Approved by _____ Signature _____ PSID _____

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

Visit us : <http://www.sc.com/in/priority/en/>

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

City	Helpline No.	Helpline No.
Ahmedabad, Bengaluru, Chennai, Hyderabad, Kolkata, Mumbai, New Delhi, Pune	39402424	66012424
Allahabad, Amritsar, Bhopal, Bhubaneshwar, Chandigarh, Coimbatore, Ernakulam, Indore, Jaipur, Jalandhar, Kanpur, Lucknow, Ludhiana, Nagpur, Patna, Rajkot, Surat, Vadodara	3940242	6601242
Gurgaon, Noida	011 - 39402424	011 - 66012424
Dehradun, Guwahati, Howrah, Jalgaon, Mathura, Preddatur, Saharanpur, Siliguri, Thane (Toll Free – call from BSNL lines only)	1800 425 8390	

Country	Toll Free Helpline No.	Country	Toll Free Helpline No.
Bahrain	80801129	Singapore	8001012407
Canada	8772185618	United Arab Emirates	8000177750
Hong Kong	800905108	United Kingdom	08081019144
Malaysia	1800815063	United States of America	8773021657
Philippines	180011101121	All Other International Locations (ISD rates apply)	+91 80 42896753

Dear Priority Banking Customer,

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 Customer 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 criteria, mentioned below:

Eligibility Criteria

- Monthly average FUM* (Funds under management) of a minimum of ₹ 2,000,000 or any such minimum average balance fixed by the Bank from time to time. The FUM includes the following products of the Bank: Savings Bank Accounts, Term Deposits, Assets under Management of Investments made through the Bank or
- Payroll Account with a monthly minimum credit of ₹ 200,000 or
- Mortgage Loan Approved limit of a minimum of ₹ 10,000,000 or
- Mortgage approved loan for customers with declared income of a minimum of ₹ 2,400,000 p.a.

The Bank shall be entitled to automatically debit such Program Maintenance Fee from any of your family accounts when the Program Maintenance Fee becomes due and payable.

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 customer 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 customers.
- c) Priority Banking Membership is extended to customers at the Bank's sole discretion and the Bank may revoke the membership at any time, without obligation to give customers 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.
- 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.

Signature of 1st Account Holder

Signature of 2nd Account Holder

Name of 1st Account Holder

Name of 2nd Account Holder

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

National Phonebanking Numbers

City	Helpline No.	Helpline No.
Ahmedabad, Bengaluru, Chennai, Hyderabad, Kolkata, Mumbai, New Delhi, Pune	39402424	66012424
Allahabad, Amritsar, Bhopal, Bhubaneshwar, Chandigarh, Coimbatore, Ernakulam, Indore, Jaipur, Jalandhar, Kanpur, Lucknow, Ludhiana, Nagpur, Patna, Rajkot, Surat, Vadodara	3940242	6601242
Gurgaon, Noida	011-39402424	011-66012424
Dehradun, Guwahati, Howrah, Jalgaon, Mathura, Preddatur, Saharanpur, Siliguri, Thane (Toll Free – call from BSNL lines only)	1800 425 8390	

International Phonebanking Numbers:

Country	Toll Free Helpline No	Country	Toll Free Helpline No
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Hong Kong	800905108	United Kingdom	08081019144
Malaysia	1800815063	United States of America	8773021657
Philippines	180011101121	All Other International Locations (ISD rates apply)	+91 80 42896753

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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.

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Eligibility Criteria

- Monthly average FUM* (Funds under management) of a minimum of ₹ 2,000,000 or any such minimum average balance fixed by the Bank from time to time. The FUM includes the following products of the Bank: Savings Bank Accounts, Term Deposits, Assets under Management of Investments made through the Bank or
- Payroll Account with a monthly minimum credit of ₹ 200,000 or
- Mortgage Loan Approved limit of a minimum of ₹ 10,000,000 or
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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.
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- 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.
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Name of 1st Account Holder

Name of 2nd Account Holder

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Gurgaon, Noida	011-39402424	011-66012424
Dehradun, Guwahati, Howrah, Jalgaon, Mathura, Preddatur, Saharanpur, Siliguri, Thane (Toll Free – call from BSNL lines only)	1800 425 8390	

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Country	Toll Free Helpline No	Country	Toll Free Helpline No
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Canada	8772185618	United Arab Emirates	8000177750
Hong Kong	800905108	United Kingdom	08081019144
Malaysia	1800815063	United States of America	8773021657
Philippines	180011101121	All Other International Locations (ISD rates apply)	+91 80 42896753

Account Opening Supplementary Form, including FATCA and CRS Declaration

This form must be completed by any individual who wishes to open a banking account.

Please complete in BLOCK LETTERS

1. Identification of Individual Account Holder

Surname(s): _____

First or Given Name: _____

Middle Name(s): _____

Alias: _____

Country of Birth: _____

Place of Birth: _____

Nationality / Citizenship: _____

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

Yes / No

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

If "No" is selected, please insert the Account Holder's Current Residential Address below.

Address Line 1: _____

Address Line 2: _____

City/Town: _____

Province/State/County: _____

Postal Code/ZIP Code: _____

2. US Status

Please check "V" Yes or No for each of the following questions:

Yes / No

1 Are you a US Resident?

2 Are you a US Citizen?

3 Are you holding a US Permanent Resident Card (Green Card)?

3. Tax Residence Information

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

If the Account Holder is resident for tax purposes in more than three countries, please use a separate sheet.

If a TIN is unavailable please provide the appropriate reason **A, B or C where appropriate:**

Reason A: The country where Account Holder is liable to pay tax 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 table below 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)

No.	Country of Residence for Tax Purposes	TIN	If no TIN is available enter Reason A, B or C
1			
2			
3			

If Reason B is selected above, explain why the Account Holder is unable to obtain a TIN in the corresponding row below	
1	
2	
3	

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 Bank 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.

Certification

I certify that I am the Account Holder (or 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.

Sign Here

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: _____

Instructions

1. Identification of Individual Account Holder

Surname(s)	Enter the Account Holder's Surname(s).
First or Given Name	Enter the Account Holder's First or Given name.
Middle Name(s)	Enter the Account Holder's Middle name(s).
Alias	Enter the Account Holder's Alias, if applicable.
Country of Birth	Enter the Account Holder's country of birth.
Place of Birth	Enter the Account Holder's place of birth. The place of birth is the Town or City of birth or an equivalent thereof (e.g. village, homestead).
Nationality / Citizenship	Enter the Account Holder's country of citizenship. In case of multiple nationalities, please list ALL Nationalities/Citizenships held.
I confirm the Residential Address listed in the Account Opening Form is my current residential address.	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.

2. US Status

Are you a US Resident?	Enter 'Yes' if the Account Holder is a US Resident. Otherwise enter 'No'.
Are you a US Citizen?	Enter 'Yes' if the Account Holder is a US Citizen. Otherwise enter 'No'.
Are you holding a U.S. Permanent Resident Card (Green Card)?	Enter 'Yes' if the Account Holder has a right of lawful permanent residence / holds a US Permanent Resident Card ("Green Card") issued by the US Government. Otherwise enter 'No'.

3. Tax Residence Information

Tax Residence / Citizenship Information	<p>Please complete the table indicating (i) where the Account Holder is resident for tax purposes and (ii) the Account Holder's Taxpayer Identification Number of functional equivalent (hereafter referred to as 'TIN') for each country indicated.</p> <p>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.</p> <p>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 you complete this Form. If the Account Holder is not a resident in any country in which the Account Holder has citizenship, enter the country of citizenship where the Account Holder was most recently a resident. However, if the Account Holder is a US citizen, you should also provide a Form W-9.</p> <p>If a TIN is unavailable, please provide the appropriate reason A, B or C. If you have selected reason B, please explain why the Account Holder is unable to obtain a TIN.</p>
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4. Declaration and Signature

Declaration and Signature	The Form must be signed and dated by the Account Holder. If this Form is completed by an Individual authorised to sign for the Account Holder, please indicate the capacity in which you are signing the Form.
Capacity	An authorised representative or officer must state the capacity in which he/she is signing on behalf of the Account Holder. If this Form is completed by an agent acting under a duly authorised power of attorney, the Form must be accompanied by the power of attorney in proper Form specifically authorising the agent to represent the Account Holder in making, executing and presenting the Form.

Definitions

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

- **Account Holder:** The term 'Account Holder' means the person listed or identified as the holder of a Financial Account. A person, other than a Financial Institution, holding a Financial Account for the benefit of another person as an agent, a custodian, a nominee, a signatory, an investment advisor, an intermediary, or as a legal guardian, is not treated as the

Account Holder. In these circumstances that other person is the Account Holder. For example in the case of a parent/child relationship where the parent is acting as a legal guardian, the child is regarded as the Account Holder. With respect to a jointly held account, each joint holder is treated as an Account Holder.

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

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

- **Reportable Account:** A Reportable Account is a Financial Account that is maintained by a Reporting Financial

Institution and that, pursuant to due diligence procedures consistent with CRS, has been identified as an account that is held by one or more persons that are Reportable Persons with respect to another Jurisdiction or by a Passive NFE with one or more Controlling Persons that are 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):** A 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. 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).

Transaction Information Document

Dear Customer,

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

Important points that you should know about your Non Resident Account

LENDING BY NON RESIDENT TO INDIAN RESIDENT/ COMPANY

- NRIs/ PIOs can give loans to Indian Residents in the following 2 ways:
 - A. Inward Remittance or debit to the NRE / FCNR account subject to following conditions:
 1. Loan can only be given to close relatives for a sum not exceeding US\$ 2,50,000 or its equivalent
 2. Loan has to be free of interest
 3. Minimum maturity of loan is 1 year
 4. Repayment can come to NRO/ NRE/ FCNR Account
 - B. Inward Remittance or debit to the NRO / NRE / FCNR Account subject to following conditions:
 1. Loan can be given to resident individuals
 2. Rate of interest of loan cannot exceed 2% over prevailing Bank Rate on the date of loan availment
 3. Maximum maturity shall not exceed 3 years
 4. Payment of interest and repayment of loan shall be made by credit to the lender's NRO Account. Repayment including principal cannot go in NRE/ FCNR Account
- NRIs / PIO can give loan to Indian Company by one of the following way:
 - A. Companies have issued Non-convertible Debentures (NCDs) by public offer
 - B. Companies have raised External Commercial Borrowing. Only those Non Residents who hold minimum 25% of paid-up equity of the company are eligible to lend under ECB route.

INVESTMENT BY NON-RESIDENT

- NRIs are allowed to invest in shares of listed Indian companies in recognised Stock Exchanges only under the Portfolio Investment Scheme (PIS) on repatriation & non-repatriation basis up to 5 per cent of the paid- up capital / paid-up value of each series of debentures of listed Indian companies. If the NRI invests under Foreign Direct Investment Scheme, transaction to be processed as per applicable Foreign Direct Investment process as mandated by RBI
- NRI, on non-repatriation basis, without limit can purchase dated Government securities, treasury bills, units of domestic mutual funds, units of Money Market Mutual Funds without any limit by way of inward remittance/ NRE/ NRO/ FCNR Account. Investments in Small Savings Schemes including PPF are not permitted. In case of investment on non-repatriation basis, the sale proceeds shall be credited to NRO account. The amount invested under the scheme and the capital appreciation thereon will not be allowed to be repatriated abroad.
- NRI, on repatriation basis, without limit, can purchase Government dated securities (other than bearer securities) or treasury bills or units of domestic mutual funds; bonds issued by a public sector undertaking (PSU) in India and shares in Public Sector Enterprises being disinvested by the Government of India, Sale proceeds can be credited to NRE Account provided purchase was made by debit to NRE Account.

INVESTMENT IN PROPERTY

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

ACCOUNT TRANSACTIONS

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

List of permissible Debits & Credits for NRO Account

DEBITS

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

CREDITS

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

List of permissible debits & credits for NRE Account:

DEBITS

1. Local Disbursements
2. Remittances outside India

Bank Copy

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

CREDITS

1. Proceeds of remittances to India in any permitted currency
2. Proceeds of personal cheques drawn by the account holder on his foreign currency account and of travellers cheques, bank drafts payable in any permitted currency including instruments expressed in Indian rupees for which reimbursement will be received in foreign currency, deposited by the account holder in person during his temporary visit to India, provided the authorised dealer bank is satisfied that the account holder is still resident outside India, the travellers' cheques / drafts are standing / endorsed in the name of the account holder and in the case of travellers' cheques, they were issued outside India.
3. Proceeds of foreign currency / bank notes tendered by account holder during his temporary visit to India, provided (i) the amount was declared on a Currency Declaration Form (CDF), where applicable, and (ii) the notes are tendered to the authorised dealer in person by the account holder himself and the authorised dealer is satisfied that account holder is a person resident outside India.
4. Transfers from other NRE / FCNR accounts
5. Interest accruing on the funds held in the account
6. Current income in India due to the account holder, subject to payment of applicable taxes in India
7. Interest on Government securities and dividend on units of mutual funds, provided the securities / units were purchased by debit to the account holder's NRE / FCNR account or out of inward remittance through normal banking channels
8. Maturity proceeds of Government securities including National Plan / Savings Certificates as well as proceeds of Government securities and units of mutual funds sold on a recognised stock exchange in India and sale proceeds of units received from mutual funds, provided the securities / units were originally purchased by debit to the account 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

Transaction Information Document

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

Customer Copy

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

CREDITS

1. Proceeds of remittances to India in any permitted currency
2. Proceeds of personal cheques drawn by the account holder on his foreign currency account and of travellers cheques, bank drafts payable in any permitted currency including instruments expressed in Indian rupees for which reimbursement will be received in foreign currency, deposited by the account holder in person during his temporary visit to India, provided the authorised dealer bank is satisfied that the account holder is still resident outside India, the travellers' cheques / drafts are standing / endorsed in the name of the account holder and in the case of travellers' cheques, they were issued outside India.
3. Proceeds of foreign currency / bank notes tendered by account holder during his temporary visit to India, provided (i) the amount was declared on a Currency Declaration Form (CDF), where applicable, and (ii) the notes are tendered to the authorised dealer in person by the account holder himself and the authorised dealer is satisfied that account holder is a person resident outside India.
4. Transfers from other NRE / FCNR accounts
5. Interest accruing on the funds held in the account
6. Current income in India due to the account holder, subject to payment of applicable taxes in India
7. Interest on Government securities and dividend on units of mutual funds, provided the securities / units were purchased by debit to the account holder's NRE / FCNR account or out of inward remittance through normal banking channels
8. Maturity proceeds of Government securities including National Plan / Savings Certificates as well as proceeds of Government securities and units of mutual funds sold on a recognised stock exchange in India and sale proceeds of units received from mutual funds, provided the securities / units were originally purchased by debit to the account 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

1	First Name								
	Middle Nam								
	Surname								
2	Date of Birth/ Incorporation of declarant	D	D	M	M	Y	Y	Y	Y
3	Father's Name (in case of individual)								
	First Name								
	Middle Name								
	Surname								
4	Flat/ Room No.	5	Floor No.						
6	Name of premises	7	Block Name/No.						
8	Road/ Street/ Lane	9	Area/ Locality						
10	Town/ City	11	District			12	State		
13	Pin code	14	Telephone Number (with STD code)			15	Mobile Number		
16	Amount of transaction (Rs.)								
17	Date of transaction	D	D	M	M	Y	Y	Y	Y
18	In case of transaction in joint names, number of persons involved in the transaction								
19	Mode of transaction: <input type="checkbox"/> Cash, <input type="checkbox"/> Cheque, <input type="checkbox"/> Card, <input type="checkbox"/> Draft/Banker's Cheque, <input type="checkbox"/> Online transfer, <input type="checkbox"/> Other								
20	Aadhaar Number issued by UIDAI (if available)								

21	If applied for PAN and it is not yet generated enter date of application and acknowledgement number	D	D	M	M	Y	Y	Y	Y
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 (<i>Refer Instruction overleaf</i>)	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 (<i>Refer Instruction overleaf</i>)	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): -

<i>Sl.</i>	<i>Nature of Document</i>	<i>Document Code</i>	<i>Proof of Identity</i>	<i>Proof of Address</i>
A	For Individuals and HUF			
1.	AADHAR card	01	Yes	Yes
2.	Bank/Post office passbook bearing photograph of the person	02	Yes	Yes
3.	Elector's photo identity card	03	Yes	Yes
4.	Ration/Public Distribution System card bearing photograph of the person	04	Yes	Yes
5.	Driving License	05	Yes	Yes
6.	Passport	06	Yes	Yes
7.	Pensioner Photo card	07	Yes	Yes
8.	National Rural Employment Guarantee Scheme (NREGS) Job card	08	Yes	Yes
9.	Caste or Domicile certificate bearing photo of the person	09	Yes	Yes
10.	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	10	Yes	Yes
11.	Certificate from employer as per annexure B prescribed in Form 49A	11	Yes	Yes
12.	Kisan passbook bearing photo	12	Yes	No
13.	Arm's license	13	Yes	No
14.	Central Government Health Scheme /Ex-servicemen Contributory Health Scheme card	14	Yes	No

15.	Photo identity card issued by the government./ Public Sector Undertaking	15	Yes	No
16.	Electricity bill (<i>Not more than 3 months old</i>)	16	No	Yes
17.	Landline Telephone bill (<i>Not more than 3 months old</i>)	17	No	Yes
18.	Water bill (<i>Not more than 3 months old</i>)	18	No	Yes
19.	Consumer gas card/book or piped gas bill (<i>Not more than 3 months old</i>)	19	No	Yes
20.	Bank Account Statement (<i>Not more than 3 months old</i>)	20	No	Yes
21.	Credit Card statement (<i>Not more than 3 months old</i>)	21	No	Yes
22.	Depository Account Statement (<i>Not more than 3 months old</i>)	22	No	Yes
23.	Property registration document	23	No	Yes
24.	Allotment letter of accommodation from Government	24	No	Yes
25.	Passport of spouse bearing name of the person	25	No	Yes
26.	Property tax payment receipt (<i>Not more than one year old</i>)	26	No	Yes
B	For Association of persons (Trusts)			
	Copy of trust deed or copy of certificate of registration issued by Charity Commissioner	27	Yes	Yes
C	For Association of persons (other than Trusts) or Body of Individuals or Local authority or Artificial Juridical Person)			
	Copy of Agreement or copy of certificate of registration issued by Charity commissioner or Registrar of Cooperative society or any other competent authority or any other document originating from any Central or State Government Department establishing identity and address of such person.	28	Yes	Yes

- (2) In case of a transaction in the name of a Minor, any of the above mentioned documents as proof of Identity and Address of any of parents/guardians of such minor shall be deemed to be the proof of identity and address for the minor declarant, and the declaration should be signed by the parent/guardian.
- (3) For HUF any document in the name of Karta of HUF is required.
- (4) In case the transaction is in the name of more than one person the total number of persons should be mentioned in Sl. No. 18 and the total amount of transaction is to be filled in Sl. No. 16.

In case the estimated total income in column 22b exceeds the maximum amount not chargeable to tax the person should apply for PAN, fill out item 21 and furnish proof of submission of application.

Account Opening Supplement– CKYCR (Central KYC Records Registry) Additional Data Capture

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	Application Type <input type="checkbox"/> New <input type="checkbox"/> Update	BAR Code	
CKYC Number			

Personal Details

Full Name				
	Prefix	First Name	Middle Name	Last Name
Maiden Name (If Any)				
Father's\Spouse Name (Pls Select)				
	Prefix	First Name	Middle Name	Last Name
Mother's Name				
	Prefix	First Name	Middle Name	Last Name
Citizenship	<input type="checkbox"/> IN – India <input type="checkbox"/> Others _____		Country of Residence	
Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Others _____			
Country of Birth			Place/City of Birth (For NR clients)	
District – Residence Address			District – Permanent Address	
Residential Status	<input type="checkbox"/> Resident Individual	<input type="checkbox"/> Non Resident Indian	<input type="checkbox"/> Foreign National	<input type="checkbox"/> Person of Indian Origin
Occupation Type	<input type="checkbox"/> Service Please tick [<input type="radio"/> Private / <input type="radio"/> Public / <input type="radio"/> Government]			
	<input type="checkbox"/> Others Please tick [<input type="radio"/> Professional / <input type="radio"/> Self Employed / <input type="radio"/> Retired / <input type="radio"/> Housewife / <input type="radio"/> Student]			
	<input type="checkbox"/> Business		<input type="checkbox"/> Not Categorised	
Proof of Identity	<input type="checkbox"/> Passport	<input type="checkbox"/> Voter ID	<input type="checkbox"/> PAN	<input type="checkbox"/> Driving License
	<input type="checkbox"/> UID (Aadhaar)	<input type="checkbox"/> NREGA Job Card	<input type="checkbox"/> Others _____	
Document Number			Document Expiry	(DD-MM-YYYY)
Proof of Address	<input type="checkbox"/> Passport	<input type="checkbox"/> Voter ID	<input type="checkbox"/> Driving License	
	<input type="checkbox"/> UID (Aadhaar)	<input type="checkbox"/> NREGA Job Card	<input type="checkbox"/> Others _____	
Document Number			Document Expiry	(DD-MM-YYYY)
Tax identification Number (For NR Mortgage)				

Applicant's Signature

For Office Use

Signature			Name	
			PSID	
Date			Designation	