

## ACCOUNT OPENING FORM FOR RESIDENT INDIVIDUAL

Application Date

Branch   
 Branch Code   
 Reference Code   
 P2 Code

Application No.

☐ Tatkal ☐ Non-Tatkal

Corporate Code   
 Corporate Name   
 Condo Code

### CHOOSE ACCOUNT TYPE

**Type of Account** ☐ Savings Account ☐ Salary Account ☐ Term Deposit ☐ Recurring Deposit

In case of Add-On Account: Primary Account Number\*:

### CHOICE ACCOUNT NUMBER

Choose your Account Number:   
 (Subject to availability) (Select the last 10 digits of your Account Number)

OR Sum of Digits   
 (Mention sum of digits you want as account number)



### INITIAL DEPOSIT DETAILS

☐ Cash ₹

☐ Cheque No.  drawn on  Bank  
 for ₹  (Favouring IndusInd Bank Ltd A/C - Customer Name)

☐ Debit my existing A/c  for ₹

IMPORTANT: Cash should be paid only at the cash counter of the Branch and not to the executive accepting the form.

Applicant Signature

### APPLICANT INFORMATION (All fields with \* are mandatory)

Description	1 <sup>st</sup> Applicant	2 <sup>nd</sup> Applicant
Cust. ID (Existing Customers)*	<input type="text" value=""/>	<input type="text" value=""/>
Salutation*	<input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms. <input type="checkbox"/> Dr. <input type="checkbox"/> Others <input type="text" value="Please Specify"/>	<input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms. <input type="checkbox"/> Dr. <input type="checkbox"/> Others <input type="text" value="Please Specify"/>
First Name*	<input type="text" value=""/>	<input type="text" value=""/>
Middle Name	<input type="text" value=""/>	<input type="text" value=""/>
Last Name*	<input type="text" value=""/>	<input type="text" value=""/>
DOB*	<input type="text" value="DDMMYYYY"/>	<input type="text" value="DDMMYYYY"/>
Differently Abled	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Nationality*	<input type="checkbox"/> Indian <input type="checkbox"/> Other <input type="text" value="Please Specify"/>	<input type="checkbox"/> Indian <input type="checkbox"/> Other <input type="text" value="Please Specify"/>
Gender*	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Third Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Third Gender
Mother's Maiden Name*	<input type="text" value=""/>	<input type="text" value=""/>
Father/ Husband's Name*	<input type="text" value=""/>	<input type="text" value=""/>
Marital Status*	<input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Other	<input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Other
Email ID* (To receive e-statement instead of physical statement)	<input type="text" value=""/>	<input type="text" value=""/>
Mobile No.*	+ 91 <input type="text" value=""/>	+ 91 <input type="text" value=""/>
PAN* (Please select Form 60, if no PAN)	<input type="text" value=""/> Form 60 <input type="checkbox"/>	<input type="text" value=""/> Form 60 <input type="checkbox"/>
CKYC ID	<input type="text" value=""/>	<input type="text" value=""/>
Driving License No. & Expiry Date	<input type="text" value=""/> <input type="text" value="DDMMYYYY"/>	<input type="text" value=""/> <input type="text" value="DDMMYYYY"/>
Voter ID/ NREGA Job Card No.	<input type="text" value=""/>	<input type="text" value=""/>
Passport No. & Expiry Date	<input type="text" value=""/> <input type="text" value="DDMMYYYY"/>	<input type="text" value=""/> <input type="text" value="DDMMYYYY"/>
Other document description (Any document notified by Central Govt).	<input type="text" value=""/>	<input type="text" value=""/>
Tel. No. Home	<input type="text" value="STD"/> - <input type="text" value=""/>	<input type="text" value="STD"/> - <input type="text" value=""/>
Tel. No. Office	<input type="text" value="STD"/> - <input type="text" value=""/>	<input type="text" value="STD"/> - <input type="text" value=""/>
Fax No.	<input type="text" value="STD"/> - <input type="text" value=""/>	<input type="text" value="STD"/> - <input type="text" value=""/>



Description	1 <sup>st</sup> Applicant	2 <sup>nd</sup> Applicant
Monthly Income*	<input type="checkbox"/> Upto ₹ 10,000 <input type="checkbox"/> ₹ 10,001 to ₹ 25,000 <input type="checkbox"/> ₹ 25,001 to ₹ 50,000 <input type="checkbox"/> ₹ 50,001 to ₹ 1 Lac <input type="checkbox"/> ₹ 1 Lac to ₹ 2.99 Lac <input type="checkbox"/> ₹ 3 Lac to ₹ 4.99 Lac <input type="checkbox"/> ₹ 5 Lac to ₹ 9.99 Lac <input type="checkbox"/> ₹ 10 Lac to ₹ 25 Lac <input type="checkbox"/> ₹ 25 Lac & Above	<input type="checkbox"/> Upto ₹ 10,000 <input type="checkbox"/> ₹ 10,001 to ₹ 25,000 <input type="checkbox"/> ₹ 25,001 to ₹ 50,000 <input type="checkbox"/> ₹ 50,001 to ₹ 1 Lac <input type="checkbox"/> ₹ 1 Lac to ₹ 2.99 Lac <input type="checkbox"/> ₹ 3 Lac to ₹ 4.99 Lac <input type="checkbox"/> ₹ 5 Lac to ₹ 9.99 Lac <input type="checkbox"/> ₹ 10 Lac to ₹ 25 Lac <input type="checkbox"/> ₹ 25 Lac & Above
Projected Cash Transaction (₹ per month)*	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Declaration as per FATCA/ CRS*	Your Country of Birth <input type="checkbox"/> India <input type="checkbox"/> Other than India Tax Resident <input type="checkbox"/> India <input type="checkbox"/> Other than India <i>(If answer of any of the above is 'Other than India' please submit the FATCA/CRS annexure for individuals. For T&amp;C, visit www.indusind.com)</i>	Your Country of Birth <input type="checkbox"/> India <input type="checkbox"/> Other than India Tax Resident <input type="checkbox"/> India <input type="checkbox"/> Other than India <i>(If answer of any of the above is 'Other than India' please submit the FATCA/CRS annexure for individuals. For T&amp;C, visit www.indusind.com)</i>

## ADDRESS DETAILS - 1<sup>st</sup> APPLICANT (All communication will be sent to the communication address of the 1<sup>st</sup> Applicant)

Communication Address\* ☐ Permanent ☐ Residence ☐ Office      Proof Submitted ☐ Permanent ☐ Residence ☐ Office  
(Please Tick any one) (Tick all applicable)

### Permanent Address

Address Line 1

Address Line 2

Nearest Landmark

City  State  Pin

### Residence Address

Same as permanent address ☐ Yes ☐ No

Address Line 1

Address Line 2

Nearest Landmark

City  State  Pin

### Office Address

Address Line 1

Address Line 2

Nearest Landmark

City  State  Pin

☐ Please tick the check box if the communication address of the Joint Account Holder (2<sup>nd</sup> Applicant) is different from the Primary Account Holder (1<sup>st</sup> Applicant).  
 Please fill communication address details in a separate form.

## DIRECT BANKING

### Debit Card

Details	Holder 1	Holder 2
Choose Card Type	<input type="checkbox"/> SOLITAIRE Debit Card	<input type="checkbox"/> SOLITAIRE Debit Card
Name to be embossed	<input type="text"/>	<input type="text"/>
4 <sup>th</sup> Line Embossing	<input type="text"/>	<input type="text"/>

Note:- As per RBI guidelines, all New Debit Card issued by default will be enabled on Domestic ATM and Domestic POS only. To enable Ecommerce, International and Contactless (Tap & Pay) transactions on Debit Card, please visit IndusInd Bank Mobile App / IndusInd Bank Net Banking / IndusInd Contact Center / IndusInd Bank ATM.  
 For 4<sup>th</sup> Line Embossing you can suggest your Company name up to 19 characters only.

## FIXED DEPOSIT (FD)/ RECURRING DEPOSIT (RD)

[illegible]

<sup>5</sup>Interest (simple) on Fixed Deposits with tenor less than or equal to 180 days will be only paid on the maturity date of such deposit.

\*Linked Current/Savings Account will be applicable for initial payment, interest/maturity payment and sweep in facility, if selected. Nominee on the sweep FD will be same as updated in linked Current/Savings Account.

\*By default the FD will be booked under Auto-Renewal (Principal + Interest) in both option 1 and 2. In case customer does not wish to renew his FD automatically, then the customer needs to select which maturity instructions and Interest Payment Frequency he/she needs.

For deposits booked under 'Premature Withdrawal Not Allowed' scheme - In case of renewal, these deposits will be rolled over to 'Premature Withdrawal Allowed' scheme at the prevailing rate of interest. If TDS is not to be deducted, please submit Income Tax Exemption letter along with this Form.

- In absence of specific request, existing Mode of Operations set up for your Non-Individual/ Individual Account stands applicable for all Term Deposit operations.
- The nomination on the Sweep fixed Deposit will be the same as that on the linked CASA account. The same is subject to modification/ updation basis customer request.
- Fixed Deposits booked through Indus Smart Sweep, will automatically be linked for sweep-in facility. Also, any holder addition/deletion will lead to de-linking of the Existing FDs and Cancellation of the existing Sweep FD setup instruction.

**FORM NO. 60** (In absence of PAN Card)

1. Name: _____															2. Date of Birth: <table border="1" style="display: inline-table; text-align: center; width: 100px;"> <tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr> </table>										D	D	M	M	Y	Y	Y	Y																												
D	D	M	M	Y	Y	Y	Y																																																					
3. Father's Name (in case of individual): _____																																																												
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: <table border="1" style="display: inline-table; text-align: center; width: 100px;"> <tr><td></td><td></td><td></td><td></td><td></td><td></td></tr> </table>											14. Telephone Number (with STD code): <table border="1" style="display: inline-table; text-align: center; width: 200px;"> <tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> </table>																									15. Mobile Number: <table border="1" style="display: inline-table; text-align: center; width: 150px;"> <tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> </table>																								
16. Amount of transaction (₹): <table border="1" style="display: inline-table; text-align: center; width: 100px;"> <tr><td></td><td></td><td></td><td></td><td></td><td></td></tr> </table>																					17. Date of transaction: <table border="1" style="display: inline-table; text-align: center; width: 100px;"> <tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr> </table>										D	D	M	M	Y	Y	Y	Y																						
D	D	M	M	Y	Y	Y	Y																																																					
18. In case of transaction in joint names, number of persons involved in the transaction <input type="checkbox"/>																																																												
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): <table border="1" style="display: inline-table; text-align: center; width: 150px;"> <tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> </table>																																																												
21. If applied for PAN and it is not yet generated, enter date of application and acknowledgement number: _____															<table border="1" style="display: inline-table; text-align: center; width: 100px;"> <tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr> <tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> </table>										D	D	M	M	Y	Y	Y	Y																												
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 (₹) <table border="1" style="display: inline-table; text-align: center; width: 100px;"> <tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> </table>																							b. Other than agricultural income (₹) <table border="1" style="display: inline-table; text-align: center; width: 100px;"> <tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> </table>																																					
23. Details of document being produced in support of identity in Column 1																																																												
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Name and address of the authority issuing the document: _____																																																												
24. Details of document being produced in support of address in Columns 4 to 13																																																												
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Name and address of the authority issuing the document: _____																																																												
<b>Verification</b>																																																												
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 <table border="1" style="display: inline-table; text-align: center; width: 50px;"> <tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> </table> day of <table border="1" style="display: inline-table; text-align: center; width: 50px;"> <tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> </table> 20 <table border="1" style="display: inline-table; text-align: center; width: 50px;"> <tr><td></td><td></td><td></td><td></td></tr> </table>																																																												
Place: _____															_____ (Signature of declarant)																																													

**Note:**

- 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.
- 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.

## NOMINATION FORM DA1 (Please choose one of the available options)

☐ I/We hereby confirm that I/We do not require any nomination facility\*.

☐ I/We require nomination facility.

**Nomination under Section 45ZA of the Banking Regulation Act 1949, and rule 2(1) of the Banking Companies (Nomination) Rules 1985 in respect of bank deposits.**

I/We \_\_\_\_\_ nominate the following person(s) to whom in the event of my/our minor's death, the amount of deposit in the account may be returned by IndusInd Bank Ltd.

I/We ☐ agree/ ☐ do not agree for the name of my/our nominee to be displayed on Fixed Deposit Advice/ Statement of Account and / or other documents/ letters.

Details of Deposit		Nominee				
Nature of Deposit & Distinguishing No.	Additional details, if any	Name	Address	Relationship with Depositor, if any	Age	If nominee is a minor, his/ her date of birth

As the nominee is a minor on this date, I/We appoint \_\_\_\_\_ to receive the amount of the deposit in the account on behalf of the nominee in the event of my/our minor's death during the minority of nominee\*\*.

Signature/ Thumb impression of the depositor\*\*

**Witness(es) - Required only if the depositor is giving thumb impression and not signature.**

Name: _____	Name: _____
Address: _____	Address: _____
Signature***	Signature***

\*Where deposit is made in the name of minor, the nomination must be signed by a person lawfully entitled to act on behalf of the minor. \*\*Strike out if nominee is not a minor. \*\*\*Thumb impression(s) shall be attested by two witnesses. Right thumb impression required in case the depositor is female and left in case it is male. I have understood the benefits of Nomination and still do not wish to Nominate.

## DECLARATION

### RESIDENT INDIVIDUALS

a) I/We understand that the deposits are accepted in accordance with the directives laid down by the Reserve Bank of India from time to time. I/We understand that these deposits and their payments are governed by the laws in force from time to time in India and are payable at the branch of IndusInd Bank in India where the deposits were made. The Bank has discretion to allow withdrawal of the deposits, either at the branch of deposit or at any other branch in India. (b) I/We further unconditionally and irrevocably authorise IndusInd Bank Ltd. to debit my/our account with an amount equivalent to the fees and charges applicable for the services enjoyed by me/us. (c) I/We agree to indemnify and hold the Bank harmless in case of any loss suffered by the Bank, its customers or a third party or any claim or action brought by the third party which is in any way the result of availing of services by me/us. (d) In case of joint accounts, instruction received from one of the account holders to stop operations will be deemed to be sufficient notice to the Bank to act upon such instructions. Further operations would be allowed only upon receipt of fresh instructions from all the account holders. (e) I/We agree that all the information disclosed above is correct and agree to inform you of any change in the information provided in this form or in related documents. In case any of the above information is found to be false/untrue/misleading/misrepresenting or in case of any delay from my/our side to inform the Bank about any change in the information, I/We am/are aware that I/we shall be solely responsible and liable for all consequences arising therefrom. (f) I/We confirm having read the rules of the Bank regarding the conduct of the account and the rules and regulations pertaining to Phone Banking, Debit Card, Doorstep Banking, Anywhere Banking, Net Banking, Mobile Banking, Video Banking & Utilities Pay Facilities. I/We accept and agree to comply with the terms & conditions or any rules of the Bank that may be in force from time to time. I/We acknowledge that it is my/our responsibility to obtain a copy of and read the same. (g) In case the account remains overdrawn on account of unrecovered charges, if any for a period of 3 months and above, the account will be closed and the Bank will not be responsible for giving any advance intimation thereof. (h) I/We also understand that the continuation of the account is at IndusInd Bank's sole discretion and in case IndusInd Bank is dissatisfied with the conduct of the account, IndusInd Bank has the right to close the account after giving me/us 15 days notice or withdraw the concessions in all or any service charges granted to me/us or charge IndusInd Bank's applicable rates for such services. (i) I/We understand that as my/our accounts is a Basic Savings Bank Deposit Account (Small) under Simplified KYC Process, at any point of time if the total balance or the total yearly turnover in all my/our account exceed ₹50,000/- and ₹1 lac respectively, or the aggregate of all withdrawals and transfers in a month exceed rupees ten thousand, unless I/We complete the required KYC requirement, the Bank will be entitled to close the account. (j) For BSBD and BSBD (Small) account: I/We understand that as my/our account is a Basic Savings Bank Deposit Account (Small) Account, I/We cannot hold any other account in this Bank. I/We confirm that I/we are not having any other bank account in my/our name in any other Bank. Also if I/we have any other account I/we shall get the same closed within 30 days of opening of this account. (k) I/We undertake and authorise the Bank to store/discard/exchange/share/ part with, without notice to me/us, any/all the information/data furnished by me/us and/or my/our representative(s) including personal and business, from time to time through the application form(s)/related documents/tele calling services or any other mode with credit bureaus/ statutory bodies/regulatory authority/law enforcement to comply with its obligations under Applicable Laws. In the event of the death of the depositor, premature termination will be allowed without levy of penal charge. The following will be applicable on demise of all or sole deposit holders With nomination: The nominee will have the right to seek premature termination of term deposit account. Without nomination: Premature termination will be permitted on joint request by all legal heirs (or any of them as mandated by all the legal heirs) and upon verification of the authority of the legal heirs. Following will be applicable on demise of one of the joint deposit holders: If the specific instructions for premature withdrawal are other than jointly, then in the event of death of one of the depositors, premature termination and payment of Term Deposits shall be allowed to survivor(s) i.e. In the event of the death of any of the deposit holders, the survivor, if he/she so requests the Bank, to prematurely withdraw the deposit without seeking the concurrence of the legal heirs of the deceased joint deposit holder, the Bank is entitled to honour the same. Such payment to survivor/s shall give valid discharge to the Bank. I/We have obtained, read, understood and agree the terms and conditions governing the opening of an account with IndusInd Bank Ltd. (the Bank), and those relating to various services including but not limited to a) ATM b) Mobile Banking c) Debit Card d) Net Banking e) Payment Gateway f) Bill Pay g) SMS Banking h) Alert Services i) Fixed Deposits/Recurring Deposits, available at Bank's website www.indusind.com I/We certify that all the information furnished by me/us is true. (l) I/We undertake and authorise the Bank and its agents/representatives (a) to make references/enquiries as may be deemed necessary by the Bank; and (b) to store/discard/exchange/share/part with, without notice to me/us, any/all the information/data furnished by me/us and/or our representatives including personal and business, from time to time through the application form(s)/related documents/tele calling services or any other mode with any parent/subsidiary/affiliate/associate of the Bank, any agent/service providers/professional advisors of the Bank or other such persons as may be deemed necessary or appropriate by the Bank for providing services(s) to me/us. I also authorise the Bank to disclose the information relating to Bank Guarantee/Letter of Credit facility if any availed by me/us. I/We shall not hold the Bank and/or its agents/representatives liable for using/sharing information provided herein for the said purpose(s). I/We waive the privilege of privacy & privacy of contract. My personal/KYC details may be shared with Central KYC Registry. I/We acknowledge that, as per Prevention of Money Laundering Rules, 2005, in case of any update in the documents submitted by me/us after CIF/account opening, I/We shall submit the updated documents to the Bank within 30 days to be updated in the Bank records. I/We confirm that I/we have read and understood the Schedule of Charges associated with my Savings Account Product. I/We understand the detailed charging structure is available on IndusInd Bank's Website as Schedule of Charges document. If applicable, I hereby declare that the Mobile Number being used to open the account belongs to my family member/relative.

### Consent to Use, Share and Disclose Registered Communication Contact Details and to Avail Value-added Services

I/We hereby **ACCEPT, AUTHORISE, CONFIRM AND PERMIT** IndusInd Bank Limited ("Bank") to **USE, SHARE AND DISCLOSE** any/all of my/our registered communication contact addresses/details (postal, e-mail, mobile number, social media platforms/channels etc.), that I/we have willingly registered/shared with the Bank for the purpose of (A) receiving information, either from the Bank, Central KYC Registry and/or through any of the Bank's Authorised Service Providers/Agency(ies)/Professional Advisors related to the operations of my/our account(s)/services availed by me/us from the Bank; and/or (B) API based authentication where my/our details are being auto fetched/populated to process my banking requests/applications on/through the Bank's Web Applications/Systems; and/or (C) any kind of promotional/research/feedback based exercise about the Bank's products/services that I/we must/may be made aware for general consumption or to provide feedback as an existing customer of the Bank; until such time I request/notify the Bank to stop sending communication to any/all of my/our registered communication addresses/details as per the Bank's defined process and knowing that the Bank will ensure security and confidentiality to all my communication contact details provided by me/us. If I am/we are or become a Non-Resident Indian (NRI)/foreign national, confirm that the following consent is well within my capacity as a Non-Resident Indian and by doing so I do not violate or breach in any manner the regulations or statutes of the country of my residence as are applicable to me.

☐ Yes

Notwithstanding anything contained herein above, in case I/we opt out from the above and tick 'NO' ☐ No, the Bank shall be entitled to use/share/discard my communication contact addresses/details to send me/us all communication either through select/mandated communication channels, those that are deemed necessary for the (A) smooth processing of my/our account operations/service request(s) (B) for general awareness and/or (C) any statutory action required to be undertaken by me/us as per the applicable laws and guidelines/regulations/directions/notifications prescribed by the Reserve Bank of India, Ministry of Finance India, government/quasi-government authorities and any other authorities governing the financial and banking operations whether in India or outside India. I/We hereby confirm that, I/We have given voluntary consent to avail certain value-added services provided by Bank through third party Service Provider(s). I/We hereby agree and declare that, I/We have read relevant terms and conditions of the product/services offered under value added services and shall not hold Bank liable for any loss/damage caused to me/us by availing such value added services or for any defect/deficiency in such value added services.

**DISCLAIMER:** This material is for general informational purposes only and is not investment advice nor does it constitute an offer, recommendation or solicitation to buy or sell a particular financial instrument. It does not have regard to the specific investment objectives, financial situation, risk profile or the particular needs of any specific person who may receive this material. No representation is made that the information contained herein is accurate in all material respects, complete or up to date. Recipients of this document are to contact the representative in their local jurisdiction or contact details given in this document with regard to any matters or questions arising from, or in connection with, the document. The information contained herein is not intended for distribution to, or use by, any person in any jurisdiction where such distribution or use would be contrary to applicable law or regulation or which would subject IndusInd Bank to additional licensing or registration requirements. It may not be copied, reproduced, posted, transmitted or redistributed in any form without the prior written consent of the Bank. This publication is for general information only, without addressing any particular needs of any individual or entity, and should not be relied upon without obtaining specific advice in the context of specific circumstances.

### For Salary Account

In case there are no salary credits in my account, Bank at its own discretion may withdraw all the benefits provided for salary account holders without any further notice. I understand that any benefits under salary account will stand true till the time the account is eligible under this category. I also authorise IndusInd Bank to convert my salary account to savings account, basis confirmation received from my employer. Also, Bank has the discretion to convert my salary account to a Regular Savings Account and Terms & Conditions and Schedule of Charges of the same will be applicable, as updated on Bank's website www.indusind.com in case there are no salary credits in my account for 3 consecutive months or the salary account proposition is withdrawn at the employer level with due notice. I confirm that I will not dispute and raise any legal action against IndusInd Bank towards such remittance/conversion of account status.

I agree and confirm that the Salary Account would be activated for debit transactions only after submission of Employment Proof to the Bank.

1 <sup>st</sup> Applicant Recent Passport Size Photograph (Sign Across)	1 <sup>st</sup> Applicant Signature  1 <sup>st</sup> Applicant Name: _____ Date: DD MM YY YY	2 <sup>nd</sup> Applicant Recent Passport Size Photograph (Sign Across)	2 <sup>nd</sup> Applicant Signature  2 <sup>nd</sup> Applicant Name: _____ Date: DD MM YY YY
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**For Minor's Account**

Name of the Parent/ Natural Guardian \_\_\_\_\_

I hereby declare that the date of birth of the above minor who is my \_\_\_\_\_ is \_\_\_\_\_ and I am his/ her natural and lawful guardian appointed by the court order dated \_\_\_\_\_ (copy enclosed). I shall represent the said minor in all the future transactions of any description, in the above account until the said minor attains majority. I undertake to indemnify IndusInd Bank against the claim of the above minor for any withdrawal/ transaction made in his/ her account.

\_\_\_\_\_  
Signature of Guardian**For Armed Forces Salary Relationships**

I/ We confirm the identity, photo, address and signature, as mentioned in the form of Name: _____											
Service No.: _____	Rank: _____	of Unit/ Station: _____	Regiment/ Corps: _____								
Date: <table border="1" style="display: inline-table; width: 100px; height: 20px; text-align: center;"> <tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr> </table>		D	D	M	M	Y	Y	Y	Y	_____ Name, Signature & Stamp: OC/ Adjutant Secretary Zilla Sainik Board	
D	D	M	M	Y	Y	Y	Y				

**FOR BANK USE ONLY**

SOL/ Branch Code: _____	Customer ID: _____	Account No.: _____																
Initial Funding Related Details: Txn no.: _____	Date: <table border="1" style="display: inline-table; width: 100px; height: 20px; text-align: center;"> <tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr> </table>	D	D	M	M	Y	Y	Y	Y	Value Date: <table border="1" style="display: inline-table; width: 100px; height: 20px; text-align: center;"> <tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr> </table>	D	D	M	M	Y	Y	Y	Y
D	D	M	M	Y	Y	Y	Y											
D	D	M	M	Y	Y	Y	Y											
Is this customer a PEP (Politically Exposed Person)? <input type="checkbox"/> Yes <input type="checkbox"/> No																		
Business Group: <input type="checkbox"/> CM-Capital and Commodity Market <input type="checkbox"/> CI-Corporate and Institutional <input type="checkbox"/> FI-Financial Institutions <input type="checkbox"/> RT-Retail <input type="checkbox"/> SM-Small and Medium Enterprises <input type="checkbox"/> PS-Public Sector <input type="checkbox"/> BB-Business Banking <input type="checkbox"/> Others _____ (Please Specify)																		
Channel Name: _____	RM Name: _____	RM ECN: _____																
Corporate Code: _____	(For Comfort Account) Value Date for Fixed Deposit: _____	Date: <table border="1" style="display: inline-table; width: 100px; height: 20px; text-align: center;"> <tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr> </table>	D	D	M	M	Y	Y	Y	Y								
D	D	M	M	Y	Y	Y	Y											
My Account My Number Reference No.: _____ Form 60 Applicable: <input type="checkbox"/> Yes <input type="checkbox"/> No																		

**Household Details**Applicant(s) is/are ☐ Primary ☐ Secondary accounts in the Household.**If Secondary:**

Relationship with Primary: _____	Household ID (If already created): _____
Primary Account Customer ID/ App. No.: _____	Primary Account Name: _____
Relationship Proof attached for Household ID creation/ Linking to Household: _____	

**Customer Met in Person Declaration by Sourcing Executive**

I confirm having met the customer in person at the ☐ Residence/ ☐ Office address and I hereby confirm that I have verified the copies with the original documents and the AOF has been filled up in my presence. I confirm that ☐ All documents of KYC complete & ☐ match details provided in AOF. I hereby certify that the above information is true. Later if it is found to be incorrect and Bank suffers any loss due to fraud or otherwise, I may be held accountable and shall be liable for any loss suffered by the Bank.

\_\_\_\_\_  
Sourcing Executive Signature, ECN\_\_\_\_\_  
Deputy Branch Manager or Branch Manager  
Signature, SS No. or ECN & Branch Round Stamp**For OPDT Customers**P2 Code: 

O	P	D	T
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I certify that the aforementioned client(s) is/are an Owner/Promoter/Director/Trustee (or their direct family members) of \_\_\_\_\_ (Name of Corporate/Trust) with Cust ID \_\_\_\_\_. The current lending relationship of this Corporate/Trust with IndusInd Bank is ₹ \_\_\_\_\_. Crs. (Please note that the current lending relationship of the Corporate/Trust with IndusInd has to be greater than or equal to ₹25 Crs.)

RM/Sourcer ECN: \_\_\_\_\_ RM/Sourcer Name: \_\_\_\_\_ RM/Sourcer Signature: \_\_\_\_\_

**DOCUMENTS REQUIRED**

	1 <sup>ST</sup> APPLICANT	2 <sup>ND</sup> APPLICANT
<b>Mandatory:</b>	<input type="checkbox"/> One Photograph (latest) <input type="checkbox"/> PAN Card or in absence thereof, declarations in Form No. 60 <input type="checkbox"/> Any one document for proof of identity (refer list for acceptable documents) <input type="checkbox"/> Any one document for address proof (refer list for acceptable documents)	<input type="checkbox"/> One Photograph (latest) <input type="checkbox"/> PAN Card or in absence thereof, declarations in Form No. 60 <input type="checkbox"/> Any one document for proof of identity (refer list for acceptable documents) <input type="checkbox"/> Any one document for address proof (refer list for acceptable documents)
<b>Identity Proof*:</b>	<input type="checkbox"/> Passport (A) <input type="checkbox"/> Driving License (D) <input type="checkbox"/> Voter's/ Election Identity Card (B) <input type="checkbox"/> Aadhaar Card/ Letter (E) <input type="checkbox"/> NREGA Job Card (F) <input type="checkbox"/> Letter issued by the National Population Registrar containing details of name and address	<input type="checkbox"/> Passport (A) <input type="checkbox"/> Driving License (D) <input type="checkbox"/> Voter's/ Election Identity Card (B) <input type="checkbox"/> Aadhaar Card/ Letter (E) <input type="checkbox"/> NREGA Job Card (F) <input type="checkbox"/> Letter issued by the National Population Registrar containing details of name and address
<b>Address Proof*:</b>	<input type="checkbox"/> Passport (A) <input type="checkbox"/> Voter's/ Election Identity Card (B) <input type="checkbox"/> Driving License (D) <input type="checkbox"/> Aadhaar Card/ Letter (E) <input type="checkbox"/> NREGA Job Card (F) <input type="checkbox"/> Letter issued by the National Population Registrar containing details of name and address	<input type="checkbox"/> Passport (A) <input type="checkbox"/> Voter's/ Election Identity Card (B) <input type="checkbox"/> Driving License (D) <input type="checkbox"/> Aadhaar Card/ Letter (E) <input type="checkbox"/> NREGA Job Card (F) <input type="checkbox"/> Letter issued by the National Population Registrar containing details of name and address





Ref.No. 

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 Date of Registration 

D	D	M	M	Y	Y	Y	Y
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Deputy Branch Manager \_\_\_\_\_

Branch Round Stamp/ Seal

## ACKNOWLEDGEMENT

Application No.

I/ We have applied for opening a Current Account/ Savings Account/ Term Deposit with IndusInd Bank. The payment details are as follows:

Variant: \_\_\_\_\_ Average Monthly Balance/ Quarterly throughput: \_\_\_\_\_

Customer Name (M/s.): \_\_\_\_\_

[illegible]

Bank: \_\_\_\_\_

Name of Bank Official: \_\_\_\_\_

Contact No. of Sourcer: 

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 Acknowledgement Date: 

D	D	M	M	Y	Y	Y	Y
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Signature of Bank official

### Savings Bank Account - Most Important Terms & Conditions:

1. A Savings Bank Account to be used only to route transactions which are non-business/ non-commercial in nature. In the event of occurrence of such transactions or any other such transactions that may be construed as dubious or undesirable, the Bank reserves the right to take action as it deems fit. The number of permissible deposit and withdrawal without any charge and the corresponding charges beyond the permissible limit is outlined in the 'Schedule of Charges'.
2. Cash Deposit and Cash Withdrawal Facility is available at Home Branch as well as at Non-home branch. Specific charges for these facilities are outlined in the 'Schedule of Charges'.
3. Savings Bank Account stipulates Average Monthly Balance/ Average Quarterly Balance/ Relationship Value to be maintained for each of the product variants offered by the Bank. Average Monthly Balance/ Quarterly Balance is calculated by adding up the balances at the end of every day of the month and dividing it by number of days in the month. Non-maintenance of Average Monthly/ Quarterly Balance in the account will attract levy of charges as outlined in the 'Schedule of Charges'.
4. Benefits provided basis the Customer Relationship Value are outlined in the 'Schedule of Charges'.
5. Payment of Interest on Savings Bank account shall be calculated on a daily product basis. Interest shall be paid on Savings Bank account at the rate and frequency decided by the Bank within the general guidelines issued by RBI.
6. Customers having a valid E-mail address registered with the Bank shall also receive e-statements. Physical statements are provided to customers upon request. The charges for duplicate passbook, statements, interest certificates, mobile alerts and notifications are outlined in the 'Schedule of Charges'.
7. Issuance of cheque books, cheque return charges, ECS return charges and other such charges are outlined in the 'Schedule of Charges'.
8. The bank provides facility for customers to set up standing instruction or NACH for direct debit to the Savings Bank account to make payment to registered payees. The Bank will be held harmless from and against all claims and demands that the Bank may receive from the beneficiary for non-execution or delay in execution of Standing Instructions either on account of non-availability of sufficient funds in the account or delays in the mail/courier service or for any other reason whatsoever or for the Bank being unable to accept the Standing Instructions for any reason and from all costs, charges and expenses that the Bank may be put to incur on that behalf.
9. The customers have the option to transfer accounts from one branch to another without incurring any additional charge. The customer may opt for account closure and shall not be charged account closure charges for a period up to 14 days from the account opening date, post which account closure charges as outlined in the 'Schedule of Charges' shall be levied.
10. As per extant Reserve Bank of India guidelines, your account shall be treated as Dormant, if you do not induce transactions in the account for a period of two years. Once an account is classified as Dormant, no transactions will be allowed in the account. You will be required to visit our branch with a valid Identity & address proof. If the documents are found to be in order, the account would be made operative. No charges shall accrue for activating a Dormant account.
11. Bank or its agents may make references/ enquiries as may be necessary and to disclose, without notice to customer. Information furnished by customer in application form(s)/ related documents or exchange/ share/ part with any/all information including financial details with credit bureaus/ statutory bodies/ Regulatory Authority/ Law enforcement authority, other agencies as may be deemed necessary or appropriate, at any point of time. Bank may disclose the information relating to Bank Guarantee/ Letter of Credit facility if any availed by customer. Customer waives the privilege of privacy & privacy of contract.
12. All relevant policies including Code of Commitments to Customers and Grievance Redressal Policy are made available at the branches and at the Bank's website.
13. The Debit Card/ Internet Banking & Mobile Banking facility will be issued/ enabled to the mentioned account/mandate holders should they choose to register for it and any transactions done through them will be automatically debited to the corresponding accounts maintained with the Bank.
14. Deliverables, if any, will be sent to the mailing/ communication address as per the latest records available with the Bank.
15. Ensuring security of relevant pins and password will be the responsibility of the customer.
16. No liability would arise on the Bank if any of these details are shared with unauthorized personnel by the customer.
17. In case of any changes in the terms and conditions/ fees and charges, the Bank notifies its customer 30 days in advance by any one of the communication mode i.e. SMS, E-mail or Physical letter.
18. The deposit is covered under the insurance scheme offered by Deposit Insurance and Credit Guarantee Corporation of India (DICGC) and each depositor is covered up to a maximum of ₹5,00,000 (Rupees Five Lac only) for both principal and interest amount held by her/ him in the same right and same capacity. The terms and conditions including quantum of insurance coverage, are subject to change by the DICGC, from time to time.
19. If salary is not credited in the Salary Account for a continuous period of 3 consecutive months, the Bank reserves the rights to change the status of the Salary Account to Bank's regular Savings Account without any intimation to the customer or his/ her organisation and the terms and conditions as applicable to the regular Savings account shall apply to the account from the date of change of the status. Cases where the salary account was opened with relaxed KYC, the Bank reserves the right to ask for further KYC documents and conduct a fresh due diligence.
20. The Minor can open a Savings Bank Account and the same can be operated by the natural and/ or lawful guardian or court appointed guardian.
21. The Bank reserves the right to make any changes, alterations, cancellations, in the above rules at any time without notice. Any person opening the account shall be bound by the rules governing the account.
22. For detailed Schedule of charges of your account variant please visit <https://www.indusind.com/in/en/personal/schedule-of-charges.html>

## BENEFITS OF INDUSIND BANK'S SAVINGS ACCOUNT

### Indus Rewards

Reward points on Debit Card usage on ATM & all your shopping



Choose from a mix of 100, 200 and 500 rupee denominations from our ATMs



Get pictures of issued cheques with your bank statement



Speak to Phone Banking Executive directly



### Attractive Interest Rates

on Savings Account and Fixed Deposits



GET UP TO **20% OFF**

on food & groceries from Zomato & BigBasket



BUY ONE GET **ONE FREE**

movie ticket on BookMyShow



Manage your payments for utility bills, subscriptions and SIPs using UPI, cards and mobile



### IndusInd Bank Mobile App - INDIE

An all-in-one app that makes banking faster, smarter and better



Face-to-face banking anytime, anywhere



Freedom to choose your account number



### Attractive Rates on Lockers

Now get more security at lesser rates

And much more...

Partner brand offers are subject to change from time to time.

For updated offers please visit offer section at our website <https://www.indusind.com/in/en/personal/offers.html>