



ACCOUNT OPENING FORM FOR RESIDENT INDIVIDUAL

Branch Code Branch	Application Date D D M M	YYYY	
Branch Code Reference Code Corporate Name Corporate Name P2 Code Corporate Name Compare Name Comp	Branch		Application No.
Reference Code Corporate Name P2 Code CHOOSE ACCOUNT TYPE Type of Account	Branch Code		Non-Tatkal
COOPORATE Name CONDO SE ACCOUNT TYPE Type of Account In case of Add on Account Primary Account Numbers' CHOICE ACCOUNT NUMBER Choose your Account Number: CHOICE ACCOUNT NUMBER Choose your Account Number: Subject to availability Each of the last 10 digits of your Account Number and digits you want of gights you want of gights you want of gights you want of the standard of	Reference Code		
CHOOSE ACCOUNT TYPE Type of Account		Corporate Name	
Type of Account	P2 Code	Condo Code	
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for ₹			
Debit my existing A/c I understand that I need to maintain balance monthly/quarterly for the account type indicated above. Applicant Signature APPLICANT INFORMATION (All fields with * are mandatory) Description 1" Applicant 2" Applicant Cust. ID [Existing Customers]* Salutation* First Name* Middle Name Last Name* DOB* DOB* We's No Astionality* I Indian Other Seasons Male Female Third Gender Mother's Maiden Name* Married Single Other Father/ Husband's Name* Married Single Other Email D" (To receive e-statement instead of physics) statement) Mobile No.* PAN* (Please select Form 60, if no PAN) CKYC ID Driving License No. & Expiry Date Voter ID/ NREGA Job Card No. Passport No. & Expiry Date Other document description Reproduction of the Common Control of the Control of Control			Bank the Branch and not to the executive accepting the form.
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Cust. ID (Existing Customers)* Salutation* Mr. Mrs. Ms. Dr. Others_Please Specify. First Name* Middle Name Last Name* DOB* Differently Abled Nationality* Gender* Mother's Maiden Name* Father/ Husband's Name* Marrital Status* Email ID* To receive e-statement instead of physical statement) Mobile No.* PAN* (Please select Form 60, if no PMI) CKYC ID Differently Other Dome Marrital Status* Worter ID* NREGA Job Card No. Passport No. & Expiry Date Other document description (Any document notified by Central Govt). Tel. No. Home Tel. No. Office			
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Description	1 st Applicant	2 nd Applicant				
Source of Fund*	Salary Business Investment	Salary Business Investment				
	Gift Professional	Gift Professional				
Residence*	Self/ Family Owned Rented Company Provided	Self/ Family Owned Rented Company Provided				
Aadhaar Number						
	Please input last 4 digits of your Aadhaar Number	Please input last 4 digits of your Aadhaar Number				
	I wish to seed my Aadhaar with NPCI mapper, enabling my account to receive Direct Benefit Transfer (DBT) benefits from					
	Govt. of India. I do not wish to further receive DBT benefits in my	Govt. of India. I do not wish to further receive DBT benefits in my				
	previous account with Bank. I voluntarily give my consent to IndusInd Bank to use my Aadhaar	previous account with Bank. I voluntarily give my consent to IndusInd Bank to use my Aadhaar				
	details to authenticate me from UIDAI, link the Aadhaar to my	details to authenticate me from UIDAI, link the Aadhaar to i				
	account and customer profile (CIF) with the Bank for the purpose of receiving DBT/ subsidy from Govt of India. I am aware of usage					
	of Aadhaar number and this information submitted will not be used for any purpose other than specified above.					
	used for any purpose other trianspectified above.	used for any purpose other trianspecified above.				
	<u>-</u>	<u> </u>				
A DC A !!	Signature (Mandatory for Aadhaar Seeding)	Signature (Mandatory for Aadhaar Seeding)				
AePS - Aadhaar enabled Payment Services	No, I do not want to enable AEPS (Cash Withdrawal/ Purchase/Funds-transfer) debit *#\$ transaction services for my	No, I do not want to enable AEPS (Cash Withdrawal/				
	Savings/Current Account with the Bank	Purchase/Funds-transfer) debit *#5 transaction services for my Savings/Current Account with the Bank				
	Yes, I hereby confirm that I want to avail AEPS (Cash	Yes, I hereby confirm that I want to avail AEPS (Cash				
	Withdrawal/Purchase/Funds-transfer) debit transaction	Withdrawal/Purchase/Funds-transfer) debit transaction				
	services for my Savings/Current Account with the Bank.	services for my Savings/Current Account with the Bank.				
	Signature	Signature				
	*Cash deposit, balance enquiry and mini-statement services would remain enabled on AePS	*Cash deposit, balance enquiry and mini-statement services would remain enabled on AePS				
	#In case of non-selection of either options, AePS would remain disabled \$ Customer can enable / disable AePS by visiting branch or through digital channels	#In case of non-selection of either options, AePS would remain disabled \$ Customer can enable / disable AePS by visiting branch or through digital channels				
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Description	1" Applicant	2" Applicant			
Monthly Income*	Upto ₹ 10,000 ₹ 10,001 to ₹ 25,000	Upto ₹ 10,000 ₹ 10,001 to ₹ 25,000			
	₹ 25,001 to ₹ 50,000 ₹ 50,001 to ₹ 1 Lac	₹ 25,001 to ₹ 50,000 ₹ 50,001 to ₹ 1 Lac			
	₹ 1 Lac to ₹ 2.99 Lac ₹ 3 Lac to ₹ 4.99 Lac	₹ 1 Lac to ₹ 2.99 Lac ₹ 3 Lac to ₹ 4.99 Lac			
	₹ 5 Lac to ₹ 9.99 Lac	₹ 5 Lac to ₹ 9.99 Lac			
	₹ 25 Lac & Above	₹ 25 Lac & Above			
Projected Cash Tran (₹ per month)*	saction				
Declaration as per	Your Country of Birth India Other than India	Your Country of Birth India Other than India			
.,	Tax Resident India Other than India	Tax Resident India Other than India			
	(If answer of any of the above is 'Other than India' please submit the FATCA/CRS annexure for individuals. For T&C, visit www.indusind.com)	(If answer of any of the above is 'Other than India' please submit the FATCA/CRS annexure for individuals. For T&C, visit www.indusind.com)			
ADDRESS D	DETAILS - 1 st APPLICANT (All communication will but the state of the	pe sent to the communication address of the 1 st Applicant) Proof Submitted Permanent Residence Office			
(Please Tick any one)	ness remainent inestacine in office	(Tick all applicable)			
Permanent Address					
Address Line 1					
Address Line 2					
Nearest Landmark					
City		Pin Pin			
Residence Address	Same as permanent address Yes No				
Address Line 1					
Address Line 2					
Nearest Landmark					
City	State State				
Office Address Address Line 1					
Address Line 2					
Nearest Landmark					
City	State	Pin Pin			
	neck box if the communication address of the Joint Account Holder (2 nd Apunication address details in a separate form.	oplicant) is different from the Primary Account Holder (1 st Applicant).			
DIRECT BAI	NKING				
Debit Card					
Details	Holder 1	Holder 2			
Choose Card Type	PIONEER Private Debit Card Other	PIONEER Private Debit Card Other			
Name to be embossed					
					

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.

FIXED DEPOSIT	(FD)/ RECURRING DEPOSIT (RD)			
FD RD	RFC			
RFC:	USD GBP Euro			
	Cheque No.: Amount:			
FD Instruction:	Tenure: Months Days Rate of Interest: \ \ \ \ \%			
RD Instruction:	Amount: Date of Monthly Debit: DDMMYYYYY			
	Tenure: Months			
	OPTION 1 OPTION 2			
Interest Payment Frequency\$ (Please fill only for deposits > 180 days):	Reinvestment Payout Quarterly Payout Monthly			
	Renew Principal and Interest Renew Automatically			
Maturity Instructions^:	Renew Principal and Pay Back Interest Do not Renew Do not Renew			
I	Credit to linked IndusInd Bank account For NEFT			
Interest Payment and Maturity Payment	Others (DD) - Payable at Par IFSC Code:			
Instructions^:	Account No.:			
Sweep-in Facility#:	Yes No (Linking of Fixed Deposits with Current/ Savings Account for fulfillment of any shortfall(s) in the Current/ Savings Account)			
	it tenor less than or equal to 180 days will be only paid on the maturity date of such deposit. I 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.	to eapplicable 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/der 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 Payı	ment Frequency he/she needs.			
If TDS is not to be deducted, please sul	re 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. bmit Income Tax Exemption letter along with this Form.			
	ng Mode of Operations set up for your Non-Individual/ Individual Account stands applicable for all Term Deposit operations. 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 Indu Sweep FD setup instruction. 	us 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			
FORM NO. 60 (In	absence of PAN Card)			
1. Name:	2. Date of Birth: D D M M Y Y Y Y			
3. Father's Name (in case of indiv	ridual):			
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:				
13. Pin code:	14. Telephone Number (with STD code): 15. Mobile Number:			
16. Amount of transaction (₹):	17. Date of transaction: D D M M Y Y Y Y			
` ` `	It names, number of persons involved in the transaction			
19. Mode of transaction:	Cash Cheque Card Draft/Banker's Cheque Online transfer Other			
20. Aadhaar Number issued by	UIDAI (if available):			
21. If applied for PAN and it is no	ot yet generated, enter date of application and acknowledgement number:			
22. If PAN not applied, fill estimates year in which the above trans	ated total income (including income of spouse, minor child etc. as per section 64 of Income-tax Act, 1961) for the financial saction is held:			
a. Agricultural income (₹)	b. Other than agricultural income (₹)			
23. Details of document being produced in support of identity in Column 1 Document code: Document identification number:				
Name and address of the authority issuing the document:				
	produced in support of address in Columns 4 to 13			
Document code: Name and address of the au	Document identification number:			
	Verification			
	do hereby declare that what is stated above is true to the best of my knowledge and not have a Permanent Account Number and my/ our estimated total income (including income of spouse, minor child etc. as per section 64 of Incomerciance 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.	rdance 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			
Verified today, the Place:	day of			
Note:	(Signature of declarant)			
Before signing the declaration, th	ne declarant should satisfy himself that the information furnished in this form is true, correct and complete in all respects.			

- nerone signing one declaration, 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 six months but which may extend to seven years and with fine; (iii) 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.

	M DA1 (Plasca	choose one of the	available optio	n s)				
					45ZA of the Banking Ro	aulation	Act 1040 and ru	ulo 2(1)
I/We hereby confirm that I/We do not require any nomination facility.					s (Nomination) Rules 19			
I/We					nomi	nate the	following person	(s) to whom
in the event of my/our minor's death, t I/We agree/ do not agree for		n the account may be retur ominee to be displayed on I	,		ccount and / or other do	cuments	s/letters.	
Details of Deposit			Nominee					
	itional Is, if any	ame	Address		Relationship with Depositor, if any	Age	If nominee is a	,
Distinguishing No. uctar	is, if uriy				Depositor, it uny		ms/ ner date	OI DII (II
As the nominee is a minor on this date,				to				
receive the amount of the deposit in the during the minority of nominee**.				eath	Signature/ Thumb	impress	sion of the depos	sitor*#
Witness(es) - Required only if the d	epositor is giving thui	mb impression and not s	1	1				1
Name:			Name:					
Address:			Address:			<u> </u>		
		Signature***	_				Signature***	
*Where deposit is made in the name of minor,	the nomination must be sia		ed to act on behalf of the	minor. "Strike out	f nominee is not a minor. ""]	humb imp		
witnesses." Right thumb impression required in	case the depositor is female	and left in case it is male. Îl have u	ınderstood the benefits o	f Nomination and s	till do not wish to Nominate.	,		
DECLARATION								
deposit or at any other branch in India. (b) Levices enjoyed by me/us. (c) I/We agree to way the result of availing of services by me/u instructions. Further operations would be al change in the information provided in this for the Bank about any change in the informatic conduct of the account and the rules and read agree to comply with the terms & condi account remains overdrawn on account of u I/We also understand that the continuation after giving me/us 15 days notice or withdra Basic Savings Bank Deposit Account (Small) aggregate of all withdrawals and transfers in account: I/We understand that as my/our achaving any other bank account in my/our rastore/disclose/exchange/share/ part with, w application form(s)/related documents/telec of the death of the depositor, premature terright to seek premature termination of term verification of the authority of the legal heir: death of one of the depositors, premature to prematurely withdraw the deposit with discharge to the Bank. I/We have obtained, including but not limited to a) ATM b) Mobi www.indusind.com I/We certify that all the necessary by the Bank; and (b) to store/discle time to time through the application form(s) the Bank or other such persons as may be defended to open the account belonger to the Bank or other such persons as may be defended to open the account belonger to the Bank or other such persons as may be defended to open the account belonger to the Bank's authorised Service Provide my/our details are being auto fetched/popu about the Bank's products/services that I/we communication to any/all of my/our register details are being auto fetched/poyu about the Bank's products/services that I/we communication to any/all of my/our register details are being auto fetched/poyu about the Bank's authorised Service Provide my/our details are being auto fetched/poyu about the Bank's products/services that I/we communication to any/all of my/our register details are being auto fetched/poyu about the Bank's products/services that I/we communication to any/a	indemnify and hold the Bar is. (d) In case of joint accoun lowed only upon receipt of prim or in related documents in, I/We am/are aware that I, gulations pertaining to Photions or any rules of the Ban mecovered charges, if any fof the account is at Indusind with the concessions in all or a under Simplified KYC Proc a month exceed rupees te count is a Basic Savings Bar me in any other Bank. Also if ithout notice to me/us, any alling services or any other mination will be allowed with the count is a Basic Savings Bar me in any other Bank. Also if ithout notice to me/us, any dieposit account, Without notice to me/us, any deposit account, Without notice to me/us, any ling services or any other mination will be allowed with deposit account, Without notice to me/us, any ling and the deposit account, without with the public Card of information furnished by informat	ix harmless in case of any loss: Ints, instruction received from a lithe, in case any of the above infor // we shall be solely responsible ne Banking, Debit Card, Doors! kk that may be in force from tin for a period of 3 months and ab! Bank's sole discretion and in con ny service charges granted to rouses, at any point of time if the n thousand, unless I/We comple kh Deposit Account/Basic Savi! I/we have any other account! // // all the information/data furni node with credit bureaus/ statut thout levy of penal charge. The pomination: Premature termina able on demise of one of the joir erm Deposits shall be allowed; e of the legal heirs of the doce ethe terms and conditions go Net Banking e) Payment Gate me/us is true. (I) I/We underta ith, without notice to me/us, a sallling services or any other moc, ith, without notice to me/us, a salling services or any other moc, for its agents/representatives I KYC Registry. I/We acknowled, ents to the Bank within 30 da illed charging structure is avail relatives. n Contact Details and to I/ Bank Limited ("Bank") to USE, ill lingly registered/shared with all Advisors related to the opera grequests/applications on/thr ef or general consumption or to processing the consumption or the efforgeneral consumption or the efforgeneral consumption or the consumption or the effort of the consumption or the effort of the consumption or the consumption or	suffered by the Bank, its one of the account hold account will be and liable for all conseque Banking, Anywhere he to time. I/We acknow ove, the account will be ase IndusInd Bank is disme/us or charge IndusInd total balance or the tot et the required KYC reags Bank Deposit (Small we shall get the same clashed by me/us and/or 1 orly bodies/regulatory are following will be application will be permitted or the deposit holders: If the cosurvivor/(s) i.e In the exased joint deposit hold exased joint deposit hold exased joint deposit hold ge services (s) to me/us. Jable for using/sharing ig that, as per Preventio ys to be updated in the able on IndusInd bank's Avail Value-added Sc SHARE AND DISCLOS the Bank for the purpositions of my/our account	customers or a thin ters to stop operation of the se/untrue/mislead unences arising the Banking, Net Banking,	d party or any claim or actions will be deemed to be sure information disclosed aboiling/misrepresenting or in crefrom. (f) I/We confirm having, Mobile Banking, Video I our responsibility to obtain ki will not be responsible fooduct of the account, Indu erates for such services. (i) I/in all my/our account exce ki will be entitled to close the industry of the account of the acco	on broughing fiftient new is correct as a fany inig read till anking & a copy of or giving a rash we used ₹50,000 find new fitting fi	t by the third party' bitce to the Bank to a ct and agree to infordelay from my/our: he rules of the Bank. Utilities Pay Facilitie and read the same. Utilities Pay Facilitie and read the same. I was dead to the same with the same waith the same with the same waith t	which is in any act upon such rm you of any side to inform regarding the s. I/We accep (g) In case the on thereof. (he the accounts is a ctively, or the SSBDA (Small still we are no isse the Bank to e through the ewent of the well that the event of the side
or breach in any manner the regulations or st Yes Yes Notwithstanding anything contained herein communication either through select/manda (C) any statutory action required to be under quasi-government authorities and any other, added services provided by Bank through thi shall not held Bank liable for any loss/damage DISCLAIMER: This material is for general infor regard to the specific investment objectives, fin all material respects, complete or up to date. Re connection with, the document. The informatic would subject IndusInd Bank to additional licer for general information only, without addressin For Salary Account In case there are no salary credits in my acc account will stand true till the time the acco has the discretion to convert my salary account for a IndusInd Bank towards such remittance/con lagree and confirm that the Salary Account 1st Applicant Recent Passport Size	abuve, in case I/we opt out feed communication channe taken by me/us as per the apauthorities governing the fir dr party Service Provider(s). caused to me/us by availing mational purposes only and ancial situation, risk profile or cipients of this document are one contained herein is not intended in the communication of th	ian (NRI)/foreign national, contresidence as are applicable to refrom the above and tick 'NO' sels, those that are deemed necesplicable laws and guidelines/rancial and banking operations I/We hereby agree and declare such value added services or fois not investment advice nor door the particular needs of any specto contact the representative in ended for distribution to, or use benets. It may not be copied, representative in the contract and and the selection of the particular needs of any spectos contact the representative in ended for distribution to, or use benets. It may not be copied, representative in a selection and a selection and a selection and selection and Terms & Conditions as a salary account proposition is	o provide feedback as a fined process and know firm that the following cone. No, the Bank shall be eressary for the (A) smooth pegulations/directions/n whether in India or outs that, I/We have read releany defect/deficiency ires it constitute an offer, relific person who may receive their local jurisdiction or or y, any person in any jurisdiction or the process of the provided for salary Bank to convert for the relied upon without the fits provided for salary Bank to convert my saland Scheduler of Charge withdrawn at the emplosion of Employment Pro	n existing custome ing that the Bank wonsent is well within thitled to use/share processing of my/ou otifications prescril de India. I/We here evant terms and co is such value added ecommendation or ive this material. No ontact details giver iction where such de do or redistributed i obtaining specificate are account holders was a sof the same will be yer level with due in	r of the Bank; until such tim ill ensure security and confin my capacity as a Non-Res /disclose my communication account operations/serviced by the Reserve Bank of 1 by confirm that, I/We have gonditions of the product/services. solicitation to buy or sell a prepresentation is made that in this document with regardistribution or use would becon any form without the prioridvice in the context of specific without any further notice, ngs account, basis confirme the applicable, as updated on otice. I confirm that I will in	ne I reques identiality ident India ne contact a ne request(ndia, Minis iven volun iven	tr/notify the Bank to to all my communic an and by doing so I and dresses/details to so so (B) for general awastry of Finance India, tary consent to avail ad under value adder ancial instrument. It atton contained hereitters or questions arisplicable law or regul seen to f the Bank. This ances. Ind that any benefits wed from my emplosise.	nd/or through ication where assed exercise stop sending action contact do not violate seend me/us all reness and/or government, certain valued services and does not have n is accurate in sing from, or in action or which spublication is sunder salary yer. Also, Bank d.com in case d.

Date: D D M M

Date: D D M M Y Y Y Y

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 Guardia	ın
For Armed Forces Salary Relationships	
I/ We confirm the identity, photo, address and signature, as mentioned in the form of Name:	
Date: D D M M Y Y Y Y Y Name, Signature & Stamp: OC/ Adjutant Secretary Zilla Sainik Boa	ard
FOR BANK USE ONLY	
SOL/ Branch Code: Customer ID: Account No.: Account No.:	
Initial Funding Related Details: Txn no.: Date: D D M M Y Y Y Y Y Value Date: D D M M Y Y Y Y Y	Υ
Is this customer a PEP (Politically Exposed Person)? Yes No	
Business Group: CM-Capital and Commodity Market CI-Corporate and Institutional FI-Financial Institutions FI-Financial Institutions FI-Financial Institutions PS-Public Sector BB-Business Banking Others PS-Public Sector Displayed Picture Sector Displayed PI-Financial Institutions PS-Public Sector Displayed PI-Financial Institutions PS-Public Sector Displayed PI-Financial Institutions PI-Financial Institutions Displayed PI-Financial Institution Displayed PI-Financial Institution Displayed PI-Financial Institution Displayed PI-Financial Institution Displayed PI-Financ	RT-Retail
Channel Name: RM Name: RM Name: RM Name: RM ECN:	
Corporate Code:	YYY
My Account My Number Reference No.: Form 60 Applicable: Yes 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:	
Primary Account Customer ID/ App. No.: 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 documents and the AOF has been filled up in my presence. I confirm that All documents of KYC complete & match details provided in AOF. 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 account.	. I hereby
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Signature of Bank official



ACKNOWLEDGEMENT FOR NOMINATION FORM DA 1

We acknowledge your nomination in Form DA1 relating to Account Number,,	in the name	held with us.
Ref.No. Date of Registration D D M M Y Y Y Y		
Deputy Branch Manager	Branch Round S	tamp/ Seal
ACKNOWLEDGEMENT	Application No.	
I/ We have applied for opening a Current Account/ Savings Account/ Term Deposit with IndusInd Bank. The payment detail Variant: Average Monthly Balance/ Quarterly throughput:		
Customer Name (M/s.):		
Amount (₹): Paid by: Cash Cheque Cheque No.:		
Bank:		1 1 1 1
Name of Bank Official:		
Contact No. of Sourcer: Acknowledgement Date: D D M M Y Y Y	Υ	

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 Withdrawl 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.
- 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 & privity 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



on food & groceries from Zomato & BigBasket



movie ticket on BookMyShow



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



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