

ACCOUNT OPENING FORM FOR RESIDENT INDIVIDUAL

IndusInd Bank

CONSUMER BANKING

Application Date Branch Application No. Branch Code Tatkal ☐ Non-Tatkal ☐Reference Code P2 Code Condo Code

CHOOSE ACCOUNT TYPE

Type of Account ☐ Savings Account ☐ Current Account ☐ Fixed Deposit ☐ Recurring Deposit

Type of Product ☐ Indus Exclusive ☐ Indus Select ☐ Indus Maxima ☐ Indus Privilege Max ☐ Indus Diva

☐ Indus Privilege ☐ Indus Comfort ☐ Indus Easy (Basic) Others:

In case of Add-On Account: Primary Account Number*: Group Type:

CHOICE ACCOUNT NUMBER

Choose your Account Number: (Subject to availability)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.

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 st Applicant	2 nd Applicant
Cust. ID (Existing Customers)*	<input type="text"/>	<input type="text"/>
Salutation*	<input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms. <input type="checkbox"/> Dr. <input type="checkbox"/> Others <input type="text"/>	<input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms. <input type="checkbox"/> Dr. <input type="checkbox"/> Others <input type="text"/>
First Name*	<input type="text"/>	<input type="text"/>
Middle Name	<input type="text"/>	<input type="text"/>
Last Name*	<input type="text"/>	<input type="text"/>
DOB*	<input type="text"/>	<input type="text"/>
Differently Able	<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"/>	<input type="checkbox"/> Indian <input type="checkbox"/> Other <input type="text"/>
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"/>	<input type="text"/>
Father/ Husband's Name*	<input type="text"/>	<input type="text"/>
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"/>	<input type="text"/>
Mobile No.* (To receive SMS alerts)	+ 9 1 <input type="text"/>	+ 9 1 <input type="text"/>
PAN* (Please select Form 60, if no PAN)	<input type="text"/> Form 60 <input type="checkbox"/>	<input type="text"/> Form 60 <input type="checkbox"/>
CKYC ID	<input type="text"/>	<input type="text"/>
Driving License No. & Expiry Date	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>
Voter ID/ NREGA Job Card No.	<input type="text"/>	<input type="text"/>
Passport No. & Expiry Date	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>
Other document description (Any document notified by Central Govt.)	<input type="text"/>	<input type="text"/>
Tel. No. Home	<input type="text"/> - <input type="text"/>	<input type="text"/> - <input type="text"/>
Tel. No. Office	<input type="text"/> - <input type="text"/>	<input type="text"/> - <input type="text"/>
Fax No.	<input type="text"/> - <input type="text"/>	<input type="text"/> - <input type="text"/>

Description	1 st Applicant	2 nd Applicant
Source of Fund*	<input type="checkbox"/> Salary <input type="checkbox"/> Business <input type="checkbox"/> Investment <input type="checkbox"/> Gift <input type="checkbox"/> Professional <input type="checkbox"/> Others <u>Please Specify</u>	<input type="checkbox"/> Salary <input type="checkbox"/> Business <input type="checkbox"/> Investment <input type="checkbox"/> Gift <input type="checkbox"/> Professional <input type="checkbox"/> Others <u>Please Specify</u>
Residence*	<input type="checkbox"/> Self/ Family Owned <input type="checkbox"/> Rented <input type="checkbox"/> Company Provided	<input type="checkbox"/> Self/ Family Owned <input type="checkbox"/> Rented <input type="checkbox"/> Company Provided
Aadhaar Number	<div> <div> <div>x</div><div>x</div><div>x</div><div>x</div> </div> <div> <div>x</div><div>x</div><div>x</div><div>x</div> </div> <div> <div></div><div></div><div></div><div></div> </div> </div> <div>Please input last 4 digits of your Aadhaar Number</div> <div> <input type="checkbox"/> 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 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 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. </div> <div>Signature (Mandatory for Aadhaar Seeding)</div>	<div> <div> <div>x</div><div>x</div><div>x</div><div>x</div> </div> <div> <div>x</div><div>x</div><div>x</div><div>x</div> </div> <div> <div></div><div></div><div></div><div></div> </div> </div> <div>Please input last 4 digits of your Aadhaar Number</div> <div> <input type="checkbox"/> 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 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 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. </div> <div>Signature (Mandatory for Aadhaar Seeding)</div>
Relationship with 1st Applicant		

MODE OF OPERATION

☐ Single ☐ Either or Survivor** ☐ Anyone or Survivor** ☐ Former or Survivor** ☐ Jointly ☐ Others (please specify) _____

For Term Deposits: The above mandate will be applicable to premature withdrawal at any point of time, including death of any one but not all holders.

**In case of joint term deposits having operating instructions as 'Either or Survivor', 'Anyone or Survivor' or 'Former or Survivor', the Bank shall repay the deposit/s before maturity of the deposit/s in case such a request is received in accordance with the operating instructions of the respective deposit/s, along with relevant documents as may be specified by the Bank from time to time. The same would be applicable even in the event of death of the joint depositors prior to maturity of the deposit. Any such repayment before maturity shall constitute a valid discharge of the Bank's obligations against all concerned including, but not limited to, the nominee/legal heirs of the depositors or anyone claiming under them. For bulk deposits, please refer to the deposit policy at our website for T&C on your fixed deposits.

ADDITIONAL DETAILS (All fields with * are mandatory)

Description	1 st Applicant	2 nd Applicant
Edu. Qualifications	<input type="checkbox"/> Post Graduate <input type="checkbox"/> Graduate <input type="checkbox"/> Under Graduate <input type="checkbox"/> Professional <input type="checkbox"/> Others <u>Please Specify</u>	<input type="checkbox"/> Post Graduate <input type="checkbox"/> Graduate <input type="checkbox"/> Under Graduate <input type="checkbox"/> Professional <input type="checkbox"/> Others <u>Please Specify</u>
Products Interested in	<input type="checkbox"/> Auto Loan <input type="checkbox"/> Personal Loan <input type="checkbox"/> Gold Loan <input type="checkbox"/> Home Loan <input type="checkbox"/> Two-wheeler Loan <input type="checkbox"/> Credit Cards <input type="checkbox"/> Others <u>Please Specify</u>	<input type="checkbox"/> Auto Loan <input type="checkbox"/> Personal Loan <input type="checkbox"/> Gold Loan <input type="checkbox"/> Home Loan <input type="checkbox"/> Two-wheeler Loan <input type="checkbox"/> Credit Cards <input type="checkbox"/> Others <u>Please Specify</u>
Occupation*	<input type="checkbox"/> Salaried <input type="checkbox"/> Self Employed <input type="checkbox"/> Self Employed Professional <input type="checkbox"/> Retired <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Farmer <input type="checkbox"/> Others <u>Please Specify</u>	<input type="checkbox"/> Salaried <input type="checkbox"/> Self Employed <input type="checkbox"/> Self Employed Professional <input type="checkbox"/> Retired <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Farmer <input type="checkbox"/> Others <u>Please Specify</u>
Land Holding Details* <i>(Please provide details if occupation ticked above is Farmer)</i>	<input type="checkbox"/> 1 to 5 acre <input type="checkbox"/> 5 to 10 acre <input type="checkbox"/> > 10 acre <input type="checkbox"/> Contract Farming	<input type="checkbox"/> 1 to 5 acre <input type="checkbox"/> 5 to 10 acre <input type="checkbox"/> > 10 acre <input type="checkbox"/> Contract Farming
Profession (If Self Employed)	<input type="checkbox"/> Doctor <input type="checkbox"/> Engineer <input type="checkbox"/> CA-CS <input type="checkbox"/> Lawyer <input type="checkbox"/> Architect <input type="checkbox"/> IT Consultant <input type="checkbox"/> Others <u>Please Specify</u>	<input type="checkbox"/> Doctor <input type="checkbox"/> Engineer <input type="checkbox"/> CA-CS <input type="checkbox"/> Lawyer <input type="checkbox"/> Architect <input type="checkbox"/> IT Consultant <input type="checkbox"/> Others <u>Please Specify</u>
Line of Business/ Industry*	<input type="checkbox"/> Mfg. <input type="checkbox"/> Real Estate <input type="checkbox"/> Trader <input type="checkbox"/> Bullion <input type="checkbox"/> Stock <input type="checkbox"/> Broker <input type="checkbox"/> Agri <input type="checkbox"/> Others <u>Please Specify</u>	<input type="checkbox"/> Mfg. <input type="checkbox"/> Real Estate <input type="checkbox"/> Trader <input type="checkbox"/> Bullion <input type="checkbox"/> Stock <input type="checkbox"/> Broker <input type="checkbox"/> Agri <input type="checkbox"/> Others <u>Please Specify</u>
Nature of Organisation*	<input type="checkbox"/> Proprietary <input type="checkbox"/> Partnership <input type="checkbox"/> Unlisted Co. <input type="checkbox"/> Listed Co. <input type="checkbox"/> MNCs <input type="checkbox"/> PSU/ Govt. Sector <input type="checkbox"/> Others <u>Please Specify</u>	<input type="checkbox"/> Proprietary <input type="checkbox"/> Partnership <input type="checkbox"/> Unlisted Co. <input type="checkbox"/> Listed Co. <input type="checkbox"/> MNCs <input type="checkbox"/> PSU/ Govt. Sector <input type="checkbox"/> Others <u>Please Specify</u>
Monthly Income*	<div> <input type="checkbox"/> Upto ₹ 25,000 <input type="checkbox"/> ₹ 25,000 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 </div>	<div> <input type="checkbox"/> Upto ₹ 25,000 <input type="checkbox"/> ₹ 25,000 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 </div>
Projected Cash Transaction (₹ per month)*	<div> <div></div><div></div><div></div><div></div> </div>	<div> <div></div><div></div><div></div><div></div> </div>
Declaration as per FATCA/ CRS*	<div> 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&C, visit www.indusind.com)</i> </div>	<div> 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&C, visit www.indusind.com)</i> </div>

ADDRESS DETAILS - 1st APPLICANT (All communication will be sent to the communication address of the 1st 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 (2nd Applicant) is different from the Primary Account Holder (1st 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"/> World/ Signature <input type="checkbox"/> Platinum <input type="checkbox"/> Titanium Plus <input type="checkbox"/> Titanium/ Gold <input type="checkbox"/> RuPay <input type="checkbox"/> Other _____	<input type="checkbox"/> World/ Signature <input type="checkbox"/> Platinum <input type="checkbox"/> Titanium Plus <input type="checkbox"/> Titanium/ Gold <input type="checkbox"/> RuPay <input type="checkbox"/> Other _____
Choose Variant	<input type="checkbox"/> Go Domestic (Card access enabled for all Point of Sale (POS) terminals and ATM machines within India) <input type="checkbox"/> Go Online (Card access enabled for all online establishments & standing instructions dealing in INR currency only). <input type="checkbox"/> Go Contactless (Card access enabled for all 'Tap & Pay' terminals & payment using SamsungPay, JioPay etc in INR currency only) <input type="checkbox"/> Go International (Card access enabled for all ATM, POS, Tap & Pay terminals, wallets, standing instructions & online establishments outside India) <input type="checkbox"/> All of the above	<input type="checkbox"/> Go Domestic (Card access enabled for all Point of Sale (POS) terminals and ATM machines within India) <input type="checkbox"/> Go Online (Card access enabled for all online establishments & standing instructions dealing in INR currency only). <input type="checkbox"/> Go Contactless (Card access enabled for all 'Tap & Pay' terminals & payment using SamsungPay, JioPay etc in INR currency only) <input type="checkbox"/> Go International (Card access enabled for all ATM, POS, Tap & Pay terminals, wallets, standing instructions & online establishments outside India) <input type="checkbox"/> All of the above
Name to be embossed	<input type="text"/>	<input type="text"/>

Digital Banking

☐ Mobile Banking ☐ Banking on WhatsApp ☐ Phone Banking* ☐ Net Banking**

*Phone Banking PIN will be issued only if Debit Card is not being applied. **NetBanking PIN will be sent to your registered communication address, if you have not opted for Debit Card.

FIXED DEPOSIT (FD)/ RECURRING DEPOSIT (RD)

☐ FD ☐ RD

FD Instruction:	<input type="checkbox"/> Cheque No.: <input type="text"/>	Amount: <input type="text"/>
	Tenure: <input type="text"/> Months <input type="text"/> Days	Rate of Interest: <input type="text"/> %
RD Instruction:	Amount: <input type="text"/>	Date of Monthly Debit: <input type="text"/>
	Tenure: <input type="text"/> Months	

	OPTION 1	OPTION 2
Interest Payment Frequency [§] (Please fill only for deposits > 180 days):	<input type="checkbox"/> Reinvestment	<input type="checkbox"/> Payout Quarterly <input type="checkbox"/> Payout Monthly
Maturity Instructions:	<input type="checkbox"/> Renew Principal and Interest <input type="checkbox"/> Renew Principal and Pay Back Interest <input type="checkbox"/> Do not Renew	<input type="checkbox"/> Renew Automatically <input type="checkbox"/> Do not Renew
Interest Payment and Maturity Payment Instructions:	<input type="checkbox"/> Credit to linked IndusInd Bank account* <input type="checkbox"/> Others (DD) - Payable at Par	<input type="checkbox"/> For NEFT IFSC Code: <input type="text"/> Account No.: <input type="text"/>
Sweep-in Facility [#] :	<input type="checkbox"/> Yes <input type="checkbox"/> No (Linking of Fixed Deposits with Current/ Savings Account for fulfillment of any shortfall(s) in the Current/ Savings Account)	

[§]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.

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.

FORM NO. 60 (In absence of PAN Card)

1. Name: <input type="text"/>		2. Date of Birth: <input type="text"/>
3. Father's Name (in case of individual): <input type="text"/>		
4. Flat/ Room No.: <input type="text"/>	5. Floor No.: <input type="text"/>	
6. Name of premises: <input type="text"/>	7. Block Name/No.: <input type="text"/>	
8. Road/ Street/ Lane: <input type="text"/>	9. Area/ Locality: <input type="text"/>	
10. Town/ City: <input type="text"/>	11. District: <input type="text"/>	12. State: <input type="text"/>
13. Pin code: <input type="text"/>	14. Telephone Number (with STD code): <input type="text"/>	15. Mobile Number: <input type="text"/>
16. Amount of transaction (₹): <input type="text"/>	17. Date of transaction: <input type="text"/>	
18. In case of transaction in joint names, number of persons involved in the transaction <input type="text"/>		
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): <input type="text"/>		
21. If applied for PAN and it is not yet generated, enter date of application and acknowledgement number: <input type="text"/>		<input type="text"/>
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 (₹) <input type="text"/>		b. Other than agricultural income (₹) <input type="text"/>
23. Details of document being produced in support of identity in Column 1		
Document code: <input type="text"/> Document identification number: <input type="text"/>		
Name and address of the authority issuing the document: <input type="text"/>		
24. Details of document being produced in support of address in Columns 4 to 13		
Document code: <input type="text"/> Document identification number: <input type="text"/>		
Name and address of the authority issuing the document: <input type="text"/>		
Verification		
I, <input type="text"/> 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 <input type="text"/> day of <input type="text"/> 20 <input type="text"/>		
Place: <input type="text"/>		(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				If nominee is a minor, his/ her date of birth
Nature of Deposit & Distinguishing No.	Additional details, if any	Name	Address	Relationship with Depositor, if any	Age	

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.

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. (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 BSBDA and BSBDA (Small) account: I/We understand that as my/our account is a Basic Savings Bank Deposit Account/ Basic Savings Bank Deposit (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 this 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 authorise the Bank or its agents to make references/ enquiries as may be necessary and to exchange/ share/ part with any/ all information with credit bureaus/ statutory bodies/ other agencies as may be deemed necessary or appropriate. 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. I/We authorise and give consent to the Bank or its agents to make references/ enquiries as may be necessary and to disclose, without notice to me/us, information furnished by me/us 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. 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 waive the privilege of privacy & privacy of contract.

Consent to Use, Share and Disclose Registered Communication Contact Details

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, I 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.

Notwithstanding anything contained herein above, in case I/we opt out from the above and tick 'NO' below, 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.

☒ Yes ☐ No

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 Indus Comfort 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 account 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. In such events, I should visit the branch and complete the KYC requirements for continuing operations in the account as normal SB account. In case I fail to comply with Bank's requirement, Bank may suspend operations or close the account without further notice. I confirm that I will not dispute and raise any legal action against IndusInd Bank towards such remittance/conversion of account status.

1 st Applicant Recent Passport Size Photograph (Sign Across)	1 st Applicant Signature 1 st Applicant Name: _____ _____ Date: DDMMYYYY	2 nd Applicant Recent Passport Size Photograph (Sign Across)	2 nd Applicant Signature 2 nd Applicant Name: _____ _____ Date: DDMMYYYY
---	---	---	---

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.

For Salary Relationships

I/ We confirm the identity, photo, address, Father's name and signature of our employee _____ as mentioned in the form.									
The salary of the employee is ₹ _____ p.m									
Name of the Corporate: _____	Name of Authorised Signatory: _____								
Address: _____									
Date: <table border="1"><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	Signature of Authorised Signatory with Company Stamp
D	D	M	M	Y	Y	Y	Y		

For Armed Forces Salary Relationships

I/ We confirm the identity, photo, address and signature, as mentioned in the form of Name: _____															
Service No.: <table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>							Rank: <table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>							of Unit/ Station: _____	Regiment/ Corps: _____
Date: <table border="1"><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: <table border="1"><tr><td></td><td></td><td></td><td></td></tr></table>					Customer ID: <table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>							Account No.: <table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>										
Initial Funding Related Details: Txn no.: _____	Date: <table border="1"><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"><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: <table border="1"><tr><td></td><td></td><td></td><td></td></tr></table>																				
Corporate Code: <table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>							(For Comfort Account) Value Date for Fixed Deposit: <table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>							Date: <table border="1"><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.: <table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table> Form 60 Applicable: <input type="checkbox"/> Yes <input type="checkbox"/> No																						

Household DetailsApplicant(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
DOCUMENTS REQUIRED

	1 ST APPLICANT	2 ND APPLICANT
Mandatory:	<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)
Identity Proof*:	<input type="checkbox"/> PAN Card (C) <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"/> Any other document _____ CKYC Code is mentioned in the bracket against each document	<input type="checkbox"/> PAN Card (C) <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"/> Any other document _____ CKYC Code is mentioned in the bracket against each document
Address Proof*:	<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"/> Any Other Document _____ CKYC Code is mentioned in the bracket against each document	<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"/> Any Other Document _____ CKYC Code is mentioned in the bracket against each document

*Please speak to a Bank officer for more options for documents that can be submitted to the Bank.



ACKNOWLEDGEMENT FOR NOMINATION FORM DA 1

Customer Copy

We acknowledge your nomination in Form DA1 relating to Account Number _____, _____ in the name held with us.

Ref.No.

Date of Registration

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.):

Amount (₹): Paid by: ☐ Cash ☐ Cheque Cheque No.:

Bank:

Name of Bank Official:

Contact No. of Sourcer: Acknowledgement Date:

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 & 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.



SCHEDULE OF CHARGES FOR RESIDENT INDIVIDUAL SAVINGS ACCOUNT

Product	Average Balance Requirement (₹)		Fixed deposit in lieu of balance (₹)	Cheque Books (Pay at Par)	Transaction at other bank ATM	Balance Notifications	Cash Deposit	NEFT/ RTGS/ IMPS (Netbanking and Mobile Banking)	Check on Cheque in statement	Free Add On Family Accounts	Default Card	Issuance Price	Free movie tickets*	Discount on Locker rent	Dedicated RM	Doorstep Service
	Cat. A/B Branch	Cat. C Branch														
Indus Classic	10,000	2,500	50,000*	2 per qtr Free	Limited Free	₹ 30 per qtr	Charged above free limit*	Free	-	No	Titanium Card	₹ 249	-	-	-	-
Indus Privilege	10,000	5,000	2,00,000**	2 per qtr Free	Limited Free	₹ 30 per qtr	Charged above free limit*	Free	-	No	Titanium Card	₹ 249	-	-	-	Available
Indus Privilege Max	20,000	20,000	2,00,000	Free	Limited Free	₹ 30 per qtr	Free	Free	-	No	Titanium Plus	₹ 249	1 per quarter	-	-	Available
Indus Maxima	20,000/ 40,000**		-	Free	Free	₹ 30 per qtr - Free if balance maintained	Free	Free	Yes	2 accounts	Platinum Plus	₹ 249	1 per month	35% for first year	-	Available
Indus Diva (Women)	20,000/ 40,000**		5,00,000	Free	Free	₹ 30 per qtr - Free if balance maintained	Free	Free	Yes	2 accounts	Platinum Plus with Voucher	₹ 500	1 per month	35% for first year	-	Available
Indus Senior Maxima	20,000 / 40,000**		5,00,000	Free	Free	₹ 30 per qtr - Free if balance maintained	Free	Free	Yes	2 accounts	Platinum Card	Free	-	35% for first year	-	Available
Indus Select	50,000/ 1,00,000**		10,00,000	Free	Free	Free	Free	Free	Yes	4 accounts	World Select	Free	3 per quarter	up to 50% for next year	Yes	Available
Indus Exclusive	1,00,000/ 2,00,000**		20,00,000	Free	Free	Free	Free	Free	Yes	6 accounts	World Exclusive	Free	3 per quarter	up to 100% for first year	Yes	Available
*Privilege Plus available in specific locations	**Average quarterly balance. Requirement varies with location		*only for Cat. C **1 lakh for Cat. C and 2.5 lakhs for Sr. Privilege				*Monthly Free limit upto ₹ 2 lakhs or 5 times balance of previous month. No Free limit if balance not maintained						*One on One free on use of debit card for purchase			

Please visit www.indusind.com for updated SOC.

RIAOF/VER01/07-2021

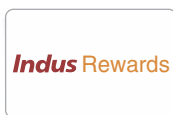
BENEFITS OF INDUSIND BANK'S SAVINGS ACCOUNT



Enjoy attractive rates of interest on your savings account.



Get a Bank Account number of your choice.



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



Choose from a mix of 100, 500 and 2,000 rupee denominations from our ATMs.



Get pictures of issued cheques with your bank statement.



Speak to Phone Banking Executive directly.