

# ACCOUNT OPENING FORM : NRI

Overseas Indians / Non-Resident Indians (To be filled by applicant only). Please fill the form in CAPITAL LETTERS & BLACK ink only



Request you to open Savings :  NRE  NRO \_\_\_\_\_ Product Name \_\_\_\_\_ Current :  NRE  NRO \_\_\_\_\_ Product Name \_\_\_\_\_  
FD/RD :  NRE  NRO \_\_\_\_\_ Product Name \_\_\_\_\_  Face to Face  Non Face to Face

KYC Reference Number \_\_\_\_\_ Branch Code \_\_\_\_\_ (For official use only) Date DDMMYYYY

## Customer Onboarding Section - PRIMARY APPLICANT (to be mandatorily signed) \*FIELDS ARE MANDATORY #IF APPLICABLE, ATTACH PROOF OF AGE.

Maiden Name (If any\*) PREFIX FIRST MIDDLE LAST NAME  
\*Name PREFIX FIRST MIDDLE LAST NAME

Consent for Re-KYC  Yes  No Existing Customer ID \_\_\_\_\_ New Customer  #Senior Citizen

\*Applicant Status  NRI  PIO/OCI  Foreign National  Minor  \*Staff OR  \*Related to Staff Employee Code \_\_\_\_\_ No (if applicable)

\*Gender M F T ^ ^Third Gender \*PAN \_\_\_\_\_ Form 60 NOTE: If PAN number is not provided, then Father's name of the applicant is mandatory

\*Marital Status  Married  Unmarried  Others Specify \_\_\_\_\_ \*Citizenship (As per ISO 3166 Codes)

Mother's Name PREFIX FIRST MIDDLE LAST NAME  
Father's OR Spouse's Name PREFIX FIRST MIDDLE LAST NAME

\*Email ID (In Capital Letters) \_\_\_\_\_  
\*^Short Name \_\_\_\_\_

NOTE: Please ensure to furnish correct email ID. Email statement will be sent, by default, automatically on registered Email ID, on monthly frequency as applicable. ^ The Short name will be printed on the Debit Card if applied.

\*Passport No \_\_\_\_\_ \*Date of Issue DDMMYYYY \*Date of Expiry DDMMYYYY

\*Place of Issue \_\_\_\_\_ \*Country of Residence \_\_\_\_\_ \*Nationality \_\_\_\_\_

\*Type of Visa \_\_\_\_\_ \*Place of Issue \_\_\_\_\_ \*Visa Ref. No. \_\_\_\_\_

\*Date of Issue DDMMYYYY \*Date of Expiry DDMMYYYY \*Country of Issue \_\_\_\_\_

\*Date of Birth DDMMYYYY \*Birth State \_\_\_\_\_ \*Birth Country \_\_\_\_\_

\*Tick (✓) the address to be selected as Communication address  Overseas Address  Indian Address (Address Proof mandatory for Communication address)

\*Tick (✓) the address to be selected as Permanent address  Overseas Address  Indian Address (Address Proof mandatory for Permanent address)

OVERSEAS ADDRESS  
\*Address Line 1 O V E R S E A S A D D R E S S  
Address Line 2 \_\_\_\_\_  
\*District \_\_\_\_\_ \*City \_\_\_\_\_  
\*State \_\_\_\_\_ \*PIN Code \_\_\_\_\_ \*Country \_\_\_\_\_

\*Overseas Mobile No. C O D E N U M B E R Overseas Tel No. (R) S T D C O D E N U M B E R Overseas Tel No. (O) S T D C O D E N U M B E R

\*Address Type  Owned  Rented/Leased  PG/Hostel  Loan with Mortgage

\*Address Proof  Passport  Driving Licence  Bank Statement  Utility Bill  Others Please Specify (Refer eligible list of documents on last page)

INDIAN ADDRESS  
\*Address Line 1 I N D I A N A D D R E S S  
Address Line 2 \_\_\_\_\_  
\*District \_\_\_\_\_ \*City \_\_\_\_\_  
\*State \_\_\_\_\_ \*PIN Code \_\_\_\_\_

\*Indian Mobile No. +91 \_\_\_\_\_ Indian Tel No. (R) S T D C O D E N U M B E R Indian Tel No. (O) S T D C O D E N U M B E R

\*Address Type  Owned  Rented/Leased  Ancestral/Parental  Company Provided

\*Address Proof  Passport  Driving Licence  UID (Aadhaar)  NREGA Job Card  Voter ID Card  Others Please Specify

\*Occupation  Simplified Measure Account - Document Type Code (For internal use) Primary Mobile Number (Tick one)  Overseas  Indian

Private Sector Service  Public Sector Service  Govt. sector  Self employed  Self employed Professional  Business  Retired  Student  
 House wife  Politician  Others Please Specify

If Self Employed  
Nature of Business  Construction  Import/Export Agent  Restaurant/Bar  Gems & Jewellery  Stock Broker  Logistic & Transport  Real Estate  Retailer  
 Others Please Specify Since \_\_\_\_\_ Years \_\_\_\_\_ Months \_\_\_\_\_ Date of Incorporation DDMMYYYY

Type of Company/Firm  Sole Proprietorship  Partnership  Private Ltd.  Public Ltd.  Others Please Specify

If Self Employed Professional  
Profession  Doctor  CA/CS  Lawyer  Architect  Consultant  Others Please Specify

Education  Below SSC  SSC  HSC  Graduate  Post Graduate  Doctorate  Professional degree (CA, CS, CMA etc.)  Others Specify

Source of Fund flow  Salary  Savings  Parental  Rental / Dividend  Others Please Specify

Annual Income range (in INR)  0 -15k  >15 - 25k  >25 - 50k  >50k - 1 Lac  >1 - 2.5 Lacs  >2.5 - 5 Lacs  >5 - 7.5 Lacs

>7.5 - 10 Lacs  >10 - 15 Lacs  >15 - 20 Lacs  >20 - 25 Lacs  >25 - 50 Lacs  >50 Lacs - 1 Cr.  >1 Crore

\*Are you a Politically Exposed Person or related to one?  Yes  No Are you physically challenged?  Yes  No

## \*Proof of Identity (Primary Applicant) (Self-Certified copy of any one of the following Proof of Identity [PoI] needs to be submitted)

Passport  Driving Licence  Aadhaar  Voter ID  NREGA Job Card  NPR  Others Please Specify

Proof of Identification Number \_\_\_\_\_ Expiry Date DDMMYYYY (If applicable)

I hereby declare that I am not eligible for enrollment of Aadhaar as per the regulatory guideline applicable

Customer Onboarding Section - SECONDARY APPLICANT (to be mandatorily signed)

\*FIELDS ARE MANDATORY #IF APPLICABLE, ATTACH PROOF OF AGE.

Maiden Name (If any\*) PREFIX FIRST MIDDLE LAST NAME
\*Name PREFIX FIRST MIDDLE LAST NAME

Consent for Re-KYC Yes No Existing Customer ID New Customer #Senior Citizen

\*Applicant Status NRI PIO/OCI Foreign National Resident Date DDMMYYYY

\*Gender M F T Third Gender \*PAN Card Form 60 NOTE: If PAN number is not provided, then Father's name of the applicant is mandatory

\*Marital Status Married Unmarried Others Specify \*Citizenship (As per ISO 3166 Codes)

Mother's Name PREFIX FIRST MIDDLE LAST NAME

Father's OR Name PREFIX FIRST MIDDLE LAST NAME

Spouse's PREFIX FIRST MIDDLE LAST NAME

\*Email ID (In Capital Letters)

\*Short Name NOTE: Please ensure to furnish correct email ID. Email statement will be sent, by default, automatically on registered Email ID, on monthly frequency as applicable. The Short name will be printed on the Debit Card if applied.

\*Passport No \*Date of Issue DDMMYYYY \*Date of Expiry DDMMYYYY

\*Place of Issue \*Country of Residence \*Nationality

\*Type of Visa \*Place of Issue \*Visa Ref. No.

\*Date of Issue DDMMYYYY \*Date of Expiry DDMMYYYY \*Country of Issue

\*Date of Birth DDMMYYYY \*Birth State \*Birth Country

\*Tick (v) the address to be selected as Communication address Overseas Address Indian Address (Address Proof mandatory for Communication address)

\*Tick (v) the address to be selected as Permanent address Overseas Address Indian Address (Address Proof mandatory for Permanent address)

\*Address Line 1 OVERSEAS ADDRESS

Address Line 2

\*District \*City

\*State \*PIN Code \*Country

\*Overseas Mobile No. CODE NUMBER Overseas Tel No. (R) STD CODE NUMBER Overseas Tel No. (O) STD CODE NUMBER

\*Address Type Owned Rented/Leased PG/Hostel Loan with Mortgage

\*Address Proof Passport Driving Licence Bank Statement Utility Bill Others Please Specify (Refer eligible list of documents on last page)

\*Address Line 1 INDIAN ADDRESS

Address Line 2

\*District \*City

\*State \*PIN Code

\*Indian Mobile No. +91 Indian Tel No. (R) STD CODE NUMBER Indian Tel No. (O) STD CODE NUMBER

\*Address Type Owned Rented/Leased Ancestral/Parental Company Provided

\*Address Proof Passport Driving Licence UID (Aadhaar) NREGA Job Card Voter ID Card Others Please Specify

\*Occupation Simplified Measure Account - Document Type Code (For internal use) Primary Mobile Number (Tick one) Overseas Indian

Private Sector Service Public Sector Service Govt. sector Self employed Self employed Professional Business Retired Student

House wife Politician Others Please Specify

If Self Employed Nature of Business Construction Import/Export Agent Restaurant/Bar Gems & Jewellery Stock Broker Logistic & Transport Real Estate Retailer

Others Please Specify Since Years Months Date of Incorporation DDMMYYYY

Type of Company/Firm Sole Proprietorship Partnership Private Ltd. Public Ltd. Others Please Specify

If Self Employed Professional Profession Doctor CA/CS Lawyer Architect Consultant Others Please Specify

Education Below SSC SSC HSC Graduate Post Graduate Doctorate Professional degree (CA, CS, CMA etc.) Others Specify

Source of Fund flow Salary Savings Parental Rental / Dividend Others Please Specify

Annual Income range (in INR) 0 -15k >15 - 25k >25 - 50k >50k - 1 Lac >1 - 2.5 Lacs >2.5 - 5 Lacs >5 - 7.5 Lacs

>7.5 - 10 Lacs >10 - 15 Lacs >15 - 20 Lacs >20 - 25 Lacs >25 - 50 Lacs >50 Lacs - 1 Cr. >1 Crore

\*Are you a Politically Exposed Person or related to one? Yes No Are you physically challenged? Yes No

\*Proof of Identity (Secondary Applicant) (Self-Certified copy of any one of the following Proof of Identity [PoI] needs to be submitted)

Passport Driving Licence Aadhaar Voter ID NREGA Job Card NPR Others Please Specify

Proof of Identification Number Expiry Date DDMMYYYY (If applicable)

ACCOUNT OPENING SECTION

Mode of Operation\* Single Either or Survivor Former or Survivor Anyone or Survivor Minor under Guardian Jointly by all Others Specify

INITIAL PAYMENT DETAILS

NRE Savings/Current Account Deposit Amount (in INR) Payment Mode: Cheque Internal Transfer NEFT/RTGS/IMPS (from self a/c only)

Cheque No. Date DDMMYYYY REF./Txn./UTR No.

Drawn on Bank Branch

**NRO Savings/Current Account** Deposit Amount (in INR)  Payment Mode:  Cheque  Internal Transfer  NEFT/RTGS/IMPS (from self a/c only)

Cheque No.  Date  REF./Txn./UTR No.

Drawn on Bank  Branch

**FIXED DEPOSIT**  **RECURRING DEPOSIT** (Please select) **NOTE : Please read applicable T&Cs at www.aubank.in** # Separate Declaration Required

I/We wish to open a Fixed Deposit / Recurring Deposit as selected below  \*DTAA

NRE  NRO

**Operating Instruction**  
 Single  Either or Survivor  
 Minor Under Guardian  Former or Survivor  
 Jointly

**Holding Pattern for FD/RD**  
 1st Applicant Only  2nd Applicant Only  
 1st & 2nd Applicant  2nd & 1st Applicant

- Not Applicable for Recurring Deposit**
- The TD/RD advice will be received within 7-8 working days of account opening.
  - Customer(s) registered for email statements will receive TD/RD advice through email only.
  - In the event of death of depositor, premature liquidation of term deposit will be allowed. Such premature liquidation will not attract any penal charge. In the event of death of one of the joint account holder(s), the right to the deposit proceeds does not automatically devolve on the surviving joint deposit account holder(s), unless there is a survivor clause.
  - I/We agree that in case of Joint Term Deposit, with survivorship clause, the Bank shall be discharged by paying the term deposit proceeds prematurely to survivors, on request.
  - I/We further understand that Sweep-in Facility, if requested will be activated in the same account.
  - Additional Terms & Conditions apply.

Amount (in INR)	FD/RD Tenure		Rate of Interest %	Interest Payment			Maturity Instruction			
	Months	Days		Monthly	Quarterly	Maturity	Renew Principal & Interest	Renew Principal & Pay Interest	Do Not Renew	Sweep In
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Please Debit  New A/c **OR**  Existing A/c No.  for RD Installments / FD Booking and also credit the maturity in the same account. I/We further understand that Sweep-in Facility, if requested will be activated in the same account.

Renew the deposit for the same tenure (Deposit will be reinvestment of interest with maturity instruction as Renew Principal and Interest)

\*TDS Details for FD/RD: Deduct TDS (if applicable)  Yes  No (If No, attach  Income Tax Exemption Letter  Form 15 G/H)

1st Applicant / Thumb Impression  
Signature

2nd Applicant / Thumb Impression  
Signature

**NOMINATION DETAILS –FORM DA 1 - MANDATORY IN CASE OF SINGLE NAME** \*\*Fields are mandatory

Yes, I/We wish to nominate (as per details below)  No, I/We declare that I/We do not wish to make a nomination in my/our account

Nomination under this Section 45 ZA of Banking Regulations Act 1949, and Rule 2(1) of Banking Companies (Nomination) Rules 1985 in the respect of Bank Deposit. I/We nominate the following to whom in the event of my / our / minor's death the amount of the above opened Account/Fixed Deposit/Recurring Deposit may be returned by AU Small Finance Bank The nomination will be applicable for  Savings Account  Fixed Deposit  Current account  Recurring Deposit  \*Staff **OR**  \*Related to Staff  Employee Code  No (if applicable)

**\*Personal Details of Nominee**

\*Name PREFIX FIRST MIDDLE LAST NAME

\*Address Line 1

Address Line 2

\*District  \*City

\*State  \*PIN Code  \*Country

Email ID (In Capital Letters)

Mobile No +91  DOB DDMMYYYY (If minor\*)  \*Age  PAN

Aadhaar No.  Nominee relationship with the Depositor

**^As the nominee is a minor on this date, I appoint guardian as below** Nominee name to be printed on deliverables#  Yes  No

\*Name PREFIX FIRST MIDDLE LAST NAME

\*Address Line 1

Address Line 2

\*District  \*City

\*State  \*PIN Code  \*Country

Email ID (In Capital Letters)

\*Mobile No +91  Age  \*Relationship with Nominee

...to receive the amount of the deposit in the account, on behalf of the nominee, in the event of my/minor's death during the minority of the nominee.

**Personal Details of the Witness** (Thumb impression shall be attested by 2 Witnesses)

Witness 1 Name

Address

Signature

Place  Date

Witness 2 Name

Address

Signature

Place  Date

^Leave out it if nominee is not a minor. \*\*Where deposit is made in the name of a minor, the nomination should be signed by a person lawfully entitled to act on the behalf of the minor.

\*Signature/\*\*Thumb impression of Depositor

## OTHER FACILITIES

**ATM / Debit Card** Do you need an ATM /Debit Card, as per the account variant opted for ? **1st Applicant**  Yes  No **2nd Applicant**  Yes  No

**Internet Banking**  Yes  No **Phone Banking**  Yes  No **Mobile Banking**  Yes  No **Cheque Book Facility**  Yes  No

**Doorstep Banking**  Yes  No **Passbook**  Yes  No **SMS Alert**  Yes  No

**NOTE:** Internet banking/Debit Card limit will be set at default limit. Please contact our Phone Banking or Branch for enhancing the internet banking limit / debit card limit. Internet banking access can be given to all individual customers except to accounts with Joint operations.

- I/We understand that the facility of getting account statement has been discontinued for passbook registered customers.

- I/We have read and agree to be bound by the terms and conditions of the Bank. Internet Banking access will only be given to Debit Card users.

- If SMS alert is opted as No, then SMS service will not be provided to the customer.

- Mobile Banking access will be available , by default, to all Internet Banking registered customers

- Charges for the facilities are applicable as specified in the Terms & Conditions of the respective schedule of charges.

- By default Debit Card will be enable for Domestic ATM and POS transaction. Other Channel (Ecomm/International/Contactless) Enablement/Disablement can be done through AU Bank website/AU Bank Branch or Customer Care (IVR).

For Terms and Conditions and product specific offerings please refer to www.aubank.in AU Small Finance Bank Ltd. may at any time discontinue/alter/modify the offered channel facilities at its sole discretion

**Account Statement Options**  E-Statement is standard option if email provided

## SIGNATURE MISMATCH DECLARATION

The signature on the ID Proof / Address Proof / Cheque provided is different from my signature on this Form. Please consider the signature on this Form as my updated signature in your Bank records.

Old Signature  
as per documents

New Signature  
as per Account  
Opening Form

## PIO (Person of Indian Origin) DECLARATION

(Please select from the below mentioned choices as applicable to you)

I hereby declare that I am a person of Indian origin and I satisfy one of the following conditions.

- I held an Indian passport. My father/ mother/ grandfather/ grandmother (name) is/was a citizen of India.
- I hold PIO/OCI card. I am attaching herewith, supporting documents to satisfy the above declaration
- I am the spouse of a PIO/OCI.
- I am the spouse of an Indian citizen.

Signature of 1st Applicant

I hereby declare that I am a person of Indian origin and I satisfy one of the following conditions.

- I held an Indian passport. My father/ mother/ grandfather/ grandmother (name) is/was a citizen of India.
- I hold PIO/OCI card. I am attaching herewith, supporting documents to satisfy the above declaration
- I am the spouse of a PIO/OCI.
- I am the spouse of an Indian citizen.

Signature of 2nd Applicant

## MANDATE FORM

I/We hereby authorize you to honour all cheques or drafts on the above account, and to accept and act upon receipt for money deposited with or owing by the Bank on any account or accounts at any time or times kept or to be kept in the above account with the Bank provided such cheques or drafts are signed by Mr./Mrs. \_\_\_\_\_ whose specimen signature is attested by me/us below, notwithstanding that such cheques or drafts may create overdrawing or to increase it to any extent.

Mr./Mrs. \_\_\_\_\_, is also authorized on my/our behalf to make, draw, accept, endorse and negotiate or otherwise sign any Hundies, Bills of Exchange and Promissory Notes or other Negotiable Instruments, to operate or overdraw on the above account with your Bank, to receive payments of all money due to me/us, to acknowledge debt or debts due from me/us, or to me/us, as to bind me/us to pledge or hypothecate to the Bank any stocks or other form of securities belonging to me, any one or more of us on my/our behalf to borrow either with or without security to withdraw necessary documents relating to my/our business with your Bank including guarantees, to issue guarantees on my/our behalf with or without security, to apply for and obtain ATM/Debit Card or such other instruments linked to my above account, and operate the above account through ATM or any other delivery channels, I agree that as a Letter of Authority holder, I shall NOT repatriate funds held in the NRO account outside India, other than to the Non Resident individual account holder through normal banking channels, NOR make payment by way of gift to a Resident Indian on behalf of the Non- Resident account holder **OR** transfer funds from the Non Resident Indian account holder's NRO account to another NRO account I hereby agree to ratify and confirm all and whatsoever this letter of authority holder shall lawfully do or cause to be done in the premises by virtue of this letter of authority, and hold the bank indemnified from all such transactions. This authority shall continue to be in force until I/We revoke it by a notice in writing delivered to you.

Mandate required for  NRE  NRO  Both (tick as applicable)

Mandate Customer ID (if existing customer)

OR

New Customer (please specify details below)

**Mandate holder details:**

Name PREFIX FIRST MIDDLE LAST NAME

\*Gender M F T ^ ^Third Gender \*DOB DDMMYYYY

\*Marital Status Married Unmarried Others Specify #Senior Citizen \*Staff OR \*Related to Staff Employee Code No(if applicable)

Maiden Name (if any) PREFIX FIRST MIDDLE LAST NAME

Mother's Name PREFIX FIRST MIDDLE LAST NAME

Father's OR Name Spouse's PREFIX FIRST MIDDLE LAST NAME

any one of this field is mandatory

\*Mobile No +91 Telephone No. (R) STD CODE N U M B E R Telephone No. (O) STD CODE N U M B E R

Email ID (In Capital Letters)

\*^Short Name NOTE : Email statement will be sent by default, automatically on registered Email ID, on monthly frequency, as applicable. ^ The Short name will be printed on the Debit Card, if applied.

\*UID (Aadhaar) \*PAN Card Form 60 NOTE : IF PAN number is not provided, then Father's name of the applicant is mandatory

\*Address Line 1 P E R M A N E N T A D D R E S S

Address Line 2

\*District \*City

\*State \*PIN Code Country

\*Address Type Residential Business Reg. Office Residential / Business Others Please Specify

\*Address Proof Passport Driving Licence UID (Aadhaar) NREGA Job Card Voter Identity Card Others Please Specify

Simplified Measure Account - Document Type Code (For internal use) Please tick in case the Communication Address is same as Permanent Address

\*Address Line 1 C O M M U N I C A T I O N A D D R E S S

Address Line 2

\*District \*City

\*State \*PIN Code Country

\*Address Type Residential Business Reg. Office Residential / Business Others Please Specify

\*Address Proof Passport Driving Licence UID (Aadhaar) NREGA Job Card Voter Identity Card Others Please Specify

Simplified Measure Account - Document Type Code (For internal use) \*Citizenship (as per ISO 3166 Codes)

\*Occupation Private Sector Service Public Sector Service Govt. sector Self employed Self employed Professional Business Retired Student House wife Politician Others Please Specify

**If Self Employed**

Nature of Business Construction Import/Export Agent Restaurant/Bar Gems & Jewellery Stock Broker Logistics / Transport Real Estate Retailer Others Please Specify Since Years Months Date of Incorporation DDMMYYYY

Type of Company/Firm Sole Proprietorship Partnership Private Ltd. Public Ltd. Others Please Specify

**If Self Employed Professional**

Profession Doctor CA/CS Lawyer Architect Consultant Others Please Specify

Education Below SSC SSC HSC Graduate Post Graduate Doctorate Professional degree (CA, CS, CMA etc.) Others Specify

Source of Fund flow Salary Savings Parental Rental / Dividend Others Please Specify

Annual Income range (in INR) 0 -15k >15 - 25k >25 - 50k >50k - 1 Lac >1 - 2.5 Lacs >2.5 - 5 Lacs >5 - 7.5 Lacs >7.5 - 10 Lacs >10 - 15 Lacs >15 - 20 Lacs >20 - 25 Lacs >25 - 50 Lacs >50 Lacs - 1 Cr. >1 Crore

Are you physically challenged ? Yes No

\*Are you a Politically Exposed Person or related to one ? Yes No

**\*Proof of Identity** (Self-Certified copy of any one of the following Proof of Identity [PoI] needs to be submitted)

Passport Driving Licence Aadhaar NREGA Job Card Others Please Specify

Proof of Identification Number Expiry Date DDMMYYYY (If applicable)

Yours faithfully,

Mandate Signature

Please Paste the photograph here

(MANDATE HOLDER)

35mm x 45mm

Signature of Primary Applicant

Signature of Joint Applicant 1

Signature of Joint Applicant 2

**FOR BANK'S INTERNAL USE ONLY**

Risk Level of the applicant based on KYC-AML guidelines:  Low  Medium  High

	Product Code	Account No.
NRE Savings/Current Account		
NRO Savings/Current Account		
FD / RD		

Savings Account Package  Maximum

	Customer ID	Document Submitted
1st Applicant		<input type="checkbox"/> ID Proof <input type="checkbox"/> Add Proof <input type="checkbox"/> Photo
2nd Applicant		<input type="checkbox"/> ID Proof <input type="checkbox"/> Add Proof <input type="checkbox"/> Photo
e-KYC	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Group ID		<b>LG Code</b> _____

Lead Number	Promo Code 1	Promo Code 2	Promo Code 3	Promo Code 4

No cheque book to be issued  
 Passbook  CPV Initiated

LC Code	RM Emp. ID
_____	_____

**ADDITIONAL BANK USE SECTION** (To be filled only in Face to Face)

- I confirm that I have visited the local address(es) of the applicant(s) mentioned in the account opening form
- The customer (except "non face to face customer") signed in my presence on AOF and all supporting documents

Emp. Name & Designation	
Emp. Code	
Emp. Branch Name	

Signature of Sourcing Staff

Signature of BSM/ABM/BM

## MARINER'S DECLARATION

I hereby declare and confirm that I am a Non-Resident Indian and I am presently on contract with \_\_\_\_\_

(Company registered in \_\_\_\_\_ (address of the principal)

I also confirm that I will inform the Bank, in case I do not renew my contract or choose to go on a new contract

**OR**

I am unable to proceed on a new contract or in any case in the event that my status of Non-Resident Indian is altered. Accordingly, I will have the Non-Resident accounts opened in my name re-designated to Resident / RFC accounts (as applicable).

Signature of Applicant

## RULES & REGULATIONS (TO BE MANDATORILY SIGNED)

I/We have read and understood the Terms and Conditions relating to various services that I/We have specifically requested above, from AU Small Finance Bank Ltd. I/We accept and agree to be bound by the said terms and conditions including those limiting /excluding the Bank's liability. I/We understand that the Bank may at its absolute discretion discontinue any of the services completely or partially with prior notice to me/us. I/We confirm that I/We am/ are the sole account holder(s) or have the required mandate to operate all the respective accounts linked to these services. I/We authorize the bank to send Correspondence/ Documents/Statement of Accounts/ Deliverables through courier/postal /email service at its discretion and such courier/postal /email service shall be deemed as my agent.

**FOR NON-RESIDENT ACCOUNTS:** I/We hereby declare that I/We am/are non-resident Indian(s)/ Person(s) of Indian origin as defined in Section 2(w) of Foreign Exchange Management Act, 1999 as amended from time to time (FEMA 1999). I/We understand that the above account will be opened on the basis of the statements/declarations made by me/us, and I/We also agree that if any of the statements/declarations made herein is found to be non-correct in material particulars, the Bank is not bound to pay any Interest on the deposit made by me/us. The account will be put into use for bonafide transactions not involving any violations of the provisions of any Applicable regulation, rules, notification, direction or order made under FEMA 1999..I/We agree that no claim will be made by me/us for any Interest on the deposit/s for any period after date/s of maturity of the deposit/s. I/We agree to abide by the provisions of the Foreign Currency (Non Resident) Account Scheme, Non Resident (External) Account Scheme, Non-Resident (Ordinary) Account Scheme, of Foreign Exchange Management (Deposit) Regulations, 2016 issued vide Notification No. FEMA 5(R)/2016-RB dated April 1, 2016, I/ We hereby undertake to intimate you about my/our return to India for permanent residence, immediately on arrival. I/We agree that the premature withdrawal is permitted at my/our request. The payment of interest on the deposit may be allowed in accordance with the prevailing stipulations laid down by the Reserve Bank of India in this regard. I/We shall not make available to any person resident in India, foreign currency against reimbursement in Rupees or any other manner in India. I/We would confirm that all debits to my/our accounts for the purpose of investment in India and credits representing sale proceeds of investments in India are covered either by general or special permission of the Reserve Bank of India. I/We undertake to inform AU Small Finance Bank Ltd. regarding change in my/our residence/employment and provide further information that AU Small Finance Bank Ltd. may require from time to time.

**FOR FOREIGN NATIONAL OF NON-INDIAN ORIGIN :** I/We hereby declare that I/We am/are Foreign nationals of non Indian origin. I/We understand that the above account will be opened on the basis of the statements/declarations made by me/us, and I/We also agree that if any of the statements/declarations made herein is found to be non-correct in material particulars, you are not bound to pay any Interest on the deposit made by me/us. The account will be put into use for bonafide transactions not involving any violations of the provisions of any Government/Exchange Control Regulation.I/We agree that no claim will be made by me/us for any Interest on the deposit/s for any period after date/s of maturity of the deposit/s. I/ We hereby undertake to intimate you about my/our permanent departure from India prior to leaving the country. I/We agree that the premature withdrawal is permitted at my/our request. The payment of interest on the deposit may be allowed in accordance with the prevailing stipulations laid down by the Reserve Bank of India in this regard. I/We shall not make available to any person resident in India, foreign currency against reimbursement in Rupees or any other manner in India. I/We would confirm that all debits to my/our accounts for the purpose of investment in India and credits representing sale proceeds of investments in India are covered either by general or special permission of the Reserve Bank of India. I/We undertake to inform AU Small Finance Bank regarding change in my/our residence/employment and provide further information that AU Small Finance Bank Ltd. may require from time to time. NRO Savings account opened for Foreign Nationals of Non-Indian Origin visiting India for short duration will be valid only for 6 months from the date of account opening or the expiry date of the visa, whichever is earlier. These accounts are liable to be closed on completion of 6 months from the date of account opening or expiry of visa, whichever is earlier.

**FOR JOINT ACCOUNTS:** The Bank may, on receipt of a written application from Either or Survivor of us/ Anyone of Survivors of us/ the Former/ the Latter of us, grant a loan/advance against the security of FD to be issued to us or make prepayment or part payment of the proceeds of the said deposit to any one of us.

**FOR JOINT MODE OF OPERATION:** In consideration of the Bank providing us with all the above mentioned facilities of banking, at our request, we hereby agree and confirm that notwithstanding what is stated in the account operating mandate given by us for manual operations of the said account, we hereby authorize one of the joint account holders and/or one of the person who is duly authorized to operate the said account jointly in terms of the earlier mandate to operate the above facilities. We further confirm that all or any operations of the said banking accounts by the said person in terms of the above shall be binding on us and be deemed to have been carried out in terms of our mandate given for operating the account manually.. [SP1] AADHAAR: I/We hereby give my consent to AU Small Finance Bank Ltd. to obtain my Aadhaar Number, Name and Fingerprint /iris for authentication with UIDAI for account opening & periodic updation. Bank has informed me that my identity information would only be used for KYC and also informed that my biometrics will not be stored/shared and will be submitted to CIDR only for that purpose of authentication.

**AADHAAR:** I/We hereby give my consent to AU Small Finance Bank Ltd. to obtain my Aadhaar Number, Name and Fingerprint /iris for authentication with UIDAI for account opening & periodic updation. Bank has informed me that my identity information would only be used for KYC and also informed that my biometrics will not be stored/shared and will be submitted to CIDR only for that purpose of authentication.

I hereby request AU Small Finance Bank and its affiliates, representatives, associates, service providers and employees of AU Small Finance Bank and its affiliates, to contact me by phone, or otherwise communicate with me from time to time in connection with servicing issues pertaining to the relationship which I have with AU Small Finance Bank/ and its affiliates from time to time. In addition to the above, AU Small Finance Bank, its affiliates and representatives, associates, service providers and employees of AU Small Finance Bank and its affiliates may contact me from time to time by phone, or otherwise communicate with me in connection with new products/services of AU Small Finance Bank/ its affiliates



**SAVINGS BANK - MOST IMPORTANT TERMS & CONDITIONS**

1) The Savings Bank Account should be used to route transactions of only non-business/non-commercial nature. In the event of occurrence of such transactions or any such transactions that may be construed as dubious or undesirable, the Bank reserves the right to unilaterally freeze operations in such accounts and/or close the accounts. 2) The balances in the account must adhere to the minimum Monthly Balance (AMB) stipulation laid down by the Bank and communicated to you at the time of opening of the account and any change as may be advised to you. Non-maintenance of this AMB will attract applicable penalty as per the Schedule of Charges. 3) If there is no transaction in the account for 12 months, the account automatically gets classified as a 'dormant account' whereupon further debit transactions are not permitted in the ordinary course. The account gets classified as 'inoperative' if there are no transactions for 24 months. A request for activation of the account has to be made by the customer in both cases. 4) The customer should maintain minimum monthly average balance as may be required from time to time in the account. The non-maintenance of such adequate balance shall automatically entitle the Bank to levy the charges for non-maintenance of the average balance. In such an event the Bank shall have the first right to set off any available credit that may be available in the account including from amounts flowing into the said account from the collection proceeds or any deposits. Therefore it is advised in such an event the customer should fund the account adequately to avoid such a situation. 5) Account Closure: I authorize the bank to close my account, with prior intimation to me, in case of a. balance in the account remains zero for 3 months or more b. high occurrences of dishonored payments from my account c. no customer induced transactions for 6 months or more 6) Transactions: Any instructions to AU Small Finance Bank Ltd. regarding the account, both of a financial/non-financial nature (eg: Issuance of Cheque book/card, financial transactions, updation of personal details etc.) will be provided by me through the authorized channels only, which will be specified by the bank, based on regulatory guidelines prevailing at that time. AU Small Finance Bank Ltd. is not expected to act on instructions that do not come in through the authorized channels, but reserves the right to act upon its discretion to provide such facilities under extraordinary circumstances. 7) The Savings Bank Account entitles free access to AU Small Finance Bank Ltd. ATMs, Internet Banking and Phonebanking unless otherwise stated. 8) Availing of the At Par Cheque facility is contingent upon the limits and service charges stipulated for these facilities. 9) Any change of address should be immediately communicated in writing to the Bank along with Address Proof. 10) By availing of e-statement facility, Account Holder(s) agree to be bound by all the Terms and Conditions that may be specified by the Bank at the time of availing such facility and such other conditions as specified by the Bank from time to time. 11) I/We hereby agree and confirm that I/We wish to open an Individual Current NRE/NRO account(s) (both Non Interest Bearing account (s) as I/We do not want any interest to accrue and/or be paid in to these account(s) and I/We further undertake, agree and confirm that this account shall not be used by me/us for any business or related transactions. 12) NRO Savings account & Current account opened for Foreign Nationals of Non-Indian Origin visiting India for short duration will be valid only for 6 months from the date of account opening or the expiry date of the visa, whichever is earlier. These accounts are liable to be closed on completion of 6 months from the date of account opening or expiry of visa, whichever is earlier. 13) Channel facilities: All channel facilities provided by AU Small Finance Bank Ltd. including Debit Cards, ATMs, Internet Banking etc. are subject to specific guidelines that are provided on www.aubank.in and as per the T&Cs. AU Small Finance Bank Ltd. is not liable for fraud in the event that I disclose sensitive information such as passwords, PINs, or IDs to anybody. I also undertake to inform the bank immediately in case of loss of cheque leaf(s), Debit Card(s) linked to my account. Debit Card: The usage of the Debit card will be in accordance with the Exchange Control Regulation and in the event of any failure, the card holder will be liable for action under the Foreign Exchange Management Act 1999 and the amendments there of stipulated by the Reserve Bank of India. E-statement: The Bank shall at its own discretion at any time may discontinue/alter/modify facility at terms and conditions as specified therein at sole discretion of the Bank. 14) Personal Information: a. Any updation of my details including personal information, change of address etc. will be provided by me to the bank, along with documents of proof. I agree to indemnify AU Small Finance Bank Ltd. for any fraud, loss or damage, due to my providing wrong information or not updating the information that may occur to me and to AU Small Finance Bank Ltd. and based on which the bank may act as true and correct. b. All information provided by me of any nature (including personal & sensitive information) will be used in the provision of services or facilities, facilitation of transactions, providing information and updates (including value-added services), research and analytics, credit scoring, verification, participating in telecommunication or electronic clearing network as may be required by law/customary practice by the bank c. All information provided by me of any nature (including personal & sensitive information) can be shared with agencies/service providers who have an agreement with AU Small Finance Bank Ltd. for business purpose and on need to know basis. AU Small Finance Bank Ltd. shall always strive to comply with the rules and regulations as applicable from time to time on this context in accordance with the bank's Privacy policy. If I intend to revoke my consent to the sharing of the data, the products/services available to me, pursuant to the consent provided earlier, shall no longer be available to me, and I shall be required to initiate closure of such products/services. 15) Accounts opened on Non face to face basis will be under Debit freeze till physical attested KYC documents and Account opening forms are received by AU Small finance bank and found to be as required for account opening AND initial funding is credited to the NRE/NRO account from your own NRE/NRO account in other banks in India. 16) Fees & Charges: Fees and Charges will be applicable on my account and for other services availed by me, as described in the Most Important Terms & Conditions / Schedule of Charges and on the website www.aubank.in. Service Taxes and other statutory imposts as applicable from time to time will be levied on all fees.

**Debit Card:** The usage of the Debit card will be in accordance with the Exchange Control Regulation and in the event of any failure, the card holder will be liable for action under the Foreign Exchange Management Act 1999 and the amendments there of stipulated by the Reserve Bank of India. The usage of the Debit card will be governed by the Terms & Conditions specified from time to time as decided by the Bank. The cardholder needs to accept full responsibility for the Debit card and agree not to make any claim against AU Small Finance Bank Ltd., in respect thereto.

**AU Small Finance Bank Internet Banking:** The account holder on usage of the AU Small Finance Bank Internet banking facility will be bound by the terms and conditions in force from time to time as set forth on the website www.aubank.in. It is the duty of the account holder to protect and keep the User Id and password protected, safe and secured. The account holder shall be fully responsible for any of the linked accounts getting debited based on the instructions given through the AU Small Finance Bank Ltd. Internet Banking User ID and password. The Bank will not be held responsible. The fees, duties or other charges associated with these services will be as applicable. All the linked accounts (including any new account that will be opened) will be covered under the Funds Transfer facility as per rules in force from time to time.

**Mobile Banking:** The account holders are responsible for the correctness of the Mobile Number provided for registration in the form. Transactional Alerts and One-Time Passwords will be sent on this registered mobile number. The account holder shall be fully responsible for the account being debited on instruction from the registered mobile Number/s directly or indirectly. The fees, duties or other charges associated with these services will be as applicable. In case of mistake on part of the account holder or that of the mobile service provider in respect of these services, the Bank will not be responsible and the account holder agrees that no claim will be made against the Bank. The Bank shall at its own discretion at any time may discontinue/alter/modify the facility and the terms and conditions as specified herein and the same shall be updated from time to time at www.aubank.in. Further this facility shall be subject to the terms and conditions governing mobile banking of AU Small Finance Bank Ltd. as displayed on the website of AU Small Finance Bank Ltd., www.aubank.in

**Disclaimer:** "I/We hereby request for AU Small Finance Bank Ltd. Internet Banking facility with respect to this account and all the linked accounts (including any new accounts that may be opened). I acknowledge that the issue and usage of the above services is governed by the term & conditions in force from time to time as set forth on the website www.aubank.in and agree to abide by the same.

I/We am/are aware that AU Small Finance Bank Ltd does not seek any information relating to login id/Password in any form including through e-mails from its customers. I/We agree and undertake that I/We shall never part with any sensitive information of my/our account especially through internet/email/phone medium. I/We further agree and confirm that AU Small Finance Bank Ltd. shall not be liable for any losses arising from my/our sharing/disclosing of login id, password, cards, card numbers or PIN (Personal Identification Number) to anyone, nor shall make claims on the bank for any unauthorized use. I/We shall take all precautions to protect my/our account details so as to avoid any unauthorized use."

**Declaration:** I/We declare that all the details provided on the above form are correct and I/We undertake to inform the Bank of any subsequent changes immediately. I/We hereby declare that the details furnished above are true and correct to the best of my/our knowledge and belief and I/We undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I/We am aware that I/We may be held liable for it.

I/We hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address. I/We also give my/our consent for receiving product, service and other Bank-related information from AU Small Finance Bank Ltd. on the registered modes of correspondence.

I/We do hereby solemnly declare that the information provided above is up to date and correct and I/We hereby submit my recent photograph and self-attested photocopy of the KYC documents. I/We also confirm that English is my/our preferred language of communication, unless confirmed otherwise.

(Please do not sign this form if it is BLANK. Please ensure all relevant sections and columns are completely filled to your satisfaction and then only sign the form)

Photo  
1st Applicant

Signature/Thumb impression 1st Applicant

Photo  
2nd Applicant

Signature/Thumb impression 2nd Applicant

Name : \_\_\_\_\_  
Date : \_\_\_\_\_  
Place : \_\_\_\_\_

Name : \_\_\_\_\_  
Date : \_\_\_\_\_  
Place : \_\_\_\_\_

Tear Off

**AU Small Finance Bank Ltd. (Acknowledgement / Customer Copy)**

**No charges levied for account opening.**

Form No. \_\_\_\_\_

Customer Name \_\_\_\_\_ Amount of INR \_\_\_\_\_ in Cash /Cheque No/NEFT/RTGS/Internal Transfer \_\_\_\_\_

drawn on \_\_\_\_\_ Minimum Average Balance requirement (Monthly) \_\_\_\_\_ (Please refer applicable schedule of charges document for charge details)

We thank you for banking with us and acknowledge receipt of your account opening form.

The instructions for generating the PIN for your ATM/Debit Card, for carrying out transaction on the ATM, will be stated in the Debit Card Welcome Letter. We request you to maintain confidentiality of the PIN number and the bank would not be held liable for misuse of PIN number.

Variant Name \_\_\_\_\_

Name of bank official \_\_\_\_\_

Date \_\_\_\_\_ Nomination Received :  Yes  No

Signature of bank official (with seal of Bank) \_\_\_\_\_