

Branch:  Branch Code:  Date:

☐ Pre-generated Welcome KIT ☐ Personalised Welcome KIT A/c No:

1st Applicant  CIF ID

2nd Applicant  CIF ID

Please open the following A/c in my/our Name:

☐ Small ☐ BSBD A ☐ Regular Savings ☐ Salary ☐ Recurring Deposit ☐ Senior Citizen ☐ Minor  
☐ Term Deposit ☐ Current ☐ Daily Deposit ☐ Premium Savings ☐ Special Term Deposit ☐ Flexi RD ☐ PMJDY

\*Mode of Operation:

☐ Self ☐ Any two Jointly ☐ Jointly ☐ Either or Survivor ☐ Anyone or Survivor ☐ Later or Survivor

☐ Former or Survivor ☐ Minor A/c (Above 10 yrs.) operated by the Minor ☐ Minor's A/c operated by a Guardian

Facility required

☐ Cheque Book ☐ Debit Card ☐ Normal ☐ Platinum Name to be printed on the Debit Card

Initial Deposit Details:

Amount ₹  Mode of Payment: Cash ☐ Cheque ☐ Debit A/c

Cheque No.  , Dated:  drawn on Bank. Branch  Value date:

[All Cheques should be crossed A/c Payee and drawn payable to "North East Small Finance Bank Ltd" A/c (Customer's Name & Signature):

Fixed Deposit/ Recurring Deposit Details:

Fixed Deposit/ RD Installment Amount Rs  Flexi Installment Amount ₹

Period  Years  Months  Days

Interest Payment: Monthly ☐ Quarterly ☐ Maturity ☐ [ Not applicable For Recurring Deposit ]

Maturity Instruction: Renew Principal & Interest ☐ Renew Principal & Pay Interest ☐ Do not Renew ☐ [ Not applicable For Recurring Deposit ]

Payment of the Interest  
and principal on maturity

Credit to NESF Bank A/c No

Credit to the Other Bank A/c No.:

Bank Name .....

Branch Name .....

Others (Please specify)

IFSC:

Services Required:

☐ Internet Banking ☐ Mobile Banking ☐ SMS Alerts# ☐ Email Statement # SMS Alert will be sent to the Registered Mobile No.

Email Statement frequency: ☐ Daily ☐ Weekly ☐ Monthly ☐ Quarterly ☐ Annually

Declaration as per FATCA - Are you a Citizen of the US/Green Card Holder/Have Income Taxable in US: ☐ Yes ☐ No,

If yes, please fill FATCA - CRS Declaration

For Salary Accounts:

I/We confirm the Identity, Photo, Address and Signature of our Employee ..... as mentioned in the form. The

Employee Code No. is .....

Organisation/Company Code.....

Name of organisation.....

Name of the Authorised signatory.....

Designation .....

Date.....

Signature of the Authorised Signatory with Company Stamp



Nomination facility to be availed: Yes ☐ No ☐ Nomination if "Yes" fill form DA1.

If yes, nominee name to be printed Yes ☐ No ☐

### NOMINATION FORM DA1

Nomination under Section 45ZA of the Banking Regulation Act, 1949 and Rule 2 (1) of the Banking Companies (Nomination) Rule 1985 in respect of Bank Deposits.

I/We( Names)		residing at (Address)		nominate the	
Following person to whom in the event of my/our death, the amount of deposit in the account, particulars where of are given below may be returned by					
North East Small Finance Bank		Branch			
<b>Details of the Deposit</b>		<b>Details of the Nominee</b>		<b>Relationship with the Depositor</b>	
<b>Nature of the Deposit</b>	<b>Name</b>	<b>Address</b>	<b>Relationship with the Depositor in any</b>	<b>Age</b>	<b>Date of Birth (In case of minor)</b>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

As the Nominee is a minor on this date, I/we appoint (Guardian's Name) (Address) (Relation with the minor)

(Age) to receive the amount of the Deposit in the account on behalf of the Nominee in the event of my/our death during the minority of Nominee

1st Applicant Name ..... Signature .....

2nd Applicant Name ..... Signature .....

Witness 1st Name ..... Signature .....

Address ..... Place ..... Date.....

Witness 2nd Name ..... Signature .....

Address ..... Place ..... Date.....

#### Declaration.

I/we have read and understood the term and Conditions governing the opening of the account with North East Small Finance Bank and the those relating to various services including but not limited to ATMs/ Debit card/ Internet Banking .I/we accept and agree to be bound by the said Terms and Conditions including those excluding /limiting the Bank's liability. I/we understand that the Bank may at its's discretion, discontinue any of the services completely or partially, without any notice to me/us. I/we agree that Bank may debit my account for Service Charges as applicable from time to time.

I/we hereby consent to share my/our personal details with CKYC Record Registry.

"I/we confirm that I am/we are residents of India. I/we hereby declare that the information furnished above are true and correct to the best of my/our knowledge."

I/we also confirm that my account has been opened by Bank officer Mr./Ms.....and I/we have signed in his /her presence.

I/We also confirm that Mr./Mrs. .... has read, translated and explained the contents of the account Opening Form to me in ..... language known to me.

Purpose of Opening Account :

Signature/Thumb Impression of the 1st Applicant

Name ..... Date.....

For Illiterates/ Blind

The contents of this form have been understood by me and the same has been explained to me in local language.

Signature of the Witness

Signature/Thumb Impression of the 2nd Applicant

Name ..... Date.....

Thumb Impression of the Applicant

Name .....

Address.....

#### For office Use

I hereby certify that this Account Opening form is complete in all respect. All KYC checks have been completed and relevant documents have been obtained. The account may please be set up in Core banking System.

For North East Small Finance Bank.

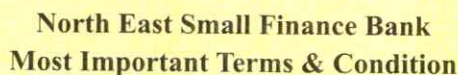
Signature of the Head/Asst. Branch Head  
With Emp. No./S.S. No.

Date :

I have met Mr./Mrs..... in person and hereby confirmed the identity filled in the relationship form which has been filled and signed in my presence, and I have verified with the original documents. I have understood and certified that the documents convey compliance with bank's KYC guidelines.

Signature of the Sourcing Officer with Employee No./S.S. No.





**Transactions:** I / We understand and agree that the Savings Bank Account is essentially an account to build up savings and should be used to route transactions of only non-business/ non-commercial nature. It should not be used as a Current Account. If the Bank at any stage finds that the Savings Bank Account is being used either for the purpose for which it is not allowed or for the purpose of routing transactions which are dubious or undesirable, the Bank reserves the right to close such Savings Bank Account, without any prior notice. Any transactions undertaken from this account, shall be in compliance with PML Act rules, regulations or notifications thereunder.

Authorized Signatory





## North East Small Finance Bank Most Important Terms & Condition

I / We understand and agree that all instructions, both financial and non-financial in nature (eg: Issuance of Cheque book/card, financial transactions, change in personal details etc.), relating to my / our account will have to be intimated to the Bank by me / us only through channels authorized/ approved by the Bank. Such channels will be specified by the bank, based on prevailing regulatory guidelines, etc. The Bank will not normally act on instructions that do not come in through the authorized channels, but reserves the right to act upon the same, at its sole discretion, under extraordinary circumstances.

**Channel facilities:** I/we understand that all channel facilities provided by NESFB including Debit Cards, ATM Cards, ATMs, Internet Banking, Mobile Banking, Transactions through Hand Held Device and other electronic mode etc. are subject to specific guidelines that are provided in the website and through other communication channel. I/We shall be solely responsible for the safe-keeping and the confidentiality of the statements of account, balance confirmation certificate, cheque books, Debit card and its PIN, user id and passwords relating to internet banking and such other items relevant or pertaining to the Account. NESFB is not liable for fraud in the event of disclosure of sensitive information such as passwords, PINs, or IDs by me/us to third party/s or unauthorized use thereof. I/we also undertake to inform the bank immediately in case of loss of Cheque leaf(s), Credit/Debit Card(s) linked to my/our account. Bank will record and accept instructions from the drawer for stopping payment requests against cheque/s that are lost, stolen, or not required to be paid against, only if such instructions are received from the drawer by the Bank, prior to presentment of such cheques at the Bank or in the case of e-cheques, only if the stop payment requests are logged prior to payment of moneys against the same, and Bank shall not be responsible in any manner whatsoever for any losses caused, or payments made, if the cheques are presented for payment to Bank prior to receipt of instructions, if any, from the drawer of the cheque/s or in the case of e-cheques, if the stop payment requests are logged after payment against such cheques has been initiated by Bank. Bank may charge Service charge for such countermending instructions.

I/We shall issue cheques in the account only after making prior arrangement of funds in the account to avoid returns/dishonour. In case of large number of returns/dishonours in the account, the Bank reserves the right to take corrective action for the specific accounts as deemed fit. If for whatever reasons the Account has a debit balance, I/We shall pay interest and other charges in accordance with Bank's prevalent rates and practice. Any temporary overdraft in the Account should be construed as a one time facility only and not a continuous arrangement.

**Dispute Regarding Transaction:** Unless I/We report a problem/unsatisfactory transaction/error within Seven (07) days of such transaction/occurrence, the same shall be deemed to be accepted by me/us.

**Average Quarterly Balance:** I/We understand that some of the Savings account schemes have a minimum Average Quarterly Balance requirement stipulated by the Bank. I / We agree that I / we will maintain the minimum balance in my / our account as prescribed by the Bank from time to time.

I / We agree that if the prescribed AQB (Average Quarterly Balance) is not maintained or in case of Salary Account, if the salary is not credited for a period of 3 months into the Salary Account, the account will be converted to a lower savings account variant without any notice or intimation (with all applicable charges & fees) and appropriate KYC will apply, failing which there will be a credit freeze placed on the account.

**Account Freeze:** I/We authorize the bank to freeze my / our account in the following circumstances under intimation to me/us (a) Balance in the account remaining zero for 3 months or more. (b) No transactions induced by me/us in the account for a period of 2 years or more. (c) When a minor, who is the holder of the account, attains majority. (d) If it is suspected by the bank that transactions in my/our account are not initiated by me/us (the Bank will not assume any liability for the transactions already executed).

I/We understand and agree that the Bank may freeze transactions in my/our account without notice, if it is suspected that my account is being misused as a channel for unauthorized money pooling or a conduit for any illegal activity.

**Account Closure:** I / We agree that, under normal circumstances, the Bank has the liberty to close my account at any time by giving me at least 30 days' notice and remit to me / us the balance, lying in the account if any, net of all charges and out-of-pocket expenses, by means of a DD sent to my/our address as available in Bank's record. Without in any way limiting the right of the Bank to close my / our account for any reason it deems fit, I/we authorize the bank to close my/our account in the following circumstances, with intimation to me/us (a) High occurrences of dishonored payments from my/our account (b) If the bank is not able to verify my/our identity/obtain the necessary documentation either because I/we don't cooperate or if the data/information provided by me/us is not reliable and (c) **In the event of inappropriate behavior/ gross misconduct in Bank premises.**

**Indemnity:** I / We agree that I / we shall indemnify and hold the Bank harmless against all actions, claims, demands, proceedings, losses, damages, costs, charges and expenses whatsoever which the Bank may at any time incur, sustain, suffer or be put to as a consequence of or by treason of or arising out of providing any of the services or due to any negligence / mistake / misconduct on my part or breach or non – compliance by me / us of any of the Terms & Conditions relating to any of the services or by reason of the Bank in good faith taking or refusing to take action on any instruction given by me.

**Force Majeure:** The Bank shall not be liable if any transaction does not fructify or may not be completed or for any failure on part of the Bank to perform any of its obligation under these Terms & Conditions or those applicable specifically to its services / facilities if performance is prevented, hindered or delayed by a Force Majeure event and in such case its obligations shall be suspended for so long as the Force Majeure event continues.

**Signature/Seal:**

**Date & Place:**







**"FORM NO. 60 [See second proviso to rule 114B]**

Form for declaration to be filed by an individual or a person (not being a company or firm) who does not have a permanent account number and who enters into any transaction specified in rule 114B

1	First Name																	2	Date of Birth/ Incorporation of declarant											
	Middle Name																		D	D	M	M	Y	Y	Y	Y				
	Surname																													
3	Father's Name (in case of individual)															First Name														
	Middle Name																													
	Surname																													
4	Flat/ Room No.										5	Floor No.																		
6	Name of premises										7	Block Name/No.																		
8	Road/ Street/ Lane										9	Area/ Locality																		
10	Town/ City										11	District					12	State												
13	Pin code					14	Telephone Number (with STD code)										15	Mobile Number												
16	Amount of transaction (Rs.)															18	In case of transaction in joint names, number of persons involved in the transaction													
17	Date of transaction																													
19	Mode of transaction: <input type="checkbox"/> Cash, <input type="checkbox"/> Cheque, <input type="checkbox"/> Card, <input type="checkbox"/> Draft/Banker's Cheque, <input type="checkbox"/> Online transfer, <input type="checkbox"/> Other																													
20	Aadhaar Number issued by UIDAI (if available)																													
21	If applied for PAN and it is not yet generated enter date of application and acknowledgement number																													
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																													
	Agricultural income (Rs.)																													
	b Other than agricultural income (Rs.)																													
23	Details of document being produced in support of identify in Column 1 (Refer Instruction overleaf)										Document code	Document identification number					Name and address of the authority issuing the document													
24	Details of document being produced in support of address in Columns 4 to 13 (Refer Instruction overleaf)										Document code	Document identification number					Name and address of the authority issuing the document													

**Verification**

I, \_\_\_\_\_ do hereby declare that what is stated above is true to the best of my knowledge and belief. I further declare that I do not have a Permanent Account Number and my/ our estimated total income (including income of spouse, minor child etc. as per section 64 of Income-tax Act, 1961) computed in accordance with the provisions of Income-tax Act, 1961 for the financial year in which the above transaction is held will be less than maximum amount not chargeable to tax.

Verified today, the \_\_\_\_\_ day of \_\_\_\_\_ 20\_\_\_\_

Place: \_\_\_\_\_

(Signature of declarant)

**Note:**

- 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,-
  - 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;
  - 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.