Current Account Addendum Form: Retail Assets

(to be filled by Asset customer opening Individual / Sole Proprietorship Current Account)

AU SMALL FINANCE BANK

Date D D M M Y Y Y Y Account No. AOF/Lead.

Applicant Details

Entity Name

Entity ID. Entity Mobile No ISD CODE

Entity E-mail ID.

*Proprietor Name

*Proprietor ID. *Mobile No ISD CODE

Proprietor E-mail ID

Proprietor Short Name Mother's maiden name

*Mode of Operation ☐ For Individual Current Account - Singly by Account Holder ☐ For Sole prop Current Account - Singly by Sole proprietor *Debit card ☐ Yes ☐ No

IEC Code *Country of Incorporation SMS Alerts ☐ Yes ☐ No

(Internet Banking will be provided, by default, to all Debit Card holders)
NOTE: Digital statement will be sent by default, automatically on registered Email ID / mobile as applicable.

I/We have applied for a current account with AU Small Finance Bank Ltd. (AUSFB) having its branch at______________________________. I/we have submitted the requisite documents as mentioned below for further processing of this application.

Entity KYC Document	Entity Proof 1		Entity Proof 2		Address Proof	
	Document Name	ID Number	Document Name	ID Number	Document Name	ID Number
Entity KYC Details						

Customer's KYC Document	ID Proof		Address Proof	
	Document Name	ID Number	Document Name	ID Number
Customer's KYC Details				

NOMINATION DETAILS –FORM DA 1 - Applicable for Individual's and Sole Proprietor only

'*'Fields are mandatory

I / We have been explained the benefits of availing nomination facility

☐ Yes, I /we wish to nominate (as per table 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 ✓ Current Account

*Personal Details of Nominee

*Name PREFIX FIRST MIDDLE LAST NAME

ADDRESS

*Address Line 1

Address Line 2

*District *State

*Country *City *PIN Code

Email ID (In Capital Letters)

Mobile No ISD CODE DOB D D M M Y Y Y Y (If minor) Age PAN

*UID - Aadhaar (last 4 digits) Relationship with the Depositor, If any

^As the nominee is a minor on this date, I appoint

Nominee name to be printed on deliverables# ☐ Yes ☐ No

*Name PREFIX FIRST MIDDLE LAST NAME

ADDRESS

*Address Line 1

Address Line 2

*District *State

*Country *City *PIN Code

Email ID (In Capital Letters)

*Mobile No ISD CODE 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 __________

^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.
Deliverables include account statement, passbook etc.

Witness 2 Name ____________________
Address ____________________
Signature ____________________
Place __________ Date __________

*Signature/**Thumb impression of Depositor

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Tear Off

No charges levied for account opening. **AU Small Finance Bank Ltd.** (Acknowledgement / Customer Copy) Form No ________

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 transactions 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.
- I/ We understand that the facility of getting physical account statement will be discontinued for Passbook Registered customer.
- I/We understand that Digital statement of account will be sent by default automatically viz. monthly/ annually, etc. on registered Email ID/ mobile as applicable, even if physical statement has been opted for.
- I/We have read understood, and agree to abide and be bound by all the provisions of the Terms and Conditions as displayed on www.aubank.in

Current Account Addendum Form: Retail Assets

(to be filled by Asset customer opening Individual / Sole Proprietorship Current Account)

AU SMALL FINANCE BANK

Annexure 16 - Undertaking for Openning Current Account (Credit Facility Declaration)

I/ We is/ are desirous of opening a Current Account with AU Small Finance Bank Limited ("AU SFB").

I/ We understand that in accordance with RBI Circular DOR.No.BC/7/21.04.048/2020-21 on 'Opening of Current Account by Banks - Need for Discipline' dated August 06, 2020 and the related circulars thereafter, all scheduled commercial banks have been permitted to open Current Accounts for customers under following scenarios with an undertaking from the borrowers that they shall inform the bank(s), as and when the credit facilities availed by them from the banking system reaches * 5 crore or more.

In case of availing CC/OD facilities from banking system and having exposure to banking system of & 5 crore or more, such borrowers can maintain Current Accounts with any one of the banks with which it has CC/OD facility, provided that the Bank has at least 10 per cent of the exposure or has the highest exposure (in case no Bank has exposure > = 10%) of the banking system to that borrower.

Consequent to the above, I/ We hereby confirm and undertake that: (Tick any one of the below)

[ ] I/We are not availing Credit facility from any Bank.
OR
[ ]I/We are availing single/ multiple credit facilities (including CC/ OD) of less than 5Cr from any/ all banks.
OR
[ ]I/We are availing single/ multiple credit facilities (none of it is of CC/OD nature) of Rs 5 to 50Cr from any/ all banks and AU SFB is one of lender
OR
[ ]I/ We do not have a Current account and am/are availing single/ multiple credit facilities (including CC/ OD) of greater than or equal to Rs 5Cr from any/ all banks including AU SFB and AU SFB Share is > = 10% of total exposure or AU SFB has highest exposure.
OR
[ ]I/ We are opening Collection Account as AU SFB exposure is < 10%. Standard Instructions will be setup in this account wherein funds will be remitted to lender's CC/OD/escrow act. within 2 working days of receiving such funds.
OR
[ ]I/We are opening Current account which is exempted from "Opening of Current Account-Need for discipline RBI guidelines

☐ **Real Estate Projects** ☐ **Collection Purpose** ☐ **IPO/NFO/FPO/Share Buyback/Dividend Payment/Issuance of Commercial Papers/Allotment of Debentures/Gratuity** ☐ **Special Instruction of Govts (Central/State)**
☐ **Stock Broking Account for holding the funds (I.e., Client Account), for settlement purposes (I.e., Settlement Account)** ☐ **Under Specific Statute**__________________

I /We shall inform/ update AU SFB immediately in writing to customercare@aubank.in or to the branch in the event of any change in my/ our exposure from the Banking System.

I / We understand that the information furnished by myself/ ourselves is accurate and the AU SFB can take necessary action for closure of my/ our account in the event any discrepancy is identified by the AU SFB in the undertaking submitted by me/ us.

Signature with stamp

TERMS, CONDITIONS & DECLARATIONS

I/ We, the undersigned, being customer(s) of AU Small Finance Bank Ltd. (here in after referred to as the 'Bank) hereby confirm that I/We have read, understood and agree to abide and be bound by all the provisions of the Terms and Conditions as displayed on www.aubank.in (here in after referred to as the 'T & C') which govern, all of my/our accounts, present , past and future, maintained/opened/ to be maintained/to be opened with the Bank from time to time, and also provisions of the various services/facilities provided at present/that may be provided in future.
I/We understand that the Bank may, at its sole discretion subject to applicable regulatory /statutory / internal guidelines, at any time, and from time to time, add to, alter or modify any of the terms and conditions and that I/We hereby agree to abide and be bound by all such changes, as if they form part of the T & C and that any transaction in my/ our account(s) with the Bank and / or usage of any services by me/us subsequent to such change shall be deemed and tantamount to my/our acceptance of all such changes
The bank has the liberty to close my account at any time by giving me at least 30 days' notice. However, in case of improper conduct of accounts such as non-maintenance of required balance or high number of cheque returns, the Bank reserves the right to close my account without giving any prior notice. For the accounts being closed by the bank, the residual/balance Amount after appropriation of applicable charges/dues would be returned back to the account wherein the Initial Payment was issued.
I/we understand and convey my consent that, if the bank identifies presence of multiple customer IDs based on information furnished by me/us while processing this account opening request, then all my active relationship(s) / may be tagged / migrated to the latest/ oldest customer ID in Bank records under suitable information to me/ us.
Customer registered for email statement will receive TD advice through email. Customers who require physical advice can visit the nearest branch. Within 5 working days of account opening, FD advice will be despatched to the mailing address of customers who have not registered for email statements
It is mandatory to maintain Average Monthly Balance (AMB) as prescribed for your savings / current account as prescribed by bank from time to time. Please note charges are applicable if AMB is not maintained. Please refer our website or approach any our branches or phone banking team for Schedule of charges.
I/we herein understand and agree to provide my consent to any additional information which may be required/sought w.r.t. KYC or any other details by the bank from time to time.
The Bank shall not be renewing the term deposits for deceased customers (primary capacity) once matured.
TDS shall be applicable for Fixed / Recurring Deposit placed with the Bank.
For minor turned major wherein valid PAN of major is not submitted – TDS will be applicable at higher rate
Form 15G/H / Tax Exemption Certificate to be provided in case tax is not to be deducted at source.
I hereby authorize AU Small Finance Bank to update my existing details / credentials in its records basis the above-mentioned details and attached KYC documents.
I/ We have been explained the terms & conditions for opening and operating the account along-with the facilities/ features available with this account
I/We have read understood, and agree to abide and be bound by all the provisions of the Terms and Conditions of AU QR Code, as displayed on www.aubank.in

Anti-Money Laundering Regulations

I/We am/are the beneficial owner of all assets run through my/our accounts(s) opened with AU Small Finance Bank Ltd. The beneficial owner of some/all assets run through the accounts is/are name and address of person for whom the accounts are maintained. The competent court, as decided by the Bank shall have exclusive jurisdiction in respect of any claims against the Bank. However this will not affect the Bank's general lien and right of set-off over all my/our accounts at all branches of the Bank and for this purpose the Bank shall be entitled to combine and consolidate all or any of such accounts.
I/We undertake that the Bank can seek my/our latest information and collect the required KYC documents on periodical basis in compliance with applicable regulatory guidelines. I/We will update the Bank in case of any change in my/related party/Beneficial Owner details provided at the time of opening the account which includes address change, change in industry, change of employment, etc.

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. 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.

FEMA Declaration

I/We hereby declare that the transactions relating to foreign exchange routed through your Bank do not involve and are not designed for the purpose of any contravention or evasion of the provisions of the aforesaid Act or of any rule, regulation, direction, or order made hereunder. I/We also hereby agree and undertake to give such information/documents as well reasonably satisfy you about the transactions in terms of the above declaration.

Additional Declarations

I/We understand that it is mandatory to maintain Average Monthly Balance (AMB) as prescribed for your savings / current account as prescribed by bank from time to time. If applicable, the respective account package may be modified as per Bank's discretion and the Bank shall provide a 30 day notice, in advance, before carrying out the applicable changes in the schedule of charges as mentioned on AU Small Finance Bank's website www.aubank.in or available at any of the Bank's branches
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 confirm that my/our preferred language of communication is English unless confirmed otherwise.
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.
Non-Callable Fixed Deposit cannot be closed prior to its maturity tenure. Premature liquidation for 5 year Tax Saver Fixed Deposit allowed only in case of Death with no interest charge applicable
I/ we understand that any Non-Callable / Tax Saver TD will not be booked in Auto Renewal mode but in the event of lien marking on such TD, it shall be renewed with premature withdrawal facility.
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 in the above information including documents provided or KYC details within 30 days of such updates.
For minor turned major wherein valid PAN of major is not submitted – TDS will be applicable at higher rate
I / We have been explained the terms & conditions for opening and operating the account along-with the facilities/ features available with this account".

GST Guidelines

a) State of GSTIN and state mentioned in communication address should be the same for correct invoicing. In case of a difference, the communication address is to be modified accordingly before submission of GSTIN details. **b)** The determination of the location of supplier of service is the sole responsibility of AU Small Finance Bank and would be determined basis applicable tax laws. **c)** **For definition of related party, please visit **www.aubank.in/knowledge-center/gst-related-party**

Date ____________________ CKYCR No. Applicant ____________________

Place ____________________

Applicant's Signature

BANK USE SECTION

I have met Mr./Ms. Applicant ____________________ in persons at his/her residence/office/bank branch and confirm that I have verified and captured the originals of the identity and address document (as applicable) as produced by the applicant. I also confirm that the form and other annexures has been signed by applicant in my presence

Bank Official Name : ____________________

Bank Official Employee Code : ____________________ Branch Code [ ][ ][ ][ ] (for official use only) ____________________

Signature of Bank Official with Stamp

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

Customer Name ____________________ Amount of INR ____________________in Cash /Cheque No/NEFT/RTGS/Internal Transfer/ Online Transfer ____________________

drawn on ____________________Minimum Average Balance requirement (Monthly)____________________(Please refer applicable schedule of charges document for charge details)

Variant Name ____________________ Name of bank official ____________________

Date ____________________ Nomination Received : ☐ Yes ☐ No Signature of bank official (with seal of Bank) ____________________