



NR ACCOUNT OPENING FORM (INDIVIDUAL)

Open a NR Banking account in 4 simple steps:

1. Fill up, download and duly sign the Account Opening Form.
2. Affix photographs, as required, with your signature across the photographs.
3. Put together the mandatory documents (refer Section C below) to be submitted along with the Account Opening Form
4. Visit the Standard Chartered Branch for your account setup.
If you're not visiting a Standard Chartered Branch, signatures on the Account Opening Form & the documents to be attested by a Court Magistrate/ Judge/ Consulate General/ Notary Public abroad/ Indian Embassy.
Completed, signed & duly attested forms to be couriered to the Standard Chartered Bank Branch.

A. Important information:

- You may open either an NRE (Non-Resident External) or NRO (Non-Resident Ordinary) savings account or both, using a single application by making the appropriate selection on Page 1
- If you already have a Resident Indian (Domestic) account and wish to open an NRE/NRO account, then your existing account will need to be converted into NRO. In order to convert your existing Domestic account into NRO account, please inform your Relationship Manager for the conversion and provide your existing account details along with the NR Account Opening Form along with attested copies of documents as per KYC documents table provided below and 'Resident to NRO conversion' declaration
- If you already have either an NRE or NRO savings account with us and wish to open a new NRO/ NRE savings account, then fresh KYC documents and attestation of documents as mentioned below needs to be completed only if the existing account is not active and not KYC-compliant

B. Guidance for filling Non-Resident Account Opening Application Form:

- Complete all sections of this application form; please authenticate corrections/alterations if any with full signature in the Account Opening Application
- Name and signatures in application and all KYC documents should be legible and identical

C. Mandatory documents to be submitted along with the Account Opening Application Form:

- Proof(s) for NRI status, Identity, Current Residential Address and PAN Proof as per documents table below
- Attach the following identification documents for each applicant (Please provide certified translated copy of proof wherever it is in foreign language)

Coloured photograph	To be affixed in the application form, wherever required and signed across by the customer
Proof of identity	Copy of passport pages containing photograph, personal details
Proof of residency status in country of residence	1) NRIs (Indian passport holders) – any one of the following: a. Valid Residence Permit/Visa/Work Permit b. Permanent Resident ID card c. Continuous Discharge Certificate (CDC) along with the Appointment/Contract/Offer letter – For Mariners OR 2) Foreign passport holders (PIOs / OCIs) – any one of the following: a. Person of Indian Origin (PIO) or Overseas Citizen of India (OCI) Card OCI / PIO card can be optional if the passport contains the place of birth as India/mentions name of a place in India b. Any document which proves customer's Indian origin including proofs of parents/ spouse/grand parents
PAN (Permanent Account Number)	Copy of PAN card / Form 60 (in absence of PAN)
Address Proof	Current overseas residence address proof

INDIA - NR ACCOUNT OPENING FORM (INDIVIDUAL)

Account type ☐ Sole account ☐ Joint account

Request type	New NR account opening	Resident to NR conversion ☐	Minor to major conversion ☐	Dormant/Unclaimed account re-activation ☐	Addition of names
--------------	------------------------	--	--	--	-------------------

Product	Currency	Amount	Account crediting mode	
Product details required in case of new account opening only				
☐ NRE Savings			☐ Cheque deposit(s)	Bank name Cheque no.
☐ NRO Savings			☐ Telegraphic transfer	
☐ Others				

	Main/Minor account holder
--	---------------------------

Personal Details

Name	Salutations/Title					In order of first name, middle name and last name

Alias/Maiden name

-Select-							
----------	--	--	--	--	--	--	--

Mother's name

--	--	--	--	--	--

Date of birth* Place of birth
(Town or city of birth)

(If the account holder is minor, please provide the guardian details on page no. 3)

Country of birth Gender

PAN card

--	--	--	--	--	--	--	--	--

 Form 60 attached

--

(Note: PAN/FORM 60 is mandatory. As per the amendment by the Income Tax Department, Bank will not be able to generate TDS certificate for my/our accounts (held with Standard Chartered Bank, India) from the Tax Information Network in case my/our PAN is not updated with the Bank)

Type of Identity document	Passport	Passport Number		Passport expiry date	
---------------------------	----------	-----------------	--	----------------------	--

I/We have an existing SCB India account ☐ Yes ☐ No If yes, existing account number

[illegible]

I hereby confirm that my details as mentioned in the Bank records remains unchanged & the same can be considered for the processing of this request.

Educational status	-Select-		Marital status	-Select-		No. of dependants	0
--------------------	----------	--	----------------	----------	--	-------------------	---

Nationality/ Citizenship										Nationality/ Citizenship 2								
-----------------------------	--	--	--	--	--	--	--	--	--	-------------------------------	--	--	--	--	--	--	--	--

(In case of multiple nationalities, please list ALL Nationalities/Citizenship held)

Nationality/
Citizenship 3 Resident Status

Contact details

[illegible][illegible][illegible][illegible][illegible]

State

Country PIN Code

Address proof Period of stay years months

Type of residence

Permanent address

City State

Country PIN Code

Note: In case you wish to update your Aadhaar card as the OVD, then please note that the physical copies cannot be accepted & we will accept the same only post QR validation independently done on our banking systems. Kindly help us with your Aadhaar number (supported by the OTP sent on your mobile number linked to the Aadhaar) basis which the validated copy can be generated from the e-Aadhaar QR code validation application & we will download the verification result which can be used as an OVD.

Employer details

Work type

If "Salaried – General" selected above, indicate the position held:

Name of employer

Employee ID Duration at current organization/business

Nature/Type of business

Occupation/ Designation

Employer/Business address

City State

Country PIN Code

(ISD code) (STD code)

Telephone (Off)

Preferred address for communication

To be filled in only if "others" is chosen in the above option "Preferred address for communication"

Communication address

City State

Country PIN Code

(ISD code) (STD code)

Telephone (Off)

Annual income INR

E-mail address

Purpose of maintaining offshore relationship:

☐ Relocation ☐ Children's education ☐ International Payment Access ☐ Investments ☐ Property Purchase

☐ Geographic Diversification ☐ Family Maintenance ☐ Others

Source of funds

☐ Salary ☐ Business ☐ Investment ☐ Inheritance ☐ Others

Joint account holder/Guardian

Personal Details

Salutations/Title		In order of first name, middle name and last name	
Name			
Alias/Maiden name			
-Select-			
Mother's Name			
Relationship with first holder			
Date of birth*		Place of birth (Town or city of birth)	
Country of birth		Gender	-Select-
☐ PAN card		Form 60 attached	☐

(Note: PAN/FORM 60 is mandatory. As per the amendment by the Income Tax Department, Bank will not be able to generate TDS certificate for my/our accounts (held with Standard Chartered Bank, India) from the Tax Information Network in case my/our PAN is not updated with the Bank)

Type of identity document	-Select-	ID document number		ID document expiry date	
I/We have an existing SCB India account	☐ Yes ☐ No	If yes, existing account number			
iCDD reference number					

☐ I hereby confirm that my details as mentioned in the Bank records remains unchanged & the same can be considered for the processing of this request.

Educational status	-Select-		Marital status	-Select-		No. of dependants	0
Residential status	-Select-		Nationality/Citizenship				
(In case of multiple nationalities, please list ALL Nationalities/Citizenship held)							
Nationality /Citizenship2				Nationality /Citizenship3			

Contact details

Telephone(Res)	(ISD code)	(STD code)	Mobile
Current residential address			
City		State	
Country		PIN Code	
Address proof	-Select-		Period of stay years months
Type of residence	-Select-		
Permanent address			
City		State	
Country		PIN Code	

Note: In case you wish to update your Aadhaar card as the OVD, then please note that the physical copies cannot be accepted & we will accept the same only post QR validation independently done on our banking systems. Kindly help us with your Aadhaar number (supported by the OTP sent on your mobile number linked to the Aadhaar) basis which the validated copy can be generated from the e-Aadhaar QR code validation application & we will download the verification result which can be used as an OVD.

Employer details

Work type

-Select-

If "Salaried – General" selected above, indicate the position held: -Select-

Name of employer

Employee ID

Duration at current
organization/business

Nature/Type of business

-Select-

Occupation/Designation

Employer/Business address

City

State

Country

PIN Code

Telephone (Off)

(ISD code)

(STD code)

Preferred address
for communication

-Select-

To be filled in only if "others" is chosen in the above option "Preferred address for communication"

Communication address

City

State

Country

PIN Code

Telephone (Off)

(ISD code)

(STD code)

Annual income

INR

E-mail address

Purpose of maintaining offshore relationship:

- ☐ Relocation
 ☐ Children's education
 ☐ International Payment Access
 ☐ Investments
 ☐ Property Purchase
 ☐ Geographic Diversification
 ☐ Family Maintenance
 ☐ Others

Source of fund

- ☐ Salary
 ☐ Business
 ☐ Investment
 ☐ Inheritance
 ☐ Others

Client Declaration

Signature

Main account holder

Signature

Joint account holder

Tax residence information

Please complete the following table indicating (i) the country where the Account Holder is resident for tax purposes and (ii) the Account Holder's Taxpayer Identification Number or functional equivalent (hereafter referred to as 'TIN') for each country indicated.

If a TIN is unavailable please provide reason A, B or C where appropriate:

- Reason A: The country where the Account Holder is resident does not issue TINs to its residents
- Reason B: The Account Holder is otherwise unable to obtain a TIN (please explain why Account Holder is unable to obtain a TIN in the below table if you have selected this reason)
- Reason C: No TIN is required (Note: only select this reason if the authorities of the country of residence for tax purposes entered below do not require the TIN to be disclosed)

Main/Minor Account holder (Select as appropriate)

No.	Country of residence for tax purposes	TIN	If no TIN available, enter reason A, B or C	If Reason B selected, explain why the Account Holder is unable to obtain a TIN in the corresponding row
1				
2				
3				

Joint account holder/Guardian (Select as appropriate)

No.	Country of residence for tax purposes	TIN	If no TIN available, enter reason A, B or C	If Reason B selected, explain why the Account Holder is unable to obtain a TIN in the corresponding row
1				
2				
3				

Note: If the Account Holder is a resident for tax purposes in more than three countries/jurisdictions, please use a separate sheet. All countries/jurisdictions of tax residence must be included, regardless of whether the country/jurisdiction has an IGA or has adopted the CRS

US status

Please check "✓" Yes or No for each of the following questions:

	Main/Minor account holder		Joint account holder/Guardian	
Questions	Yes	No	Yes	No
Is the Account Holder a US Resident?	☐	☐	☐	☐
Is the Account Holder a US Citizen?	☐	☐	☐	☐
Is the Account Holder holding a US Permanent Resident Card (Green Card)?	☐	☐	☐	☐

Note : W8/W9 forms to be provided if answer for any of the question related to US status is "yes"

Other services

Debit card required (Main applicant)	☐ Yes	☐ No	Name on the card (main applicant)	
Online banking (Main applicant)	☐ Yes	☐ No	SMS Banking (main applicant)	☐ Yes ☐ No
Debit card required (Joint applicant)	☐ Yes	☐ No	Name on the card	
Online banking (Joint applicant)	☐ Yes	☐ No	SMS Banking (Joint applicant)	☐ Yes ☐ No
Statement type	☐ Electronic		Consolidated statement	☐ Yes ☐ No
Nomination	☐ Yes* ☐ No#			

*If nomination required DA1 Nomination form to be submitted.

The benefits of nomination facility have been explained to me. I am not interested in making a nomination. Kindly approve the account opening without any nomination

Would you like Standard Chartered to contact you or send communication material regarding our sales offers to you through telephone, SMS or email? ☐ Yes ☐ No

Main account holder

Signature

Joint account holder

Signature

Declaration

1. I/We represent and warrant that all information (including any documents) I/We have given to Standard Chartered Bank ("Bank", "our") in connection with the application is correct, complete and not misleading (If this is not the case I/We may be personally liable). I/We agree to notify the Bank within 30 calendar days if any information given by me/us is incorrect or misleading.
2. I/We authorise the Bank to verify any of the information I/We have given to the Bank or my/our credit standing from anyone the Bank may consider appropriate (such as an authority or credit information company) including authenticating any credit card details I/We give the Bank by conducting test authorisations with the issuer of that credit card.
3. I/We acknowledge that the acceptance of the application is at the Bank's sole discretion and acknowledge that the Bank may decline my/our application. If this happens, no contractual relationship will arise between the Bank and me/us, and the Bank reserves the right to retain the documents I/we submitted to the Bank with the application.
4. I/We confirm that no insolvency / bankruptcy proceedings have been initiated against me/us nor have I/we ever been adjudicated insolvent.
5. I/We consent to each of Standard Chartered Group and its subsidiaries and affiliates (including each branch or representative office) its officers, employees, agents and advisors disclosing / sharing information relating to me/us (including personal details, details of the accounts, products, defaults, payment history, transactions or any security interest) to:
 - a) The Bank's head office and any other members of the Standard Chartered Group in any jurisdiction ("permitted parties").
 - b) Professional advisors, service providers or independent contractors to, or agents of, the permitted parties, such as debt collection agencies, data processing firms, including forth is application) and respondents who are under a duty of confidentiality (whether located inside or outside of India) to the permitted parties.
 - c) Any actual or potential participant or sub-participant in relation to any of the Bank's obligations under its banking agreement between us and the Bank, or assignee, novatee or transferee (or any officer, employee, agent or advisors of any of them).
 - d) Any credit information company, rating agency, business alliance partner, insurer or insurance broker of, or direct or indirect provider of credit protection to, or any permitted parties.
 - e) Any court, tribunal, regulator or any other authority (including an authority investigating an offence) with jurisdiction over the permitted parties.
 - f) A merchant, card issuer or a member of a card association (for instance, Visa or Mastercard) where the disclosure is in connection with use of a card.
 - g) Any dealer of a foreign exchange, authorised person or any security provider.
 - h) Anyone we consider necessary in order to provide me/us with services in connection with an account.
 - i) Domestic or overseas regulators or tax authorities where necessary to establish my/our tax liabilities in any jurisdiction pursuant to orders, agreements with regulators or authorities or otherwise.
6. I/We authorise the Bank to provide monthly details of credit facilities the Bank have given me/us to credit information companies ("CIC"). Such details include the amount of monies I/We owe the Bank (even if I/We dispute the amount owed or have entered in to agreement with the Bank to settle the amount owed) and my/our repayment history. The Bank will also get details of credit facilities given to me/us by other financial institutions from the CIC. The Bank will use such information to determine whether the Bank will give I/We additional credit facility. If I/we have regularised an account with the Bank, we will update the CIC. If I/we apply for a credit facility from the Bank, the Bank will guide me/us to get a copy of my/our credit information report from the CIC and such report will only show my/our credit position as provided by the CIC.
7. I/We agree that I/we will inform the Bank when there is any change in my/our address, occupation, employer or the status of my/our residency in India. If the Bank ask, I/We will also give the Bank the documents to prove such a change.
8. I/We confirm that I/we have, read, agreed to and understood the Bank's Client Terms, applicable documents referred to in Part A of the Client Terms, loan agreements forming the banking agreement which are available at any of the Bank's branches or on the website at www.standardchartered.co.in and I/we agree to be bound by them. I/We acknowledge that I/We are bound by any variation the Bank make to these documents, in accordance with the banking agreement. In particular, I/We understand that by entering in to the banking agreement I/We give indemnities, authorisations, consents and waivers and agree to limitations on our liability.
9. I/We declare that all foreign exchange transactions entrusted to the Bank from time to time do not involve and are not designed for the purpose of any contravention or evasion of the provisions of the Foreign Exchange Management Act, 1999 or any rule, regulation, notification, direction or order made under that Act. I/We also agree to give the Bank any information or document as will satisfy the Bank about the purpose of a transaction. I/We also understand that if I/We do not fully comply with any requirement, the Bank can refuse to undertake a transaction and may report the matter to RBI. Relying upon this declaration, the Bank may not insist on me/us giving specific further declarations for future foreign exchange transactions.
10. We advise you that the Savings Bank account (SB A/c) cannot be opened for business purposes as per RBI directives and hence SB a/c should be used to route transactions of only non-business/ non-commercial 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 unilaterally freeze operations in such accounts.
11. If I/we are applying for any Insurance product, I/we agree to be bound by the terms & conditions applicable for that product which are made available to me/us separately and that the Bank may receive a fee from the insurers in connection with the corresponding products.
12. I/We undertake to adhere to all the requirements of Foreign Exchange Management Act 1999
13. I/We consent to submit further documents as may be required by us from time to time to comply with the Know My/Our Customers (KYC) required by the RBI and the Bank. Further, in order to comply with the PML rules, in case of any update in the documents submitted by me/us at the time of establishment of business relationship/account-based relationship and thereafter, as necessary, I/We shall submit the update of such documents to the Bank within 30 days of the update to the documents for the purpose of updating the records at the Bank's end.
14. I/We agree that Supplementary Card holder(s) will not be eligible for the Priority Pass Program and complementary insurance cover under the Visa Infinite Credit Card.
15. I/We confirm that all dues in respect of the Standard Chartered Bank Credit Card utilised for services availed of and goods purchased from eligible Service Establishments by the supplementary card holder will be payable by me/us and I/We guarantee the payments towards the same in my/our capacity as the principal card holder.
16. I/We undertake to advise Standard Chartered Bank immediately in the event of the supplementary card holder ceasing to qualify under the terms for holding a supplementary card.
17. I/We authorize the Bank to verify information contained in the application form from any third party as per the Bank's requirement.
18. I/We confirm that the contact preference as chosen by me/us in this application will be effective 60 days from the date of account opening / change request and will supersede any contact preference already registered with the Bank for any product.
19. I/We shall forthwith inform the Bank of any un-hedged foreign currency exposure on a quarterly basis. I/We hereby authorise the Bank to share details of transactions including the default of payments that may occur to any card issuers in India, the Reserve Bank of India, to any authorised dealer of Foreign Exchange or merchants the Bank deem fit and proper without obtaining any further oral or written consent from me/us.
20. I/We authorize the Bank to recover any tax, penalty and levies from I/We that may be levied or demanded from the Bank due to non-generation of TDS certificate on account of PAN not provided by me/us. The demand would be recoverable by way of direct debit to the account or any other mode, immediately on demand from the Bank.
21. I/We represent that if I/We is/are applying to open an account for a minor, I/We declare that I/We hold all and any monies in the account (including all principal payments into the account, all interest and income earned from the date the account was opened) in trust, for the benefit of the minor absolutely and I/We will refrain from doing any act or thing which will construct, negate or diminish the effect of this declaration of trust.

22. I/We understand for persons of Indian origin not residing in India that the account / deposit will be opened on the basis of statements made by me/us.
23. I/We confirm that my/our residential status as per Indian Income Tax Act 1962, is Non-Resident Indian and I/we agree and undertake to inform the Bank in writing of any change in residential status.
24. I/We undertake to strictly operate and use the account / deposit and the said banking facilities in accordance with the Exchange Control Regulations as laid down by Reserve Bank of India (RBI) or any other authority from time to time.
25. I/We understand and agree that the deposits and their payments are governed by the law in effect from time to time in India and the deposit will be payable only at the Branch in India where the deposit is placed. The Bank shall have the sole discretion to allow the withdrawal of the deposit at any other Branch in India. The Bank shall not be liable to pay the proceeds of the deposit at any Branch or Office (including the Head Office) outside India. In the event of any failure on the Bank's part to comply with all or any of the guidelines / rules / law laid down by RBI, the Bank, Government of India or any other duly constituted regulatory body or authority, I/we agree to forfeit all our rights to the account / deposit and the said banking facilities and further agree to be debarred from holding /operating and using the account / deposit and / or the said banking facilities. In the event of any default or breach committed by me/us of any of the aforesaid provisions, guidelines, rules, indemnity, terms and conditions or any law of statute, I/we shall indemnify the Bank of any loss or damage that may be caused to it. The Bank may adopt such action, as it deems fit on the happening of such event.
26. I/We understand that on subscribing to Internet Banking and / or Short Messaging Services (SMS) Banking services I/we will be getting alphanumeric SMS messages related to these services, which may include Internet Banking activation code and / or SMS Banking PIN, on my/our mobile number/s provided to me/us. I/we authorize the Bank to send SMS messages, including activation code / PIN, related to these services on my / our mobile number/s. I/we agree that the risk of non-receipt and / or disclosure of all such SMS messages shall be fully borne by me/us. I/We also confirm and agree that the Bank shall not be held responsible in any way for any losses that may be suffered by me/us as a result of disclosure of the SMS messages to an unauthorized third party.
27. I/We acknowledge that, as per the Income Tax Department, Circular No.3/2011 dated 13th May 2011, the Bank will not be able to generate the TDS certificate for my/our account (held with Standard Chartered Bank, India) from the Tax Information Network in case my/our PAN is not updated with the Bank.
28. I/We Premature withdrawal of Term Deposits shall be subjected to a penalty of 1% on the interest rate payable for the tenure the deposit has been held with the Bank. In the event of death of the depositor, premature termination of Term Deposit will be allowed subject to completion of documentary formalities as required. Such premature withdrawal would not attract any penal charge. In case of a premature partial break of Term Deposit/s, the deposit will be broken for the exact amount required, in multiples of INR 1. The remaining / residual balance in Term Deposit will not continue to earn interest as per the initial contracted rate of interest but shall be revised to a new interest rate applicable for residual balance. The "interest rate" applicable shall be as per the deposit effective date. The revised rate shall be applicable on remaining / residual balance for the entire term of deposit and not from the date of partial premature break. In such a case, no new Term Deposit shall be created. Hence deposit effective date and maturity shall remain and same will not change at the time of premature partial break. The bank reserves the right not to allow premature partial break in certain Term Deposit booked under preferential rates. For such Term Deposits entire amount shall have to be prematurely broken.
29. I/We is/are aware that, in case of traditional / simple Term Deposits, interest will be credited to the account at the end of the quarter. In case of Re-Investment Term Deposits, interest will be capitalized with principal at the end of the quarter. Term Deposits for the period less than 90 days are offered as Traditional / Simple Term deposits only. In case of term deposits accounts held jointly with "Either or Survivor" or "Former or Survivor" mandate, in the event of death of any joint holdmature termination of term deposits will be allowed as per the mandate signed by all the joint holders to this effect and provided by the Bank.
30. I/We is/are aware that at the time of deposit opening /during the tenure of the deposit, I/we can give a separate premature withdrawal mandate at the branch. In case premature termination of the deposit mandate is not given, then all the depositors will need to provide an instruction signed by them to prematurely terminate the TD.
31. If premature penalty rate falls below the applicable interest rate for reduced tenure then penalty rate will also be reduced to the extent of applicable interest rate.

FATCA CRS

I understand that the information supplied by me is subject to the terms and conditions governing the Account Holder's relationship with Standard Chartered Bank and its subsidiaries and affiliates where the Account Holder's financial relationship is maintained. I/We acknowledge that the information contained in this Form and information regarding the Account Holder and any Reportable Account(s) may be provided, directly or indirectly, to any relevant tax authority, including the tax authorities of the country in which this account(s) is/are maintained and exchanged with tax authorities of another country or countries in which the Account Holder may be resident for tax purposes pursuant to bilateral or multilateral agreements between governments to exchange financial account information. Where required by domestic or overseas regulators or tax authorities, I consent and agree that the Bank may withhold from the account(s) to which this Form relates, such amount as may be required according to applicable laws, regulations and directives.

Certification

Certification for (I/We)

I certify that I am the Account Holder (or am authorised to sign for the Account Holder) of all of the account(s) to which this Form relates. I declare that all statements made in this declaration are, to the best of my knowledge and belief, correct and complete. I undertake to submit a suitably updated form within 30 days of any change in circumstances which affects the tax residency status of the Account Holder or where any information contained herein to become incorrect. Please note that in providing the certification, a statement that is false, misleading or incorrect may be regarded as an offence and, therefore may be subject to penalties under relevant law or regulation.

If you are not the Account Holder please indicate the capacity in which you are signing the Form.

Capacity: _____

NR Declaration

I/We confirm that I/We am/are a resident of _____ / _____ country.

I am interested in Savings Account

I am currently in

- ☐ _____
- ☐ Visiting india

The product I am interested in has been explained to me in detail by my Relationship Manager to my satisfaction at the

- ☐ branch _____
- ☐ over call /email

I understand that the team at Standard Chartered Bank would provide me the required/necessary service for the product I am applying for at my country of residence

laws and regulation of _____ / _____

Mode of operation

Mode of operation | -Select-

*If the joint account holder in the NR Account is a resident, the mode of operation of the NR Account has to be Former or Survivor (F/S)

Photograph

Affix a
recent colored
photograph
and sign across

Affix a
recent colored
photograph
and sign across

Signature

Main account holder

Name _____

Signature

Date

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Joint account holder

Name _____

Signature

Date

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

For bank use only

Acquisition code & channel

- | | | |
|---|--|--|
| ☒ B - Branch | ☐ D - Direct sales | ☐ M - Marketing campaign |
| ☐ C - Customer reference | ☐ H - Insta account | ☐ NF2F - Non face to face |

DSA code

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

DSA ID

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Sourcing ID

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Referring ID

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Closing ID

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Promotion code

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

ARM code

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Reference channel

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Occupational code

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Branch code

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Product code

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Sub product code

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Sourcing
staff name

Sourcing
staff PS ID

Date

Signature

Reviewing
staff name

Reviewing
staff PS ID

Date

Signature



Nomination Form DA1

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 _____
Name(s) and address(es) of depositor(s) _____ Name(s) and address(es) of depositor(s) _____

nominate the following person to whom in the event of my/our/minor's death the amount of the deposit in the account, particulars whereof are given below, may be returned by Standard Chartered Bank, _____ branch.

Deposit/Account :

Nature of deposit _____ Distinguishing No. _____

Additional details if any _____

Nominee :

Name _____ Address _____

Relationship with depositor (if any) _____ Age _____ Date of birth ____ / ____ / ____

** As the nominee is a minor on this date I/we appoint Shri/Smt./Kum. _____

Age _____ Address _____

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

Print Nominee Name on statement/passbook/ Deposit Confirmation Advice ☒ Yes ☐ No

Place : _____

Date : _____

*Signature(s) / Thumb impression(s) of depositor(s)

Witness(es)***

Name _____

Signature *** _____

Address: _____

Name _____

Signature *** _____

Address: _____

Place : _____

Date : _____

Place : _____

Date : _____

* Where deposit is made in the name of a 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.

Acknowledgement

We acknowledge receipt of your request regarding nomination for Account No. _____. We will send you a letter confirming the same in our records within 10 working days. In case of non-receipt of the letter, please contact Phone Banking.

For Standard Chartered Bank

Manager

Global Recognition Programme

The Manager

Standard Chartered Bank

_____ (Branch Name)

Sir,

This is to confirm that I/We hold a Priority Banking relationship with Standard Chartered in

_____ (name of the country other than India).

The details of my Priority Banking account held in _____ (name of the country other than India) is/are as follows:

Account(s) held in the name of

Account Number(s)

Basis the above information, I/We wish to avail Priority Banking services in India under the Global Recognition Programme.

I/We understand that the Global Recognition Programme would be offered to me/us subject to specific terms and conditions being met and may be withdrawn by the Bank without any prior notice.

Yours faithfully,

(Name & Signature of customer(s))

(Name & Signature of customer(s))



Transaction Information Documents

Bank Copy

Dear Customer,

Thank you for applying for a Non-Resident account with Standard Chartered Bank. We would request you to go through the below information before you sign up to open your account with us. The information provided herein is based on the guidelines and regulations issued by the Reserve Bank of India (RBI) as on date and are not comprehensive. In case you need any further information, we request you to refer to the RBI circulars and regulations. You are requested to stay updated with applicable guidelines and regulations issued by RBI from time to time.

IMPORTANT POINTS THAT YOU SHOULD KNOW ABOUT YOUR NON-RESIDENT ACCOUNT

Lending by Non-Resident to Indian Resident/ Company

1. NRIs/ PIOs can give loans to Indian Residents in the following two ways:
 - A. Inward Remittance or debit to the NRE / FCNR account subject to following conditions:
 - Loan can only be given to close relatives for a sum not exceeding USD 2,50,000 or its equivalent
 - Loan has to be free of interest
 - Minimum maturity of loan is 1 year
 - Repayment can come to NRO/ NRE/ FCNR account
 - B. Inward Remittance or debit to the NRO / NRE / FCNR account subject to following conditions:
 - Loan can be given to Resident Individuals
 - Rate of interest of loan cannot exceed 2% over prevailing Bank Rate on the date of loan availment
 - Maximum maturity shall not exceed 3 years
 - Payment of interest and repayment of loan shall be made by credit to the lender's NRO Account Repayment including principal cannot go in NRE/ FCNR Account
2. NRIs / PIOs can give loan to Indian Company in any one of the following ways:
 - A. Companies have issued Non-Convertible Debentures (NCDs) by public offer
 - B. Companies have raised External Commercial Borrowing (ECB)
Only those Non-Residents minimum with 25% of paid-up equity of the company are eligible to lend under ECB route.

Non-Resident

3. NRIs are allowed to invest in shares of listed Indian companies in recognised Stock Exchanges only under the Portfolio Investment Scheme (PIS) on repatriation & Non-Repatriation basis up to 5% of the paid-up capital / value of each series of debentures of listed Indian companies. If the NRI invests under Foreign Direct Investment Scheme, transaction to be processed as per applicable Foreign Direct Investment process as mandated by RBI.
4. NRI, on Non-Repatriation basis, without limit can purchase dated government securities, treasury bills, units of domestic mutual funds, units of Money Market Mutual Funds without any limit by way of Inward Remittance/ NRE/ NRO/ FCNR Account. Investments in Small Savings Schemes including PPF are not permitted. In case of investment on non-repatriation basis, the sale proceeds shall be credited to NRO account. The amount invested under the scheme and the capital appreciation thereon will not be allowed to be repatriated abroad.
5. NRI, on repatriation basis, without limit, can purchase Government dated securities (other than bearer securities) or treasury bills or units of domestic mutual funds; bonds issued by a Public Sector Undertaking (PSU) in India and shares in Public Sector Enterprises being disinvested by the Government of India, sale proceeds can be credited to NRE account provided purchase was made by debit to NRE Account.

Investment in property

1. NRIs / PIOs can acquire immovable property in India other than an agricultural property, plantation or a farmhouse provided payment of purchase price shall be made out of (i) funds received in India through normal banking channels by way of inward remittance from any place outside India or (ii) funds held in any Non-Resident account.
2. NRIs or PIOs cannot repatriate the principal amount of more than 2 residential properties in his entire lifetime through the NRE route, provided the purchase was made originally by debit to NRE account. The principal amounts of the remaining residential properties plus the capital gains (after payment of taxes) of all the properties have to be only routed through the NRO route.

Account transactions

1. Repatriation from NRO account including transfer to NRE account is restricted up to USD 1 million per financial year subject to payment of tax, as applicable.
2. Legitimate dues including current income like rent, dividend, pension, interest etc. can be credited to both NRO and NRE account.
3. Transfer from NRO to customer's own NRO is allowed. Legitimate third party transfers i.e. transfer from any other Non-Resident's NRO accounts are permitted as per applicable RBI/ FEMA guidelines.

List of permissible debits & credits for NRO account

DEBITS

- All local payments in INR including payments for investments in India subject to compliance with the relevant regulations made by the Reserve Bank of India.
- Remittance outside India of current income like rent, dividend, pension, interest, etc. in India of the account holder.
- Remittance up to USD 1 million, per financial year (April-March), for all bonafide purposes, to the satisfaction of the Authorised Dealer bank.
- Transfer to NRI's own NRE account within the overall ceiling of USD 1 million per financial year subject to payment of tax, as applicable International Banking TID Version – June 2014.
- Legitimate transfers to other NRO accounts.
- Settlement of charges on International Credit Cards issued by authorised dealer banks in India to NRIs or PIOs, subject to the limits for repatriation of balances held in NRO accounts specified in regulation 4 (2) of Foreign Exchange Management (Remittance of Assets) Regulations, 2016.

CREDITS

- Proceeds of remittances from outside India through normal banking channels received in foreign currency which is freely convertible.
- Any foreign currency, which is freely convertible, tendered by the account holder during his temporary visit to India. Foreign currency exceeding USD 5,000 or its equivalent in the form of cash should be supported by currency declaration form. Rupee funds should be supported by encashment certificate, if they represent funds brought from outside India.
- Transfers from rupee accounts of Non-Resident banks.
- Legitimate dues in India of the account holder. This includes current income like rent, dividend, pension, interest, etc.
- Legitimate transfers from other NRO accounts.
- Sale proceeds of assets including immovable property acquired out of rupee / foreign currency funds or by way of legacy /inheritance.
- Gift from close relative Resident Individual by way of crossed cheque/ electronic transfer within the overall limit of the Liberalized Remittance Scheme.
- Loan from close relative Resident Individual by way of crossed cheque/ electronic transfer within the overall limit of the Liberalized Remittance Scheme.

List of permissible debits & credits for NRE account:

DEBITS

- Local Disbursements.
- Remittances outside India.
- Transfer to NRE / FCNR accounts of the account holder or any other person eligible to maintain such account.
- Investment in shares / securities / commercial paper of an Indian company. Secondary market purchase to be made under PIS route.
- Purchase of immovable property in India.
- Loan to Indian resident under restrictions as detailed in 'Lending' section as mentioned above.

CREDITS

- Proceeds of remittances to India in any permitted currency.
- Proceeds of personal cheques drawn by the account holder on his foreign currency account and of travellers' cheques, bank drafts payable in any permitted currency including instruments expressed in Indian rupees for which reimbursement will be received in foreign currency, deposited by the account holder in person during his temporary visit to India, provided the authorised dealer bank is satisfied that the account holder is still resident outside India, the travellers' cheques / drafts are standing / endorsed in the name of the account holder and in the case of travellers' cheques, they were issued outside India.
- Proceeds of foreign currency / bank notes tendered by account holder during his temporary visit to India, provided (i) the amount was declared on a Currency Declaration Form (CDF), where applicable, and (ii) the notes are tendered to the authorised dealer in person by the account holder himself and the authorised dealer is satisfied that account holder is a person resident outside India.
- Transfers from other NRE / FCNR accounts.
- Interest accruing on the funds held in the account.
- Current income in India due to the account holder, subject to payment of applicable taxes in India.
- Interest on Government securities and dividend on units of mutual funds, provided the securities / units were purchased by debit to the account holder's NRE / FCNR account or out of Inward Remittance through normal banking channels.
- Maturity proceeds of Government securities including National Plan / Savings Certificates as well as proceeds of Government securities and units of mutual funds sold on a recognised stock exchange in India and sale proceeds of units received from mutual funds, provided the securities / units were originally purchased by debit to the account holders NRE / FCNR account or out of remittances received from outside India in free foreign exchange.
- Refund of share / debenture subscriptions to new issues of Indian companies or portion thereof, if the amount of subscription was paid from the same account or from other NRE / FCNR account of the account holders or by remittance from outside India through normal banking channels made by the house building agencies / seller.
- Refund of application / earnest money / purchase consideration on account of non-allotment of flat / plot / cancellation of bookings / deals for purchase of residential / commercial property, together with interest, if any (net of income tax payable thereon), provided the original payment was made out of NRE / FCNR account of the account holder or remittance from outside India through normal banking channels and the authorised dealer is satisfied about the genuineness of the transaction.
- Transfer of balances from EEFC/ RFC/RFC(D) Accounts consequent to change in status from Resident to Non-Resident.
- Repayment of loan availed by close relative Indian Resident under USD 250,000.
- Funds from NRI's own NRO under USD 1 million limit.



Signature of 1st Account Holder



Signature of 2nd Account Holder

Name of 1st Account Holder

Name of 2nd Account Holder



Standing Generic Consent (SGC) Form

Dear Sir ,

I/We request and consent to Standard Chartered Bank, India (the "Bank") contacting me/us using my/our registered contact details from time to time for reviews and updates on my/our account(s) and/or investments and insurance products distributed or referred by the Bank.

Based on my/our financial objectives/profile, information that the Bank provides me/us may include, but is not limited to:

- Account servicing including updates of Client Investment Profile, Financial Needs Analysis.
- Periodic reviews of the current status of my/our existing investments and insurance products distributed or referred by the Bank.
- Product promotional offers, and product pricing offers.
- Market research and commentaries

I/We understand and accept that this consent would override any existing DND (Do Not Disturb) for direct marketing preference provided by me/us to the Bank earlier. I/We understand that I/we can update my/our DND for direct marketing opt in / opt out consent with the Bank at any time

I/We understand that the products and services from India fall outside of the regulatory supervision jurisdiction of my/our country/market of residence.

I/We understand that it is my/our responsibility to comply with applicable laws and regulations, in particular, laws and regulations of my/our country of residence. Such laws and regulations include but are not limited to foreign exchange controls or laws and regulations applicable to requests for products, services or any other information from the Bank.

I/We understand that, in some instances, the Bank may be restricted from sending information on some products and services based on my/our location and/or profile. In these instances, the Bank will not distribute this information even if requested. I/We hereby waive any and all rights to take any actions (in whatever nature) against the Bank due to any non-distribution or delay in distribution in this regard.

Your sincerely

Signature of 1st Account Holder

Signature of 2nd Account Holder

Name of 1st Account Holder

Name of 2nd Account Holder



Additional CDD Information Form – To be filled by the bank staff

Client Name _____

Section II: Client's anticipated account activity

Activity	Anticipated Frequency / Number of Transactions Per Month	Anticipated Value of Transactions per month
Deposits	☐ <10 ☐ 11-25 ☐ 26-50 ☐ 51-75 ☐ >75	LCY _____
Withdrawals	☐ <25 ☐ 25-50 ☐ 51-100 ☐ 101-200 ☐ >200	LCY _____

If the Client is Existing to Group (ETG) qualified Priority with no risk factor/event information, a summary of client's activity and funds based on relationship from the referring market:

Section III: Client's Source of Funds

A. Fill in all applicable columns that contribute to the Client's Source of Funds

☐ Income from Employment	☐ Income from own business	☐ Investments	☐ Savings	☐ Inheritance/Gift
Name of employer: _____ Annual Income (LCY) _____ Country of Employment: (TBC) _____ _____	Name of business: _____ Nature of business: _____ Annual Income (LCY) _____ Country of Business: _____ _____	☐ Securities/Bond/Shares ☐ Property/Rental ☐ Deposits	☐ Retirement/Previous employment ☐ Funded by Parent ☐ Funded by Spouse ☐ Funded by Relative Nature of business / employer: _____	• Relationship to client: ☐ Parent ☐ Spouse ☐ Relative Nature of business / employer: _____

B. Proof of Funds Corroboration (via Bank Statement / Income Proof obtained) required to start / retention of relationship has been established

Section IV: Client's Source of Wealth

Brief write up on client's source of wealth clearly articulating the plausibility and legitimacy of client's wealth build up over the years using the below pointers as guidance.

Overall Risk Assessment by RM

Basis the information collected from the client / RM knowledge, RM to document their assessment if he / she is comfortable to onboard the client / document any red flags which doesn't make him / her comfortable to onboard / retain.

Outcome: ☐ Onboard/Retain ☐ Decline

Notes:

- A. Section I, II and IIIA to be filled for
- Offshore Resident Clients (Nationality = Location of Onboarding)
 - Offshore Resident Clients (Nationality <> Location of Onboarding) BUT
 - Working in MNC / Supra National companies (eg UN) OR
 - ETG Clients who are qualified Priority Banking clients (with no risk factor / event) – a summary of clients' activity and funds based on relationship in referring market will suffice.
- B. All sections to be filled for
- NTG Offshore Resident Clients (Nationality <> Location of Onboarding) and <> A.2.i and A.2.ii
- C. If under Section II, anticipated deposit is >75 and withdrawal is >200, rationale is to be provided under 'Overall Risk Assessment' for high velocity transactions.
- D. Clients who Nationals of below countries will need SOW Corroboration.

Jurisdictions

Antigua and Barbuda	Cyprus	Malta	Saint Kitts and Nevis	Turks and Caicos Islands
Bahamas	Dominica	Moldova	Saint Lucia	Vanuatu
Barbados	Grenada	Montenegro	Seychelles	Cambodia
Belize	Hungary	Portugal	Spain	Turke
Brazil	Latvia	Romania		



Additional CDD Information Form – To be filled by the bank staff

Client Name _____

Section II: Client's anticipated account activity

Activity	Anticipated Frequency / Number of Transactions Per Month	Anticipated Value of Transactions per month
Deposits	☐ <10 ☐ 11-25 ☐ 26-50 ☐ 51-75 ☐ >75	LCY _____
Withdrawals	☐ <25 ☐ 25-50 ☐ 51-100 ☐ 101-200 ☐ >200	LCY _____

If the Client is Existing to Group (ETG) qualified Priority with no risk factor/event information, a summary of client's activity and funds based on relationship from the referring market:

Section III: Client's Source of Funds

A. Fill in all applicable columns that contribute to the Client's Source of Funds

☐ Income from Employment	☐ Income from own business	☐ Investments	☐ Savings	☐ Inheritance/Gift
Name of employer: _____ Annual Income (LCY) _____ Country of Employment: (TBC) _____ _____	Name of business: _____ Nature of business: _____ Annual Income (LCY) _____ Country of Business: _____ _____	☐ Securities/Bond/Shares ☐ Property/Rental ☐ Deposits	☐ Retirement/Previous employment ☐ Funded by Parent ☐ Funded by Spouse ☐ Funded by Relative Nature of business / employer: _____	• Relationship to client: ☐ Parent ☐ Spouse ☐ Relative Nature of business / employer: _____

B. Proof of Funds Corroboration (via Bank Statement / Income Proof obtained) required to start / retention of relationship has been established

Section IV: Client's Source of Wealth

Brief write up on client's source of wealth clearly articulating the plausibility and legitimacy of client's wealth build up over the years using the below pointers as guidance.

Overall Risk Assessment by RM

Basis the information collected from the client / RM knowledge, RM to document their assessment if he / she is comfortable to onboard the client / document any red flags which doesn't make him / her comfortable to onboard / retain.

Outcome: ☐ Onboard/Retain ☐ Decline

Notes:

- Section I, II and IIIA to be filled for
 - Offshore Resident Clients (Nationality = Location of Onboarding)
 - Offshore Resident Clients (Nationality <> Location of Onboarding) BUT
 - Working in MNC / Supra National companies (eg UN) OR
 - ETG Clients who are qualified Priority Banking clients (with no risk factor / event) – a summary of clients' activity and funds based on relationship in referring market will suffice.
- All sections to be filled for
 - NTG Offshore Resident Clients (Nationality <> Location of Onboarding) and <> A.2.i and A.2.ii
- If under Section II, anticipated deposit is >75 and withdrawal is >200, rationale is to be provided under 'Overall Risk Assessment' for high velocity transactions.
- Clients who Nationals of below countries will need SOW Corroboration.

Jurisdictions

Antigua and Barbuda	Cyprus	Malta	Saint Kitts and Nevis	Turks and Caicos Islands
Bahamas	Dominica	Moldova	Saint Lucia	Vanuatu
Barbados	Grenada	Montenegro	Seychelles	Cambodia
Belize	Hungary	Portugal	Spain	Turke
Brazil	Latvia	Romania		