LOAN / MERCHANT OD / SALARIED OD AND CURRENT ACCOUNT OPENING FORM

equitas Equitas Small Finance Bank

Customer ID (Fill UCIC for Existing customers) ☐☐☐☐☐☐☐☐☐☐

Account No. ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

(For existing Merchant OD customer please mention Merchant OD account number)

Application No.

IB

EQUITAS SMALL FINANCE BANK LIMITED
No.769, Spencer Plaza, 4th Floor, Phase II, Anna Salai,
Chennai - 600 002. Tel 044 - 42995000, Fax : 044 - 42995050
Toll Free : 1800 103 2977 CIN : L 65191TN1993PLC025280
Mail ID : Customerservice@equitasbank.com
Website : www.equitasbank.com

Asset Branch Name : ______

Sourcing Emp.ID and Name : ______

Credit Emp.ID and Name : ______

Lead ID : ______

Relationship with Equitas
☐ Member ☐ Non Member
Nearest Liability branch Name ______
Nearest Liability branch Code ☐☐☐☐☐

Asset Branch ID : ______ Center ID : ______

Member Name : ______ Member ID : ______

MF Loan Cycle : 1 2 3 4 5 > 5

URC: UDYAM ______
(Fill UDYAM Registration Certificate No)

MF Loan Status : ☐ Live ☐ Closed Closure Date : ______

☐ **Loan Against Property**
(Agri / MLAP / GLAP / SLAP / BL / Commercial property purchase / Insurance)
☐ **Housing finance (MFHF/GHF/AHF)**
☐ **Merchant Overdraft** ☐ **Current account**

APPLICANT	GUARANTOR-1	GUARANTOR-2	GUARANTOR-3
Please paste latest passport size photo of the Applicant Photo to be signed across. Applicant Sign below	Please paste latest passport size photo of the Guarantor -1 Photo to be signed across. Guarantor -1 Sign below	Please paste latest passport size photo of the Guarantor -2 Photo to be signed across. Guarantor -2 Sign below	Please paste latest passport size photo of the Guarantor -3 Photo to be signed across. Guarantor -3 Sign below
Signature	Signature	Signature	Signature

MERCHANT OD/ CURRENT ACCOUNT DETAILS ☐ NOT APPLICABLE (TICK IF MERCHANT OD IS NOT APPLICABLE)

CONSTITUTION : ☐ PROPRIETORSHIP ☐ PARTNERSHIP ☐ OTHERS ______ (Annexure to be attached for partnership firm / company)

MODE OF OPERATIONS (FOR OD/CURRENT ACCOUNT): ☐ SINGLY ☐ JOINTLY ☐ SEVERALLY

ACCOUNT TITLE (FOR OD/CURRENT ACCOUNT) ______

I/we would like to receive the account statement by ☐ Email * ☐ Physical Statement ** (*Once in a month **Once in 6 months)

Cheque book facility (for Current account only) ☐ Yes ☐ No

QR code (for current account only) ☐ Yes ☐ No

Debit Card: ☐ Rupay(Domestic) ☐ VISA(International)	Applicable only for Current Account
Domestic: ☐ Classic ☐ Gold ☐ Platinum ☐ Signature	

(Not available for joint mode of operation) (Gold & Signature available only with VISA)

Internet Banking : ☐ Yes ☐ No

Mobile Banking: ☐ Yes ☐ No

MOD Customer type:
☐ New MOD Limit
☐ Existing MOD limit (Enhancement/Downsize)

APPLICANT ☐ AUTHORISED SIGNATORY ☐ BENEFICIAL OWNER

Name : (Mr./Mrs./Ms./Mx./Dr./Messrs.) ______

Date of Birth /Incorporation: D D M M Y Y Y Y

Gender : ☐ Male ☐ Female ☐ Third Gender Marital Status : ☐ Single ☐ Married ☐ Others ______

Religion : ______ ☐ SC ☐ ST ☐ OBC ☐ GENERAL Minority Community ☐ Yes ☐ No Physically Challenged ☐ Yes ☐ No

Father's Name : ______

Mother's Maiden Name : ______

Spouse Name : ______

Aadhaar No : ☒☒☒☒☒☒☒☒☐☐☐☐ GST Number : ______

PAN / GIR Number / 60 / 61 as applicable : ______ Customer CKYC No. ______

Driving License No : ______ Exp. Date : D D M M Y Y Y Y Voter ID No. ______

Education : ☐ Non Graduate ☐ Graduate ☐ Post Graduate ☐ Professionally qualified (Doctors, CAs, Engineers etc)

Politically Exposed Person (PEP): ☐ Yes ☐ No ☐ Related to PEP

Contact Details

Current Resi. Address : ______
(☐ Self Owned ☐ Parent Owned ☐ Rented)
City : ______ PIN Code : ______
State : ______ Mobile No. ______ Tel. No. ______
Email ID : ______ Years At Current Resi Address : ______ Years ______ Month

Permanent Resi. Address : ______
(☐ Same as above ☐ Self Owned ☐ Parent Owned ☐ Rented) ______
City : ______ PIN Code : ______
State : ______ Mobile No. ______ Tel. No. ______

Current Office Address : ______
(☐ Self Owned ☐ Parent Owned ☐ Rented) ______
City : ______ PIN Code : ______
State : ______ Mobile No. ______ ☐ (All SMS alerts will be sent to this mobile number by default) tick if alerts are not required

Reg off add: ______
☐ Same as above City______ State______ Pincode______
Email ID : ______

Communication address ☐ Current Resi. Address ☐ Permanent Resi. Address ☐ Current Office Address

Occupation Details :

Business (Non - Professional) : ☐ Trading ☐ Manufacturing ☐ Export / Import ☐ Services ______ ☐ Others ______

Business (Professional) : ☐ CA ☐ Doctor ☐ Engineer ☐ Architect/Interior decorator ☐ Others ______

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☐ GUARANTOR - 1 ☐ AUTHORISED SIGNATORY ☐ BENEFICIAL OWNER

Name : (Mr./Mrs./Ms./Mx./Dr./Messrs.) ____ Guarantor -1 UCIC ____

Relationship with applicant : ____ Date of Birth /Incorporation: D D M M Y Y Y Y

Gender : ☐ Male ☐ Female ☐ Third Gender Marital Status : ☐ Single ☐ Married ☐ Others ____

Religion : ____ ☐ SC ☐ ST ☐ OBC ☐ GENERAL Minority Community ☐ Yes ☐ No Physically Challenged ☐ Yes ☐ No

Father's Name : ____

Mother's Maiden Name : ____

Spouse Name : ____

Aadhaar No : ☒☒☒☒☒☒☒☒☐☐☐☐ GST Number : ____

PAN / GIR Number / 60 / 61 as applicable : ____ Customer CKYC No. ____

Driving License No : ____ Exp. Date : D D M M Y Y Y Y Voter ID No. ____

Education : ☐ Non Graduate ☐ Graduate ☐ Post Graduate ☐ Professionally qualified (Doctors, CAs, Engineers etc)

Politically Exposed Person (PEP): ☐ Yes ☐ No ☐ Related to PEP

Contact Details

Current Resi. Address : ____
(☐ Self Owned ☐ Parent Owned ☐ Rented)

City : ____ PIN Code : ____

State : ____ Mobile No. ____ Tel. No. ____

Email ID : ____ Years At Current Resi Address : ____ Years ____ Month

Permanent Resi. Address : ____
(☐ Same as above ☐ Self Owned ☐ Parent Owned ☐ Rented) ____

City : ____ PIN Code : ____

State : ____ Mobile No. ____ Tel. No. ____

Current Office Address : ____
(☐ Self Owned ☐ Parent Owned ☐ Rented) ____

City : ____ PIN Code : ____

State : ____ Mobile No. ____ ☐ (All SMS alerts will be sent to this mobile number by default) tick if alerts are not required

Reg off add: ____
☐ Same as above City ____ State ____ Pincode ____

Email ID : ____

Communication address ☐ Current Resi. Address ☐ Permanent Resi. Address ☐ Current Office Address

Occupation Details : ____

Business (Non - Professional) : ☐ Trading ☐ Manufacturing ☐ Export / Import ☐ Services ____ ☐ Others ____

Business (Professional) : ☐ CA ☐ Doctor ☐ Engineer ☐ Architect/Interior decorator ☐ Others ____

☐ GUARANTOR - 2 ☐ AUTHORISED SIGNATORY ☐ BENEFICIAL OWNER

Name : (Mr./Mrs./Ms./Mx./Dr./Messrs.) ____ Guarantor -2 UCIC ____

Relationship with applicant : ____ Date of Birth /Incorporation: D D M M Y Y Y Y

Gender : ☐ Male ☐ Female ☐ Third Gender Marital Status : ☐ Single ☐ Married ☐ Others ____

Religion : ____ ☐ SC ☐ ST ☐ OBC ☐ GENERAL Minority Community ☐ Yes ☐ No Physically Challenged ☐ Yes ☐ No

Father's Name : ____

Mother's Maiden Name : ____

Spouse Name : ____

Aadhaar No : ☒☒☒☒☒☒☒☒☐☐☐☐ GST Number : ____

PAN / GIR Number / 60 / 61 as applicable : ____ Customer CKYC No. ____

Driving License No : ____ Exp. Date : D D M M Y Y Y Y Voter ID No. ____

Education : ☐ Non Graduate ☐ Graduate ☐ Post Graduate ☐ Professionally qualified (Doctors, CAs, Engineers etc)

Politically Exposed Person (PEP): ☐ Yes ☐ No ☐ Related to PEP

Contact Details

Current Resi. Address : ____
(☐ Self Owned ☐ Parent Owned ☐ Rented)

City : ____ PIN Code : ____

State : ____ Mobile No. ____ Tel. No. ____

Email ID : ____ Years At Current Resi Address : ____ Years ____ Month

Permanent Resi. Address : ____
(☐ Same as above ☐ Self Owned ☐ Parent Owned ☐ Rented) ____

City : ____ PIN Code : ____

State : ____ Mobile No. ____ Tel. No. ____

Current Office Address : ____
(☐ Self Owned ☐ Parent Owned ☐ Rented) ____

City : ____ PIN Code : ____

State : ____ Mobile No. ____ ☐ (All SMS alerts will be sent to this mobile number by default) tick if alerts are not required

Reg off add: ____
☐ Same as above City ____ State ____ Pincode ____

Email ID : ____

Communication address ☐ Current Resi. Address ☐ Permanent Resi. Address ☐ Current Office Address

Occupation Details : ____

Business (Non - Professional) : ☐ Trading ☐ Manufacturing ☐ Export / Import ☐ Services ____ ☐ Others ____

Business (Professional) : ☐ CA ☐ Doctor ☐ Engineer ☐ Architect/Interior decorator ☐ Others ____

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☐ GUARANTOR - 3 ☐ AUTHORISED SIGNATORY ☐ BENEFICIAL OWNER

Name : (Mr./Mrs./Ms./Mx./Dr./Messrs.) ______ Guarantor -3 UCIC ______

Relationship with applicant : ______ Date of Birth /Incorporation: D D M M Y Y Y Y

Gender : ☐ Male ☐ Female ☐ Third Gender Marital Status : ☐ Single ☐ Married ☐ Others ______

Religion : ______ ☐ SC ☐ ST ☐ OBC ☐ GENERAL Minority Community ☐ Yes ☐ No Physically Challenged ☐ Yes ☐ No

Father's Name : ______

Mother's Maiden Name : ______

Spouse Name : ______

Aadhaar No : ☒☒☒☒☒☒☒☒☐☐☐☐ GST Number : ______

PAN / GIR Number / 60 / 61 as applicable : ______ Customer CKYC No. ______

Driving License No : ______ Exp. Date : D D M M Y Y Y Y Voter ID No. ______

Education : ☐ Non Graduate ☐ Graduate ☐ Post Graduate ☐ Professionally qualified (Doctors, CAs, Engineers etc)

Politically Exposed Person (PEP): ☐ Yes ☐ No ☐ Related to PEP

Contact Details

Current Resi. Address : ______
(☐ Self Owned ☐ Parent Owned ☐ Rented)

City : ______ PIN Code : ______

State : ______ Mobile No. ______ Tel. No. ______

Email ID : ______ Years At Current Resi Address : ______ Years ______ Month

Permanent Resi. Address : ______
(☐ Same as above ☐ Self Owned ☐ Parent Owned ☐ Rented) ______

City : ______ PIN Code : ______

State : ______ Mobile No. ______ Tel. No. ______

Current Office Address : ______
(☐ Self Owned ☐ Parent Owned ☐ Rented) ______

City : ______ PIN Code : ______

State : ______ Mobile No. ______ ☐ (All SMS alerts will be sent to this mobile number by default) tick if alerts are not required

Reg off add: ______
☐ Same as above City______ State______ Pincode______

Email ID : ______

Communication address ☐ Current Resi. Address ☐ Permanent Resi. Address ☐ Current Office Address

Occupation Details : ______

Business (Non - Professional) : ☐ Trading ☐ Manufacturing ☐ Export / Import ☐ Services ______ ☐ Others ______

Business (Professional) : ☐ CA ☐ Doctor ☐ Engineer ☐ Architect/Interior decorator ☐ Others ______

INCOME DETAILS

Income Details (IN INR)	**Salary**	**Business**	**Rent**	**Pension**	**Daily wages**	**Total**
Applicant						
Guarantor -1						
Guarantor -2						
Guarantor -3						

BANK ACCOUNT DETAILS

S.No.	**Account Holder Name**	**Name of the bank**	**Nature of Account**	**Account Number**	**Year of Opening Since**

TERM LOAN DETAILS (IF ANY) (NOTE : STRIKE IF NOT APPLICABLE)

	Loan/Facility 1	**Loan/Facility 2**	**Loan/Facility 3**	**Loan/Facility 4**
Financier Name				
Type of Loan/Facility				
Loan Amount (Rs.)				
EMI (Rs.)				
Tenure (Months)				

CREDIT CARD DETAILS (IF ANY) (NOTE : STRIKE IF NOT APPLICABLE)

Credit Card Details				
Card Holders Name				
Card Issued By				
Card Limit (IN INR)				

LOGIN FEE DETAILS

I/We are aware that login fee of ☐ INR 2,000/ ☐ INR 3,000/ ☐ INR 5,000 has to be paid for processing the application
I/We are also aware that this is non-refundable if the loan application is rejected.
I/We also confirm that we will not request for refund of this fee in case the application is rejected.
I/We are also aware that this would be adjusted against the processing fee at the time of disbursement and would form part of the processing fee.

LOAN DETAILS

Repayment Mode : ☐ SI ☐ PDC ☐ NACH Requested details : 1)Loan amount INR__________2)Loan tenure____(months) 3)ROI%p.a._____(Fixed / Floating / Hybrid) 4)EMI INR_______

FUND DETAILS

ESTIMATED REQUIREMENT OF FUNDS (Amount in Rupees)		**ESTIMATED SOURCE OF FUNDS** (Amount in Rupees)	
Land	Rs.	Loan Requested	Rs.
Building	Rs.	Savings	Rs.
Extn./Improvement	Rs.	Sales of Assets	Rs.
Govt. Charges	Rs.	Family Funding	Rs.
Incidental Charges	Rs.	Others	Rs.
Total	Rs.	Total	Rs.

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PSL DETAILS (FOR OFFICE USE ONLY)

1.Type of Customer: (to be filled only for primary applicant) ☐ **Agriculturist** ☐ **Self employed/Business** ☐ **Salaried**

2. Customer Sub Segment: (Please fill only the relevant section based on type of customer selected ie agriculturist or self employed)

(2a). Agriculturist

Other Farmer ☐ (More than 5 acres (2 hectare) of land holding) Small Farmer ☐ (2.5 acres to 5 acres (1-2 hectare) Marginal Farmer ☐ (Up to 2.5 acres (Upto 1 hectare)

Tenant Farmer with lease agreement ☐ Agri Labourer ☐ (No land holding) Tenant Farmer based on Oral lease ☐ (No land holding)

(2b). Self employed / Business

☐ **Manufacturing** ☐ **Trading** ☐ **Services**

Manufacturing & Services	Micro	Small	Medium
Investment in Plant & Machinery/Equipment	☐ Upto Rs 1 Cr	☐ Upto Rs 10 Cr	☐ Upto Rs 50 Cr
Turnover	☐ Upto Rs 5 Cr	☐ Upto Rs 50 Cr	☐ Upto Rs 250 Cr

(2c) Please tick as applicable based on customer profile (only for primary applicant)

Artisans/ Individuals running Village and cottage industries requesting a credit facility of maximum 1 Lakh ☐
Individual Women Entrepreneur requesting a credit facility of maximum 1 Lakh ☐
Scheduled Caste and Scheduled Tribes ☐
Distressed farmers indebted to non-institutional lenders ☐
Distressed persons requesting a credit facility of maximum 1 Lakh to repay their debt to non-institutional lenders ☐
Persons with disabilities ☐

Government notified Minority communities (please tick as applicable):

Muslims ☐ Sikhs ☐ Christians ☐
Buddhists ☐ Zoroastrians (Parsis) ☐ Jains ☐

3. Loan Purpose / End use of funds :

(3a). For agriculturist

Crop Cultivation ☐ Purchase of Agriculture implements & Machinery ☐ Purchase of land for Agricultural Purpose ☐ Construction of storage facilities ☐

For the purpose of post-harvest acrivities including labour cost ☐ Soil conservation and watershed development including bore well ☐ Purchase of cattle ☐

Repayment of distressed loans to non-institutial lenders ☐ Purchase of Agri inputs ☐ Feeding the Cow ☐ Construction of Irrigation Canal ☐ Building the cow-shed ☐

Purchase of Pump set ☐ Others(Pls.Specify) ☐ ____________________

(3b). For Self employed / Business

Setting up a new business unit ☐ Modernization / renovation of existing business unit ☐ Erecting Plant & manufacturing equipment ☐

Purchase of land & construction of factory ☐ Purchase of fixed assets including vehicles ☐ Working capital needs ☐

Debt consolidation ☐ Education ☐ Marriage ☐ Medical Expenses ☐ Assest Acquisition ☐ Others(Pls.Specify) ☐ ____________________

Home Purchase ☐ Home Construction ☐ Home Renovation ☐ Home Improvement ☐

4. If the customer is a Farmer and fall within the category of Other Farmer/Small Farmer/Marginal Farmer

Ownership Type : Joint ☐ Extent of own agricultural land (in acres) ____________________

Land Owner name : ____________________ (If Joint), Joint Land Owner Name :____________________

Agri Land Address : ____________________

City : ____________________ PIN Code : ____________________

State : ____________________ Mobile No. ____________________ Landmark : ____________________

Type of Agriculture Activity : Food & Agro Processing ☐ Dairy ☐ Bee Keeping ☐ Sericulture ☐ Forestry ☐ Fisheries ☐ Poultry ☐

Animal Husbandary ☐ Farming ☐ Horticulture ☐ Other Allied Activities ☐ Please specify ____________________

BUYERS DECLARATION ONLY FOR HOME LOANS

I ____________________ have approached you with a request to provide loan facility for the purchase of an immovable property described below, from Mr/Mrs/Ms/M/s (seller) ____________________.I confirm the following in respect of the seller:1) He/she is not a Foreign national either resident or resident outside India or a citizen of Pakistan, Bangladesh, Sri Lanka, Afghanistan, China, Iran, Nepal, Bhutan, Macau or Hong Kong and Democratic People's Republic of Korea.
2) I further confirm that the seller is not a body corporate or branch or agency incorporated outside India or owned or controlled by a person resident outside India.

____________________ (Buyer's Sign) ____________________ (Buyer's Sign) ____________________ (Buyer's Sign)

DETAILS OF COLLATERALS SECURITIES OFFERED

Property Owner Name / Builder Name :____________________ Contact No. ____________________

Address : ____________________

____________________ PIN Code : ____________________

State : ____________________ Landmark : ____________________

Age of property ____________________ Land Area ____________________ Built up Area ____________________ UDS ____________________

Type of property : Individual Independent House ☐ Apartments ☐ Commercial ☐ Industrial ☐ Vacant Plot ☐ Others ____________________

Occupational Status : Self-Occupied ☐ Rented ☐ Vacant ☐ Others ____________________

GENERAL REFERENCE / BUYER & SELLER REFERENCES (For Business Customers)

Name :	Name :
Mobile :	Mobile :
Relationship with the Borrower :	Relationship with the Borrower :
Address :	Address :

CUSTOMER DECLARATION IN RESPECT OF RELATIONSHIP WITH DIRECTOR / SENIOR MANAGEMENT OF THE BANK / OFFICER OF THE BANK /ANY OTHER BANK

1. I am a director / promoter of Equitas Small Finance Bank **(or)** We are a firm in which Director/s of Equitas Small Finance Bank is a partner/manager/employee/ guarantor. **(or)** we are a company in which Director/s of Equitas Small Finance Bank Limited is also a director, managing agent, manager, employee, or guarantor or holds substantial interest. **Yes** ☐ **No** ☐
2. I am a director of any other bank* (or) we are a firm in which any director of other bank* is interested as partner/guarantor (or) we are a company in which any of the directors of other bank* holds substantial interest or is interested as a director or as a guarantor. **Yes** ☐ **No** ☐ If Yes, Name of the Bank ____________________
3. I/we am/are a relative of director / promoter of Equitas Small Finance Bank or other bank* or Senior Management of Equitas Small Finance Bank or employee # of Equitas Small Finance Bank (or) we are a firm (Partnership / Hindu Undivided Family) in which any relative of director / promoter of Equitas Small Finance Bank / other Bank* / Senior Management of Equitas Small Finance Bank / employee # of Equitas Small Finance Bank is interested as a partner/ guarantor (or) we are a company in which any relative of the director / promoter of Equitas Small Finance Bank / Other Bank* / Senior Management of Equitas Small Finance Bank / employee # of Equitas Small Finance Bank hold substantial interest or is interested as a director or guarantor. **Yes** ☐ **No** ☐
4. Holding 10 percent of paid-up equity shares of Equitas Small Finance Bank **Yes** ☐ **No** ☐

If Yes, for any of the clauses above, please mention the details below:

I/We declare that I /we am / are related to the Director (s) / Promoter and or Senior Management/employee of Equitas Small Finance Bank or any other Bank specified hereto

S.No.	Name of the Person	Designation	Name of the Bank	Relationship

*including Directors of Scheduled co-operative banks, directors of subsidiaries / trustees subsidiaries/trustees of mutual funds/venture capital funds. # Loan Approval authority, or any committee comprising inter alia, an approval authority as member$ Definition of Relative : Spouse, Father, Mother, son, son's wife, daughter, daughter's husband, Brother,Brother's wife,sister, sister's husband, Brother of the spouse Note: If the declaration made with reference to the above is found to be false, then the bank shall be entitled to reject, revoke and/or recall the credit facility. I hereby acknowledge the receipt of loan application form from Equitas Small Finance Bank Limited

In case of the seller falling under any of the above categories, I undertake to provide you written approval from the Reserve Bank of India within 10 days from the date of submission of my application for loan. On my failure to produce the approval from the Reserve Bank of India, you shall be at liberty to reject my application for loan without any reference to me.

CPV/PD Details

Date of CPV/PD D D M M Y Y Y Y

Name and Designation of person met : ____________________ ☐ Proprietor ☐ Partner

I the under signed here by declare that i have conducted the contact point verification / Personal Discussion for the current account and here by confirm the CPV/PD is positive. Further confirm that the CPV/PD was done for the purpose of opening a New Current Account. I have visited the registered/communication address/factory/ Godown/Residence cum office of the entity. Also confirm to have observed business activities at the customers premise. Also confirm to have sighted / not sighted the Hoarding in the name of the firm. No adverse observations sighted during the said contact point verfication. I have seen the original KYC documents and returned the same to customer. Copy/Photo taken for records. Customer signed in my presence.I shall be fully held responsible incase of any discrepancies found

CPV done by : Emp Code ____________________ Emp Name ____________________ Signature ____________________

BANK USE SECTION

Channel : Branch ☐ DSA ☐ Connector ☐ Digital ☐ Direct ☐ Others ☐ ____________________ Source: Direct ☐ Developers ☐ Others ☐ ____________________

DSA/Connector Code: ____________________ Name of sourcing person: ____________________ Sourcing person sign: ____________________

Employee Name: ____________________ Employee code: ____________________ Application ID: ____________________ Branch SOL ID: ____________________

Digital sub source: Outbound ☐ Inbound ☐ SMS ☐ Email ☐ Website ☐ others ____________________

Documents received : Self certified ☐ True copies ☐ Notary ☐

KYC OVD: Manually verified ☐ Digitally verified ☐ Digitally verified reference number ____________________

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SELF DECLARATION

1. I am a Resident Indian. I/We will inform the bank in the event of change in my/our residential status.
2. I here by apply for a Loan facility as indicated above and declare that all the pariculars furnished by me including information furnished by the Bank or given in the appication form is true, correct and complete in all respects.
3. I have not with held/suppressed any information on my financial position/any other information which might affect the decision making of the Bank on this application.
4. I have read the Application Form and I am fully aware of all the terms and conditions of availing the finance from the Bank.
5. I understand and agree that the sanction and / or disbursement of the loan / finance is at the absolute and sole discretion of the Bank and is upon executing necessary securities / documents by me. Incase this application is rejected for whatsoever reasons.
6. I understand that the Bank reserves the right to seek any information from any source or to give any information and/or assign any work to any third party at its sole discretion in connection with the facility required by me.
7. I will not hold the Bank to retain or its associates responsible for use of such information by any person / organisation. The Bank reserves the right that the photographs and documents submitted with this application and will not return the same to me applicant at any point of time.
8. I further agree that this loan shall be governed by the credit approval norms of the Bank as in force from time to time. I am aware that the processing fees and the applcable taxes collected from me is non refundable under any circumstances.
9. I understand that all charges pertaining to the loan like processing fees and/or prepayment penalty and/or any other charges mentioned in the sanction letter are to be borne by me.
10. I hereby declare that I am not a director or specified near relation of a director of a banking company.
11. I / We hereby confirm that this loan will not be used for any personal or consumption purpose.
12. I / We are aware that it is on the faith of this representation; declaration and confirmation that the bank has agreed to sanction my / our aforesaid application for financial assistance.
13. I authorize the Bank to share information relating to facilities availed by me with any Credit Bureaus, Credit Reference Agencies, Credit Information Companies or any other entity formed and authorized by RBI for the purpose of collecting, collating and disseminating credit information pertaining to borrowers. Accordingly I give consent to disclose information to such entities.
14. I/We hereby confirm that the Bank engages business correspondents, selling agents and Business Facilitators for the purpose of selling/promoting its financial products viz. deposits, loans etc., and we have no objection for the Bank to share our contact details with them and receiving calls from them.
15. I am /We are, also aware that I/we have the right to approach the nodal officer or customer care department of the Bank in case of any grievance in respect of the conduct of such persons/entities
16. I further declare and undertake to intimate the Bank immediately upon any change in the above status.
17. I hereby declare that I do not have any credit facilities nor any account with other branches / banks / FIs other than the details mentioned above.
18. I hereby declare that I am not defaulter(s) to any Bank / financial Institution.
19. I hereby permit to share my personals KYC details with Central KYC Registry or any other entity.
20. I hereby consent to receiving information from Central KYC Registry through SMS/'Email on the above registered number/email address.
21. I have no objection in receiving information about my loans over phone /through SMS and/or by Email.
22. I am/We are, aware that the RBI guidelines mandates me/us to provide information on our dealing in foreign currency or unhedged foreign currency exposure in any manner whatsoever. I/We hereby confirm that we do not deal/transact in foreign currency and do not have any unhedged foreign currency exposure. In the event, I/We deal in foreign currency or hold unhedged foreign currency exposure at any time during the currency of my/our relationship with the bank, I/we undertake to intimate the bank immediately on such occurrence.
23. I am/we are aware that the bank will not return the documents submitted by us in the event of rejection of loan by the Bank for any reason whatsoever.
24. I am aware that registration with the Ministry of MSME, Govt. of India, can help micro-enterprises in improved access to bank credit and other government services. Government has approved a special process through which banks can help their micro-enterprise customers to obtain Udyam Registration Number by sharing their basic information (including Aadhaar) with Udyam Assist Platform (www.udyamassist.gov.in). I provide consent to Equitas Small Finance Bank for sharing my information required for getting Udyam Registration
25. I / We declare that I/We, had/have not availed any type of credit facility from any bank/s. In case I/ We, avail any credit facility, I / We shall immediately inform the bank to enable it to comply with extant regulation issued by RBI
26. **Declaration for Sweep in and Sweep out facility**: Apart from the other terms of the OVERDRAFT facility, I have undertaken to credit all the payments from my business only into the current account opened and maintained with you. I wish to inform you that I have no objection in you, sweeping into my current account for sweeping out the amounts lying in credit, at the end of each day or at such intervals, as you may deem fit, and credit the same into my OVERDRAFT account. In case I require any funds to be transferred to my current account, on my specific written request and at your sole discretion, you may disburse such amount from the OVERDRAFT facility to my current account, as per the terms and conditions governing my agreement with you for the OVERDRAFT facility. I am aware that the balance lying in the current account would be appropriated towards interest and charges in the OVERDARFT account by the Bank.
27. The content of this application form from page 1 to 6 have been read over and translated into ______________ and explained to ______________ (Applicant/Guarantor(s) and he/she/they have understood the contents
28. Bank shall have the right and authority to carryout investigation or access information submitted by borrower/guarantor(s) to Income Tax and other Authorities.

Declarant's Name and Address: ______________

Relationship with Applicant/Guarantor(s) ______________

Signature of Declarant: ______________

I undertake that the loan amount availed by me from you shall not be utilised by me for the following purposes:
a) Purchase of gold in any form including primary gold, gold bullion, gold jewellery, gold coins, Units of Gold Exchange Traded Funds (GETF), Units of Gold Mutual Funds. b) In speculative, anti-social and illegal activities. c) Acquisition of/investing in Small Savings Instruments including Kisan VikasPatra and for the purchase of your bank's shares and securities and/or also to increase my stake as promoter in any company that I may be associated with. d) Setting up of manufacturing units for the manufacture of aerosol units using Chloroflurocarbon (CFC). e) Subscribing to Indian Depository Receipts. f) Buy back of shares / securities
In an event of the loan amount having been found by you or concerned authorities having been uitlised for one or all of the aforesaid purpose/s, such violation shall be construed as an event of default under the loan agreement and I am liable to settle the loan contract in full forthwith failing which you are at liberty to proceed against me and other parties to the loan contract and the hypothecated/immovable property under the loan contract without any reference to me. This undertaking shall be treated as part and parcel of my loan agreement with you I hereby agree to accept communication related to my loan or other loan products through email and SMS or in any other electronic form as the bank may deem fit. I / We shall indemnify the bank from any loss, damage that the bank may suffer / incur if the bank incurs any liability on account of representation; declaration and confirmation given by me / us. I am aware that the execution of the loan document may also be through the digital process and for the said purpose the bank may retrieve my personal data from UIDAI database through aadhar based authentication and I give my consent for the same as part of the loan I / We hereby further assure and confirm that the above declaration and undertaking is provided by me / us voluntarily without any force or compulsion, whatsoever, and shall not in any way affect the terms and conditions set forth in the loan application / sanction letter, which is binding on me / us and I / we shall strictly comply with the obligations contained therein. Note: If the declaration made with reference to the above is found to be false, then the bank shall be entitled to reject, revoke and/or recall the credit facility.
I hereby acknowledge the receipt of loan application form from Equitas Small Finance Bank Limited

SELF DECLARATION FOR CREDIT SHIELD (TO BE FILLED MANDATORILY)

1. We futher state we are aware that in order to protect the interest of the bank and also to avoid the liability under the loan getting devolved upon our legal heirs, credit shield insurance cover has been opted by us and requested the bank to effect the insurance cover with an insurance company of its choice in the name of ....(insured), the ....named above, and further deduct the insurance premium from and out of the loan amount disbursed/to be disbursed to the ....named above.

2. We further state that availing of the credit shield insurance cover in the name of ....named above is out of our own Will and volition after having fully understood the terms and conditions of the credit insurance policy.

3. In this connection, we wish to confirm that the insurance coverage has been taken in the name of .... named above as per the Bank's policy and would cover only the Principal Outstanding as on the date of the death of the insured.

4. We are aware that this insurance coverage will be extended based on paying the prescribed insurance premium and the payment of the insurance premium does not guarantee the insurance cover as it is solely governed by the policy of insurance and shall be at the sole discretion of the insurance company.

5. The ....and .... named above shall be liable to settle the loan amount in full in an event of repudiation of the claim by the insurance company apart from the liability to repay the loan amount devolving upon the legal heirs of the deceased insured.

Insurance is recommended to the customer and the customer has the choice to choose it at the time of loan origination.

This Application is free of cost. You do not have to pay anybody to get this. Please obtain receipts for all your payments. The Bank is not responsible for any payment made without receipt.

Date:

Place:

NATURE OF CHARGE/FEE	SCHEDULE OF CHARGES – HOUSING FINANCE	SCHEDULE OF CHARGES – LAP
	CHARGES	
Legal Charges	Rs 2,000/- for loan amount less than or equal to 5 lakhs Rs 3,000/- for loans greater than 5 to 25 lakhs Rs 5,000/- for loans greater than 25 lakhs	Rs 2,000/- for loan amount less than or equal to 5 lakhs Rs 3,000/- for loans greater than 5 to 25 lakhs Rs 5,000/- for loans greater than 25 lakhs
Processing Fee	Upto 2% on the sanctioned home loan	Upto 2% on sanctioned loan amount
Admin Fee	Upto 0.2%on the sanctioned home loan	Upto 0.2% on sanctioned loan amount
Login Fee (Non-refundable and part of Processing fees)	Rs 2,000/- inclusive of GST for loans upto 5 lakhs Rs 3,000/- inclusive of GST for loans greater than 5 upto 25 lakhs Rs 5,000/- inclusive of GST for loans greater than 25 lakhs	Rs 2000/- inclusive of GST for loans upto 5 lakhs Rs 3000/- inclusive of GST for loans greater than 5 upto 25 lakhs Rs 5000/- inclusive of GST for loans greater than 25 lakhs
CERSAI Charges	Rs 50 for all loans uptoRs 5 lakhs and Rs 100/- for all other loans	Rs 50 for all loans uptoRs 5 lakhs and Rs 100/- for all other loans
Part Pre-Payment Charges (Fixed ROI period)	Payment made through own funds of the borrower(s) - 2% on the prepaid amount	Upto3% on prepaid amount
Part Pre-Payment Charges excluding Corporate Borrowers (Floating ROI period)	Nil	Nil if the end use of funds is other than Business 3% on Prepaid amount
Part Pre-Payment Charges for Corporate Borrowers (Floating ROI period)	Payment made through own funds of the borrower(s) - 2% on the prepaid amount	Nil if the end use of funds is other than Business 3% on Prepaid amount
Foreclosure Charges (Fixed ROI period)	Payment made through own funds of the borrower(s) - 2% on the principal outstanding Payment made through funds/instruments from other financial institutions - 4% on the principal outstanding (Balance Transfer of loan to other institution)	Payment made through own funds of the borrower(s) - 3% on the principal outstanding Payment made through funds/instruments from other financial institutions - 5% on the principal outstanding (Balance Transfer of loan to other institution)
Foreclosure Charges excluding Corporate Borrowers (Floating ROI period)	Nil	Payment made through own funds of the borrower(s) - 3% on the principal outstanding Payment made through funds/instruments from other financial institutions - 5% on the principal outstanding (Balance Transfer of loan to other institution) Individual borrowers(s) - NIL. If the end use is other than Business.
Foreclosure Charges forCorporate Borrowers (Floating ROI period)	Payment made through own funds of the borrower(s) - 2% on the principal outstanding Payment made through funds/instruments from other financial institutions -4% on the principal outstanding (Balance Transfer of loan to other institution)	Payment made through own funds of the borrower(s) - 3% on the principal outstanding Payment made through funds/instruments from other financial institutions - 5% on the principal outstanding (Balance Transfer of loan to other institution)
Cheque Bouncing Charges	Rs 500/-	Rs 500/-
Delayed Payment Charges	24% per annum for the delayed days from EMI due date till the date of payment on the EMI due	36% per annum for the delayed days from EMI due date till the date of payment on the EMI due
Mortgage Creation/ Release Charge	As per applicable state laws	As per applicable state laws
Stamp Duty	As per applicable state laws	As per applicable state laws
Field Visit Charges	Rs 250/- per visit for EMI collection	Rs 250/- per visit for EMI collection
Documentation Charges	Rs 2,580/-	Rs 2,580/-
Repayment Swap Charges	Rs 500/-	Rs 500/-
Charges for providing photocopy of documents	Rs 500/-	Rs 500/-
Charges for providing physical Statement of Accounts/No due certificate - Once in six months	Nil	Nil
Charges for providing physical Statement of Accounts/No due certificate - More than once in six months	Rs 500/-	Rs 500/-
Charges for Mortgage Release/Cancellation	Rs 1,000/-	Rs 1,000/-
Credit Shield	As Applicable	As Applicable
Personal Accident Cover	As Applicable	As Applicable
Property Insurance	As Applicable	As Applicable
Switch Fee	One time charge of 0.25% on loan principal outstanding or Rs. 5000/- whichever is higher	One time charge of 0.25% on loan principal outstanding or Rs 5,000/- whichever is higher

All the above charges are Exclusive of Good and Service Tax (GST). GST are applicable as per state laws.

Note : Part payment is allowed post clearance of 6 EMIs. Part payment can be done once in six months. Minimum part payment is 6 EMIs or 10% of outstanding principal amount whichever is higher. Charges as applicable for part payment would be collected at the time of making the payment.
I understand that in case I do not wish to receive promotional information through telephone calls / email / sms on products and services not currently availed by me from the Bank or its agents/representatives. I can register for "Do Not Call" service through the Bank's website www.equitasbank.com or other channels that the Bank may offer. I agree that this service will not apply to receipt of advice and information regarding products and services currently availed by me, to help me in fully realizing the benefits of the range of financial solutions designed to make my banking relationship value added and more convenient.
Documents to be provided: Income proof: 3 to 6 months bank statement, IT return or Form 16, Salary slip / certificate ID Proof: Passport/ Pan card / Voter ID / Aadhar card / Driving License / (Subject to ESFB satisfaction) / Letter from Recognized public authority or public servant verifying the identity and residence.
Address proof: driving licence, voter ID, proof of possession of Aadhaar number, Passport, NREGA job card, National population register letter. Age Proof: Voter ID / Driving License / Pan Card / Passport / Mark List / Transfer Certificate.

SOURCING CHANNEL

☐ Self-Sourcing ☐ Liability Branch Sourcing ☐ Branch Walk-in ☐ Tele-Calling Leads ☐ Mobile Banking ☐ Website ☐ Campaigns ☐ Branch Referral ☐ Customer Referral ☐ Builders ☐ Connector/Agents/Aggregates/DSA Others..

Connector/DSA/Builder/Campaign/Employee/Customer Code/ID (As Applicable) : ....

Connector/DSA/Builder/Campaign/Employee/Customer Name (As Applicable) : ....

All the above charges are Exclusive of Good and Service Tax (GST). GST are applicable as per state laws.

Acknowledgment of Loan / Merchant OD / Current A/C Application Form (Provisional Receipt)

equitas
Equitas Small Finance Bank

Date : D D M M Y Y Y Y

☐ Agri & Allied Products ☐ HL ☐ LAP ☐ Current account
☐ Merchant OD ☐ BL Secured ☐ Commercial Property Purchase

Application No. IB ______________

No.769, Spencer Plaza, 4th Floor, Phase II, Anna Salai,
Chennai - 600 002. Tel 044 - 42995000, Fax : 044 - 42995050
Toll Free : 1800 103 1222 / 2977, CIN : U65191TN1993PLC025280
Mail ID : Customerservice@equitasbank.com
Website : www.equitasbank.com

Name of the Applicant : ______________ Loan Amount Requested ₹ ______________

ROI % p.a.________(Fixed/Floating/Hybrid) EMI amount INR ______________

Login Fee Amount: ₹ ______________ Login Fee Paid Date (only Cash/UPI): ______________

Mode of Payment: ☐ Cash ☐ Cheque/DD (Instrument No ______________ & Drawn On ______________)
☐ UPI (VPA ID ______________ & Transaction ______________

* In case of dishonor of the cheque, the loan application is liable to be rejected at the sole discretion of the bank **(Subject to realisation)

In case of any queries relating to your application, contact your Sales Executive/Reationship Manager. For any queries / issues related to services provided by Equitas Small finance bank or its outside service providers, you may please contact us on the toll-free number 1800 103 2977/1222 or email us at customerservice@equitasbank.

***Disclaimer : This does not purport to be a sanction of the loan by the bank

CAF/APRIL/2025

FATCA - CRS Declaration Form* (Fields are mandatory)

Entity Type: ☐ Financial ☐ Non-financial GIIN No.: ____________________

Country of Incorporation: ____________________ City of Incorporation: ____________________

1. I / We declare that the Entity is tax resident of any country other than India ☐ Yes ☐ No (If Yes, please fill Part A & B)

2. The Controlling Person / Ultimate Beneficial Owner / Proprietor is tax resident of any country other than India ☐ Yes ☐ No (If Yes, please fill Part C)

Part A (To be filled if YES is declared for the above statements except for Proprietorship customer)

Customer Identification No. ____________________ Issuing Country ____________________

Address used for Tax Purpose / reported to Tax Authorities in foreign country ☐ Registered ☐ Communication ☐ Business ☐ Other (if business or other, provide the address)

Address: ____________________

Details of Country(ies) in which the entity is resident for tax purpose and the associated Tax ID number:

Country	Tax Identification Number (or equivalent)	Identification Type (TIN or Other please specify)

Part B (To be filled by Non-financial entities)

Entity is: ☐ Traded in Stock Exchange ☐ Subsidiary of listed company ☐ Controlled by a listed company ☐ Not Listed

Name of the listed company ____________________ Name of the stock exchange ____________________ Type of Non-financial Entity: ☐ Active ☐ Passive

PART C (to be filled by Passive Non-financial Entities for Controlling Person and Proprietor, use additional form for any additional controlling person or beneficial owners)

Name*: ____________________ Date of Birth: ____________________

Country of Tax Residency: ____________________ % Beneficial Interest: ____________________

PAN: ____________________ Fathers Name: ____________________

Residential Address: ____________________

*Name of Controlling Person / Ultimate Beneficial Owner / Proprietor Address reported / updated with Tax authorities

Details of Country(ies) in which the controlling person is resident for tax purpose and the associated Tax ID number:

Country	Tax Identification Number (or equivalent)	Identification Type (TIN or Other please specify)

Country of Birth: ____________________ City of Birth: ____________________ Nationality: ____________________

Occupation Type: ☐ Service ☐ Business ☐ Other Identification type : ☐ Passport ☐ DL ☐ PAN ☐ Gov ID Card ☐ Other ____________________

FATCA CRS Terms and Conditions

The Central Board of Direct Taxes has notified on 7th August 2015 that Rules 114F to 114H, as part of the Income-tax Rules, 1962, which Rules require Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities / appointed agencies / withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. Should there be any change in any information provided by you, please ensure you advise us promptly, i.e. within 30 days. If you are a US citizen or resident or green card holder, please include United States in the foreign country information field along with your US Tax Identification Number. It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

GENERAL DECLARATION (to be signed by all authorised signatories with rubber stamp)

I / We have read the terms and conditions in this application form as well as displayed on the website pertaining to the current account, mobile banking, internet banking, Debit / ATM card which are in force now. I/We have understood the same and I/We agree to abide by and be bound by the terms as are in force from time to time for the account. I/We confirm that the authorized signatories as approved by me / our Board/partners/members of the HUF/Managing Committee, are authorised to operate the account, and any changes in regards to the same will be intimated in writing by me/us. I/We understand that the above account will be opened on the basis of the declaration made by me/us. I/We further agree that any false/misleading information given by me/us or suppression of any material fact will render my/our account liable for closure and further action. I/We further agree to indemnify Equitas Small Finance Bank and their successors are assignees if any of the representation and declarations mandatory hereunder by me/us is incorrect, false or misleading in any of its particulars. We further unconditionally and irrevocably authorise Equitas Small Finance Bank to debit our account with an amount equivalent to the fees and charges applicable for the services enjoyed by us. I/We declare confirm agree: a) That all particulars and information given in the application form are true, correct, complete and up-to-date in all respects and I/We have not withheld any information. b) I/We have had no insolvency initiated against me/us nor have I/We ever been adjusted insolvent. c) I/We have not at any time defaulted under any loan taken by me/us from any othe bank institution. d) I/We have read and understood that charges are applicable to the current account facility and hereby agree to bear the charges as revised from time to time by Equitas Small Finance Bank at its sole discretion. I/We have read and understood the facilities available under Equitas Small Finance Bank Current Account as detailed on the Internet Banking. I/We have also gone through the schedule of charges and understood that to be eligible for the concessions, I/We have to maintain the minimum average balance as indicated in the schedule of charges. In case the account remains overdrawn on account of unrecovered charges, if any, for a period of 3 months and above, the account will be closed and the Bank will not be responsible for giving any advance intimation thereof. I/We also understand that the continuation of the account is at Equitas Small Finance Bank sole discretion and in case Equitas Small Finance Bank is dissatisfied with the conduct of the account Equitas Small Finance Bank has the right to close account after giving me/us 15 days' notice or withdraw the concessions in all or any service charges granted to me/us or charge Equitas Small Finance Bank applicable rates for such services. I/We authorise the Bank or its against to make references/enquires as may be necessary and the exchange/share/part with any/all information with credit bureaus/statutory bodies/other agencies as may be deemed necessary or appropriate. I/We hereby declare that the transactions relating to foreign exchange that may be routed through your Bank would not involve, and would not be 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 hereby indemnify and keeping indemnified the Bank from and against all and any costs, charges, claims, disputed and consequences howsoever and whatsoever arising out of issuance and use of the Debit card to the Company. We shall at no point of time raise any objection or claim on the said transactions and the Bank is well within the law to deem the said transactions so effected as valid, binding transactions conducted by the firm/company represented by all its Directors/Authorised Signatories on the said account.I/We hereby request the Bank, its Affiliates and the representatives, associates, service providers and employers of the Bank and its Affiliates, to contact me/us by telephone, or any other possible mode to communicate with me from time to time in connection with servicing issues pertaining to the products/ relationship which I/We have with the Bank or its Affiliates from time to time. In addition to the above, the Bank, its Affiliates and the representatives, associates, service providers and employees of the Bank, its Affiliates may contact me/us from time to time by telephone, or any other possible mode to communicate in connection with new products, services of the Bank or its Affiliates. I/We shall indemnify the Bank and its representatives, employees and agents against all losses, costs, expenses, suits, damages whatsoever arising out of or in connection with their assistance and their services that may be provided to me/us for helping me/us invest in the aforementioned products/ avail myself/ourselves of the aforementioned facilities or services in my/our name (s). I understand that in case I do not wish to receive promotional information through telephone calls / email / sms on products and services not currently availed by me, I can register for "Do Not Call" service through the Bank's website www.equitasbank.com or other channels that the Bank may offer. I agree that this service will not apply to receipt of advice and information regarding products and services currently availed by me, to help me in fully realizing the benefits of the range of financial solutions designed to make my banking relationship value added and more convenient. I/ We understand that in case of premature withdrawal, interest will be paid at the rate applicable to the amount and period for which the deposit remained with the Bank and not at the contracted rate, I/ We confirm that no Foreign contribution will be credited into my/our Equitas Bank account. Any foreign contributions that I/we may receive will be credited to my/our FCRA account held with other Bank which has been opened specifically for FCRA credits and approval for which has been obtained from Ministry of Home Affairs. I am/We are, aware that the Bank, may, at its discretion, at any time, seek income tax return from me/us for such period as it may deem fit

SELF DECLARATION FOR OPENING CURRENT ACCOUNT

I / We declare that I/We, had/have not availed any type of credit facility from any bank/s. In case I/ We, avail any credit facility, I / We shall immediately inform the bank to enable it to comply with extant regulation issued by RBI

In case I/We, avail CC / OD facility or credit exposure (fund based or non-fund based) aggregating to more than 5 Crs in future, I / We shall immediately inform the bank to take necessary actions as per the extant regulation.

I / We declare I/ We had/have availed credit facility (CC/OD) / (other than CC/OD) to the tune of below / up to Rs 5 Crs from below mentioned banks. (Page 3)

I / We declare that I/We, had/have availed other credit facility (other than CC/OD) of Rs 5 Crs & above but less than Rs. 50 Crs from the mentioned bank/s as per Existing credit facility details table. I understand ESFB being one of the lending banks, can open only escrow account, from which, all debits from the account will be remitted to current account maintained with lending bank as per the joint declaration from me/us and my lender/s.

I / We declare that I/We had/have availed other credit facility (other than CC/OD) of Rs. 50 Crs & above from other bank/s. I understand ESFB being one of the lending banks, can open only escrow account, from which all debits from the account will be remitted to current account maintained with lending bank as per the joint declaration from me/us and my lender/s.

The bank may validate the aforesaid details through its own sources.

I / We undertake that above details are correct and in case bank comes to know that I am/We are having CC / OD or my/our exposure (fund based or non-fund based) is Rs. 5 Crs and above at any point of time post account opening, you shall have absolute right to restrict operations in the account or close the account without any intimation to me / us as per extant regulation of RBI without any recourse against or liability to you.

I / We, further confirm that the bank is not liable for any loss, damages, charges, cost, expenses incurred due to the restriction / closure of the account due to breach of the regulation

Certification:

I have understood the information requirements of this Form and hereby confirm that the information provided by me on this Form (page 1 to 6)is True, Correct, and Complete. I further confirm that I have read and understood the FATCA-CRS Terms and Conditions above and hereby accept the same.

DECLARATION FOR PROVIDING CONSENT

I/We have read all the terms & condition from page 1 to page 6 I/We hereby provide our consent on the same.

Applicant Signature	Guarantor(s) Signature	Guarantor(s) Signature	Guarantor(s) Signature

DECLARATION FOR SOLE PROPRIETORSHIP FIRMS (without rubber stamp)

I refer to the account opened by you in the name of M/s. ____________________ and declare as under:

I, the undersigned, am the sole proprietor of the firm and am solely responsible for the liabilities thereof. I shall advise you in writing of any change that takes place in the constitution of the firm and I will be liable to you for any obligation which may be standing in the firm's name in your books on the date of receipt of such notice and until all such obligations shall have been liquidated.

I declare that I have an existing account with CA / CC / SB No. ____________________ with ____________________ Bank in the name of ____________________ for the last ____________ years.

I agree to indemnify and hold the Bank harmless in case of any loss suffered by the Bank, its customers or a third party or any claim or action brought by a third party which is in any way the result of availing of services by me.

I agree that all the information disclosed in this document is correct and agree to inform you of any change in the information provided in this form or in related documents.

I have furnished to the Bank the Power of Attorney authorising the person(s) as indicated hereinbefore for operating the account.

I confirm having read the rules of the Bank regarding the conduct of the account as per deposit rules attached and the Citizens' Charter & Deposit Policy of the Bank.

I confirm having read the rules of the Bank regarding the conduct of the account and the rules and regulations pertaining to Phone Banking, Debit Card, Doorstep Banking, Anywhere Banking, Internet Banking, Mobile Banking & Utilities Pay Facilities. I accept and agree to comply with the terms and conditions or any rules of the Bank that may be in force from time to time. I acknowledge that it is my responsibility to obtain a copy of and read the same. I have received the deposit rules annexed to this account opening form and agree to abide by the same.

Yours faithfully,

____

Signature

Notes:

- Application form complete in all aspects including any further clarification(s) or documentation(s) needed, will be processed within 14 days from the date of receipt of the last clarification(s) / documentation(s) as applicable
- The rate of interest will be different for different categories of borrowers based on the individual credit and risk profiles and based on the interest rate model disclosed in the bank.
- Interest rates are subject to change at the sole discretion of the bank.
- I am/we are aware that the bank will not return the documents submitted by us in the event of rejection of loan by the Bank for any reason whatsoever.
- All necessary documentation as mandated by the Regulatory/Bank authorities should be provided for opening the accounts
- The Bank reserves the right to amend any of the services/facilities in any account either wholly or partially at any time by giving 30 days notice to the customer
- All accounts should maintain the stipulated average monthly balance based on the product program and in the event of non maintenance of the same, charges as applicable to the product variant would be applicable
- The Bank would levy charges and fees with respect to transactions and services and the same would be recovered by a debit to the account. In case of inadequacy of funds to cover the charges, the charges would be appropriated from the credits into the account in lump sum or over a period of time, at the discretion of the Bank, till the entire amount is recovered.
- In case there are no transactions initiated by the customer in the account for a continuous period of 2 years for Savings and Current Accounts, the account would be treated as dormant. Activation of a dormant account requires written instructions signed by all account holders and submission of KYC documents and activation shall be initiated at the home branch only.
- In case the welcome kit after account opening is not delivered for reasons such as "no such address, no such person, party shifted or incomplete address" the Bank will be constrained to freeze the account after making necessary efforts to reach the customer.
- For opening of a Current Account, declaration of existing credit facilities with any Bank and its branches is required.
- Complaint, if any, relating to features of any product of the Bank, may be conveyed over our Toll Free No: 1800 103 1222 (for Current Account) or you may write to the Customer Service Department of the bank customerservice@equitasbank.com for resolution. If complaint is not resolved satisfactorily within 30 days, you may approach the Banking Ombudsman, Reserve Bank of India, of the region.

SCHEDULE OF CHARGES - LINKED MY BUSINESS CURRENT ACCOUNT	
NATURE OF CHARGE / FEE	**CHARGES**
AVERAGE MONTHLY BALANCE (AMB)	
Average Minimum Balance (AMB)	NIL
Non-maintenance charges	NA
Cheque Book (PAP Cheque book of 25 leaves)	1 Cheque free per Quarter
Charges beyond free limit	Rs. 2 per leaf
Grouping of My business CA	Not allowed
COLLECTIONS	
Local cheque clearing	Free
Outstation Cheque collection charges at bank location Outstation Cheque collection charges at non-bank location	2 Cheque deposists free per month, Charges beyond free limit: upto Rs.5,000 charges of Rs. 25, Above 5,000 and upto including Rs. 10,000 charges of Rs. 50/- Above Rs. 10,000 and upto including Rs. 1,00,000 charges of Rs. 100/- Above Rs. 1,00,000 charges of Rs. 150/-
RTGS / NEFT / IMPS Inward	Free
PAYMENTS	
Demand Draft and Pay order at branch locations	Free upto 2 DD's per month
Charges beyond free limits	Rs. 50 per DD
Demand Draft at non-branch locations	Rs.100 per DD
PAP Cheque payment	Free
RTGS and NEFT Outward (Free online)	**NEFT :**UptoRs. 10,000/- Rs. 2.5, From Rs. 10,001 to Rs. 1,00,000 : Rs. 5, From Rs. 1,00,000 to Rs. 2,00,000 : Rs. 15, Above Rs. 2,00,000 : Rs. 25. **RTGS:** From Rs. 2,00,000 to Rs. 5,00,000 : Rs. 25, Greater than Rs. 5,00,000 : Rs. 50/-
IMPS Outward (per day limit of Rs. 2,00,000/-)	Free
CASH CHARGES	
Cash Deposit at Home loaction (Inculding ATM and Branch)	10 times of the previous month's AMB or Rs. 1,00,000/- per month whichever is lower
Charges beyond free limits	Rs. 3/1000
Cash Deposit at Non-Home location (Inculding ATM and Branch)	Rs. 10,000 per month
Charges beyond free limits	Rs. 4/1000
Cash Withdrawal at Home location	Free
Cash Withdrawal at Non-Home location	Free
Debit Card Cash Withdrawal TXNs at Metro location (other bank ATMs)	No Free Transactions
Debit Card Cash Withdrawal TXNs at Non-Metro location (other bank ATMs)	No Free Transactions
Charges beyond free limits of ATM Withdrawals	Rs. 21/- per txn
Card Transaction Slip Retrieval charges (for incorrect claims)	Rs. 250/- per slip
OTHER CHARGES	
RuPay Debit Card (Charges for Issuance and renewal)	Rs. 100/-
RuPay Platinum Debit Card with Chip (Charges for Issuance, Annual Fees, re-issuance)	NA
Stop payment single cheque (free online)	Rs. 100/- per Cheque
Stop payment series (free online)	Rs. 150/- for a series of 25 cheques
Outward cheque return charges for Financial reasons	Rs. 50/- per cheque
Outward cheque return charges for Techinal reasons	NIL
Inward cheque return charges for Financial reasons	Upto 2 cheques Rs. 350/- per cheque, 3-5 cheques Rs. 500/- per cheque, 6th cheque onwards Rs. 750/- per cheque
Inward cheque return charges for Techinal reasons	NIL
Standing instructions set up / amendment	Rs. 25/- per instance
Standing instructions execution	NIL
Standing Instructions failure (return)	Rs. 200/- per return
ECS / NACH Return due to financial reasons	Rs. 200/- per return
CERTIFICATE AND REPORT ISSUANCE	
Balance Certificate Branch (Online Free)	Rs. 250/- per instance
Previous Year balance and interest statement (Free Online)	1 free per annum, Rs. 300/- per statement thereafter
Passbook issuance	Free
Duplicate Passbook issuance	Rs. 50/-
Signature verification certificate/photo attestation/address confirmation	Rs. 50/- per instance
Duplicate TDS certificate	Rs. 100/-
Duplicate account statement Print (Free Online or On email)	Rs. 50/-
DD/PO revalidation/cancellation	Rs. 100/-
Account closure charges if closed on customer request after 15 days of account opening and before completing 6 months.	Rs. 500/-
Account Inactive charges	NIL
DOORSTEP BANKING*	
Cheque pickup	Rs. 50/- per instance
Cheque pickup beat (per month)	Rs. 300/-
Cash pickup beat (charges per month)	
Upto Rs. 2,00,000	Rs. 2,200/-
Rs. 2,00,000 to Rs. 5,00,000	Rs. 3,200/-
Rs. 5,00,000 to Rs. 10,00,000	Rs. 8,000/-
Rs. 10,00,000 to Rs. 20,00,000	Rs. 12,000/-
Rs. 20,00,000 above	Contact Branch
Cash pickup (on call) (charges per instance)	
Upto Rs. 2,00,000	Rs. 150/-
Rs. 2,00,000 to Rs. 5,00,000	Rs. 300/-
Rs. 5,00,000 to Rs. 10,00,000	Rs. 500/-
Rs. 10,00,000 to Rs. 20,00,000	Rs. 800/-
Rs. 20,00,000 above	Contact Branch
NO. OF TRANSACTIONS	
Aggregation of all the customer induced transactions including:	
Cash/Cheque/DSB/DD (Excluding online and ATMtransactions)	8 transactions free per month
RTGS/NEFT/DSB/DD(Excluding Online and ATM Txn) Charges beyond free limits	Rs. 15 per transaction over and above the individual transaction limit charges
SCHEDULE OF CHARGES - SALARIED OVERDRAFT	
Processing Fee	Upto 2% of the SanctionedLimit
Renewal Fee	Upto 2% of the SanctionedLimit
Enhancement Fee	Upto 2% of the SanctionedLimit
Expiry of Limits / Non-Renewal Charges/Non-perfection of asset / Covenant not complied with Sanctioned Conditions	Upto 2% per month or part thereof on the Sanctioned Limit for the period of non-compliance
Overdrawn Charges i.e. Charges Drawal in Excess of the Sanctioned Limit	Upto 2% per month or part thereof on the overdrawn amount in excess of the Sanctioned Limit for the period of non-compliance
Commitment Charges	Upto 0.5% per annum on the Unutilized Portion of the Sanctioned Limit if the quarterly average utilization per calendar quarter is 50% of limit or less
Pre-payment/Fore-closureChargeswith own funds	Upto 3% of the Sanctioned Limit
Pre-payment/Fore-closureCharges in case if loan is taken over by other financial institutions (banks/NBFCs)	Upto 5% of the Sanctioned Limit
Mortgage Creation/ Release Charge	As per applicable state laws
Stamp Duty	As per applicable state laws
Credit Shield	As Applicable
Personal Accident Cover Insurance	As Applicable
Property Insurance	As Applicable
CERSAI Charges	Rs. 50/- for Sanctioned Limit upto Rs. 5 lakhs and Rs. 100/- for all other Sanctioned Limit
Cheque Bouncing Charges	Rs. 500/- per instance
Charges for providing photocopy of documents	Rs. 500/-
Charges for providing physical Statement of Accounts/No due certificate-More than once in six months	Rs. 500/-
Charges for providing physical Statement of Accounts/No due certificate-More than once in six months	Nil
Documentation Charges	Rs 2,580/-

All the above charges are Exclusive of Good and Service Tax (GST). GST are applicable as per state laws.

(Signature of Individuals/Applicant)

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SCHEDULE OF CHARGES REGULAR SAVINGS ACCOUNT	
NATURE OF CHARGE / FEE	**CHARGES**
AVERAGE MONTHLY BALANCE (AMB)	
Average Minimum Balance	Rs. 10,000/- In Metro, Urban branches Rs. 5,000/- in Semi-urban branches Rs. 2,500/- in Rural branches
AMB Non-maintenance charges	NO CHARGES APPLICABLE
GROUPING WITH FAMILY ACCOUNTS OR BUSINESS	
Current Account Grouping	Can be grouped to Current Account of equal or higher value
Savings Account Grouping	Can be grouped to Savings Account of higher value
Cheque book (PAP cheque book of 25 leafs) limit	1 cheque book free per quarter
Charges beyond free limits	Rs. 2/- per leaf
COLLECTIONS	
Local cheque clearing	Free
Outstation Cheque collection charges at bank location	Upto Rs.5,000 charges of Rs. 25/-, Above 5,000 and upto including Rs. 10,000 charges of Rs. 50/- Rs. 10,000 charges of Rs. 50/-
Outstation Cheque collection charges at non-bank location	Above Rs. 10,000 and upto including Rs. 1,00,000 charges of Rs. 100/- Above Rs. 10,000 and upto including Rs. 1,00,000 charges of Rs. 100/- Above Rs. 1,00,000 charges of Rs. 150/-
RTGS inward / NEFT inward / IMPS inward	Free
Foreign inward remittance	Free
PAYMENTS	
Demand Draft and Pay order at branch locations	Free upto 3 DD's per month
Charges beyond free limits	Rs. 50 per DD
Demand Draft at non-branch locations	Rs.100 per DD
PAP Cheque payment	Free
RTGS and NEFT Outward (Free online)	**NEFT :**UptoRs. 10,000/- Rs. 2.25, From Rs. 10,001 to Rs. 1,00,000 : Rs. 4.5, From Rs. 1,00,000 to Rs. 2,00,000 : Rs. 14.5, Above Rs. 2,00,000 : Rs. 24.5. **RTGS:** From Rs. 2,00,000 to Rs. 5,00,000 : Rs. 20, Greater than Rs. 5,00,000 : Rs. 40/-
IMPS Outward (per day limit of Rs. 2,00,000/-)	Rs. 1/- per Transaction
CASH CHARGES	
Cash Deposit at Home Branch	Free up to Rs. 1,00,000/- per month
Cash Deposit limit at Non-Home Branch (including ATM)	NIL
Charges beyond free limits at Home & Non-Home Branch Including ATM and Branch)	Rs. 4/1000
Cash Withdrawal at Home location	Free
Cash Withdrawal at Non-Home location	Rs. 4/1000
Debit Card Transactions at across Equitas Bank ATMs (Include Financial & Non-Financial Transactions)	Free Unlimited
Debit Card Transactions at Metro location other Bank ATMs (Financial & Non-Financial Transactions)	3 Transactions
Debit Card Transactions at Non-Metro location other Bank ATMs (Financial & Non-Financial Transactions)	5 Transactions
Charges on Financial Transactions beyond free limits*	Rs. 21/- per transaction
Charges on Non-Financial Transactions beyond free limits	Rs. 10/- per transaction
Cash withdrawal outside India (for international cards only)	Rs. 110/- per transaction
Balance Inquiry Outside India (for international cards only)	Rs. 25/- per transaction
OTHER CHARGES	
Rupay/VISA Classic Debit Card (Charges for issuance, Annual maintenance and renewal)	Rs. 125/-
Visa Gold Debit Card (Charges for issuance, Annual maintenance and renewal)	Rs. 125/-
Rupay Platinum Debit Card (Charges for issuance, Annual maintenance and renewal)	Rs. 199/-
VISA Platinum Debit Card (Charges for issuance, Annual maintenance and renewal)	Rs. 199/-
ELITE / VISA Signature Debit Card (Charges for issuance, Annual maintenance and renewal)	Rs. 499/-
Card Transaction Slip Retrieval charges (for incorrect claims)	Rs. 250/- per slip
Stop payment single cheque (free online)	Rs. 100/- per cheque
Stop payment series (free online)	Rs. 150/- for a series of 25 cheques
Outward cheque return charges for financial reasons	Rs. 100/- per cheque
Inward cheque return charges for financial reasons	Rs. 350/- per cheque for up to 2 cheques, Rs. 500/- per cheque for 3-5 cheques,Rs. 750/- per cheque 6th cheque onwards
Inward/ Outward cheque return charges for technical reasons	NIL
Standing instructions set up/Amendment (Free for RD/SIP/Bill Payment)	Rs. 25/- per instance
Standing Instructions failure (return)	Rs. 150/- per return
ECS/NACH return due to financial reasons	Rs. 200/- per return
SMS Alerts (Debit & Credit Transactions^)	Free
SMS Alerts (Day-End Balance Change)	? 10 per quarter (only if facility is availed)
CERTIFICATE AND REPORT INSUANCE	
Balance Certificate Branch (Online Free)	Rs. 250/- per instance
Previous Year balance and interest statement (Free Online)	1 free, more than one- Rs. 300/- per statement
Signature verfication certificate	Rs. 50/- per instance
Photo Attestation	Rs. 50/- per instance
Address Confirmation	Rs. 50/- per instance
Duplicate TDS certificate	Rs. 100/-
Duplicate account statement Print (Free Online or On email)	Rs. 50/-
DD/PO revalidation/cancellation	Rs. 100/-
Account Closure charges if closed on customer request before 6 months of account opening date and after 15 days of account opening.	Rs. 500/-
Account Inactive charges	NIL
DOORSTEP BANKING (Available on request at select locations only)	
Cheque pickup	Rs. 50/- per instance
Cheque pickup beat (per month)	Rs. 300/-
Cash pickup beat (charges per month)	
Upto Rs. 2,00,000	Rs. 2,200/-
Rs. 2,00,000 to Rs. 5,00,000	Rs. 3,200/-
Rs. 5,00,000 to Rs. 10,00,000	Rs. 8,000/-
Rs. 10,00,000 to Rs. 20,00,000	Rs. 12,000/-
Rs. 20,00,000 above	Contact Branch
Cash pickup beat (charges per month)	
Upto Rs. 2,00,000	Rs. 150/-
Rs. 2,00,000 to Rs. 5,00,000	Rs. 300/-
Rs. 5,00,000 to Rs. 10,00,000	Rs. 500/-
Rs. 10,00,000 to Rs. 20,00,000	Rs. 800/-
Rs. 20,00,000 above	Contact Branch
SCHEDULE OF CHARGES - MERCHANT OVERDRAFT	
Processing Fee	Upto 2% of the Sanctioned Limit
Renewal Fee	Upto 2% of the Sanctioned Limit
Enhancement Fee	Upto 2% of the Sanctioned Limit
Expiry of Limits / Non-Renewal Charges/Non-perfection of asset / Covenant not complied with Sanctioned Conditions	Upto 24% per annumon the Utilised Limit for the period of non-compliance
Overdrawn Charges i.e. Charges Drawal in Excess of the Sanctioned Limit	Upto 24% per annum on the overdrawn amount in excess of the drawing power for the period of non-compliance
Commitment Charges	Upto 0.5% per annum on the Unutilized Portion of the Sanctioned Limit if the quarterly average utilization in a calendar quarter is 50% of limit or less
Pre-payment/Fore-closureCharges with own funds	Upto 3% of the Sanctioned Limit
Pre-payment/Fore-closure Charges in case if loan is taken over by other financial institutions (banks/NBFCs)	Upto 5% of the Sanctioned Limit
Mortgage Creation/ Release Charge	As per applicable state laws
Stamp Duty	As per applicable state laws
Credit Shield	As Applicable
Stock Insurance	As Applicable
Property Insurance	As Applicable
CERSAI Charges	Rs. 50/- for Sanctioned Limit upto Rs. 5 lakhs and Rs. 100/- for all other Sanctioned Limit
Cheque Bouncing Charges	Rs. 500/- per instance
Charges for providing photocopy of documents	Rs. 500/-
Charges for providing physical Statement of Accounts/No due certificate -More than once in six months	Rs. 500/-
Charges for providing physical Statement of Accounts/No due certificate -More than once in six months	Nil
Documentation Charges	Rs 2,580/-

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