

Primary Applicant Name:

Joint/Co-Applicant 1 Name:

Customer ID:  Lead No.:  Status Code:  Date:

Account No.:  Track ID:  Promotional Code:

Product:  Demat Account No.:

The name on the account will be updated as per passport only. Any alterations in the form need full signature of applicant.

☐ I have above Account with ICICI Bank which I want to convert to NRO Savings Account

### NOMINATION FOR ACCOUNT (Please tick as applicable)

I/We have been explained about the benefits of the nomination facilities in the account. I/We have ☐ agreed to appoint a nominee ☒ not agreed to appoint a nominee in the account, as per the details set out in the Electronic Account Opening Form.

### DECLARATIONS

I/We the undersigned declare, confirm and agree as follows:

- The details in the Electronic Application Form bearing the above Reference Number have been entered by me/us or at my/our directions and all the particulars entered in Electronic Application Form (EAF) and this Customer Application Form (CAF) including the attached photograph are true and correct and I/we have not withheld any information required for opening an account.
- That I/we are aware that my/our account shall also be governed by the terms and conditions and other terms and conditions as available in the website [www.icicibank.com](http://www.icicibank.com) ("Website"). I/We have read, understood and agree to abide and comply with the same including changes made from time to time, which changes will be updated on the Website.
- I/We agree and confirm that in case of inconsistency between the account opening documents and Know Your Customer (KYC) document provided by me/us, the Bank at its sole discretion, shall have the right to update the information in accordance with the KYC documents without any prior notice to me/us.
- I/We understood and agreed that CAF/EAF can be rejected the Bank for any reason whatsoever, without any liability, at its sole discretion and shall decline any instructions issued by me/us, if any. The Bank may require me/us to apply for a physical account opening in case of any discrepancy.
- I/We hereby declare that I am/we are non-resident Indian(s) ("NRI/s") or Person(s) of Indian Origin ("PIO/s") as defined under the Foreign Exchange Management Act, 1999 & 2016 and the applicable regulations, rules, notification, direction or order made thereunder (collectively, "FEMA"). I/We understand that the Bank shall solely rely on the statements/declarations/undertaking and confirmations provided by me/us for the purpose of account opening and that in case any of the statements /declarations / undertaking and confirmations made herein are found to be incorrect/ false/misleading, the Bank shall not be bound to accept and/or process the application.
- I/We understand and agree that my/our submission of this Application Form and its receipt by the Bank acts as an instruction to the Bank but does not mean that the Bank has approved this Application Form or is bound to abide by my/our instruction(s). I/We undertake to provide any further information/ document as maybe required for the purpose of the application and verification. In this regard, I/We understand that pursuant to my/our consent, the Bank may outsource or sub-contract any part of the banking operations to a third party on such terms as deemed fit by the Bank.
- I/We hereby agree that to the extent of acting in good faith, the Bank shall be entitled to act/ rely or refuse to act/ rely, at its sole discretion, upon any Instructions or Documents, whether confirmed by me/us in writing or not, for any purpose and shall not be liable for such decision to me/us/third party.
- I/We understand that the Application Form provided by me/us is governed by the laws of the Republic of India and I/we, therefore, undertake to be bound by the applicable laws and regulations, including the extant regulations provided by the Reserve Bank of India (RBI).
- I/We authorize the Bank act and rely on any instructions, communication/ signature for any purpose (including but not limited to the instructions/communications pertaining to the operation of all our Accounts or to any other related services) which may from time to time be or purport to be given by any form of electronic communication by me/us ("Instructions").
- I/We authorize the Bank to act and rely on any information/document provided by me/us, including the photograph (s), signature(s), identity proof (s), overseas address proof (s) and any annexures /declarations sent by me/ us (the "Documents") for any purpose (including but not confined to compliance with applicable KYC/ AML norms and for any verifications and/or authorization purposes) through means of electronic communication from time.
- I/We further declare and undertake that any transaction involving foreign exchange shall be in compliance with the provision of FEMA and/or any other laws applicable to NRI/PIOs for account(s).
- I/We hereby undertake to intimate the Bank on my/our return to India for permanent residence immediately on arrival. Further, I/we undertake to close any of the above accounts (maintained/ or operated by me/us in my/ our capacity of an NRI/PIO (as applicable) on my/our becoming a Resident Indian or convert the above account (also a resident account wherever such conversion is possible at Bank's end).
- If our account is opened basis submission of Permanent Account Number (PAN) acknowledgement number, I/we undertake to submit PAN within <90> days of this CAF, failing which the Bank reserves the right to close or freeze the operation of my/our account.
- If our account is opened basis Form 60, I/we declare that I do not have PAN and my/our estimated total (including the income of spouse, minor, child, etc. as per Section 64 of Income Tax Act, 1961) computed in accordance with the provision of Income Tax Act, 1961 for the

financial year in which the above transaction is held will be less than maximum amount not chargeable to tax.

15. I/We undertake to provide/inform the Bank of any change to the KYC documents provided by me, including change in the communication address. I/We authorize the Bank to update the same in their records. In case of any failure/delay in intimating the changes on my/our part, the Bank disclaims all liabilities resulting from such loss or damage caused to me/us.
16. I/We undertake, agree and confirm: a. That I/we are not and have not any insolvency, bankruptcy and similar proceedings initiated against me/us nor I/we have been adjudicated insolvent; b. The Bank or its agents to make references and enquiries related to information in this CAF which the Bank or its agents consider necessary for the purpose of account opening, verification with respect to KYC and/or Anti-Money Laundering (AML).
17. I/We hereby agree and authorize the Bank to reverse any erroneous credit given to my/our account/s and/or to reverse any such amounts of which I/we am/are not the intended recipient. I/We undertake not to hold the Bank or its agents/ representatives liable (in any manner whatsoever) for any such reversal made to my/our accounts at any point in time.
18. I/We hereby consent to receiving information from Central KYC Registry through SMS/e-mail on my registered mobile number/e-mail ID.
19. I/We authorize the Bank to receive/extract information/credit score pertaining to my/our credit worthiness/ credit score from credit rating agencies for the purpose of account opening and for offering various products and services by the Bank.
20. **Disclosures**  
I/We hereby expressly authorize and give consent to the Bank to share, exchange, disclose, transfer or part with any of my/our account information or personal data, contained in this CAF or in the EAF or otherwise provided to/ available with the Bank, when the bank considers such disclosure as necessary or expedient, with:  
Employees or agents of the Bank, group entities,
  - a. subsidiaries, branches in any jurisdiction;  
Auditors, any agencies/credit bureaus, any court or
  - b. tribunal or any statutory, regulatory, judicial, governmental, or administrative authority Central KYC registry, SEBI Know Your Client registration agency having jurisdiction over the Bank or its group entities/subsidiaries/branches;  
Service providers or any such person with whom the
  - c. Bank contracts or proposes to contract in relation to the provision of services in respect of the account or facilities; for the purpose (i) of compliance with applicable laws or any order (judicial or otherwise), statutory or regulatory requirement or (ii) of facilitating banking transactions through any medium (whether through Internet Banking, Phone Banking, Mobile Banking or otherwise) or (iii) disclosures for credit review of any account, assets or service or any credit facilities received/availed/held by the customer from the Bank (whether singly or jointly or otherwise) or (iv) for authentication or verification purposes, or (v) research or analytical purposes, credit reporting, credit scoring, risk management, participation in any telecommunication or (vi) electronic clearing network and for use or processing of the said information/data.
21. I/We hereby undertake and confirm that I/we have read and understood and hereby agree to the Privacy Notice as provided under/made available to me/us at the Bank's website,  
<https://www.icicibank.com/nri-banking/RHStemp/privacy-notice-eu-users.page>.
22. I/We hereby authorize the Bank to issue ICICI Bank Debit Card and enable provisions of Internet Banking, Phone

Banking and Mobile Banking services on terms and conditions of Internet Banking services, Phone Banking and Mobile Banking as available/set forth on the Website and I/we agree to abide by the same. I/We understand that to revoke the usage of the above services, I/we shall have to issue a letter of revocation to the Bank in this regard. I/We agree that until ten days after receipt of such revocation letter, the above authorization shall hold good. The Terms and Conditions of Debit Card Member agreement governs the use of my/our card(s).

23. **For Joint Account (if applicable)**

I/We joint holder/s, hereby authorize the primary applicant, to access the Internet Banking, Phone Banking and Mobile Banking channels as provided by the Bank and I/we agree that the Bank shall not be held liable for acting upon the instructions of the primary applicant or any errors, liability, negligence, defaults, or omission that occur due to the above authorization.

24. I/We hereby confirm that all accounts under this Customer ID are operated singly and in case of Joint account operated by either or survivor/anyone or survivor.

25. This CAF together with the EAF, Tariff guide/Charges applicable and the Terms for [NRE/NRO Savings Account] and other terms and conditions as available on the Website constitute the account opening documents for the above referred account.

26. I/We shall not make available to any person resident in India, foreign currency against "reimbursement" in 'INR' or any other manner in India. I/We understand and acknowledge that in case I/we instruct the Bank for any conversion of my/our remittance/s from one currency to another, either for booking of a deposit or for such other permissible purposes as permitted under FEMA, the currency conversion risk shall be solely borne by me/us.

27. **Declaration for customer of NRI Account/Program:**

I/ We have read other terms and conditions of NRI Account/Program and other products and service specific terms and conditions available and updated on the Website from time to time and I/we agree to abide and be bound by them.

28. In case of Pakistan's Citizens, I/we have obtained specific approval from RBI to open the accounts for NRI and a copy of the same has been submitted along with my/our CAF and EAF.

29. **Money2India Declaration:**

- a. I hereby authorize the Bank to use any/ all information, as contained in this Customer Application Form, for the purpose of registering on Money2India services on my behalf for all geographies as updated on the Bank's website from time to time. If I wish to opt out of Money2India services, I would write to [nri@icicibank.com](mailto:nri@icicibank.com) from my registered Money2India e-mail ID stating the same.
- b. We, hereby authorize ICICI Bank UK PLC (wholly owned subsidiary of the Bank) to use any/ all information, as contained in this application form, for the purpose of opening Money2India Europe account on my/our behalf. I/We understand that Money2India Europe account is a default service offered to me/us with NRI account and is currently offered in <20> countries in Europe and maybe extended to other geographies as updated on Money2India Europe website from time to time. Money2India Europe account is a service offered by ICICI Bank UK PLC, Germany Branch. For more information, please visit [www.money2india.eu](http://www.money2india.eu).

30. **FATCA/CRS declaration**

I/We understand/ agree (i) that Bank is relying on this information for determining the status in FATCA/CRS compliance that the Bank is not able to offer any tax advice on FATCA/CRS status or its impact; (ii) to submit a new form within <30> days if any certification or

information in the FATCA/CRS becomes incorrect; (iii) that as may be required by domestic regulators/tax authorities, the Bank may also be required to inform reportable details to CBDT or close or suspend my/our account/s.

**31. Aadhaar Consent:**

I/we have been explained and informed in the local language understood by me/us about the consent and purpose of collecting Aadhaar. I/We have been informed that:

- a. upon authentication, UIDAI may share with the Bank information in nature of my /our demographic information including photograph which the Bank may use as an identity/address proof for the purpose of account opening;
- b. my/our Aadhaar details (including my demographic information) shared by UIDAI will not
- c. be used for any purpose other than the purpose mentioned above or as per requirements of law;
- d. my/our biometric information will not be stored by the Bank.

**32. Politically Exposed Persons (PEPs)**

Politically exposed person are individuals who are or have been entrusted with prominent public functions in a foreign country. Examples of PEPs include, but is not limited to: (i) Heads of States or of Governments (ii) Senior politicians (ii) Senior government /Judicial /Military officers (iv) Senior executives of state - owned corporations (v) Important political party officials (vi) Senior Indian Diplomatic posted outside the country. The term PEP also include the families and close associates of the PEPs mentioned above.

Families: The term families include close family members such as spouse, children, parents and siblings and may also include other blood relatives and relatives by marriage.

Close associates: The terms closely associated persons in the context of PEPs includes close business and personal advisors /consultants to the PEP as well as persons who benefit significantly from being close to such a person.

**33. Declaration of Indemnity**

I/We agree to hold the Bank, its directors and employees, representatives, agents, it's customer's or any third party as the case may be, indemnified against all direct or indirect actions, suits, proceedings, claims, demands, losses, damages, costs, charges and expenses suffered, arising from:

- a. The Bank acting or not acting on the basis of any of the below, whether such information/documents have been confirmed by me/us in writing or not;
  - i. instructions given by me/us (including but not limited to fax and other telecommunications or electronic instructions), or persons purported to have been authorized by me/us;
  - ii. information/documents submitted by me/us;
- b. Any misrepresentations vis-à-vis information provided for account opening, breach of any terms, conditions, declarations, representations, undertakings and warranties contained in this CAF/EAF/Terms for [NRE/NRO] Savings Account and other terms on the Bank's website;
- c. Any fraud, negligence or misconduct by me/us;
- d. Any negligence on the part of the customer by sharing payment credentials, delay in notifying the Bank of any unauthorized electronic banking transaction; and
- e. Exercising the Bank's right of set-off, combination, consolidation, lien or any other right.

The indemnity stated herein shall be in addition to and not in derogation of any other indemnity obligation undertaken by me/us whether stipulated in the Terms for Savings Account or otherwise.

34. I/We hereby confirm the responsibility for maintaining a Monthly Average Balance ("MAB") during any financial year month. Failure to maintain the prescribed MAB may attract service/MAB charges and such charges may be deducted by the Bank from my/our account(s) held in my/our customer ID.

35. I/We hereby acknowledge and confirm that the Bank will not be responsible for any loss or damage due to loss or miscarriage of the cheque(s) or of any delay in collection, transmission and otherwise of any remittance howsoever caused. If any instrument(s) for collection is/are returned unpaid at any time the returning and changes may be debited to my/our account. If any cheque/draft credited to my/our account provisionally prior to final realization under the Bank's special cash letter services is return unpaid, the amount may be recovered from my/our account at the appropriate exchange rate along with interest applicable at such rates as may be decided by you. I/We undertake to refund the amount, if already drawn by me/us, immediately on demand if our account does not have sufficient balance to recover the amount with interest and/or any other changes.

36. I/We agree that the Bank shall not be obligated to verify the identity of the person giving Instructions and/ or Documents or verify the authority given to such person, which the Bank in good faith considers to be that of any person authorized by me/us.

37. I/We agree that the Bank shall be entitled (but not obliged) to keep records of the Instructions/ Documents, as the Bank may deem fit, and these records shall be conclusive and binding on me/us. Further, the Bank shall be entitled to dispose of or destroy any such records at any time as determined by it in its sole discretion.

38. I/We agree that the Bank shall be entitled to require any instruction in any form to be authenticated by use of any password, identification code or test as may be specified from time to time and I/ We shall ensure the secrecy and security of such password, code or test and I/We shall be solely responsible for any improper use of the same.

39. I/We agree that, notwithstanding anything contained herein, the Bank may, at any point of time, require from me/ us confirmation of any Instructions and/or Documents in such form as ICICI Bank may specify before acting on the same.

40. NCCT Country declaration (as applicable):

I hereby confirm that all details submitted above are true and verified and in case of any due diligence requirement will provide relevant documentary evidence to Bank

**41. Declaration about Existing Relationship with Bank**

I/We hereby agree, confirm and authorise ICICI Bank Ltd, India (ICICI Bank) to re-designate the resident Savings I Current Account(s) & term deposits, if any, held by me with ICICI Bank. at any point of time as deemed fit by ICICI Bank into Non-Resident Ordinary (NRO) Accounts/ deposits as the case may be.

I have been informed that:

- A. If the resident account is held in the same Mode Of Operation (MOP) as that of the account (the new Non-Resident account opened), and the second applicant continues to be a resident Indian, then the consent of the primary account holder is sufficient for re-designation. The mode of operation of such accounts will be updated to former or survivor.
- B. If the Account and the resident account being re-designated are held in title same MOP with both the account holders being NRIs, then title consent of title primary account holder is sufficient for re-designation.
- C. The existing Debit Card on the resident account will be cancelled and a new domestic Debit Card shall be issued for the NRO Account. Customer can continue to use the existing cheque book.

- D. If there is a change in the MOP or if there is addition of Joint Applicant(s) in the resident account being re-designated then a separate re-designation request needs to be submitted with signatures of all account holders being NRIs.
- E. If the NRI customer is a joint holder, not being the primary holder, in a resident account, then the resident account shall not be re-designated into NRO account. The customer will need to submit instructions for deletion of his/her name from resident account.
- F. Request you to de-link Invest@ease facility from Resident Savings Account because my/our residential status has changed to NRI and the Resident Savings Account needs to be converted to NRO.
- G. **iWish RDs:** I Wish RDs will be closed and credited to your linked converted NRO savings
- H. **PPF Account Related:**  
Please note, in case if we observe a PPF account in your customer ID :
- If the date of opening of PPF Account is prior to date of becoming NRI then PPF Account will be converted to NRI status. You can contribute towards PPF Account on non-repatriation basis. PPF Account shall be continued till maturity but extension of account is not allowed as per scheme rules.
  - If the date of opening of PPF Account is later than the date of becoming NRI then linked PPF Account will be closed and no interest shall be payable to the customer from the date of opening of PPF Account.
- I. **PM Schemes like Atal Pension Yojna (APY), Pradhan Mantri Jeevan Jyoti Bima Yojna (PMJJBY), Pradhan Mantri Suraksha Bima Yojna (PMSBY), Sukanya Samruddhi Yojna (SSY)**  
Schemes will cease to be in effect since non-residents are ineligible for these schemes  
Please arrange to cancel any Standing instructions linked to these accounts.
42. **The Person of Indian Origin (PIO) /Overseas Citizen Of India (OCI) Declaration**  
I hereby declare that I am a person of Indian Origin and I satisfy one of the following conditions. (Please pick the choice) applicable to you:
- a. Primary applicant**
- ☐ I Held an Indian Passport in the past
- ☐ My father/mother / grandfather/ grandmother (name)\_\_\_\_\_ is/was a citizen of India by virtue of the Constitution of India or the Citizenship Act, 1955
- ☐ I am the spouse of an Indian Citizen
- ☐ The father/mother / grandfather/ grandmother (name)\_\_\_\_\_ of my spouse is/was a citizen of India by virtue of the Constitution of India or the Citizenship Act, 1955
- b. First Co-applicant**
- ☐ I Held an Indian Passport in the past
- ☐ My father/mother / grandfather/ grandmother (name)\_\_\_\_\_ is/was a citizen of India by virtue of the Constitution of India or the Citizenship Act, 1955
- ☐ I am the spouse of an Indian Citizen
- ☐ The father/mother / grandfather/ grandmother (name)\_\_\_\_\_ of my spouse is/was a citizen of India by virtue of the Constitution of India or the Citizenship Act, 1955
43. I/ We hereby agree and authorize ICICI Bank to share my/ our information, documents and other relevant details provided by me/ us to ICICI Bank for opening NRE/ NRO Account with the Identity and/or Credit verification agencies for the purposes of performing online document & identity verification.
44. I/We confirm that these confirmations/declarations/ undertakings given by me/us are true, correct and not misleading and that I/we have read and fully understood the Bank's Terms and Conditions governing NRE/ NRO/ FCNR/RFC accounts and all other terms and conditions as available for "NRI Banking" on the Website ([www.icicibank.com/nri-banking/nri-banking](http://www.icicibank.com/nri-banking/nri-banking)) in respect of all products, services and channels offered by ICICI Bank to NRIs/ PIOs in relation to the Accounts (collectively, the **"Terms and Conditions"**)
45. **I-direct Related:**
- I hereby confirm and agree that on conversion of my bank account held by me in my resident Indian capacity, into NRI account, my ICICI Direct account, if any, shall be delinked with the former viz. my resident bank account and ICICI Direct account shall remain suspended till it is converted in NRI status.
  - I hereby authorize ICICI Securities to cancel all my active Equity /MF/NPS -SIP/STP/SWP/TIP for conversion of Bank account from SB to NRO. Please note on cancellation of ongoing SIP, trading account will be temporarily closed before conversion of Bank account from SB to NRO.
43. I/ We hereby agree and authorize ICICI Bank to share my/ our information, documents and other relevant details provided by me/ us to ICICI Bank for opening NRE/ NRO Account with the Identity and/or Credit verification agencies for the purposes of performing online



## INCOME-TAX RULES, 1962

FORM NO.60 [See second provision to rule 114B]

Appl. No.

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

1	First Name							2	Date of Birth/Incorporation of declarant								
	Middle Name								D	D	M	M	Y	Y	Y	Y	
	Surname																
3	Father's Name (in case of individual)		First Name														
	Middle Name																
	Surname																
4	Flat/Room No.			5	Floor No.												
6	Name of Premises			7	Block Name/No.												
8	Road/ Street/ Lane			9	Area/Locality												
10	Town/ City			11	District						12	State					
13	PIN code		14	Telephone Number (with STD code)						15	Mobile number						
16	Amount of transaction (Rs.)								18	In case of transaction in joint names, number of persons involved in the transaction							
17	Date of transaction		D	D	M	M	Y	Y								Y	Y
19	Mode of transaction		Cash,	Cheque,	Card,	Draft/Banker's Cheque,		Online transfer,		Other							
20	Aadhaar Number issued by UIDAI (if available)																
21	If applied for PAN and it is not yet generated enter date of application and acknowledgement number						D	D	M	M	Y	Y	Y	Y			
22	If PAN not applied, fill estimated total income (including income of spouse, minor child etc.) as per section 64 of Income-tax Act, 1961) for the financial year in which the above transaction is held																
	a	Agricultural income (Rs.)															
	b	Other than agricultural income (Rs.)															
23	Details of document being produced in support of identify in Column 1 (Refer Instruction overleaf)			Document Code	Document identification number			Name and address of the authority issuing the document									
24	Details of document being produced in support of identify in Columns 4 to 13 (Refer Instruction overleaf)			Document Code	Document identification number			Name and address of the authority issuing the document									

## Verification

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

Verified today, 

D	D	M	M	Y	Y	Y	Y
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Place:

Signature of the 1st Applicant

(5/6)

## Note:

- Before signing the declaration, the declarant should satisfy himself/herself that the information furnished in this form is true, correct and complete in all respects. Any person making a false statement in the declaration shall be liable to prosecution under section 277 of the Income-tax Act, 1961 and on conviction be punishable,-
  - in a case where tax sought to be evaded exceeds twenty-five lakh rupees, with rigorous imprisonment which shall not be less than six months but which may extend to seven years and with fine;
  - in any other case, with rigorous imprisonment which shall not be less than three months but which may extend to two years and with fine.
- The person accepting the declaration shall not accept the declaration where the amount of income of the nature referred to in item 22b exceeds the maximum amount which is not chargeable to tax, unless PAN is applied for and column 21 is duly filled.

## INCOME-TAX RULES, 1962

FORM NO.60 [See second provision to rule 114B]

Appl. No.

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

1	First Name							2	Date of Birth/Incorporation of declarant								
	Middle Name								D	D	M	M	Y	Y	Y	Y	
	Surname																
3	Father's Name (in case of individual)		First Name														
	Middle Name																
	Surname																
4	Flat/Room No.				5	Floor No.											
6	Name of Premises				7	Block Name/No.											
8	Road/ Street/ Lane				9	Area/Locality											
10	Town/ City				11	District				12	State						
13	PIN code		14	Telephone Number (with STD code)						15	Mobile number						
16	Amount of transaction (Rs.)								18	In case of transaction in joint names, number of persons involved in the transaction							
17	Date of transaction		D	D	M	M	Y	Y								Y	Y
19	Mode of transaction		Cash, Cheque, Card, Draft/Banker's Cheque, Online transfer, Other														
20	Aadhaar Number issued by UIDAI (if available)																
21	If applied for PAN and it is not yet generated enter date of application and acknowledgement number						D	D	M	M	Y	Y	Y	Y			
22	If PAN not applied, fill estimated total income (including income of spouse, minor child etc.) as per section 64 of Income-tax Act, 1961) for the financial year in which the above transaction is held																
	a	Agricultural income (Rs.)															
	b	Other than agricultural income (Rs.)															
23	Details of document being produced in support of identify in Column 1 (Refer Instruction overleaf)				Document Code	Document identification number				Name and address of the authority issuing the document							
24	Details of document being produced in support of identify in Columns 4 to 13 (Refer Instruction overleaf)				Document Code	Document identification number				Name and address of the authority issuing the document							

## Verification

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

Verified today, 

D	D	M	M	Y	Y	Y	Y
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Place:

Signature of the 2nd Applicant

(5/6)

## Note:

- Before signing the declaration, the declarant should satisfy himself/herself that the information furnished in this form is true, correct and complete in all respects. Any person making a false statement in the declaration shall be liable to prosecution under section 277 of the Income-tax Act, 1961 and on conviction be punishable,-
  - in a case where tax sought to be evaded exceeds twenty-five lakh rupees, with rigorous imprisonment which shall not be less than six months but which may extend to seven years and with fine;
  - in any other case, with rigorous imprisonment which shall not be less than three months but which may extend to two years and with fine.
- The person accepting the declaration shall not accept the declaration where the amount of income of the nature referred to in item 22b exceeds the maximum amount which is not chargeable to tax, unless PAN is applied for and column 21 is duly filled.

### Most Important Information

I/We refer to the application form no. 3592691 submitted by me/us to ICICI Bank Limited for NRE / NRO account.

I/We have accepted and agreed to the following information that has been provided to me/us.

Please Tick any one option below	NRI Product/ Program variant	Monthly Average Balance (MAB <sup>##</sup> ) requirement	Non-Maintenance of MAB charges <sup>#</sup>	Debit Card annual fees <sup>#</sup>
<input checked="" type="checkbox"/>	NRI Regular /Minor Account	<ul style="list-style-type: none"> <li>• INR 10,000 at Account level Or</li> <li>• INR 25,000 at Customer ID level</li> </ul>	6% of the shortfall in required MAB or INR 500, whichever is lower.	INR 299 for NRI Silver debit card
<input type="checkbox"/>	NRI Pro Program	<ul style="list-style-type: none"> <li>• INR 2,00,000 at CASA level Or</li> <li>• INR 5,00,000 at CASA + Deposit Or</li> <li>• INR 25,00,000 at CASA + Deposit + Loans* + Demat** + Credit card spends*** Or</li> <li>• INR 50,00,000 at Home loan~</li> </ul>	3% of the shortfall in required MAB or INR 500, whichever is lower.	Nil for NRI Platinum debit card
<input type="checkbox"/>	NRI Premia Program	<ul style="list-style-type: none"> <li>• INR 5,00,000 at CASA level Or</li> <li>• INR 25,00,000 at CASA + Deposit Or</li> <li>• INR 50,00,000 at CASA + Deposit + Loans* + Demat** + Credit card spends*** Or</li> <li>• INR 1,00,00,000 at Home loan~</li> </ul>	2% of the shortfall in required MAB or INR 500, whichever is lower.	Nil for NRI Infinite/World debit card

<sup>#</sup>GST applicable

<sup>##</sup>Minimum balance requirement

<sup>\*</sup>ICICI Bank disbursed value of Auto loans, Education Loans, Personal Loans, Loan against Securities, Loan on Mutual Funds

<sup>\*\*</sup>Only equity portfolio

<sup>\*\*\*</sup>Average spend of credit cards of last 12 months

~ICICI Bank disbursed value of Home loans

Account level: Minimum average balance maintained in each Saving/Non-interest bearing account under same Customer ID.

CASA level: Cumulative minimum average balance in all Saving/Non-interest bearing accounts under same customer ID.

Customer ID level: Cumulative minimum average balance in all Saving/Non-interest bearing accounts under same customer ID + Month end FD/RD balance.

I/We acknowledge that:

1. I/We have gone through the 'new customer' section and the schedule of charges as updated on the Bank's website [www.icicibank.com/nri](http://www.icicibank.com/nri)
2. Any other charges that are not mentioned herein above but are provided on the Bank's website [www.icicibank.com/nri](http://www.icicibank.com/nri) shall be applicable to me/us.
3. I/We shall be governed by the terms and conditions applicable to the aforesaid account and it shall be my/our responsibility to obtain and read a copy of the terms and conditions.
4. The charges and terms and conditions mentioned herein above and in the User Guide are subject to revision from time to time, notice of which shall be provided by ICICI Bank in its website [www.icicibank.com/nri](http://www.icicibank.com/nri).
5. I/We am/are aware that there is a change in Schedule of Charges applicable for ICICI Bank NRI Savings / Non-interest bearing Accounts effective June 1, 2016. I/We understand that ICICI Bank has revised its minimum average balance requirement for NRI savings and non-interest bearing accounts from Quarterly Average Balance (QAB) to Monthly Average Balance (MAB) and I/We agree to be bound by the same.

## ANNEXURES

### ANNEXURE 3- SIGNATURE MISMATCH VERIFICATION

With reference to my documents and the application form I have submitted herewith, I request you to record with yourselves my specimen signature as given in the application form. While the signature appearing in the document submitted as proof is different. This difference in signature is because

\_\_\_\_\_.

Signature of 1st applicant: \_\_\_\_\_ Signature of 2nd applicant: \_\_\_\_\_

**ANNEXURE 2G- BLOOD RELATIVE DECLARATION (If the address proof is in the name of a relative who is not an applicant to the account)**

I/We hereby solemnly declare that I stay with Mr. / Ms. \_\_\_\_\_. The proof of my current / permanent address as mentioned on the account opening form is in the name of my Spouse / Brother / Sister / Parent (father / mother) / Child (daughter / son) and I am enclosing a proof of relationship. I/ We, solemnly affirm that my/ our current / permanent address is as mentioned in the Account Opening. The information given is correct and nothing has been concealed. I am aware it is illegal and a criminal offence to deliberately furnish false information or suppress information. I undertake to be entirely responsible for any loss/ expenses incurred by the bank on account of relying on my declaration.

**Signature of Primary Applicant:** \_\_\_\_\_

Declaration by the Address Proof Holder:

I, the address proof holder solemnly affirms that I, have no objection to allow the primary applicant to use my address for bank communication purposes. The said primary applicant resides with me at my residential address for which I have provided a valid proof as per banks requirements. The information given above is correct and nothing has been concealed and I am aware it is illegal and a criminal offence to deliberately furnish false information or suppress information.

**Signature of address proof holder:** \_\_\_\_\_

**ANNEXURE 2L- DECLARATION FROM CUSTOMER FOR CHECKING E-VISA DETAILS**

With regard to my application for opening NRE/NRO account, for proving NRI status, I have submitted e-Visa, which was downloaded from the website Immigration site, www.\_\_\_\_\_ of \_\_\_\_\_ immigration authority.

I hereby authorize ICICI bank to download/check the details through the said site by using the pertinent details submitted by me/provided herein,

**Primary Applicant**

E-Visa number/Unique Number: \_\_\_\_\_

Other details for viewing Visa: \_\_\_\_\_

Signature of 1st applicant: \_\_\_\_\_

**First Co-Applicant**

E-Visa number/Unique Number: \_\_\_\_\_

Other details for viewing Visa: \_\_\_\_\_

Signature of 2nd applicant: \_\_\_\_\_

**SIGNATURE AND PHOTOGRAPH**

I/We have read and understood the declarations governing the above products and confirm the details provided (Please sign in black ink within the box)

**Signature:** Primary Applicant/Guardian

(Signature Primary Applicant/Guardian)

Joint/Co- Applicant 1

(Signature Joint/ Co- Applicant 1)

Joint/Co- Applicant 2

(Please ensure that your signature matches with the signature on the passport/funding cheque)

**Name:** SUNIL REDDY BOKKA (Name Primary Applicant/Guardian)

(Name Joint/Co- Applicant 1)

(Name Joint/Co- Applicant 2)

(Please affix a recent photograph)

**Photograph:**



Joint Applicant 1/  
Co-Applicant 1  
Photograph

Joint Applicant 2/  
Co-Applicant 2  
Photograph

In case you are not meeting any ICICI Bank Official and your signature differs from passport, you can Submit a government issued photo identity document having your signature (Driving License, Residence Card, etc.) OR Your new signature can be attested by a Banker/Indian Embassy/Notary (OR equivalent of Notary as per applicable laws)

**Important points:**

1. The stipulated Monthly Average Balance (MAB) based on the product/program variant should be maintained in all accounts.
2. In case of non-maintenance of the stipulated MAB, charges as specified from time to time will be applicable.
3. Savings Accounts opened must not be used for business purposes.
4. In case of unsatisfactory conduct of the account, Bank reserves the right to close the account.
5. It is important that correct profile details are provided in the form, so that it matches with the transaction pattern and balances in the account. Bank may review the transaction pattern in your account based on the information provided, which would be used to report transactions of suspicious nature, if any.



