



Branch  Branch Code  Customer ID  CPC No. ....  
 Account No.  Account Type  SB  CA

### Account Opening Form (SB/CA) - Non Individual

Scheme:  CA Premium  CA Smart  CA Trader Smart  Others,Please Specify .....  
 Mode of operation:  Self  Any One  Any Two Jointly  All Jointly  As per resolution  Others,Please Specify .....

#### Entity Details

Registered Name : .....

Account Name : ..  
(if different)

Date of incorporation  Place of incorporation..... Country of incorporation

Date of commencement of business  Country of business

Purpose of account..... PEP (Politically Exposed Person) / Related to PEP / Not applicable

Constitution		Line Of Business		Annual Income (in INR)	
<input type="checkbox"/> Sole Proprietorship	<input type="checkbox"/> Partnership	<input type="checkbox"/> Agricultural	<input type="checkbox"/> Hospital/Nursing Home/Clinics	<input type="checkbox"/> Below 1 Lac	
<input type="checkbox"/> LLP	<input type="checkbox"/> HUF	<input type="checkbox"/> Education	<input type="checkbox"/> IT/Software/BPO	<input type="checkbox"/> 1 to 5 Lac	
<input type="checkbox"/> Private Limited Co.	<input type="checkbox"/> Public Limited Co.	<input type="checkbox"/> Finance	<input type="checkbox"/> Restaurants	<input type="checkbox"/> 5 to 10 Lac	
<input type="checkbox"/> Society	<input type="checkbox"/> Trust	<input type="checkbox"/> Govt.	<input type="checkbox"/> Transport	<input type="checkbox"/> 15 to 25 Lac	
<input type="checkbox"/> Association	<input type="checkbox"/> Club	<input type="checkbox"/> Manufacturing	<input type="checkbox"/> Trade	<input type="checkbox"/> 25 Lac and above	
<input type="checkbox"/> Others,Specify.....		<input type="checkbox"/> Others,Specify.....		Net Worth (in INR)..... as on.....	

#### Communication Address

#### Permanent Address

City/Town  State  PIN  Country **INDIA** City/Town  State  PIN  Country **INDIA**

#### Contact Details (for Alerts)

Mobile No.  Land Line No.  +   
 Email ID   
 Website .....

#### Proof of Identity

TIN/GST No.  PAN/GIR   
 CIN/Reg No.   
 LEI No.   
 TAN  FCRA Reg No.  Expiry.....

Other Proof of Identity (POI) Type..... No..... Issued by..... Expiry date (if any).....

#### Nature of Activity

Source of Funds..... Principal place of business .....

#### Channel Services

Cheque Book	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
ATM cum Debit Card required	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
SMS required	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If Yes, Additional Mobile Number for alerts Holder SL.No. ....&.... (max 2)
Mobile Banking required	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
Internet Banking required	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If Yes, Please attach separate form for Corporate Internet banking
UPI POS/Bharat QR	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If Yes, Preferred UPI ID (1): .....@SIB, (2) .....@SIB
Point Of Sale (POS) required	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If No, <input type="checkbox"/> Using Other Bank POS <input type="checkbox"/> Others.....

If Yes, Please attach separate form for Point Of Sale (POS)

### Account Opening Form (SB/CA) - Non Individual

**Credit Facilities**

- I/We are not enjoying any credit facilities from the banking system
- I/We are enjoying credit facilities from the banking system, as listed in our enclosed letter. The NOCs from the lenders (applicable for current accounts) are also enclosed.

**Sole Proprietorship Firms**

I..... hereby declare that I am the Sole Proprietor of M/S..... and that all dealings and transactions are being entered into by me as sole proprietor. I am solely responsible to the Bank for all the transactions and liabilities of the firm with the bank .The Bank may recover its claims from my personal estate as well as from the assets of the firm.

**Partnership Firms**

We..... the undersigned carrying on business in the partnership under the name and style of ..... authorise the Bank to honour our respective signatures as reserve on behalf of the said firm. We also request and authorize you, until any one of us shall, give you notice in writing to the contrary, to honour all cheques or other orders which may be drawn or bills accepted or notes made or receipts for monies owing to us signed by any of us duly Authorised from time to time on behalf of our said firm and to debit such cheques, orders, bills, notes and receipts to our said firm's account whether such account be, for the being in credit or overdrawn. We may also request you to accept the endorsement of any of us on behalf of our said firm on cheques, other orders, bills and notes.

Name of Partners	Signature (To be signed in individual capacity, without stamp.)

**Beneficial Owners**
**DECLARATION OF BENEFICIAL OWNERSHIP** (Mark with a tick )

<input type="radio"/> Partnership ( All the Partners or as the case may be).	<input type="radio"/> Association club/society/trust (All the members of the association club/society/trust or as the case may be). (please furnish copies of their identity documents)
<input type="radio"/> Company (The shareholders of the company).	<input type="radio"/> Not applicable as this entity is a registered charity
<input type="radio"/> Others whose identities are stated below (please furnish copies of their identity documents)	

Where the beneficiaries exceed 7, please attach the list along with certified true copies of all BO's identity documents

SI No.	Beneficial Owners	DIN/ Nature of relation	% of Shares	% of Benefit/ Profit	Contact Number
1					
2					
3					
4					
5					
6					
7					

Note: When share aggregated, it shall sum up to 100%

I/we acknowledge and confirm that South Indian Bank shall be entitled to rely on my/our declaration above on the identity(ies) of and information relating to the Beneficial Owners of the account.

I/we undertake to inform the bank in writing should there be any changes to the ownership/share holding structure in the future.

**Key Contact Person**

Name:..... Mobile No.:.....

Email:.....

**Account Opening Form (SB/CA) - Non Individual****Details of Initial Remittance**

Cash     Cheque/DD     Transfer     RTGS/NEFT     Others    Amount & Currency.....

Remitting Bank Name ..... Cheque No..... Dated ..... Others, Please Specify.....

**Nomination Form DA 1** Required (Please fill following details) Not Required

Nomination under section 45ZA of the Banking Regulation Act, 1949 and Rule 2(1) of the Banking Companies (Nomination) Rules, 1985 in respect of bank deposits I/We.....(Name and address) nominates the following person to whom in the event of my/our/minor's death the amount of deposit, particulars whereof are given below may be returned by The South Indian Bank Ltd.....(Address of the branch where deposit is held)

Details of Deposit			Nominee		
Nature of Deposit	Distinguishing Number	Additional Details, if any	Name & Address	Relationship with depositor, if any	If nominee is a minor, date of birth & age

As the nominee is a minor on this date, I/We appoint Shri/Smt./Kum.....DOB...../...../.....

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

Place :.....  
Date :.....

Name Signature and addresses of witness/es

1.  
2.

\*Strike out the inapplicable/strike out nominee is not a minor. \*\*Where deposit is made in the name of minor, the nomination should be signed by a person lawfully entitled to act on behalf of the minor.  
\*\*If the party is affixing thumb impression it should be attested by two witnesses and Manager/Asst.Manager.

\*\*Signature(s)/Left hand thumb impression(s) of the Depositor/s

**Introduction**

I/We confirm that I/We personally know the applicant/s for more than ..... Months and confirm his / her /their identity and address as stated above.

Name ..... (Customer ID.....) and Signature..... of Introducer

**Declaration**

I/We have read and understood all the pages in the application form and KYC form. I/We hereby declare that the above information provided by me/us is true to the best of my/our knowledge and belief, and I/We undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I/We am/are aware that I/We may be held liable for it. I/We would like to share my/our personal / KYC details with Central KYC Registry, tax authorities / regulators both local and foreign. I/We agree to comply with and be bound by RBI rules and Bank's rules and regulations and terms and conditions regarding the conduct of the account. I/We have received a copy and read and understood / has been explained to me/us, the terms and conditions including minimum balance rules, charges, authorizations, etc. related to the Account and channel facilities / technology products, and undertake to abide by the said rules. I/We also acknowledge that the Bank may from time to time change the same. The latest terms and conditions published in the website of the Bank, www.southindianbank.com and/or made available in branch premises, is sufficient notice to me/us. I/We also authorize the Bank to debit any charges in the account(s) related to the account(s) or the value added services. I/We agree and understand that the Bank reserves the right to reject any application, or stop any of the services, without assigning any reason. I/We also understand that if we refuse to comply with any requirement or make unsatisfactory compliance therewith, the Bank shall refuse in writing to undertake the transaction and shall if it has reason to believe that any contravention / evasion is contemplated by me/us report the matter to RBI / appropriate authorities. I/We understand that the bank may at any time without notice to me/us combine and consolidate all or any of my/our account(s) and set off or transfer any sum or sums standing to the credit of any one or more of such account(s) in or towards the satisfaction of any of my/our liabilities to the bank on any account or in any other respect whether such liabilities be actual or contingent, primary or collateral and several or joint. If by error overdraft is created in my/our account, I/We undertake to pay the same with applicable rates of interests. If by mistake, the bank credits cash / cheques pertaining to other customers to my/our account(s), I/We undertake to inform the bank of the same and refund the same with interest and without any demur. I/We declare that I/We am/are aware of the advantages of nomination / benefits of nomination were explained to me/us.

**Signature of Authorised Signatories**

Signature

Signature

Signature

Place

Date

**Office Use**

Documents received  Self Certified  True copy  Notary

Risk Category  High  Medium  Low

LG PPC

LC PPC

CRM Lead ID

Promo Campaign Code .....

Nomination No.

Other products interested:  HL  Mobilloan  PL  LAP  Life Insurance

Health Insurance

Other .....

Any other information :

Signature of Officer (Sign Code.....)

Signature of Branch head (Sign Code.....)

## KYC &amp; CKYC Form - Authorised Signatory/Beneficial Owners

Holder SL.No. \_\_\_\_\_

CPC No. .....

CKYC \_\_\_\_\_

Customer ID \_\_\_\_\_

## Related Person Type

- |   |                                      |   |                                  |  |
|---|--------------------------------------|---|----------------------------------|--|
| <input type="checkbox"/> Authorised Signatory | <input type="checkbox"/> Beneficiary | <input type="checkbox"/> Court Appointed Official | <input type="checkbox"/> Karta   | <input type="checkbox"/> Ownership                   |
| <input type="checkbox"/> Partner              | <input type="checkbox"/> Promotor    | <input type="checkbox"/> Proprietor               | <input type="checkbox"/> Trustee | <input type="checkbox"/> Others,Please Specify ..... |

Full Name Mr/Mrs/Ms \_\_\_\_\_

Colour  
Photograph

Maiden Name (if any) \_\_\_\_\_

Father's Name ..... Mother's Name .....

Marital Status  Single  Married Name of the Spouse .....Date Of Birth \_\_\_\_\_ Gender  Male  Female  Transgender

Nationality ..... Country code of Birth \_\_\_\_\_ Place of Birth ..... Community .....

Residential Status  Resident  Non Resident Indian  Foreign National  Person of Indian origin

Occupation
<input type="checkbox"/> Private Sector Service
<input type="checkbox"/> Public Sector Service
<input type="checkbox"/> Government Sector Service
<input type="checkbox"/> Business
<input type="checkbox"/> Professional
<input type="checkbox"/> Self Employed
<input type="checkbox"/> Retired
<input type="checkbox"/> Others,Specify.....

Annual Income (in INR)
<input type="checkbox"/> Below 1 Lac
<input type="checkbox"/> 1 to 5 Lac
<input type="checkbox"/> 5 to 10 Lac
<input type="checkbox"/> 10 to 15 Lac
<input type="checkbox"/> 15 to 25 Lac
<input type="checkbox"/> 25 Lac and above

Net Worth (in INR)  
Rs. ....as on.....

Education
<input type="checkbox"/> Below SSC
<input type="checkbox"/> SSC
<input type="checkbox"/> HSC
<input type="checkbox"/> Graduate
<input type="checkbox"/> Masters
<input type="checkbox"/> Professional

Proof of Identity
Passport No _____
Passport Expiry Date _____
PAN No. _____
Aadhaar _____
Other Proof of Identity(Type)..... (No.) ..... Expiry date(if any) .....

## Communication Address

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

## Permanent Address

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_State \_\_\_\_\_  
PIN/ZIP \_\_\_\_\_  
Country \_\_\_\_\_  
Mobile \_\_\_\_\_State \_\_\_\_\_  
PIN \_\_\_\_\_  
Country \_\_\_\_\_  
Email ID .....

Proof of Address.....

Purpose of account..... Line of business.....

Any other information..... PEP (Politically Exposed Person) / Related to PEP / Not applicable)

## FATCA/CRS Declaration (Taxation Details)

SI No.	Country of residence for tax	Tax IDentification Number (TIN) or functional equivalent	TIN issuing Country
1			
2			
3			

Please provide address, If SI No.1 is filled in Taxation Details  
Address : .....  
..... City : .....  
State: ..... PIN : ..... Country: .....

I hereby certify that I am not tax resident in, or citizen of, any other country besides those listed above.2.I declare that all statements made in this Declaration are, to the best of my knowledge and belief, correct and complete.3.I undertake to advise the bank promptly of any change in circumstances, which causes the information contained herein to become incorrect and to provide the bank with a suitably updated Declaration within 30 days of such change in circumstances.4.I authorize the bank to provide, directly or indirectly, to any relevant tax authorities/government authorities and/or other regulatory authorities locally/internationally or any party authorized to audit or conduct a similar control of the bank for tax purposes, the information contained in this Form and to disclose to such tax authorities or such party any additional information that the bank may have in its possession.5.I certify that I am authorized (FDA holder) to sign for the individual who is the beneficial owner of all the income to which this form relates and/or am using this form to document myself as an individual who is the Account Holder. In the event if the bank is put to any hardships or claims from any authorities due to any false, untrue or misleading representation/ information furnished by me as contained herein, I shall be solely liable and responsible for the same and I undertake to indemnify Bank against any loss or damage suffered by the Bank.

## Declaration

I hereby declare that the details furnished above are true and correct to the best of my knowledge and belief and I/we undertake to inform you of any changes therein, immediately.

Place:..... Date:.....

Signature

## Office Use

Documents received  Self Certified  True copy  NotaryRisk Category  High  Medium  LowSignature of Officer .....  
(Sign Code.....)Signature of Branch head .....  
(Sign Code.....)

# Application Form for Digital products

Branch Name: \_\_\_\_\_ Branch Code: \_\_\_\_\_ Date: \_\_\_\_\_

- I/We wish to register our Company/Corporation/Firm /Trust /Society / Association for availing below mentioned facilities from the Bank
- Our Company/Corporation/Firm/Trust/Society/Association has already been registered for availing of the Bank's Customer Services – mentioned in "Facilities Required" (\* Tick whichever is applicable)
- I/We request you to register the below named officials/employees as authorized USERS for and on behalf of the Company/Corporation/Firm/Trust/ Society/Association for operating all its account(s) and avail various digital services offered by your Bank from time to time.
- We affirm, confirm, declare and undertake that we have read and understood the document containing "Terms and Conditions" governing The South Indian Bank's Customer Service (Digital Banking Services) and we accept the same.

Facilities Required									(✓ Tick mark the products applying)	
A	Internet Banking (Corporate SIBerNet)	D	BBPS	G	API Banking					
B	Mobile Banking (SIB Corporate Mirror+)	E	Corporate Debit Card/Remittance card	H	POS/UPI POS QR					
C	NACH/ e-NACH	F	Host to host(Hi Hi banking)/e-Cheque	I	IPG/Academia/Feebook/VAN					

Customer ID						Account No.*					
Legal Name											
Doing business name											

\*(Digital Product operating account)

Customer Address (as per Bank's record)											
Telephone no.						Mobile No.					Account type: SB/CD/OD/CCOL
PAN						GST/CIN/Reg No					
Constitution	Individual/Proprietorship/Partnership/Private Company/Public Company/LLP/Trust/Society/Govt./Other(specify)_____										
Email ID											Doing Business Since:_____
Merchant Website URL											
Type of business	Computer hardware/Drug Store/Electrical/Electronics/Fuels/Hospital/Hotel/Jewellery/Restaurant/Stationery/Super market/Textiles/Tour Operator/Others(specify)_____										

Date of Account Opening		Avg. balance in last 1 year		Projected average balance in the account after Digital Product integration	
Name of Authorised Signatories in the A/c		Email ID (individual)		Mobile No. (Aadhaar linked mobile number mandatory for e-sign)	
1					
2					
3					
4					
(Mention account operation Eg; jointly, Any one etc.)					

## Corporate details

Sl No	Department within the Corporate	Details of Role / Designation with in the Corporate	Hierarchy with in the Corporate

## Users to whom Digital products mentioned in "Facilities required" to be granted:

These are the authorized signatories/users who are permitted by the Company Board Resolution/Joint letter by Partners, To View/ Submit All Financial/Non Financial Requests on given Accounts Belonging to the Corporate/ Corporation/Firm/ Trust/Society/ Association)

Name of User																	
Products (✓ Tick mark)	A	B	C	D	E	F	G	H	I	F	G	H	I	F	G	H	I
Aadhaar no. for e-signing																	
Date of Birth																	
Signature of User																	

Authorised Signatories Name, Seal and Signature



Address at which UPI-POS terminal is to be installed, if different from the Official address:					Contact Person name: Mobile Number: Mail ID:
Preferred UPI Virtual ID : <small>*Bank will issue only VPA. customer needs to use their own mobile device for installing the application) If multiple virtual address is requested, the table given below may be used for specifying the Addresses at which the UPI-POS application are to be used, and the contact details (if different for different locations)</small>		1) 2) 3)		<b>Merchant Type</b> Stand Alone Chain store Company showroom Distributor Other(Please specify) _____	
Expected Turnover of business through the UPI POS/POS terminal	Rs. _____/- per QR/terminal per month	Premises Owned/Leased <input type="checkbox"/> Stand Alone shop/Shopping Complex <input type="checkbox"/>	Sales details:	<ul style="list-style-type: none"> <li>Annual sales turnover: INR .....</li> <li>% of sales through cards: .....%</li> <li>Average card transaction size: INR .....</li> <li>Daily average no. of card transactions: ..... transactions</li> </ul>	
Merchant Category Code				Merchant genre	Offline <input type="checkbox"/> Online <input type="checkbox"/>
Merchant Type	Small [Turnover up to 20 lakhs] <input type="checkbox"/> Large [Turnover more than 20 lakhs] <input type="checkbox"/>				
Type of Business	Computer Hardware/Drug Store/ Electrical/ Electronics/ Fuel/Hospital/Hotel/Jewellery/Restaurant/Stationery/Super market/Textiles/Tour Operator/Others (Please specify)				

I/We further declare that I/We have read and agree to be bound by the terms and conditions available at

UPI POS QR [https://www.southindianbank.com/userfiles/file/tandc\\_sib\\_upi\\_pos\\_qr.pdf](https://www.southindianbank.com/userfiles/file/tandc_sib_upi_pos_qr.pdf)

which have been read and understood by Me/ Us and shall be deemed to be part and parcel of this Application and are deemed to have been incorporated herein by reference.

Business Hours	_____ am/pm to _____ pm/am	FIRC Requirement	Yes/No (if Yes frequency will be monthly)
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#### **Schedule 1: Merchant Establishment Locations where terminal/s is to be installed POS/Sound Box**

(✓ Tick mark the product applying)

Wired(PSTN)	Android	Pine labs Android	GPRS	GPRS(paperless model)	Sound Box
		Address		No. of terminals	Wired (PSTN) or Wireless (GPRS/Android) or Pinelabs Android

#### **Schedule 2: Applicable Discount Rates (POS/Sound Box)**

As per the Merchant Survey Form submitted by the Merchant, the expected minimum transaction amount per terminal is **Rs \_\_\_\_\_ (Rupees) only per month** and thereby the Merchant Discount Rate (MDR) is fixed as mentioned below for an initial period of Three (3) Months. This may be reviewed every month as per the MDR floor limits Schedule.

MDR for transactions originating from domestic debit cards <Rs. 2000	<input type="checkbox"/>
MDR for transactions originating from domestic debit cards > Rs. 2000	<input type="checkbox"/>
MDR for transactions originating from domestic standard credit cards, irrespective of amount of transactions	<input type="checkbox"/>
MDR for transactions originating from domestic premium credit cards, irrespective of amount of transactions	<input type="checkbox"/>
MDR for transactions originating from domestic super premium credit cards, irrespective of amount of transactions	<input type="checkbox"/>
MDR for transactions originating from international credit cards and international debit cards, irrespective of amount of transactions	<input type="checkbox"/>

**\*If Corporate, Business Credit Cards/ Diners Club Cards are used in the terminal, then MDR will be collected at 2.50% / 3.00% without notice.**

**\*If any transaction is converted as EMI, an additional 0.50% or 1.50% is applied over and above the MDR based on the card type.**

#### **Schedule 3: Applicable Recurring/One Time Charges POS/Sound Box**

One time installation/Licence fee INR.....per terminal

Monthly rental Charges: INR.....per Android (wireless-with paper) terminal

Monthly rental Charges: INR.....per GPRS (wireless-with paper) terminal

Monthly rental Charges: INR.....per GPRS (wireless-without paper) terminal

Monthly rental Charges: INR.....per PSTN (wired) terminal

Monthly rental Charges: INR.....per Sound Box

Above monthly recurring charges may be discounted based on the applicable Device Model & Average Monthly balance maintained in the POS linked account.

Monthly commitment charges at Rs. \_\_\_\_\_/- exclusive of GST per terminal if the monthly transaction volume is less than

- Rs.25,000 for customers of rural branches
- Rs.50,000 for customers of semi-urban branches
- Rs.1.00 lac for customers of urban 7 metro branches

No monthly commitment charge for those months in which average balance of Rs 1 lac/Rs 2 lacs in CD/SB account per terminal is maintained i.e. Rs 1 lac/Rs 2 lacs in CD/SB for 1 terminal and Rs 2lacs/Rs 4 lacs in CD/SB for 2 terminals and so on. Whether South Indian bank Dynamic Currency conversion services required for applicable device models: (YES/NO) The schedule A is applicable, if Dynamic Currency Conversion (DCC) is enabled. The Schedule B is applicable, if Pinelabs device is installed

I/We further declare that I/We have read and agree to be bound by the terms and conditions available at

POS [https://www.southindianbank.com/userfiles/file/tandc\\_pos.pdf](https://www.southindianbank.com/userfiles/file/tandc_pos.pdf)

which have been read and understood by Me/ Us and shall be deemed to be part and parcel of this Application and are deemed to have been incorporated herein by reference.

**Authorised Signatories name and Designation:**

Seal And Signature of Authorised signatories



# DECLARATION

We affirm, confirm and undertake that, we have read and understood the "Terms and Conditions" for usage of the Digital Products mentioned in the Features Required of The South Indian Bank Ltd. (hereinafter referred to as "SIB") and We are aware of the nature of services offered by SIB through Digital Products mentioned in the Features Required and charges applicable, as set forth in SIB's Website/Agreement/Application Form and We agree to adhere to all the terms & conditions of opening/applying/maintaining/operating (as applicable) for usage of Digital Products mentioned in the Features Required of SIB as may be in force from time to time and the same may be amended from time to time. I/We agree that the facilities offered through SIB may change from time to time at the discretion of the bank. We further authorize SIB to debit our Account(s) towards any charges for Digital Products mentioned in the Features Required. I/We agree to be bound by the said Terms & Conditions.

We declare that all the particulars and information given in this application form (and all documents referred or provided therewith) are true, correct, complete and up-to-date in all respects and we have not withheld any information. We understand that certain particulars given by us are required by the operational guidelines governing banking companies. We agree and undertake to provide any further information that SIB may require.

We agree and understand that SIB reserve the right to reject any application or block/withdraw the facilities offered through the Digital Products mentioned in the Features Required without assigning any reason. We agree and understand that SIB reserve the right to retain the application forms, and the documents provided therewith, including photographs, and will not return the same to us.

We authorize SIB or their agents to make references and enquiries which SIB or its agents consider necessary in respect of or in relation to information in this application/further applications. We hereby agree and authorize SIB or their agents to exchange, share or part with all the information, data or documents relating to my/our application to other Banks/Financial Institutions/Credit Information Bureaus/Agencies/Statutory Bodies/such other persons SIB or its agents may deem necessary or appropriate as may be required for use or processing of the said information/data by such person/s or furnishing of the processed information/data/ products thereof to other Banks/Financial Institution/Credit providers/users registered with such persons and shall not hold SIB or its agents liable for use of this information.

I/We confirm that the mandate from the competent authority has been obtained for the corporate user(s) for operating our accounts and transaction through Mobile Banking services of SIB. The copy of the Board resolution/Letter of Mandate on the Letter Head is enclosed.

## TERMS & CONDITIONS

### ARTICLE 1

#### DEFINITIONS

In this Application Form, unless the context otherwise requires, the terms as defined in the General Terms and Conditions and the following terms shall have the following meanings:-

1.1. "Affiliate" means:

- (a) With reference to individual any relative of such individual or any partnership firm where such individual or relative of the individual is a partner or any company where the individual or his relative is a director/ in control of the company;
- (b) With reference to a company a person that directly, or indirectly through one or more intermediaries, controls, is controlled by, or is under common control with, such company;
- (c) with reference to a partnership firm, any partner of such partnership firm or any company in which such partner is a director or member having 30% or more ownership of the Company or any relative of his partner;
- (f) With reference to an Association of Persons, all the persons belonging to the Association of Persons.

1.2. "Terms and Conditions" includes this Terms and Conditions together with all Schedules and Annexure/s annexed hereto, all amendments to this Terms and Conditions, and letters issued by the Bank to the Corporate.

1.3. "Authorized Signatory" shall mean the Corporate or any person duly authorized by the Corporate to perform any act on behalf of the Corporate under this Terms and Conditions.

1.4. "Bank Holiday" means Second and Fourth Saturday, of the month, Sunday or Public Holiday as declared under the Negotiable Instruments Act, 1881 even though the Bank or any of its branches is open on that day.

1.5. "Intellectual Property Rights" shall mean all or any intellectual property rights existing as of the Commencement Date or at any time thereafter, including in copyrights, trademarks, trade names, domain names, designs, patents, confidential information, avatars or animated figures, slogans, taglines, trade secrets, works of authorship including without limitation, all copyrights, copyright registrations, copyrightable works and all other corresponding rights, databases, design including (but not limited to) design, color scheme, icons, avatars, animated figures, any material in writing or in source or object code form (including but not limited to the operational manual), all internet domain names and world wide web (www) URLs and internet addresses, literature (including any tag lines or slogans), technical data, processes and techniques, research and development information (including all research and development data, experimental, plans and pipeline product(s), information) and other documentation, and other proprietary documentation and information of every kind, application program interface(s), applications for and rights to apply for any of the foregoing, application priority rights, and any other rights in any invention, discovery or process, as well as any and all renewals and extensions of any of the foregoing subsisting in any part of the world, whether registered or not.

1.6. "Law" shall include all statutes, enactments, acts of legislature, laws, ordinances, rules, bye-laws, regulations, notifications, guidelines, policies, directions, directives and orders of any Government, statutory authority, court, tribunal, board or recognized stock exchange.

1.7. "Product Specific(s)" means, as the context may permit or require, any or each of the Annexure/s hereto which contain additional terms and conditions in relation to specific Digital Products/ services.

1.8. "RBI" means Reserve Bank of India.

1.9. "Schedule(s)" shall mean the Schedule(s) annexed to this Terms and Conditions / product or service annexures. (Whether numbered or otherwise).

1.10. "Confidential Information" means confidential information concerning the technology, business or activities of either Party or any other information which by its nature is confidential or which is so specified including, without limitation,

- a. Technical information including details of research projects and plans, results and data from trials, and the skills, experience and qualifications of individuals working for either Party
- b. Commercial information, including the terms of commercial agreements (including this Terms and Conditions and the existence of such Terms and Conditions), the identity of customers, suppliers and collaborative partners, and buying and selling policies and procedures.
- c. Strategic and financial information including business plans, board decisions, past and current projects and proposals, and unpublished accounts and
- d. Third party information including confidential information relating to any group company and information received in confidence from a third party, including information provided by collaborative partners.
- e. Systems and network device details including (but not limited to) platforms configurations passwords and security systems.

f. Trade secrets

- g. Intellectual property of any kind, computer programs, know-how, formulas
- h. information which if disclosed might reasonably be expected to cause disadvantage or loss to a Merchant/ Corporate or bank, and its customers or agents.

i. Customer data.

1.11. Interpretation

The recitals contained in this Terms and Conditions and Schedules annexed hereto shall form an integral part of this Terms and Conditions.

The singular shall include the plural and vice versa.

Consent, permission, approval or no-objection (by whatever name called) of the Bank shall mean prior written consent of the Bank unless specifically agreed to otherwise by the Bank and so communicated to the Corporate.

All clause headings in this Terms and Conditions have been inserted for convenience of reference only and shall not affect the interpretation of the provisions of this Terms and Conditions.

### ARTICLE 2 COVENANTS OF THE CORPORATE

2.1 The Corporate hereby agrees and covenants as under:

The Corporate shall manage its finances in a sound and prudent manner and shall not impair its ability to perform this Terms and Conditions.

2.2. Any change in the name or trade name of the Corporate shall be duly intimated to the Bank and shall get the same updated in Bank's records. Any change in authorized signatories shall also be intimated to the Bank and shall get the same updated in bank's records.

2.3. The Corporate shall conduct its business operations in compliance with all applicable laws and shall pay all taxes statutory / regulatory / otherwise other obligations when due.

2.4. The Corporate agrees and undertakes to make all payment due under the Terms and Conditions on their respective due dates.

2.5. The Corporate shall, at all times, maintain and respect confidentiality of all/ any matters relating to the Services, the information and this Terms and Conditions , unless required under Applicable Law. If the information to be furnished to any authorities under Applicable Law, the Company shall give intimation to the Bank.

### ARTICLE 3 OTHER CONDITIONS

3.1. Both the parties agree to have transactions on a 24x7 pattern for SIB account transfer and other Bank transfer in available time window. And with adequate notice, down time will be permitted for maintenance.

3.2. Both the parties agree to provide sufficient downtime for any scheduled maintenance/ regular backup of the system.

3.3. Any unforeseen and un-expected issues at Bank's end will be resolved by the Bank at the earliest. Any technical issues after business hours and holidays will be resolved on the next working day.

3.4. Taxes, duties, costs and expenses

All taxes, duties and levies as to be borne by the Corporate.

All charges / fees and any amounts payable under these facilities by the Corporate to the Bank as mentioned herein do not include any applicable taxes, levies including service tax etc and all such impositions shall be borne by the Customer additionally.

### ARTICLE 4 MISCELLANEOUS

#### 4.1. SCHEDULES

The Schedules and Annexures annexed to this Application form shall be an integral part of this Terms and Conditions and shall be read in conjunction with the terms and conditions contained herein.

4.2. Bank shall raise the invoices for the Digital products/ services provided to the Merchant in this Application form. Merchant agrees to pay the invoice amount as mentioned in Application Form.

#### 4.3. NOTICES

All notices and other communications in respect of this Terms and Conditions shall be given in writing in English by registered mail postage prepaid, to the Merchant/ Corporate entitled thereto at its address set forth below, or such other address as it shall hereafter designate for this purpose: In the case of a notice to Service Provider at:

(Address with name of the Contact person)

Email Id:

Authorised Signatories name and Designation:

Seal And Signature of Authorised signatories



#### 4.4. FEES AND COSTS

4.4.1 The Merchant/ Corporate shall bear and pay cost, charges, taxes as per applicable State rules.

#### 4.5. CONFIDENTIAL INFORMATION AND INTELLECTUAL PROPERTY

4.5.1. All software, program code, intellectual property, any other hardware or software or information security token, username, password, information technology component etc provided by the Bank will be sole property of the Bank and the Corporate will not have any right over it except for use with permission of the Bank.

4.5.2. All information, data, procedures, documents, protocols etc exchanged between the Bank and the Corporate should not be divulged, passed on, given or handed over to a third-party without mutual consent.

4.5.3. The Corporate hereby represents that it has implemented technical and organizational security measures of such standard as prescribed under any applicable laws, regulations, rules etc in force, to protect the Confidential Information, if any shared by the Bank under this Terms and Conditions. The Corporate shall protect the confidential information from accidental or unlawful destruction or accidental loss, alteration, unauthorized disclosure or access and against all other unlawful forms of Processing.

4.5.4. Upon the request of Bank or upon termination or expiry of this Terms and Conditions, the Corporate shall promptly (a) return to the Bank or, if so directed by the Bank, destroy all tangible embodiments of the Confidential Information (in every form and medium), (b) permanently erase all electronic files containing or summarizing any Confidential Information, and (c) certify in writing, the compliance of the foregoing obligations.

Any hardware device, token, equipment or item given by the Bank to the Corporate is sole property of the Bank and is returnable to the Bank upon demand or if the Terms and Conditions or arrangement between the Bank and the Corporate is terminated for any reason. If there are costs associated with these items it has to be compensated to the Bank by the Corporate on mutually agreeable basis. Any loss of hardware token will be compensated by the Corporate to the Bank as per demand of the Bank.

#### 4.5.5 INTELLECTUAL PROPERTY

Merchant/ Corporate recognizes and acknowledges the exclusive rights, title and proprietary interest in the intellectual property of the Bank and ownership of the various respective trademarks, service marks, logos and/or any other intellectual property of the Bank and shall not claim any rights, title or interest in them. Nothing in this Terms and Conditions shall be deemed in any way to constitute a transfer or assignment of any intellectual property of the Bank to Merchant/ Corporate. Merchants/Corporates agree not to use the Bank's name, trademarks, service marks, logos or any other intellectual property assets in any manner whatsoever, except to such limited extent as may be specifically agreed to and in the manner so authorized by the Bank in writing.

#### 4.6. ADDITIONAL LIABILITY TO THE ACCOUNT OF THE CORPORATE

Any additional liability to the Bank on any account whatsoever, including any additional statutory levies by way of taxes, stamp duties etc. including penalties, fines etc. thereof, which the Bank shall be liable to pay on account of the Facilities shall be charged to the account of the Corporate.

#### 4.7. INDEMNITY

a. The Merchant shall indemnify and keep harmless and indemnified SIB, its affiliates, subsidiaries, successors, assigns for any claims, demands, actions, suits, proceedings, liabilities, losses, expenses, costs, penalty, legal fees or damages of any kind, including attorney's fees and costs of litigation, arising from claims of a third party (including claims, assertions and investigations of a governmental agency, NPCI/ regulators), which claims arise in whole or part from, and/ or asserted against the Bank on account of:

1. Any acts or commissions or omissions by the Merchant in connection with the sale of Products/ Services (by the Merchant) and/or providing the services;
2. Any act or commission or omission on the part of Merchant in the performance of terms and conditions.
3. the negligence or wilful misconduct of Merchant or its employees or agents;
4. a breach of an obligation of Merchant to SIB under these terms; or
5. Any loss, penalty or liability, etc. arising to SIB from the Merchant's use of the Facility.
6. Any disputes raised by the customer or authorizing bank or third party on products or services or transactions and/or any litigation, suit or complaint filed for any reason whatsoever.
7. Use/disclosure of Customer's details/information by the Merchant, in respect of any transaction initiated/authorized by the Customer.
8. Bank allowing Digital banking facility like online bill payment/E-commerce to be executed and completed by single user even in accounts which are under mandate of joint operation.
9. Unauthorized transaction carried out through Digital Banking facility connected or integrated with software solutions /computer system of customer.
10. Unauthorised use of credentials (user id &password) shared to the registered Email ID/ mobile number of the authorized signatory/ user/ customer for the usage of digital banking facility.

SIB will be entitled to have full conduct of all proceedings and negotiations relating to any such claim

and in its discretion to accept, dispute, compromise or otherwise deal with the same and shall be under no liability in respect thereof to the Merchant and the Merchant will provide any assistance in

connection with any such claim that the Bank may require. Notwithstanding whatever is mentioned

herein the merchant agrees that pursuant to any disputes or claim if SIB is made to refund the amount

being the transaction effected by the merchant and the customer, SIB shall, at its sole discretion, have

the authority and be entitled to debit from Merchant Account and or claim the said amount from the

merchant pending any disputes. In such an event the merchant

#### Authorised Signatories name and Designation

#### Seal And Signature of Authorised signatories



#### For Office Use

Signature/s and Contact detail/s of Authorized Signatories/Users given in application are Valid/Verified. Account Mode of Operation in Partnership deed/ Trust deed/ Articles of association, etc. verified and no contradictions found in the Resolution/Mandate submitted with this application form. I/We hereby confirm that the above account is one in which fulformalities relating to KYC and AML guidelines are complied with and there is no adverse comment about the account inKYC audit and all accounts mentioned above are operated by the same Authorized Signatory (ies). Any change in mode of operation /Authorized Signatory (ies) will be intimated to the HO with proper documents in time. I have personally visited the premises at which the digital facilities are proposed to be installed and have found them satisfactory. The merchant premises have the potential appearance to attract card holders and appear to be capable of the projected business through POS terminals/UPI POS. Local enquires have not revealed any adverse feature pertaining to the reputation of the merchant. I have adhered to /will adhere to all the instructions and guidelines mentioned in the Bank's POS merchant Acquiring Policy.

Branch Head Name, PPC	
Branch name:	
Region:	
Cluster:	

#### Branch Head Signature with Seal



shall forthwith pay the amount without any dispute and/or demur.

- b. Merchant/ Corporate agrees to defend, indemnify, and save harmless the bank and its officers and directors, employees, agents, and representatives from any and against all losses, claims, costs, liabilities, or expenses incurred, whether based in claims of tort or contract (including court costs and attorney fees) or sustained by the latter due to the formers' negligence, fraud, gross misrepresentation, or breach of confidentiality.
- b. This indemnity provision shall survive the termination of the service provided by bank
- c. Notwithstanding anything contained herein, Bank shall not, in any event, regardless of the form of claim, be liable for any indirect, special, punitive, speculative, exemplary, consequential or incidental damages (including, without limitation, loss of revenue, profits, business), irrespective of whether it had an advance notice of the possibility of any such damages under this Terms and Conditions.
- d. It shall be the sole responsibility of the Corporate to ensure that all user name and passwords (user credentials) as may be shared by the bank are kept confidential and not revealed/ disclosed to any third party including any person claiming to represent the Bank, or its agents and shall take all possible care to prevent discovery of the user name or password by any person. Such transmission methods involve the risk of possible unauthorized alteration of data, unauthorized usage therefore for whatever purposes and/ or virus attacks and are susceptible to a number of frauds, misuse, hacking, malicious, destructive or corrupting code, programme or macro which could affect the online facility for such utilization. This could result in delays in the processing of such requests and the bank shall not be liable for the same. The Corporate shall exempt the bank from any and all responsibility/ liability of such misuse or virus attacks/ transmission to the Corporate's system and shall not hold the bank responsible / liable therefor. In no event shall the bank be liable for any Losses due to loss or improper or unauthorized use of the passwords, login information, data, onetime passwords etc. on the online platform and the Corporate shall be solely responsible for the same.

#### 4.8. GOVERNING TERMS AND CONDITIONS

The Corporate declares and confirms that the Products/ services provided to the Corporate under this Application form shall be governed by the terms and conditions as set out herein. . The Terms and Conditions thereof shall be deemed to form part of this Application Form and shall be read as if they are specifically incorporated herein and to the extent of any inconsistency or repugnancy, the contents of this Terms and Conditions shall prevail. For all intents and purposes. The Merchant/ Corporate confirms having accessed the specific Terms and Conditions and/ or having downloaded/received a copy of the Terms and Conditions and confirms having read in full and understood the Terms and Conditions of such specific services offered by the Bank. The Merchant / Corporate specifically agrees to the General Terms and Conditions set out therein, as is/are applicable to the facility/ies granted/ being granted to the Merchant/ Corporate.

#### 4.9. TERM OF THE AGREEMENT

The Bank may at any time terminate the services by serving notice to the Merchant/ Corporate, if the Merchant/ Corporate commits a breach of this Terms and Conditions or if it is an inactive as per Banks evaluating criteria. The Bank may suspend or cancel the facility granted to the Corporate, if at any time continuance of such facility becomes unlawful or contrary to the instructions or directives issued by the Reserve Bank of India or Government of India or its agency subject to notifying Corporate with the same. In such an event the Bank shall not be under any obligation to substantiate its judgment nor shall the Bank be under any obligation to indemnify the Corporate from any damages, loss or consequences whatsoever which may arise as a result of the Bank's decision to suspend or hold in abeyance the facility granted by the Bank.

#### 4.10. RIGHT TO AUDIT

The Corporate shall allow the Bank to periodically audit, with reasonable prior notice, and conduct system testing to ensure adherences to the guidelines, notifications, circulars, master directions, etc. issued by the RBI in relation to the Digital Products/ Services provided to the Merchant / Corporate as requested in this application , in accordance with scope mutually agreed between the Parties.

#### 4.11. GOVERNING LAW & JURISDICTION:

I. In the event of any dispute arising out of or in connection with this application and its Terms and Conditions, the Parties will attempt in good faith to resolve such dispute through negotiations between them. Where the Parties are unable to resolve a dispute by means of negotiation, the Parties hereby agree to refer such dispute to Arbitration conducted in accordance with the Arbitration and Conciliation Act, 1996 (as amended from time to time). Such disputes will be resolved by an arbitrator mutually appointed by both the Parties.

II. This Terms and Conditions shall be governed by and construed in accordance with the laws of India and shall be subject to the exclusive jurisdiction of the Courts in Thrissur.

III. The General Terms and Conditions for each digital product/ services are provided in Application form under the respective product heads, which have been read and understood by the Merchants/Corporates hereto and shall be deemed to be part and parcel of this Terms and Conditions and are deemed to have been incorporated herein by reference. For evidence purposes in any court of law or arbitration or before any authority, any paper printouts produced by the Bank from its electronic records shall be final and binding on the Merchant/ Corporate and the Merchant/ Corporate hereby waives any objection it may have for the same being produced by the Bank as proof and in such evidence. The Merchant hereby agrees to be bound by the terms and conditions of the digital product/services opted by him/them .

**INTENDING TO BE BOUND** the customer. The Merchant/Corporate have signed this Terms and Conditions, by their authorized representatives. I/We accept the above terms and conditions.



Branch	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Br. Code	<input type="text"/>	<input type="text"/>	<input type="text"/>	Customer ID <input type="text"/>									
Account No.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

### FATCA/CRS - Self Declaration Form for Non-Resident Clients - Entity A/c.

**(Mandatory for each Account/Joint Holder including POA, Guardian, Mandate holder, Beneficial Owner)**

Note - The information in this section is being collected in order to fully comply with Foreign Account Tax Compliance Act (FATCA) / Common Reporting Standard (CRS) under Income Tax (11th Amendment) Rules, 2015 requirements. If you have any doubt/question about your tax residency, please contact your tax advisor

**Part - A Details of Account Holder (All fields are mandatory)**

1. Please fill in BLOCK letters only. 2. Please leave one box blank between words. 3. Tick (✓) the appropriate boxes.

- i) Name Of The Entity
- ii) Account holder type for US reportable person :   
(F1- Owner-documented financial institution, F2- Passive non-financial entity with substantial US owners, F3- Non-participating FFI,F4- Specified US person, F5- Direct reporting NFFE, XX- Not applicable)
- iii) Account holder type for other reportable person:   
(C1-passive non-financial entity with-1 or more controlling person that is a reportable person, C2-Other reportable person, C3- Passive non-financial entity that is a CRS reportable, XX- Not applicable)
- iv) Entity Constitution type:   
A - Sole Proprietorship, B - Partnership Firm C - HUF, D - Private Limited Company, E- Public Limited Company, F- Society, G- AOP/BOI, H – Trust, I – Liquidator, J – Limited Liability Partnership, K- Artificial Juridical Person Z - Others , X – Not Categorised
- v) Date of Incorporation :
- vi) Nature of Business:   
(business code as per Income Tax Return form):
- vii) Identification Type:   
(T-Tin , C-company identification number, G-US GIIN, E-Global entity identification number {EIN} ,O- other)
- viii) Identification No:
- ix) Identification issuing Country:    
(Insert 2 character ISO 3166 code)
- x) Place of incorporation:
- xi) Country of incorporation:    
(The country code as per ISO 3166)
- xii) Country of residence as per tax laws:    
(2 digit code as per ISO3166 List )
- xiii) Tax Identification Number/s(TIN) allotted by tax resident country and
  - i
  - ii
  - iii

Signature

**FATCA/CRS - Self Declaration Form for Non-Resident Clients - Entity A/c.**xiv) TIN issuing country: (2 digit code as per ISO3166 List )   xv) Address Type: 

(1=Residential/Business, 2= Residential, 3= business, 4=Registered office, 5=Unspecified)

xvi) Postal Code:     xvii) Telephone No and Mobile No. with code:          
  
xviii) Other contact number:       

xix) Remarks:

**Part B - Declaration**

1. I/We hereby certify that I/We am not tax resident in, or citizen of, any other country besides those listed above.
2. I/we declare that all statements made in this Declaration are, to the best of my knowledge and belief, correct and complete.
3. I/We undertake to advise the bank promptly of any change in circumstances, which causes the information contained herein to become incorrect and to provide the bank with a suitably updated Declaration within 30 days of such change in circumstances.
4. I/We authorize the bank to provide, directly or indirectly, to any relevant tax authorities/government authorities and/or other regulatory authorities locally/internationally or any party authorized to audit or conduct a similar control of the bank for tax purposes, the information contained in this Form and to disclose to such tax authorities or such party any additional information that the bank may have in its possession.
5. I/We certify that I/We are authorized (POA holder) to sign for the individual who is the beneficial owner of all the income to which this form relates and/or am using this form to document myself as an individual who is the Account Holder. In the event if the bank is put to any hardships or claims from any authorities due to any false, untrue or misleading representation/information furnished by me as contained herein, I/We shall be solely liable and responsible for the same and I/We undertake to indemnify Bank against any loss or damage suffered by the Bank.

Signature of Customer

Date:      

Seal &amp; Signature of Branch Official

**Details under FATCA / Foreign tax laws (see instructions)****Instructions**

Details under FATCA/Foreign Tax Laws: Towards compliance with tax information sharing laws, such as FATCA, we would be required to seek additional personal, tax and beneficial owner information and certain certifications and documentation from our account holders. Such information may be sought either at the time of account opening or any time subsequently. In certain circumstances (including if we do not receive a valid self-certification from you) we may be obliged to share information on your account with relevant tax authorities. If you have any questions about your tax residency, please contact your tax advisor. Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days. Towards compliance with such laws, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. As may be required by domestic or overseas regulators/ tax authorities, we may also be constrained to withhold and pay out any sums from your account or close or suspend your account(s).

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. Foreign Account Tax Compliance provisions (commonly known as FATCA) are contained in the US Hire Act 2010.



### Declaration / Undertaking for opening Current /Collection

South Indian Bank Branch Name

Date

Place

Applicant Name &amp; Address

PAN

Dear Madam / Sir,

#### Sub : Declaration / Undertaking for opening Current /Collection Account

No	Particulars	Declaration by the applicant		
1	The aggregate Credit Facilities enjoyed by the applicant from the Banking System.	:	( <input type="checkbox"/> ) No credit facility with any Bank ( <input type="checkbox"/> ) Less than Rs.5 Cr ( <input type="checkbox"/> ) Equal to or more than Rs.5	
2	If aggregate Credit Facilities enjoyed by the applicant from the Banking System is Rs. 5 Cr or More :			
	Whether the applicant is having OD /CC facility with one or more Banks.	:	Yes / No If Yes : .....(Name of the Bank(s))	
	Whether presently the applicant is having any current account	:	Yes / No If Yes : .....(Name of the Bank(s))	

The details of the Credit Facilities enjoyed by us from the Banking System is given below:

Bank Name / Branch Name	Facility (TL/OD/CC/Others)	Limit / Amount	Any other information

- a. I/We hereby request South Indian Bank to open a current/ collection account. I / We hereby declare that as and when the aggregate credit facilities reaches Rs. 5 cr or more, we shall inform the Bank immediately and I/we agree to abide by the RBI directions issued with regard to maintenance / operation of current / collection accounts from time to time
  
- b. I/We hereby request South Indian Bank to open a collection account. I/We agree that the balances in the collection account shall not be used for availing any non-fund based credit facilities or for servicing of Term loan installment/interest.I/We confirm that the funds from collection account will be debited only for transfer to our OD/CC/Escrow account number .....with.....bank (IFSC code ..... ) which may be done within two working days/ or as agreed frequency through a separate agreement. I/We confirm that, we will keep the bank informed about the changes to the above, if any, immediately.
  
- c. I/We understand that the bank is at its discretion to close the proposed current/collection account, if the bank comes to know of any deviation from the regulatory directions.

Yours faithfully,

**Nt MAnnexure II**

**Application / Declaration for submitting physical Aadhaar card /E-Aadhaar card /Masked Aadhaar /Offline Electronic Aadhaar xml for the purpose of opening bank accounts**

The Branch Manager

Date .....

..... Branch

The south Indian bank Ltd

Dear Sir,

Account no ..... In the name of Mr. /Ms .....submitting physical Aadhaar card /E-Aadhaar card /Masked Aadhaar /Offline Electronic Aadhaar xml for the purpose of opening bank accounts .I hereby confirm that I have submitted my physical Aadhaar card /E-Aadhaar card /Masked Aadhaar /Offline Electronic Aadhaar xml voluntarily as an officially valid document for opening a bank account.

1. I hereby declare that all the above information voluntarily furnished by me is true, correct and complete.

Yours faithfully,

Signature / Thumb impression of customer) (if consent sent through BC/BDO)

I hereby authorize the Banking Correspondent

.....

Name:

I hereby authorize the Sarpanch / BDO

.....

Mobile No:

to submit the above consent letter to the bank.

Encl: Copy of Aadhaar

**MERCHANT SITE INSPECTION REPORT**  
**(To be completed in all respect)**

Date: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

Time of Visit: \_\_\_\_\_ (AM/PM)

Merchant Name:		Contact Person/Owner:
		Contact Number:
Address of the firm:		
Year of Establishment of the Firm:		
Address, name and phone # of landlord if merchant location is leased:		
Infrastructure Sighted: Computer/ Fax/ Telephone/ Photocopier/Sign Board/		
Please mention name of the Establishment as seen on Sign Board:		
Have you confirmed the identity of the person who signed the application?		Yes      No
Have you taken pictures of the inside and outside of the premises with stocks & staff?		Yes      No
Type of Business Activity: (Please specify correctly to decide MCC (Merchant category)		
Merchant appears to be conducting business as represented in application?		Yes      No
Visiting Card Obtained In Proof of Visiting:		Yes      No
Business Location:		Industrial      /Residential      /Commercial/ Shopping mall      / SLUM/
Condition of Shop:		Well Kept/ Renovation / Deterioration
Premises Status:		Owned / Rented/ Leased
Number of Employees:		
Area of the Shop (In Sq Feet):		
Stock: Does the stock match the type of business?		Yes      No
Is there enough stock to support business volume?		Yes      No
Approx. Expected Volume As Per Shop Stock Seen		
Remarks:		
<p>I/We hereby certify that I/We have personally inspected the business premises of the merchant at this address on date: _____ / _____ / _____ &amp; confirm that I/We have checked &amp; verified all the details given in this form.</p>		
Site Verified By: _____ Name: _____ Designation: _____ Signature: _____		Signature with stamp of Branch Manager Name & Designation: _____ Signature: _____ Branch Name: _____ Branch SEAL (Mandatory)

**Customer Point Verification**

Date of CPV	
Name of the Legal entity/Individual	
Address (Visited)	
Landmark	
Location of the address visited – longitude & latitude	
Type of Entity (Constitution)	
Name of the Individual/Proprietor / Partner / Director / Authorized Signatory met during the visit	
Contact Number	
Registered Office Address	
Date of Incorporation of the Legal Entity/DOB	
Date of Incorporation of the Legal Entity/DOB tallies with the document submitted	Yes / No
Line of Business/Industry Sector	
Business Activity Seen	Yes / No
Is the business in-line with the business submitted in AOF	Yes / No
Customer Experience in the Business	.....Years .....Months
Is address easily traceable	Yes / No
Nature of Premises	Owned/Rented
How long the customer is conducting the business from above location	.....Years .....Months

Availability of Name board (in case of non-individual CAs)	Yes / No If No , specify the reason:
Hypothecation displayed for any other bank	Yes / No
Number of employees seen working during the visit.	
Additional details, if any (Details which are not captured above as part of CPV )	
Recommendation <i>(Positive recommendation to be given only if all the points captured during the visit is satisfactory)</i>	Positive /Negative
If Negative (specify the reason)	

***For Office use only:***

Branch Code & Name	&
CPV conducted by PPC & Name	
CPV Conducted by Designation	
<p>I have met the customer at the above mentioned address (<i>without tipping off</i>) on (Date &amp; Time) and the details captured in the report are correct.</p> <p>I also confirm for having enclosed the copy of the photo with time&amp; date stamp (as watermark) taken during the visit to the above mentioned address</p> <p>(Staff Signature with Branch Seal) (Scale-1/Above)</p>	
<p><b>CPV Approved by</b> BM/BOM PPC &amp; Name:</p> <p>Remarks:</p> <p>(Signature with Branch Seal)</p>	

## DECLARATION OF GST NON-ENROLMENT

Dear Sir/Madam,

Sub: Declaration of non-requirement of registration under the Central/State/UT/Integrated Goods and Services Tax Act, 2017

I/We..... (Name of the service provider/business entity), do hereby declare that I/we am/are not registered under the Goods and Services Tax Act, 2017 as (select and fill below for the relevant reason)

- I/We deal in/supply the category of goods or services ..... (Describe the nature of the services/goods) which are exempted under the Goods and Service Tax Act, 2017.
- I/We have the annual aggregate turnover below the taxable limit as specified under the Goods and Services Tax Act, 2017.

I/We hereby also confirm that if anytime during any financial year I/we decide or require or become liable to register under the GST, I/we undertake to provide all the requisite documents and information.

I/We request you to consider this communication as a declaration for not requiring to be registered under the Goods and Service Tax Act, 2017.

Signature of Authorised Signatory:

Name of the Authorised Signatory:

Name of Business:

Date:

Stamp/Seal of the business entity: