

FINANCIAL INCLUSION ACCOUNT OPENING APPLICATION FOR INDIVIDUALS

Application No. _____

Date:

D	D	M	M	Y	Y		

Name of the branch							
Village/ Town							
Sub District/Block Name							
Ward Number		District					
State						Village code/Town code :- (As per census 2011)	
Name of Village/Town:- (As per census 2011)							

Affix Photograph
(To be captured through
system or obtain latest
photograph not older
than six months)

APPLICANT DETAILS :

	Prefix	First Name	Middle Name	Last Name																
Full Name																				
Maiden Name																				
Father/Spouse Name																				
Mother Name																				
Date of Birth	<table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td> </td><td> </td></tr></table>										D	D	M	M	Y	Y			Place of Birth	
D	D	M	M	Y	Y															
Marital Status	<input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Others		Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Transgender																
Nationality	<input type="checkbox"/> Indian <input type="checkbox"/> Foreign National _____																			
Residential Status	<input type="checkbox"/> Resident Individual <input type="checkbox"/> Foreign National <input type="checkbox"/> Person of Indian Origin <input type="checkbox"/> Non-Resident Indian																			
Permanent Account Number <small>(Please fill Form 60 field)</small>			Form 60	<input type="checkbox"/> Yes (If yes, kindly fill form 60) <input type="checkbox"/> Not Applicable																
Proof of Identity: (any one of them)	<input type="checkbox"/> A - Passport Number _____ Place of issue _____ Expiry date _____																			
	<input type="checkbox"/> B - Voter ID Card _____																			
	<input type="checkbox"/> C - PAN Card _____		Driving Licence Expiry Date <table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table>										D	D	M	M	Y	Y	Y	Y
D	D	M	M	Y	Y	Y	Y													
	<input type="checkbox"/> D - Driving Licence _____																			
	<input type="checkbox"/> E - NREGA (Job Card) _____																			
	<input type="checkbox"/> F - Aadhaar (Physical Copy) <small>(not-mandatory)</small> _____																			
	<input type="checkbox"/> G - Other Identity Proofs (Notified by Govt.) _____																			

If providing Aadhaar, please ensure to tick on below:

- Citi has duly explained to me/us and I/We understand and agree that
- Submission of my/our Aadhaar Number for opening new financial relationships is no longer mandatory and I/We am/are providing my Aadhaar details voluntarily;
 - By submitting Aadhaar number to Citi, I/We hereby authorize Citi to collect, store, use, authenticate my/our Aadhaar number against UIDAI database before updating my/our account in accordance with extant rules and regulations.
 - Citibank will use my/our Aadhaar number to offer financial and transaction services to me/us, as may be applicable.
 - Citi may use my/our information in line with authentication mechanism under extant rules and regulations for the purpose of Aadhaar based authentication/ e-KYC.

CONTACT DETAILS (Please do not sign before filling up this section)

Please note: We currently do not offer Account Opening to residents of the U.S. State of California. If you have any queries, please contact the hotline +1-833-971-1191 (United States) for more details

Mobile Number	+91		Landline Number +91		STD Code	
Fax						
E-mail ID						
Current Residential Address						
	City				District	
	State				PIN	
Permanent Address						

City	District	
State	Country	PIN

EMPLOYMENT DETAILS

Occupation Type Service (Private Sector Public Sector Government Sector) Others (Professional Retired Housewife)
 Student If Self Employed _____) Business Not Categorised

Company Name _____
 Designation _____ Gross Annual Income (₹) _____

Office Address _____

City	District	
State	PIN	INDIA

Landline Number +91 _____
 STD Code _____

OTHER DETAILS

No. of Dependents _____ Name of the branch: _____

Detail of Assets Owning House: Yes No No. of Animals: _____ Owning Farm: Yes No Any other: _____

Existing Bank account of Family member/ household Yes No If yes, please mention No. of A/Cs: _____ Kisan Credit Card (Whether Eligible): Yes No I request you to issue me a RuPay card Yes No

CKYC DETAILS

Prefix	First Name	Middle Name	Last Name	
Father Name				
Mother Name				
Religion		Caste		
CKYC Occupation		CKYC Address Type		
CKYC Address Proof		CKYC Address Proof No.		
CKYC Address Proof Expiry Date	D D M M Y Y			
CKYC Address				
City	District			
State	Country	PIN		
Citizenship	CKYC Effective Date	D D M M Y Y	CKYC Expiry Date	D D M M Y Y
Organization Name				
Designation				

I also understand that I am eligible for an Overdraft after satisfactory operation of my account after 6 months of opening my account with a Limit up to ₹10000/- (Rupees Ten Thousand only) for meeting my emergency/family needs subject to the condition that only one member from the household will be eligible for overdraft facility I shall abide by the terms and conditions stipulated by the Bank in this regard.

2nd APPLICANT DETAILS

Prefix	First Name	Middle Name	Last Name
Name (Same as ID Proof)			
Maiden Name (If any)			
Father / Spouse Name			
Mother Name			
(Please leave one space between each name)			
KYC Number (If available)			
Account Number	(If 2nd applicant is Citibank Account holder)		
Nationality	<input type="checkbox"/> Indian <input type="checkbox"/> Foreign National (Please specify) _____		
Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Transgender Date of Birth		
Marital Status	<input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Others D D M M Y Y		
Relationship with Primary Applicant			
Education	<input type="checkbox"/> Graduate <input type="checkbox"/> Post Graduate <input type="checkbox"/> Professional <input type="checkbox"/> Others (Please specify) _____		
Residential Status	<input type="checkbox"/> Resident Individual <input type="checkbox"/> Foreign National <input type="checkbox"/> Person of Indian Origin		
Permanent Account Number	Form 60	<input type="checkbox"/> Yes <input type="checkbox"/> Not Applicable	
(Please fill form 60 field)			

2nd APPLICANT

Please paste your passport sized colour photograph here. (Mandatory even if you have not applied for a Photocard)

Do not use pins, staples, tape to affix the photograph.

Proof of Identity

Type of Document (Eg. Passport) _____ Number _____

(For Passport) Place of issue _____ Expiry date _____

Proof of Address

Type of Document (Eg. Passport) _____ Number _____

Mobile Number

+91 _____ Landline Number +91 _____

Fax

E-mail ID

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Current Residential Address

(identical to address proof)

City _____ District _____

State _____ PIN _____ INDIA

Permanent Address

City _____ District _____

State _____ Country _____ PIN _____

Occupation Type

Service (Private Sector Public Sector Government Sector) Others (Professional Retired Housewife

Student If Self Employed _____) Business Not Categorised

Company Name

Designation _____ Gross Annual Income (₹) _____

Source of Funds

Salary Business Inheritance Investments Savings Others (Please specify) _____

Nature of Guardianship

Natural Legal (please furnish copy of court order)

ACCOUNT OPERATION

Signature Requirements Single Joint - Signing Jointly Either or Survivor Others (Please specify) _____

Note: In case of Junior Account, guardian(s) shall be the signatory with signature requirements as 'Single'.

CITI CARDS

- A) Bank will issue a 16 digit Citi Card to all account-holders in the savings/Current account which will provide access to Citibank Online and Citi Mobile® App for all banking transactions and services.
- B) Account-holders can convert the Citi Card to Citi Debit Card by logging into Citibank Online and Citi Mobile® App under the 'Manage Card' section or visit the nearest branch to convert the same by providing his/her explicit consent.
- C) International limit will have to be separately set by submitting a request at the branch. Usage across channels will be allowed only up to USD 10,000 for a financial year for resident customers. Please note that without a specific consent for international* activation, cardholder will not be able to use the ATM/Debit card internationally. You can modify these limits at any time through our 24/7 CitiPhone® helpline.
- D) If account operation mode is joint, no card will be issued.

*International transactions under Liberalized Remittance Scheme (LRS) are allowed only if a valid PAN has been submitted.

*CitiPhone will be available from 9 am to 9 pm for all your banking needs, and 24x7 for emergency services.

FOREIGN ACCOUNT TAX COMPLIANCE ACT (FATCA)

	Primary Applicant		Joint Applicant	
1. City of Birth				
2. Country of Birth				
3. Are you a U.S. person?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No

If the answer to point (3) above is "Yes", then please fill in the details in point (4) below and provide a completed W-9 form

	Primary Applicant	Joint Applicant
4. I certify that I am a U.S. Person for tax purposes as I am:	<input type="checkbox"/> A U.S. Citizen <input type="checkbox"/> A U.S. resident alien (Green card holder) <input type="checkbox"/> A person meeting the U.S. substantial presence test*	<input type="checkbox"/> A U.S. Citizen <input type="checkbox"/> A U.S. resident alien (Green card holder) <input type="checkbox"/> A person meeting the U.S. substantial presence test*

*You will be considered a United States resident for tax purposes if you meet the substantial presence test for the calendar year. To meet this test, you must be physically present in the United States (U.S.) on at least:

1. 31 days during the current year, and
2. 183 days during the 3-year period that includes the current year and the 2 years immediately before that, counting:
 - All the days you were present in the current year, and
 - 1/3 of the days you were present in the first year before the current year, and
 - 1/6 of the days you were present in the second year before the current year.

Declaration and Acknowledgement:

I/We declare that the above information and the information in the submitted documents to be true, complete, correct and updated; and the submitted documents are genuine and duly executed.

SIMPLIFIED CRS SELF-CERTIFICATION FORM FOR INDIVIDUALS

Instruction: Answer yes or no, as applicable, to the following two questions about your tax residence by placing an "X" in the appropriate space. If you are uncertain about whether you are a tax resident of a particular country, please consult your tax advisor or visit the OECD AEOI portal for country-by-country information on tax residence at www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance.

- | | Primary Applicant | Joint Applicant |
|---|--|--|
| *1. Are you a resident for income tax purposes in the country of INDIA? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| *2. If you answered "yes" to question 1, is the above named country the only country in which you are a resident for income tax purposes? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |

If you answer "no" to either question above, you are not required to sign or affirm this Notice and Declaration, but must instead complete a stand-alone CRS Self-certification Form for Individuals.

CRS Notice and Declaration

- I declare that to the best of my knowledge and belief, all of the information and statements marked with an asterisk(*) on this form and the following information on the account opening document [name,current residence address,date of birth, lpace of birth] are correct and complete.
- If you are not the account holder but are signing this form on behalf of the account holder,you declare that you are authorized to provide the information and statements shown and to sign this form on behalf of the account holder.
- You are hereby notified that if there is a change in circumstances that affects the accuracy or completeness of the information or statements respecting tax residency provided on this form, you are obligated to inform Citi of the change in circumstances within 30 days of its occurrence and to provide a suitably updated CRS self-certification.

FACTA & CRS Related Certification - cum Undertaking for Individuals

- I..... certify that I have declared my status as per applicable FATCA/CRS rules in India as notified by Government of India /Central board of Direct Taxes (CBDT)/Reserve Bank of India (RBI) in this regard.
- I certify that the information stated in the account opening form and supporting documentary evidence provide by me is to the best of my knowledge and belief true, correct and complete and that I have not withheld any material information /document that may affect the assessment/categorization of the account at a US Reportable account/OtherReportable account or otherwise.
- I understand, acknowledge and authorize that as per the provisions of Income Tax Act, Rules made thereunder and the guidelines issued by the Government/RBI in the matter, depending upon the residential status and/or other criteria stipulated therein, the Bank may have to report the details in respect of my account(s) as per the prescribed format to the Central Board of Direct Taxes (CBDT) or other Government Agencies to comply with the obligations as per the Inter-Governmental Agreements (IGA) in respect of Foreign Accounts Tax Compliance Act (FATCA) and Common Reporting Standards (CRS) and / or any other similar arrangements.
- I undertake the responsibility to declare, disclose and recertify within 30 days any changes that may take place in the information provided in the account opening form and signed by me as well as in the documentary evidence provided by me or if any certification become incorrect.
- also agree that our failure to disclose any material fact known to me now or in future, may invalidate my application and (Bank Name) would be within its right to put restrictions in the operations of my account or take appropriate action permissible under the Indian regulations for the purpose or take any other action as may deemed appropriate if the deficiency is not updated/ rectified by me within the stipulated period.
- I agree to furnish any particulars/information that is called upon me by (Bank Name) on account of any change in law either in India or abroad in the subject matter herein.
- In the event there is any tax demand {including interest(if any)} raised due to non-disclosure/inaccurate disclosure of information/documents on my/our part, I undertake to pay the demand forthwith and provide the bank with all information/documents that may be necessary for any proceeding before GOI/RBI/Income Tax Authorities.
- If you are not the Account Holder but are signing this form on behalf of the account holder, you declare that you are authorized to provide the information and statements shown and to sign this form on behalf of the account holder.

Primary Applicant

Joint Applicant

*Signature	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
*Print Name	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
*Date	<input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>	<input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>

Note: If you are not the Account Holder but are signing this form on behalf of the Account Holder, please indicate the capacity in which you are signing the form (e.g.,power of attorney, executor or administrator, guardian) and provide any required documentation of your authority.

Capacity(*If applicable):

DECLARATION

I hereby apply for opening of a Bank Account. I declare that the information provided by me in this application form is true and correct. The terms and conditions applicable have been read over and explained to me and I have understood the same. I shall abide by all the terms and conditions as may be in force from time to time. I declare that I have not availed any Overdraft or Credit facility from any other bank. I am resident of India and I undertake to intimate the bank in case of change in my residency status. I hereby consent for sharing/ receiving information with/ from Central KYC registry through SMS on the above registered number.

I/We hereby confirm and accept that I/We have applied for the products, facilities and/or add-on services as indicated by me/us in this Application Form (collectively referred to as Products/Facilities). I/We accept that the approval of the Add-on Services applied for by me/us shall be subject to the approval of the primary Products/Facilities and that it shall automatically terminate with the primary Products/Facilities. I declare that I am an Indian Citizen/foreign national*(Not applicable in the case of Mortgage) working in India and a person resident in India under the extant FEMA guidelines. I/We authorise Citibank to contact me/us, in-person, by post, telephone, e-mail using short-messaging service (SMS)/text messaging with respect to Products/Facilities hereby applied for.

To help prevent money laundering and terrorist financing, our policies require us to obtain, record and verify the identity of each account applicant and will include a photo ID or other identifying documents. You acknowledge and hereby provide your consent that, during the application process, Citibank may verify your identify based on the information provided in the application form such as name, address, date of birth and other details, either against the original document(s) or by using information obtained from sources including but not limited to public records, other financial institutions, government authorities or credit reporting agencies. In the event that we are unable to complete such verification for any reason whatsoever including but not limited to case not verified against original document(s), we will request you to meet a Citibank India officer.

We will be unable to process your application without verification and reserve the right to reject the application in our sole discretion without any liability or responsibility. We appreciate your cooperation.

VER 1.7/BANI/PMJDY AA FORM/WPC/06-23

Acknowledgement and Acceptance: I/We understand, acknowledge, confirm and accept that Citibank N.A. ("Citibank") has absolute discretion to accept or reject this application in entirety or sum of the products/facilities as I/We may have hereby applied for, without assigning any reason for the same. Such rejection/approval may be in part or whole with respect to the products/facilities and that I/We will not dispute any such decisions of Citibank. If the products/facilities are made available to me/us, Citibank has an absolute discretion to withdraw/recall/terminate or suspend all or part of the same, with no liability to me/us for any consequences whatsoever. I/We accept that all the information, personal details, documents, photographs, etc. provided by me/us in and along with this application form and from time to time are and shall be genuine and correct and that I/We shall not, under any circumstances, hold Citibank liable for any losses, damages or difficulties or I/We may be subjected to as a result of Citibank acting or relying on any such information provided by me/us. I/We accept that Citibank may collect, store, use, transfer or disclose any information including sensitive personal data provided by me to any branches subsidiary, service providers, affiliates, group companies/entities, third parties whatsoever (including current employer/family members of the customer). So far as is deemed to be necessary at the sole discretion of the bank, or associated or affiliated corporations of the bank whenever located or to any government or regulatory agencies or authorities in India or elsewhere or any agents or contractors or third parties, which have entered in to an agreement to perform any service(s) to/for the bank, and any other person(s) whatsoever (including employers/family members of the Customer) or where the disclosure is required by law or otherwise and to whom the bank deems fit at its sole discretion to make such disclosure including, to any or all of the following purposes: (a) For provision, operation, processing or administration of any services provided to me; (b) For data processing, statistical or risk analysis; (c) For conducting credit or anti-money laundering checks; (d) For purposes of credit reporting, verification and risk management; (e) For assisting other financial institutions to conduct credit checks and collect debts; (f) To ensure my ongoing credit worthiness; (g) For determining the amount of indebtedness owed by me or to me; (h) To design financial services or related products for my use; (i) For marketing financial services or related products or opportunities from Citibank and its affiliates; (j) To collect the amounts outstanding from me for providing security for my obligations; (k) To meet the disclosure requirements of any law binding on Citibank; (l) To meet an obligation to disclose information to the public; (m) To enable an actual or proposed assignee of Citibank or transferee of Citibank's rights to evaluate the transactions intended to be the subject of assignment or transfer; (n) To manage Citibank's business and to offer an enhanced, personalised online experience on their website and third - party websites; (o) For recognising me when I return to their site to that they can personalise my experience; (p) For processing applications and transactions and respond to my requests; (q) For providing the relevant product and service offers; or (r) For all other incidental and associated purposes relating to the provision of services.

• Citibank's affiliates are the family of companies controlled by Citi Group INC. Citibank may share my information with affiliates in several different lines of business including banking, credit cards, customer finance, securities & insurance - Non-affiliated 3rd parties are those not part of the family of companies controlled by Citi Group INC. Citibank may disclose my information to the following types of non-affiliated 3rd parties: Financial service providers, such as companies engaged in banking, credit cards, customer finance, securities and insurance; and • Non-financial organisations, such as companies engaged in direct marketing and the selling of consumer products and services • Any withdrawal of my consent in relation to usage, sharing, transfer and disclosure of personal or sensitive data/information may result in Citibank being unable to provide the products/facilities to me and that Citibank shall have the right to not provide or discontinue provision of such Products/Facilities to me • I have read and understood Citibank's privacy policy as available on www.citibank.co.in. such privacy policy may be amended from time to time at its sole discretion and shall be made available on the above-mentioned website for my view • I/We will keep Citibank promptly informed at all times about, and authorise Citibank, update in my/our address, communication address, e-mail address, telephone number including mobile phone number Citibank and/or its subsidiaries/affiliates/associates/service providers may verify any information provided by me/us at my office/residence and/or my family members and/or my Employer/Banker and/or any 3rd party as deemed necessary and/or to do any such acts towards dealing with my/our application and/or providing or continuing to provide banking products/facilities to me/us • The detailed terms & conditions and applicable MITC (along-with any amendments/provisions thereto as may be in force from time to time) for the products/facilities that I have hereby applied for, shall be provided to me/us and at the time of account opening and initial availing or the products/facilities and will also be available at www.citibank.co.in and Citibank branches. I/We understand and acknowledge that my/our availing and/or use of the Products/Facilities, shall be deemed to be my/our express, unconditional and firm acceptance of the said Terms and Conditions and MITC. I/We further understand that Citibank may debit my/our account for service and other applicable charges and levies for the Products/Facilities.

*Citibank may verify, share and disclose all or any information and date of relating to me/us and the Product/Facilities and my/our transactions, including but not limited to information relating to default, if any committed by me/us in relation to the Products/Facilities or transactions, as Citibank may deem appropriate and necessary from/to Reserve Bank of India ("RBI"), credit bureaus and/or to any other agency or body as authorised in this behalf by RBI. Citibank may also disclose and share information and data relating to me/us and the Products/Facilities and my/our transactions with other banks, financial institutions, lenders including assignees and potential assignees, to Citibank's professional advisors, consultants and service providers and/or as required under law or any applicable regulation, at the order of the court of law, or at the request or order of any statutory, regulatory, executive or supervisor authority with whom it customarily complies. I/We shall not hold Citibank liable for usage, processing and/or dissemination of my/our date/information by the RBI or any credit bureau and any other agency so authorised, any statutory, regulatory or supervisor authority or other banks, financial institutions and/or the lenders.

Senior Public Declaration: I/We have read the Terms and Condition governing Public Figure and declare that I/we, am/are not Senior Public Figure(s) (SPF) which is defined as an SPF is a current or former:

- senior official in the executive, legislative, administrative, military or judicial branches of a government, whether elected or appointed, or paid or not; or
- a senior official of a major political party; or
- a senior executive of a government-owned or government-funded corporation, institution or charity.

An SPF also includes an entity that has been informed by or on behalf of a senior public figure, in which the senior public figure is a beneficial owner of at least 25% of the entity. In addition, an SPF also includes the "close associates" and "immediate family members" of an SPF. A close associate is a person (i) who is widely and publicly known to have a close association with an SPF, or (ii) who is actually known by the business to be a close associate of the SPF, even if the association is not widely known. The immediate family members of an SPF include, for example, spouses, domestic partners, parents, siblings, children, step-children, the spouses of children, and a spouse's parents and siblings."

FEMA declaration: I/We hereby declare that any transaction hereunder will not involve, and will not be designed for the purpose of any contravention or evasion of the previous of the Foreign Exchange Management Act, 1999 or any rule, regulation, notification, direction or order made thereunder. The customer also hereby agrees and undertakes to give such information/documents as will satisfy the Bank with regards to any transaction in terms of the above declaration. The customer also understands that if the customer refuses to comply with any such requirement or makes only unsatisfactory compliance therewith, the Bank shall refuse in writing to undertake any transaction on the account and shall, if it has reason to believe that any contravention is contemplated by the customer, report the matter to Reserve Bank of India and/or such other authority as the Bank deems fit.

Photos: I/We agree that the attached photographs are the present true identity of myself/ourselves, which I/We authorise Citibank to use in any manner Citibank deems necessary for the purposes of the facilities availed by me herein and agree not to make any claim against Citibank in respect thereto. I/We declare that the Products/Facilities shall be used by me/us only for the declared purpose, strictly in accordance with the applicable laws (including without limitations, any orders, decrees, judgments, guidelines, rules and regulations and shall not be used for unlawful/speculative activities. In the event I/We do not comply with the above, I/We shall be liable for any action/prosecution or penalty as prescribed. I/We hereby voluntarily requisition, accept and expressly authorise Citibank N.A. and/or any of its affiliates and subsidiaries and their authorised service providers/subcontractors and agents to exchange, share, disclose or use in any manner whatsoever, the information voluntarily provided by me/us herein including but not limited to e-mail address, telephone number, mobile number and address that Citibank N.A. maybe informed of or as may be available with Citibank N.A. to offer and/or any of its affiliates or subsidiaries and their authorised service providers/subcontractors and agents. I expressly authorise Citibank N.A. to offer and/or sell to me/us any of their products or services or any enhancements/up gradation offered from time to time by Citibank N.A. and/or any of its affiliates and subsidiaries.

Statements: Citibank would be deemed to have delivered the Statements) to me/us, immediately on my/our receiving the e-mail containing the Statement(s) as an attachment. I/We will be obliged to open/print the Statements) after receiving the e-mails from Citibank. Should I/We experience any difficulty in accessing the electronically delivered Statement, I/We shall promptly advise Citibank to enable Citibank to make the delivery through alternate means. Failure to advise Citibank of any such difficulty within 24 hours after my/our receiving notice as aforesaid, shall serve as an affirmation regarding the receipt and acceptance by me/our Statement.

Citibank's service providers: Without prejudice to any rights of Citibank, all acts/steps as are necessary for Citibank to take in order to monitor Products/Facilities and/or my/our obligations and/or to recover amounts due to Citibank or any part or portion thereof, shall and/or may be carried out by and/or through such other person (including a company/body corporate) as may be appointed by Citibank. Further, I/We expressly accept that Citibank shall, without prejudice to its rights to perform such activities either by itself or through its officers or servants, be absolutely entitled and have full power and authority to appoint one or more third parties of Citibank's choice and to transfer or delegate to such third parties the right and authority to collect on behalf of Citibank all unpaid amounts and to perform and execute all acts, deeds, matters and things connected therewith or incidental there to.

I/We hereby agree and undertake to hold Citibank harmless and indemnified from and against all actions, claims, demands, proceedings, losses, damages, costs, charges and expenses whatsoever which Citibank may at anytime incur, sustain, suffer or be put to as a consequence of or by reason of or by arising out of: a) Credit Card: Non-execution or delays in execution of my Standing Instruction either on account of non-availability of sufficient funds in my account or due to delays in the mail/courier services or for any other reason beyond the control of the bank.

Bank reserves the right and I/We hereby authorize reversal of any erroneous salary/ reimbursement credits into the Account. I/We shall abide with FEMA, the exchange control regulation and/or any and all the other applicable laws and regulations in force from time to time. I/We confirm to maintain strict confidentiality of my/our email id, password, user Id, account details, etc. I agree to the below mentioned additional Terms and Conditions pertaining to specific products and services, if I have applied for the same.

I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/ email address.

Banking Account: I expressly authorise Citibank and give my unconditional and irrevocable consent to convert my Citibank Suvidha Account to a Citibanking Account and the relevant schedule of charges will be applicable in the event my Citibank Suvidha Salary Account is not credited with my salary for any consecutive period of three months. I/We agree that in any case I/We already have an existing Citibank Account in the same city, Citibank will update the existing account with the details mentioned in this form. I/We hereby apply for the Citibank Account ("Account") and declare that the information contained in this application is true and correct and that I and my Joint Applicants are residents of India. I/We accept that Citibank, N.A. ("Citibank") is entitled in its absolute discretion to accept or reject this application without assigning any reason whatsoever. I/We hereby agree and undertake that I/We have obtained, read, understood and agreed to be bound by the account Terms and Conditions available on www.citibank.co.in and at the bank (as maybe in force from time to time) as applicable to the Account and provided at the time of account opening ("Account Terms and Conditions"), if the application is accepted. My/our use of the account and Citibank ATM/Debit Card shall be deemed to be my/our express and unconditional acceptance of the account Terms and Conditions and such Terms and Conditions and stipulations as laid down by Citibank for use of ATM/Debit Card. I/We agree that Citibank may debit my/our Account for Service charges as applicable from time to time. I/We the Account Holder(s) understand that I/We can get an additional Citibank "Family" ATM/Debit Card ("Add-on Debit Card") for my/our resident Indian parent/spouse/brother/sister Or child over 18 years of age ("Mandatee"). I/We have read and understand and are expressly bound by the Account Terms and Conditions and/or such other Terms and Conditions or which a mandatee will be permitted to use the Add-on Debit Card. I/We confirm that the Mandatee may avail of all the facilities (up to the specific limits set by me/us and as advised to Citibank). As provided/will be provided to me/us by Citibank and I/We authorise the mandatee to conduct all such transactions/receive information on my/our behalf. I/We accept that use of the Add-on Debit Card by the Mandatee is deemed acceptance of the Terms and Conditions as amended from time to time. I/We acknowledge that all charges incurred by Mandatee on the Add-on Debit Card will be deemed to be charges incurred by me/us and I/We acknowledge that I/We will be fully liable for discharge of all obligations in respect of all transactions performed by the Mandatee. I/We accept that the use of the Add-on Debit Card is subject to there being a minimum applicable credit balance in the account and use of the Add-on Debit Card will stand automatically terminated in case of I/We ceasing to be Account Holder(s) of my/our account being rendered temporarily or permanently non-operational. I/We understand that, in the event of my/our death, the Bank shall not levy any penal interest for pre-mature withdrawal of Deposit (as defined in the Account Terms and Conditions) maintained by me/us. The Citigold status can be experienced by maintaining a Net Relationship Value (NRV) of ₹ 50 lakhs for Savings account holders and ₹ 50 lakhs for Current account holders. The account will be converted to Citi Priority/Citibanking in case the NRV is not maintained for 3 consecutive months and the Citi Priority/Citibanking Schedule of Charges will apply thereafter. The Citi Priority status can be experienced by maintaining a Net Relationship Value of ₹ 15 Lakhs. The account will be converted to Citibanking in case the NRV is not maintained for 3 consecutive months & the Citibanking Schedule of Charges will apply thereafter.

For non-US residents: For purposes of US Federal income tax, I represent and warrant that I/We are not a/acting on behalf of a US Person. If my/our tax status changes or I/We become a US citizen or a resident, I/We shall notify Citibank within 30 days from the date of such change. For new salary account/corporate movement applicants: If the Savings Account that I have applied for is under the Citibank Suvidha Corporate Salary Program, I expressly agree and understand that Citibank may disclose my Citibank Suvidha Salary Account number to my employer (or to such person as authorised by my employer) for facilitating banking transactions. I also understand that it may take up to 14 days from the date of salary credit for processing my Credit Card Application. If I have opted for a Corporate Movement, then I hereby authorise Citibank to transfer my existing Citibank Suvidha Salary Account under the corporate code of my current employer as indicated in the application form. For all applicants: I/We have read and understood the schedule of charges as applicable to the Banking Products applied by me/us in this application form and I/We agree to be bound by the same. I understand that a T-PIN would be issued by the bank, which would be required to transact with CitiPhone services. I also understand that the T-PIN may be obtained by calling CitiPhone services. For accounts with signature rule Either or Survivor: I/We hereby confirm that premature withdrawals of fixed/term & Multi deposits placed and/or proposed to be placed shall be

paid by Citibank under the operation rule of 'Either or Survivor'. "I/We have read and understood the Terms and Conditions (a copy of which is in my possession) and also available at www.citibank.co.in, governing the opening of an account with the Bank and those relating to various services, including but not limited to [Nature of services provided to be written here]. I accept and agree to be bound by the said Terms and Conditions including those excluding/limiting the Bank's liability, which may be amended by the Bank from time to time. I/We understand that the Bank may, at its absolute discretion, discontinue any of the services completely or partially without any notice to me/us. I agree, understand and accept that the Bank may debit my/our account for service charges as applicable from time to time."

ATM/Debit Cards: For customers who do not want a ATM/Debit Card : I/We are aware that without an ATM/Debit card, I/We will not have access to the ATM or Internet/Mobile Banking facilities provided by the bank. I/We acknowledge that I/We do not wish to avail of this facility. For customers who wish to activate ATM/Debit cards for international use: I/We accept that Citibank has enabled my card for international transactions upon my/our specific request and the Bank shall not be held responsible under any circumstances for the same. I/We are aware that my/our international limit will be USD 10,000 for a financial year which is the current limit set under FEMA regulations, for usage of the debit card for personal purposes abroad. I/We undertake not to exceed the limits set forth under FEMA regulations for international use of ATM/Debit Cards. I/We accept that Citibank is permitting me/us to choose my/our ATM/Debit Card type and limits thereof, solely for my/our convenience. I/We understand the usage of my ATM/Debit card is subject to availability of a minimum applicable credit balance in my Savings/Current Account(s) or any other specific criteria/terms that may be imposed by Citibank in this regard from time to time. I/We understand that I/We must redeem all points accrued on the card within a maximum of one month from the date of closure of the card. I/We accept that Citibank shall not be liable under any circumstances whatsoever for implementing the above choices as indicated by me/us.

Investment Services Account: Investment Product including those invested under the Citibank Systematic Investment Plan are third party mutual funds not bank deposits or obligations of or guaranteed by Citibank, N.A. Citigroup, INC or any of its affiliates or subsidiaries, are not insured by any Governmental agency and are subject to investment risks, including the possible loss of the principal amount invested. Past performance is not indicative of future result, prices can go up or down. Investors investing in funds denominated in non-local currency should be aware of the risk of exchange rate fluctuation that may cause a loss of principal. This document does not constitute the distribution of any information or the making of any offer or solicitation by any one in any jurisdiction in which such distribution or offer is not authorised or to any person to whom it is unlawful to distribute such a document or make such an offer or solicitation. Investment products are not available to US persons and may not be available in jurisdictions. Mutual Funds are subject to market risk. Please read KIMs/SIDs carefully before investing.

Credit Card: I hereby undertake to be bound by the detailed Citibank Cardmember Terms and Conditions and the Most Important Terms and Conditions ("Credit Cards MITC") (which is in my possession) along-with any amendments/revisions thereto as may be in force from time to time and that my usage of the Credit Card shall also confirm such acceptance.

Standing instructions for credit card payment: I authorise the debit of my Citibank Account towards minimum/total amount due. Citibank shall have a lien on all credit balances in my Citibank Account and shall be entitled to adjust/appropriate all such credit balances towards setting off the balances outstanding in my Credit Card Account by debiting my Citibank Account. In case I desire to close my Citibank Account, Citibank may at its discretion close the Card Account, unless I provide to Citibank, adequate alternate security/other bank account (that shall be adequately funded) to secure the balance in my Card Account.

Recurring Deposit: a) For Domestic Term Deposits, the Interest calculation logic will be actual by 365 days. The interest rate applicable shall be the rate prevailing as on the date of the booking of the first installment. The said rate will apply for each installment during the tenure of the Recurring Deposit, b) Interest on deposits shall be rounded off to the nearest rupee. TDS will be applicable @10% on the interest earned on Recurring Deposit. c) The Tenure for a Recurring Deposit can range between 12 to 24 months. d) The minimum monthly installment amount in a Recurring Deposit is ₹ 1000 per month and the maximum ₹ 20,000 per month.

I/We understand and acknowledge that part-withdrawal is not allowed for a Recurring Deposit and that on premature of Recurring Deposit, the interest rate applicable on the withdrawn amount shall be either original interest rate or the interest rate corresponding to the period for which the withdrawn amount has been maintained, which is lower, less penal rate of 1%. I/We understand that this penal rate is subject to change from time to time.

I/We have read and understood the Terms and Conditions (a copy of which is received by me from the Bank and is in my possession) and also available at www.citibank.co.in governing the opening of an account with the Bank and those relating to various services. I accept and agree to be bound by the said Terms and Conditions including those excluding/limiting the Bank's liability, which may be amended by the Bank from time to time. I/We understand that the Bank may, at its absolute discretion, discontinue any of the services completely or partially without notice to me/us. I agree, understand and accept that the Bank may debit my/our account for service charges as applicable from time to time.

Junior Account Declaration: I understand that in case of Junior Account, the minor shall be the primary holder of the account and the guardian(s) shall be the secondary holder.

I hereby declare that I shall represent the said minor in all transactions connected with this account until the said minor attains majority. I declare that the account will be operated for the benefit of the minor. I shall indemnify the Bank against the claim on the account of the minor for any withdrawal/transaction made by me in his/her account. I understand that Minor with joint holder(s) are not allowed in Demat Accounts.

ATM/Debit Card Declaration:

I expressly acknowledge that:

- (i) All cash withdrawals and purchases of goods and services made by the Beneficiary on the basis of the said ATM/ Debit Card shall be deemed to be withdrawals/purchases by me and shall be deemed to be an obligation liable to be discharged solely by me as if I had incurred such obligation directly.
- (ii) Citibank ATM / Debit Card can be issued to minors who are 15 years and above. Minors are not allowed to carry out any transaction independently hence, it is the parent's/guardian's obligation to monitor the transactions done on the Junior ATM/ Debit Card. The parent/guardian of the minor are solely liable for any transaction done on the ATM/Debit card or loss/misuse of card and the same must be reported to Citibank at the earliest. The customer shall not hold the bank liable for any loss or damage suffered by the customer as a result of the transaction done on the Junior ATM/ Debit Card. For loss/theft of card, please contact CitiPhone immediately and visit your nearest Citibank branch for replacement of the card.
- (iii) I/we agree that Citibank ATM/Debit Cards will be issued only if the signature requirement for account operation is Single or Either/Survivor and guardian(s) is/are the only authorized signatory(ies).

Mobile Declaration: I confirm that the said mobile number is held by me and is not in use by any other third party (including family members and close relatives) and if I change my mobile number, I undertake that I will duly and promptly inform the Bank and execute any document/process as required by Bank to change my mobile number on Bank's records. I understand that all transaction alerts, bank-initiated SMS communications and OTP will be sent on the mobile number submitted by me. I/We shall not, under any circumstances hold Citibank liable for any frauds, losses, damages or difficulties, whatsoever, I/we may be subjected to in case my mobile number as updated on Bank's records is incorrect or used by a third party.

Declaration on Bank director/ senior officer position or relative of such position holders

I hereby solemnly declare and state I am not - a.) Directors/Senior officers of Citibank and/or their Relatives and b.) Directors of other banks and/or their Relatives

If answer to any of the above is a "Yes", please provide details of relationship, position of the officer etc below:

Name of the Director of Citibank NA or other bank / Senior officer of Citibank NA	Name of the other bank / Position with other bank	Relationship

"I declare that I am making the aforesaid declaration solemnly and sincerely believing the same to be true and in case of any change on the above I shall immediately inform the Bank of such change".

Note:

1. "Director" would include Director on Citibank NA's Board abroad or Member of Local Operations Management Committee (LOMC) of Citibank NA, India. (includes 'Nominee directors' and 'Chairman/Managing Director'). This would also include directors of Subsidiaries/Trustees of Mutual Funds/Venture Capital Funds set up by Citibank or any other bank.
2. "Senior Officer" would include any officer in senior management level (Title 'Managing Director' and above).
3. "Relative" includes: (a) Spouse (b)Father (c) Mother (including step-mother) (d) Son (including step-son) (e) Son's Wife (f) Daughter (including step-daughter) (g) Daughter's Husband (h) Brother (including step-brother) (i) Brother's wife (j) Sister (including step-sister) (k) Sister's husband (l)Brother (including step-brother) of the spouse (m) Sister (including step-sister) of the spouse.

I/We hereby authorize Mr./Ms. _____, Officer of Citibank N.A. India to assist me in completing my application form and related documents, prior to my signing the Application Form. It is my responsibility to read, understand and satisfy myself that the contents mentioned on the Application form are filled as per my instructions as to the correctness and completeness in all respects, prior to signing and it is binding on me/us.

I understand that the detailed Terms & Conditions are available on www.citi.co.in/bank-tnc.htm and a physical copy of the same will be delivered by sending an SMS 'TNC(space) (Last 4 digits of your debit card number)' to 52484 or +919880752484 from my registered mobile number.

Citibank India does not market any product or service to individuals resident in the European Union, European Economic Area, Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican, UK and The Isle of Man. This form is not, and should not be construed as, an offer, invitation or solicitation to buy or sell any of the products and services mentioned herein to individuals resident in the European Union, European Economic Area, Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican, UK and The Isle of Man

SCHEDULE OF CHARGES (SOC) - PMJDY Accounts

SAVINGS BANK ACCOUNT FACILITIES

Minimum Balance / Charges for non-maintenance thereof	Nil
Annual Fee	Nil
ECS bounce	₹ 250. These charges are levied only if the ECS instruction is not honoured due to inadequate funds in the Account. Service Tax as applicable would be levied on all the charges mentioned.

OTHER SAVINGS BANK ACCOUNT FACILITIES

Issue of Duplicate Statement	Nil
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REMITTANCE FACILITIES THROUGH OWN BANK

DD-Issue / DD-Cancellation	Nil
TT-Issue / TT-Cancellation	Nil
EFT Charges-Inward / EFT Charges-Outward	Nil
RTGS*-Outward / RTGS*-Inward	Nil
FCY Draft (per instrument)	₹ 100

REMITTANCE FACILITIES THROUGH OTHER BANKS

DD-Issue / DD-Cancellation	Nil
EFT Charges-Inward / EFT Charges-Outward	Nil

FOREIGN EXCHANGE TRANSACTIONS

FCY TT	₹ 250
Foreign Currency Sale/Purchase	Nil + GST**

CHEQUE COLLECTION/RETURN

Local	Nil
Outstation and Intercity Cheque return	₹ 50
Inward Cheque return	₹ 50
Outward Cheque return	₹ 50
Outstation Cheque Collection	₹ 25 for any outstation cheque-value up to ₹ 5,000 ₹ 50 for any outstation cheque-value greater than ₹ 5,000 and up to ₹ 10,000 ₹ 100 for any outstation cheque-value greater than ₹ 10,000
Foreign Currency Cheque Collection	₹ 200
FCY Cheque return & draft cancellation (per instrument)	₹ 500
Speed Clearing	Nil

ATM

Membership fee / Annual Fee	Nil
Re-issuance Charges	₹ 100
Transaction charge for Citibank ATM	Nil
Non Citibank ATMs	Nil - up to 5 transactions per month; ₹ 17.8 per cash withdrawal^ or ₹ 8.5 per balance enquiry thereafter.
International ATM usage	US \$ 2.5 / transaction

DEBIT CARD

Membership Fee	Nil
Annual Fee	Nil. Other Debit Cards are not applicable

MISCELLANEOUS

Signature Attestation	₹ 50
Stop Payment Charges	Nil
Re-order Cheque book	₹ 1/leaf
Account Closure	Nil

The following benefits will be applicable to all primary and joint holders of individual accounts who have attained senior citizen age (60 years and above)

Dedicated counter at bank branches	
Issuance of cheque books free of cost	

Door Step Banking facilities [pick up of cash and instruments against receipt, delivery of cash against withdrawal from account, delivery of demand drafts and pick up of Know Your Customer (KYC) documents] free of cost;

Additionally, the following benefits will be applicable on accounts with primary account holder as senior citizen (60 years & above):

Preferential interest rate of 0.5% per annum for all fixed deposits	
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Please note, your savings account interest will be calculated on daily balances maintained in your account. The savings account interest will be paid on quarterly basis.

* The minimum threshold value limit for RTGS transactions is ₹ 2 lakhs.

** GST is applicable, in accordance with GST provisions on Foreign Currency Conversion for FCY/purchase.

^ As per RBI communication, cash limit of ₹ 10,000/- per withdrawal will be permitted on account on Non Citibank ATMs.