



SURYODAY

SURYODAY SMALL FINANCE BANK LIMITED

A BANK OF SMILES

(All fields marked with * are mandatory), To be filled in Black Ink and CAPITAL LETTERS only

Date:

I hereby submit my application to open an Investment Account with Suryoday Bank to transact in Mutual Funds.

| Applicant Name | Aadhaar No | PAN | CIF ID |
|----------------|----------------------|----------------------|----------------------|
| 1. | <input type="text"/> | <input type="text"/> | <input type="text"/> |

Mode of Operation Single ☐

FATCA - CRS declaration*

I am citizen / national / tax resident of any country other than India?

Applicant Yes ☐ No ☐ (if yes, please fill the additional FATCA - CRS declaration form.)

Nomination Details (Form DA 1) (Only one individual nominee permitted and to be signed also in case of no nomination)*

Existing SB A/c Nomination ☐ I Wish to nominate ☐ I do not wish to nominate ☐

I , Residing at
Hereby nominate the below nominee to receive all amounts to my credits in the event of my death.

Nominee Name

Address Same as Applicant ☐ Different from Applicant Address ☐

Relationship with Investor (if any) Date of Birth

Guardian Details (In case of Minor)

As the nominee is a minor on this date, I appoint* Residing at
 Relationship with minor nominee* Age:

I, have read the terms & conditions as mentioned below & hereby give my consent to Suryoday Small Finance Bank

Signatures / thumb impressions*



Applicant's Signature

WITNESS 1***

Declarations/Terms and Conditions

- The particulars contained herein shall be valid for all accounts to be opened by me hereafter, either singly or with others and/or by me in any representative capacity with Suryoday Small Finance Bank (Bank) unless informed to you otherwise. I have read and understood the Terms and Conditions governing the opening of an investment account with the Bank and these relating to various services including but not limited to (a) Mobile Banking (b) Net Banking (c) Alerts Service.
- I understand that the Bank may at its absolute discretion, discontinue any of the services completely or partially without any notice to me. I agree that the Bank may debit my account for service charges applicable from time to time.
- I understand that investment products are not banking objects or other obligations of, or guaranteed or insured by the Bank or their affiliates. They are subject to risk-and possible loss of principal. Past performance is not indicative of future performance.
- I hereby declare the above information is true to the best of my knowledge. I shall advise the Bank immediately in case of any change in the above details and information given by me. I further agree that any false/misleading information given by me or suppression of any material fact will render my account liable for termination. I agree to indemnify the Bank against any fraud or any loss or damage suffered by the Bank due to my providing of any incorrect particulars and/or failure on my part to communicate the change/ alteration in my aforesaid particulars.
- I understand that to serve me better, I hereby give consent to Bank for sharing the information, if received, about my accounts with the Bank with its group companies and vendors.
- I have read and understood the product literature comprising the offer document / disclosure document/ Private Placement Memorandum (PPM) (on my request) / Key Information Memorandum, and other related documents as would be provided by the products provider to the Bank, in respect of the Portfolio Management Services/ Structured products / Alternate Investment Funds / Mutual Funds / NCD's/ Bonds.
- I have been informed about the key features and risk factors of the scheme(s)/ products pertaining to the various investment services distributed/ referred by the Bank. I agree to abide by and be bound by the terms, conditions rules and regulations thereof.
- I further confirm that any transaction I have made is in my own risk having read and understood all relevant product literature and associated risk factors.
- I am fully aware that my investment does not amount to any form of bank deposits. I shall not hold the Bank responsible for any losses that I may suffer in connection with my selection of investing in various investment services and/or products.

10. The investment decisions are solely at my discretion. I have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. I have not relied upon or am influenced by any suggestions / recommendations / investment advice by the Bank and / or any of its employees as regards the merits and / or various investment services and / or products.
11. I am aware that mere execution of the documents such as application forms / agreements for availing of the above-mentioned investment services and / or products does not guarantee allotment. In the event of rejection of my application form by the product or service provider for any reason whatsoever I shall not hold the Bank responsible for the same.
12. I am aware that investment made in the various investment services and / or Products is subject to risk and that there is no guarantee that the original amount invested will be protected. The value of investments held in the various investment services and / or products is likely to fluctuate depending upon fluctuations in the financial / capital markets.
13. I hereby declare that the amount being invested by me in the schemes offered by the product or service provider is derived through legitimate sources and is not held or designed for contravention of any Act, Rules, Regulations or any status or legislation or any other applicable laws or any Notifications, Directions issued by any government or statutory authority from time to time.
14. I confirm that I understand that the Bank makes no representation as to the accuracy, completeness or reliability of any information contained in the product literature in respect of the various Investment Services and / or Products as provided by the financial services and / or products provider.
15. I confirm that the Bank has disclosed to me all the commissions (in the form of trail commission or any other mode) receivable by the Bank as mentioned in the Schedule hereunder for the various investment services and / or products referred by the Bank.
16. I understand that for investments made in the schemes, as per statutory norms appropriate documents ("documents") for carrying out KYC (Know Your Customer) checks are required. I understand that as a part of the mandated process, statutory acceptable identity proofs and other mandated documents are to be provided and I undertake to provide the same as and when so required and requested by the Bank. I understand and agree to co-operate with the Bank for compliance of KYC and other statutory obligations as the requirements stipulated by product or service provider. I understand that KYC data which has been provided by me to Bank for savings account opening can be used for investment account opening as well.
17. I understand that the nomination can be made only by individuals applying for holding units on their own behalf singly or jointly. Non-Individuals, including societies, trusts, corporate bodies, partnership firms, Kartas of Hindu undivided family, holders of power of attorney cannot nominate.
18. I do hereby authorize and accord my consent to Suryoday Bank to issue a consolidated physical/electronic statement in respect of all the investments made by me (currently or in the future, with any of the said entities and transactions executed by me in respect thereof).
19. I do hereby further authorize Suryoday Bank and accord my consent to Suryoday Bank approaching the said entities, in such manner as may be deemed fit by Suryoday Bank, after obtaining the following information in respect of my investments.
 - a) Details of my investments with the said entities from time to time, on a periodic basis.
 - b) Details of the transactions executed by me in respect of the investments.
20. I do hereby further authorize Suryoday Bank to provide me the information on various products/schemes and / or services offered / to be offered by the said entities from time to time. I hereby state that this authority shall continue to be valid and subsisting until the same is countermanded by me in writing and delivered to you.
21. I state that I shall not hold Suryoday Bank liable on account of any loss or harm that may be suffered by me on account of the delay or failure on the part of Suryoday Bank to as on the authority granted hereunder or for any discrepancies or mistakes in the information provided to / by Suryoday Bank in respect of my investments in the said entities. I state that I shall not hold Suryoday Bank for any issues, grievances or complaint that I may have in respect of my investments with the said entities. I understand that while this consent is being given now, the facility will be made available over a period of time.
22. I agree to execute such further documents and furnish such information as may be required by Suryoday Bank for effectually carrying out this mandate / the activity as set out herein:

Senior Citizen Declaration

The Bank has informed me details, risk and specifications of the product and I have with my own will, judgment and prudence post conducting the research of the product as per my sources have chosen and agreed for the said investments. The Bank shall not be responsible in any manner by me or by any third party (inclusive of my legal heirs) in respect of the investments made by me or the performance of the investments made by me.

I understand that schemes chosen by me may not suite my risk profile.

Mandate for Investment Accounts

I hereby authorize you to transfer funds in any form and manner including but not limited to by way of debit/credit of my account(s), and issue pay- orders / demand- drafts / bankers cheques, from my account for the purchase, redemption, switch, receipt of dividends or any such acts for Mutual Fund unit in pursuance of the instruction given by me or my Attorney from time to time. Any tax implication arising out of any transactions entered in to pursuant to these terms and conditions would be as per the provisions of the Income Tax Act, 1961, or any modification or re-enactment thereof. I agree and declare that any and all tax liability will be my sole responsibility. 2. I hereby state that all the acts, deeds and things done by you based on such instruction shall be binding on me. This mandate by me is to be adhered to by the Bank in respect of all actions permitted by the RBI and / or relevant regulations as applicable from time to time.