Version 3

UJJIVAN SMALL FINANCE BANK

Information for Fixed Deposit/ Recurring Deposit

Application Form No.

Customer Type* ☐ New Customer ☐ Existing Customer

Customer ID

Product Type* ☐ Fixed Deposit ☐ Recurring Deposit

I hereby consent to open the below mentioned account(s) on the basis of the information furnished by me in the preliminary Savings Account application form. I also declare that the preliminary Savings Account application form and the addendum form together shall constitute the account opening documents for the products opted by me below. I agree to submit any such information/ documents as required under Ujjivan Small Finance Bank's policy/ process for further processing of this application.

Name

Title | Name of Applicant 1
Title | Name of Applicant 2
Title | Name of Applicant 3
Title | Name of Applicant 4

Mode of Operation* ☐ Singly ☐ Jointly ☐ Either or Survivor ☐ Former or Survivor ☐ Minor operated by Guardian ☐ Anyone or Survivor ☐ Karta (HUF) ☐ Others

Initial Funding Details* ☐ Cash | Transaction ID | Amount | Date

☐ Cheque | Cheque Number | Amount | Drawn on | Bank | Branch

(Cheque should be crossed by A/c payee and drawn payable to Ujjivan Small Finance Bank A/c <Applicant Name>)

I/We authorise Ujjivan Small Finance Bank to debit my **Ujjivan** Account No. for FD booking/ monthly RD installment on day of every month.

ROI **Tenure*** Month Days **Amount**

Date of Application D D M M Y Y Y Y

Interest Payout Frequency# ☐ Monthly ☐ Quarterly ☐ Half Yearly ☐ Annually ☐ At Maturity (7days - 180days only) ☐ Cumulative

Interest Payout Option* ☐ Credit to my Ujjivan Small Finance Bank A/c ☐ Credit to my account with other bank

Maturity Payment Option* ☐ Same as interest payout option ☐ Issue DD/PO

Bank Account Details^

Bank Name

Branch Name

Account Number

IFSC Code

Maturity Instruction* Auto Renewal# ☐ Yes ☐ No

If Yes, ☐ Renew Principal Only ☐ Renew Interest Only ☐ Renew Principal and Interest both

Discounted interest rate is applicable for Monthly payout option.
Auto renewal "No" would be considered as Auto closure.
^ Interest payout and closure proceeds on maturity of deposits will be credited to the above mentioned accounts.

Note: Fields marked with * are mandatory

Nomination

NOMINATION DETAILS FORM DA -1

☐ **If the customer wishes to appoint a nominee for the account, then the customer shall fill FORM DA-1 herein below.**

☐ **If the customer does not wish to appoint a nominee, the customer shall sign below:**

I/We _____Name of the Customer_____ hereby confirm that I/we do not require any nomination facility.

Signature of the Customer

FORM DA - 1 (NOMINATION FORM)

Nomination under section 45ZA of the Banking Regulation Act, 1949 and rule 2 (1) of the Banking Companies (Nomination)Rules 1985 in respect of the Bank deposits.

I/we _____Name of the Customer_____resident of _____Address of the Customer_____

_____

nominate the following person to whom in the event of my/our death, the amount of deposit outstanding in the above said account, (after adjusting the amount due, if any, to the Bank) may be paid by Ujjivan Small Finance Bank branch _____Name of the Branch_____.

DEPOSIT		NOMINEE					
Nature of Account	**Account Number**	**Name**	**Address**	**Contact Number,** (if any)	**Relationship with depositor** (if any)	**Age**	**DOB** (in case of minor)

* As the nominee is a minor on this date. I appoint _____, my ____Relationship____ to receive the amount of the deposit in the account on behalf of the nominee in the event of my/our/minor's death till the nominee is a minor.

Where deposit is made in the name of minor, the nomination must be signed by a person lawfully entitled to act on behalf of the minor. * Strike out if nominee is not a minor.

Signature of the Customer/Guardian

* Do you wish to print the Nominee Name/ Registration No. in the Passbook/Statement/FD receipt?

☐ Yes ☐ No. If No, then it will be printed as "Nominee Registered" in the Passbook/Statement/FD receipt.

Witnesses required only if the depositor is providing the thumb impression and not the signature

Name of Witness	Name of Witness
Signature	Signature
Address	Address

TERMS AND CONDITIONS

These terms and conditions along with the detailed terms and conditions which can be found on our website www.ujjivansfb.in shall be applicable to opening of Fixed Deposit/Recurring Deposit Accounts (hereinafter collectively referred to as “Terms and Conditions”).

1) All important charges pertaining to your Account are mentioned in the Service Charges and Fees brochure. However, this list is not exhaustive and you may visit our branch or our website www.ujjivansfb.in to view the other charges which are applicable.

2) Copy of all the Terms and Conditions, Service Charges and Fees brochure can be obtained by the customer from the branch/ website.

3) Interest on your account will be paid at the rate decided by the bank from time to time.

4) The Bank can at its sole discretion discontinue any service partially / completely or change fees by providing 30 days' notice. All revision in fees will be displayed on the Notice Board of the branches/Website of Ujjivan Small Finance Bank Limited and also on the website www.ujjivansfb.in.

5) The Bank reserves the right to close the account in case of unsatisfactory conduct of the account.

6) The Bank reserves the right, at its own discretion; to close the account in case initial funding cheque is returned / bounced and funding as per account type is not received within 15 days of account opening.

7) Nomination facility is available in accordance with applicable laws including the Banking Companies (Nomination) Rules, 1985. Customer is advised to designate a nominee while opening the Account. In case a nomination facility has been availed by the customer, Ujjivan Small Finance Bank Limited will be discharged of its liability by making the payment to the nominee upon the Terms and Conditions as may be specified by Ujjivan Small Finance Bank Limited at the relevant time, unless specifically prohibited by an order of the Court. In the absence of any nominee, Ujjivan Small Finance Bank Limited may retain any and all funds in the account until it establishes the identity and credentials of the successor to the account holder to its satisfaction, which may include insisting on a succession certificate/probate of a will or any other evidence as may be required by the law for the time being in force.

8) In case of Joint Accounts or in case of non-individual account, the customer agrees and undertakes to notify Ujjivan Small Finance Bank promptly if any Joint Account holder or authorized signatory/ of the Account, as the case may be, is declared incompetent by a Court or any other competent authority or ceases to be an authorized signatory. Ujjivan Small Finance Bank may freeze the account and stop all operations when any account holder is declared incompetent or it is revealed that he is of unsound mind or a restriction is placed on its operations, although Ujjivan Small Finance Bank Limited can continue to levy Charges on such accounts and claim such amounts as are due to it under any bankers lien or otherwise.

9) In a Joint deposit Account, when one of the Joint Account holders dies, the Bank is required to make payment jointly to the legal heirs of the deceased person/s and the surviving depositor(s). However, if the Joint Account holders had given mandate for disposal of the balance in the account in the forms such as "either or survivor”, “former/ latter or survivor”, “anyone of survivors or survivor”, etc., the payment will be made as per the mandate to avoid delays in production of legal papers by the heirs of the deceased.

10) The deposits of the bank are insured with DICGC and in case of liquidation of the bank; DICGC is liable to pay each depositor through the liquidator, the amount of his deposit up to Rs.Five Lakh within two months from the date of claim list from the liquidator.

11) On Maturity of Deposit, in absence of any written instructions on disposal, the Bank reserves the right at its discretion to renew the Deposit along with accrued interest thereon at prevailing rates of interest for a similar tenor of the Deposit which has matured.

12) In case of premature withdrawal of Deposit based on instructions of primary depositor or the instructions of all the joint depositors in the case of Joint deposit, the bank shall have the right to recover interest already paid or the penalty, if any, from the proceeds of the Fixed Deposit in accordance with prevailing regulations of the Bank and the Reserve Bank of India.

13) The Bank computes interest on its domestic deposit accounts based on the actual number of days in a year (i.e. 366 days in a leap year and 365 days in a non-leap year).

14) In the event of death of the depositor, premature liquidation of the term deposit/s will be allowedto survivor where the operating mandate is 'Either or Survivor' or "Former or Survivor", provided both holders had given a clear mandate to the Bank to the effect at the time of opening of Account. Such premature liquidation will not attract any penal charges.

15) The funds deposited on a date following the non-payment of the instalment for the previous month(s) shall first be appropriated towards the unpaid instalment(s).

16) In case of delay in payment of any instalment, the depositor(s) shall be liable to pay penalty for delayed part of the instalment at the rate of 1.50% per month or part thereof or such other rate as may be specified by the Bank for the period of delay. The total interest so chargeable shall be recovered from the total amount of interest payable by the Bank at the time of maturity.

17) In case of frequent defaults (non-payments) in the monthly instalments, and six instalments fall in arrears, the Bank reserves the right to close the RD account. The interest rate applicable on such closed accounts will be as per the premature withdrawal policy of the Bank.In case of frequent defaults (non-payments) in the monthly Instalments, and six Instalments fall in arrears, the Bank reserves the right to close the RD Account. The interest rate applicable on such closed accounts will be as per the premature withdrawal policy of the Bank.

18) Customer should carefully examine the entries made in the statement of accounts/passbook & draw bank's attention to any errors/omissions/discrepancies that may be discovered within 30 days from the date of the entries failing which the same shall be deemed to be correct & accepted by the customer & the customer shall not be entitled to question the correctness/accuracy thereof.

19) The age considered for Minor is below 18 years & for Senior Citizen is 60 years & above.

20) The Bank may disclose information about customer's Account if required or permitted by any law, rule or regulations or at the request of any public or regulatory authority or if such disclosure is required for the purposes of preventing fraud, without any specific consent of the customer.

21) The Terms and Conditions shall be governed by and subject to the laws of Republic of India.

DECLARATION

1. I/We wish to avail the banking facilities/products from Ujjivan Small Finance Bank Limited and have obtained, read, understood and agree to all the Terms and Conditions governing the opening of an account with Ujjivan Small Finance Bank and those relating to services but not limited to term deposits, Phone Banking, internet and mobile banking, which may be amended by Ujjivan Small Finance Bank Limited from time to time and hosted and notified on the website of Ujjivan Small Finance Bank.

2. I/ We understand that any changes in Terms and Conditions applicable to the channels mentioned above would be made available to me on request at the branch/displayed on Branch Notice Board/Website. I/ We undertake that I/ We will be wholly liable/ responsible for all types of transactions done on my/ our above said account.

3. I/We have read, understood and agree to the charges/costs, mentioned in the extant Schedule of Charges displayed on the website of Ujjivan Small Finance Bank.

4. I/We confirm that I/We am/are resident(s) of India.

5. I/We agree to abide by and be bound by all applicable rules/ regulations/ instruction/ guidelines issued by the Reserve Bank of India,the Common Reporting Standards (CRS), and any other governmental or regulatory authority, in force from time to time. I/We have declared our status as per the rules applicable under section 285BA of the Income Tax Act, 1961 (the Act) as notified by Central Board of Direct Taxes (CBDT) in this regard.

6. I/We authorize Ujjivan Small Finance Bank Limited to conduct my/our credit history verification with CIBIL or any other credit rating agency and acknowledge that Ujjivan Small Finance Bank Limited shall have the right and authority to carry out investigations from the information available in public domain for confirming the information provided by me/us to Ujjivan Small Finance Bank.

7. I/We hereby confirm that all accounts under this Customer ID are operated singly and in case of joint account, operated by either or survivor/anyone of survivor(s). This authority shall continue to be in force until any one of us revokes it by a notice in writing delivered to the Bank.

8. I/We agree to furnish and intimate to Ujjivan Small Finance Bank Limited any other particulars that we are called upon to provide on account of any change in law/statutory requirements either in India or abroad. I/We authorize Ujjivan Small Finance Bank Limited to exchange, share or part with all the information provided herein with financial institutions/ agencies/ statutory bodies/ other such persons, as may be required by Ujjivan Small Finance Bank. I/We shall not hold Ujjivan Small Finance Bank Limited or its agents/representatives liable for using/sharing such information.

9. I/We hereby declare that the information provided herein as well as in the documentary evidence provided by me/us to Ujjivan Small Finance Bank Limited (the “Customer Information”) is true, correct and complete in all aspects to the best of my/our knowledge and that I/We have not withheld any Customer Information that may affect the assessment/categorization of the account as a Reportable account or otherwise. I/We further agree that any false/misleading Customer Information given by me/us or suppression of any material fact will render my/our account liable for closure and the bank shall have the right to initiate any action, under law or otherwise.

10. I/We authorise the Bank to disclose, from time to time any information relating to my account to any parent/subsidiary, affiliate and associate of Ujjivan Small Finance Bank, and to third parties engaged by the Bank, for purposes as detailed in the Terms & Conditions.

11. I/We hereby agree to indemnify and keep indemnified Ujjivan Small Finance Bank Limited, its affiliates and their successors or assignees from and against all actions, demands, losses, actions, costs and expenses whatsoever which the Bank may at any time incur, sustain or be put to as a consequence of or by reason of or arising out of providing any service or due to negligence/mistake on my/ourpart or my/our non-compliance of any of the Terms and Conditions or by reason of the Bank in good faith taking or refusing to take action on any instruction given by me/us orif any of the information provided by me/ushere is incorrect.

12. I/We agree and understand that Ujjivan Small Finance Bank Limited reserves the right to reject my/our account opening application form/request without assigning any reason thereof and without being liable to me/us in any manner whatsoever.

13. I/We agree and understand that the services provided by the Bank are neither transferable nor assignable to any party. The rights and obligations accrued upon me/us herein or otherwise by virtue of my account with the Bank cannot be assigned or transferred.

14. I/We acknowledge and agree that Bank shall not be liable or responsible for failure to discharge any of its obligations contained herein or elsewhere including but not limited to completing any transaction, due to any cause arising out of or related to any force majeure event or for any reasons beyond the reasonable control of the Bank.

15. In case of Minor Account- I hereby declare that the minor who is my_____and I am his/her natural and lawful guardian /guardian appointed by court order, dated DD/MM/YYYY (Copy enclosed.) I shall represent the said Minor in all future transactions of any description in the above account until the said minor attains majority. I indemnify the bank against the claim of the above minor for any withdrawal/transactions made by me in his/her account.

I/We declare, confirm and agree:
a) That all the particulars and information given in the application form are true, correct, complete and up to date in all respects and I have not withheld any information to keep the Bank informed at all times, of any change in my communication address and employment and authorize the Bank to update the change in their books. I/ We shall be solely responsible to ensure that the Bank has been informed of the correct address for communication. I agree to indemnify the Bank against any fraud or any loss or damage suffered by the Bank due to my providing any incorrect communication address or any other reason not attributable to Bank.
b) That I/ We have/had no insolvency proceedings initiated against me nor have I/ We ever been adjudicated insolvent.
c) That the multicity cheques/any branch Banking facility will not be utilized for making money/profits by conducting commission agency business or otherwise.
I/ We agree, undertake and authorize:
a) Bank or their agents to make references and enquiries relative to information in this application which the Bank or their agents consider necessary.
b) Bank to exchange, share or part with all the information relating to my loan/investment/ credit facility details and repayment history information to other Banks/Financial Institutions/Credit Bureaus/Agencies, Statutory Bodies as may be required and shall not hold the Bank liable for use of this information.
c) I authorize the bank to link my/our Aadhaar to my deposit account which can be shared with the Government department for transfer of subsidies/benefits.

The terms and conditions mentioned above have been explained to me/us in a language understood by me/us and I/we declare that I/we have understood and consented to the terms and conditions and also the declaration and agree to abide by them.

Declaration as per FATCA/CRS (For Individuals)

Do you have Income which is taxable in any countries other than India: ☐ **Yes** ☐ **No**

If Yes, mention the country_____. If U.S., Mention the below:

Do you hold U.S. Citizenship? ☐ **Yes** ☐ **No**

Do you have a U.S. Green Card? ☐ **Yes** ☐ **No**

If Yes, please fill FATCA/CRS Declaration

Declaration as per FATCA/CRS (For Non Individuals)

Do you have income which is taxable in any countries other than India: ☐ **Yes** ☐ **No**

If Yes, mention the country_____

Please confirm the country of incorporation of your organization. _____

Please confirm the place of business(es) of your organization. _____

If Yes, please fill FATCA/CRS Declaration

Authorised Signatory	Authorised Signatory	Authorised Signatory	Authorised Signatory

*In case applicant is providing thumb impression and not the signature

Name of witness:

Signature:

Address:

Name of witness:

Signature:

Address:

- In case of Sole Proprietorship, the Proprietor shall sign the Application Form.
- In case of a Company, Officials as authorized by Board of Directors by way of Resolution.
- In case of Partnership, all the Partners shall sign the Application Form.
- In case of Limited Liability Partnership, all Designated Partners shall sign the Application Form

For Office use Only

Product Code:

Lead Generator Code:

Lead Converter Code:

Source of Lead: ☐ Self Referral ☐ Wish list ☐ Customer referral call ☐ Activity lead ☐ Branch lead

☐ E-mail ☐ SMS ☐ Campaign ☐ Cold call ☐ Others