



**NOMINATION FORM DA-1** Nomination under section 45 ZA of the Banking Regulation Act, 1949 and Rule 2(1) of the Banking Companies (Nomination ) Rules 1985 in respect of bank deposit

Nomination Required  Yes  No (The facility of nomination has been explained to me/us and I/we do not wish to make a nomination)  
I/We, the applicant(s), for this account, nominate the following person to whom, in the event of my/our/minor's death, the credit balance in the account may be paid by Unity Small Finance Bank Ltd.

Name of Nominee, Address & Contact No.	Existing CIF of the Nominee	Age	Relationship	Date of Birth

**If the nominee is a Minor, the details of the appointee**Print Nominee Name on Receipt?  Yes  No

As the nominee is minor on this date, I/We appoint Mr./Ms.  
related to the minor as \_\_\_\_\_ and residing at \_\_\_\_\_

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

Signature of Applicant - 1	Signature of Applicant - 2	Signature of Applicant - 3	Signature of Applicant - 4
Witness - 1	Witness - 2		

\*Attestation by two witness is required only for thumb impression.

**TERMS & CONDITIONS**

I/We the undersigned, being customer of Unity Small Finance Bank Limited (the Bank), hereby confirm that I/We have read, understood and agree to abide and be bound by all the provisions of the Terms and Conditions as displayed on the website of the Bank ([www.theunitybank.com](http://www.theunitybank.com)) and as updated from time to time. I/We understand that the Bank may at its sole discretion subject to applicable regulatory/statutory/internal guidelines, at any time, add to/ modify any of the Terms and Conditions and that I/We hereby agree to abide and be bound by all such changes, as if they form part of the Terms and Conditions as at present. I/We agree to receive communication in the form of SMS/Call/Email regarding transaction alerts/products services of the bank, intimations regarding change of rules / scheme etc. I/We hereby declare that, I am/we are not involved in Money Laundering activities/unlawful or anti-social activities and/or financing of terrorist activities directly or indirectly. I/We hereby authorize the bank to furnish details of the accounts to statutory authorities such as Income Tax, Sales Tax, Judicial, RBI, Police or such other authorities on their demand. I/We agree to abide by the Bank's rules & regulations relating to the conduct & operations of Term Deposits Account which are in existence & which may be changed from time to time by the Board of Directors. I/We authorize the Bank to verify the details given here in through any means/person(s), as may be perceived necessary by the bank. Kindly open an account in my/our name(s).

**Account Opening Rules:**

- ♦ Incase of premature withdrawal of the fixed deposit based on depositor's instruction or the instruction of all the joint depositors in the case of joint deposit, the bank has 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.
- ♦ Each depositor in a bank is insured upto a maximum of 5,00,000 (Rupees Five Lakhs Only) for both principal and interest amount held by him in the same right and same capacity as on the date of liquidation/cancellation of bank's licence or the date on which the scheme of amalgamation / merger / reconstruction comes into force.
- ♦ In case I/We avail loan/facility against the pledge this Fixed Deposit, I/We hereby authorize the bank to change the payment of account for the credit of monthly/quaterly interest & maturity proceeds to the said loan/facility account till closure of loan/limit.
- ♦ Due date is recorded on the receipt to enable the depositor either to receive the payment of the amount on maturity or to arrange for its renewal. No further intimation can be claimed as right by the depositor.
- ♦ USF Bank computes interest reckoning the number of days as 365 irrespective of leap year.
- ♦ In case the Term Deposit is closed prematurely before completion of the minimum period of 7 days, no interest shall be paid for the said Term Deposit. For premature withdrawal of fixed deposit and recurring deposits, a premature penalty of 1.00% shall be charged to the rate applicable for the period the deposit has remained with the Bank, or the contracted rate, whichever is lower.

**Tax Deduction at Source**

- ♦ TDS on interest for the financial of year shall be deducted in accordance with the provisions of Income Tax Act 1961.
- ♦ Maturity value is subject to deduction of Tax and interest thereon.
- ♦ As per section 206AA introduced by Finance (No. 2) Act, 2009 wef 01.04.2010, every person who receives income on which TDS is deductible shall furnish his PAN, failing of which TDS shall be deducted at the rate of 20% in case of Domestic deposits. Please further note that, in the absence of PAN, Form 15G/15H & other exemption certificates will be invalid even if submitted & penal TDS will be applicable.
- ♦ As per section 139A (5A) of the Income Tax Act every person receiving any sum of income or amount from which tax has been deducted under the provisions of the Income Tax Act shall provide his PAN number to the person responsible for deducting such tax.
- ♦ No deductions of tax shall be made for taxable interest in the case of an individual resident in India, if such individual furnishes to the Bank, a declaration in writing in the prescribed Form (Form 15G/Form 15H as applicable) to the effect that the tax on his estimated total income for the year in which such interest income is to be included in computing his total income will be Nil.
- ♦ A fresh Form 15G/15H to be submitted in the beginning of each financial year.
- ♦ The Bank will accept Form 15G/H from the depositor in case the total estimated Income during FY is within Tax Exemption Limit as per IT Act for the General Public / Senior Citizens / Super Senior Citizens. If Total Interest projection exceeds tax exemption limit, 15G/H submitted by the depositor, stands cancelled and TDS will be applicable.
- ♦ The Bank shall not be liable for any consequences or loss arising due to delay or non-submission of Form 15G/15H to enable us to serve you better.
- ♦ I/We hereby declare and confirm that incase I/We do fall under the definition of 'specified person' as provided in Sec 206AB of the IT Act 1961, I/We will furnish the declaration confirming filing of Income Tax Return along with copy of Income Tax Return filed for immediate two proceeding years (Sec 206 AB of Income Tax Act 1961).

Note:- The above is subject to change as per directives of Finance Ministry Govt. of India.

**AADHAAR**

I/We hereby submit voluntarily at my/our own discretion, the physical copy of Aadhaar card/physical e-Aadhaar / masked Aadhaar / offline electronic Aadhaar xml as issued by UIDAI (Aadhaar), to Unity Small Finance Bank for the purpose of establishing my/our identity / address proof and voluntarily give my/our consent to open account / process instructions for the said purpose with Unity Small Finance Bank in my/our name/s individual capacity/ies using my/our Aadhaar or as an authorized signatory in non-individual accounts and; hereby consent to Unity Small Finance Bank for verification of my/our Aadhaar to establish its genuineness as per UIDAI or under any Act or law from time to time. The consent and purpose of collecting Aadhaar has been explained to me/us in local language. Unity Small Finance Bank has informed me/us that my/our Aadhaar submitted to the bank herewith shall not be used for any purpose other than mentioned above, or as per requirements of law. Bank has informed me/us that this consent and my/our Aadhaar will be stored along with my/our account details within the bank. I/We hereby declare that all the information voluntarily furnished by me/us is true, correct and complete. I/We will not hold Unity Small Finance Bank or any of its officials responsible in case of any incorrect information provided by me/us.

**FATCA / CRS DECLARATION**

I/We declare that I/We are tax resident of any country other than India -  Yes /  No

The controlling person / ultimate beneficial owner/ proprietor is tax resident of any country other than India -  Yes /  No

(If yes please fill separate FATCA/CRS Form)

Signature of Applicant 1

Signature of Applicant 2

Signature of Applicant 3

Signature of Applicant 4

**For Office Use**

Branch \_\_\_\_\_ Branch Code \_\_\_\_\_

Line of Business (LOB) \_\_\_\_\_

Account Opened by : LC Code \_\_\_\_\_ LG Code \_\_\_\_\_ RM Code \_\_\_\_\_

Source Code \_\_\_\_\_

BC / BF Code \_\_\_\_\_ BC / BF Name \_\_\_\_\_

Promo Code \_\_\_\_\_ COCO Code \_\_\_\_\_

Checked By \_\_\_\_\_

Signature \_\_\_\_\_

Authorised By \_\_\_\_\_

Signature \_\_\_\_\_

Tear Off

**UNITY Small Finance Bank Ltd. (Acknowledgement / Customer Copy)**

We thank you for banking with us and acknowledge receipt of your TD/RD account opening form.

Customer Name \_\_\_\_\_ Amount of INR \_\_\_\_\_

in cash/cheque no. \_\_\_\_\_ Drawn on \_\_\_\_\_

Name of the bank official \_\_\_\_\_ Signature \_\_\_\_\_ Date \_\_\_\_\_