UNITY Small Finance Bank

ACCOUNT OPENING FORM
(Saving / Current / Term Deposit)
(For Non Resident Individuals)

Date

Branch

Please sign in black ink only

Sol ID

For Office Use

Scheme Code Scheme Name

Application Type ☐ New ☐ Updation Account No.

Account Type* ☐ Normal ☐ OTP based e-KYC

Important Instructions:

a) Fields marked with ' * ' are mandatory fields.
b) Please fill the form in Block letters.
c) Please fill the date in DD-MM-YYYY format.
d) For Joint Applicant/s, fill separate PIS.
e) KYC number of applicant is mandatory for updation.
f) For particular section update, please tick ☑ in the box available before the section number & strike off the sections not required to be updated.

I/We request Unity Small Finance Bank Ltd. "(USFB)" OR "BANK" to open ☐ NRE ☐ NRO account in my/our name(s) in the books of the Bank.

MODE OF OPERATION*

☐ Self ☐ Either or Survivor ☐ Former or Survivor ☐ Minor under guardian ☐ Any one or Survivor ☐ Jointly by all ☐ Any Other (Specify) _____

NAME OF APPLICANT/S*

Sr.No	Applicant CIF No.	First Name	Middle Name	Last Name

Affix latest photograph of 1st Applicant with signature across photo

Affix latest photograph of 2nd Applicant with signature across photo

Signature of the 1st Applicant

Signature of the 2nd Applicant

1 ST/SOLE APPLICANT

☐ I do not have any account with USFB ☐ I have an account with USFB A/c. No. is

Other Bank Details: Bank Name Branch Account No

PERSONAL DETAILS*

KYC No.: Applicant CIF No.

Consent for Re-KYC ☐ Yes ☐ No

Customer Type* ☐ General ☐ Senior Citizen ☐ Minor

	Prefix	First Name	Middle Name	Last Name
Name*(same as ID proof)				
Maiden Name (If applicable)				

Prefix | First Name | Middle Name | Last Name

Father/Spouse Name* (Tick whichever is applicable)

Mother's Name*

Guardian's Name* (in case of Minor)

Date of Birth*

Place of Birth* ISO 3166 Country Code of Birth*

Gender* ☐ Male ☐ Female ☐ Transgender

Marital Status* ☐ Married ☐ Unmarried

Citizenship* ☐ Indian ☐ Others (ISO 3166 Country Code ☐☐)

☐ Indian ☐ Others specify _____

Residential Status* ☐ Resident Indian ☐ Non Resident Indian ☐ Foreign National ☐ Person of Indian Origin / OCI

Religion* ☐ Hindu ☐ Muslim ☐ Christian ☐ Sikh ☐ Others specify _____

Education Qualification* ☐ Below SSC ☐ SSC ☐ HSC ☐ Graduate ☐ Post Graduate ☐ Professional (CA/CS/CMA) ☐ Others specify _____

Occupation Type* ☐ Private Sector Service ☐ Public Sector Service ☐ Government Sector ☐ Self Employed ☐ Self Employed Professional

☐ Business ☐ Retired ☐ Student ☐ Housewife ☐ Politician ☐ Others Specify _____

If Self Employed* Nature of Business ☐ Construction ☐ Import/Export Agent ☐ Restaurant/Bar ☐ Gems & Jewellery ☐ Stock Broker

☐ Logistic & Transport ☐ Real Estate ☐ Retailer ☐ Others Specify _____

Since ☐☐ Years ☐☐ Months Date of Incorporation D D M M Y Y Y Y

Type of Company/* Firm ☐ Proprietorship ☐ Partnership ☐ Private Ltd. ☐ Public Ltd. ☐ Others Specify _____

If Self Employed* Professional ☐ Doctor ☐ CA/CS ☐ Lawyer ☐ Architect ☐ Consultant ☐ Others Specify _____

Name of Overseas Employer/Business

Address

Designation/ Profession

Purpose of Account Opening _____ Source of Fund _____

Annual Income* : From _____ To _____ amt. in ₹ lakh (Range of turnover/Income to be furnished)

Annual Turnover* : Less than ☐ 0-5 lakhs ☐ 5-10L ☐ 10-50L ☐ 50L-1 Cr ☐ 50-1Cr ☐ 1-5Cr ☐ 10-50Cr ☐ >50Cr

Please tick if applicable: ☐ Politically Exposed Person ☐ Related to Politically Exposed Person

Are you Physically Challenged ☐ Yes ☐ No

OFFICIALLY VALID DOCUMENT DETAILS (OVD) : (Self certified copy of any one of the following, OVD needs to be submitted)

☐ PASSPORT Number : Date of Issue

Place of Issue Expiry Date

VISA Number : Expiry Date

☐ VOTER'S IDENTITY CARD Number :

☐ I. T. PAN Number : OR Form 60 ☐

☐ DRIVING LICENCE Number : Expiry Date

☐ AADHAAR LETTER/CARD Number :

☐ OTHERS (Any document notified by the Central Government)

ADDRESS DETAILS* ☐ OVERSEAS

Choice of Correspondence ☐ Local Address (INDIA) ☐ Overseas

Address Type* ☐ Residential ☐ Business ☐ Registered office ☐ Unspecified

Residence Type* ☐ Owned ☐ Rental ☐ Company provided Residing since* ☐☐☐☐☐☐☐☐

Proof of Address* ☐ Passport ☐ Driving Licence ☐ Aadhaar ☐ Voter ID Card

☐ Others ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

House No. ☐☐☐☐ Building / Block No. ☐☐☐☐ Building Name ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

Street Name* ☐☐☐☐☐☐☐☐☐ Suburb / Area ☐☐☐☐☐☐☐☐☐ Town/ Village ☐☐☐☐☐☐☐☐☐

Landmark* ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐ City / Dist.* ☐☐☐☐☐☐☐☐☐☐☐☐

State* ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐ Country* ☐☐☐☐☐ Pin code* ☐☐☐☐☐☐

☐ CORRESPONDENCE / ☐ LOCAL ADDRESS

☐ Same as Proof of Address

Address Type* ☐ Residential ☐ Business ☐ Registered office ☐ Unspecified

House No. ☐☐☐☐ Building / Block No. ☐☐☐☐ Building Name ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

Street Name* ☐☐☐☐☐☐☐☐☐ Suburb / Area ☐☐☐☐☐☐☐☐☐ Town/ Village ☐☐☐☐☐☐☐☐☐

Landmark* ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐ City / Dist.* ☐☐☐☐☐☐☐☐☐☐☐☐

State* ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐ Country* ☐☐☐☐☐ Pin code* ☐☐☐☐☐☐

CONTACT DETAILS

Telephone (Resi.) ☐☐☐☐☐☐☐☐☐☐☐☐☐ Mobile No.*(incl. e-services) ☐☐☐☐☐☐☐☐☐☐☐☐☐

Email Address * ☐☐

Telephone (Off./Fax) ☐☐☐☐☐☐☐☐☐☐☐☐☐ Alternative No. ☐☐☐☐☐☐☐☐☐☐☐☐

TAX RESIDENCE OF INDIA ONLY ☐ YES ☐ NO (If NO, Please fill details below)*

ADDITIONAL DETAILS REQUIRED*

ISO 3166 Country Code of Jurisdiction of Residence* ☐☐

Tax Identification Number or equivalent (If issued by jurisdiction)* ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

ADDRESS IN THE JURISDICTION DETAILS WHERE THE APPLICANT IS RESIDENT OUTSIDE INDIA FOR TAX PURPOSE*

Same as: ☐ Current Address ☐ Permanent Address ☐ Overseas Address ☐ Same as Correspondence / Local Address

House No.* ☐☐☐☐ Building / Block No. ☐☐☐☐ Building Name ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

Street Name* ☐☐☐☐☐☐☐☐☐ Suburb / Area ☐☐☐☐☐☐☐☐☐ Town ☐☐☐☐☐☐☐☐☐

Landmark* ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐ City / Dist.* ☐☐☐☐☐☐☐☐☐☐☐☐

State* ☐☐☐☐☐☐☐☐☐☐ Country* ☐☐☐☐☐☐☐☐☐☐☐ Pin code* ☐☐☐☐☐☐

2ND APPLICANT

☐ I do not have any account with USFB ☐ I have an account with USFB A/c. No. is ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

Other Bank Details: Bank Name ☐☐☐☐☐☐☐☐☐☐☐ Branch ☐☐☐☐☐☐☐☐☐☐☐ Account No ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

PERSONAL DETAILS*

KYC No.: ☐☐☐☐☐☐☐☐☐☐☐☐☐☐ Applicant CIF No. ☐☐☐☐☐☐☐

Consent for Re-KYC ☐ Yes ☐ No

Customer Type* ☐ General ☐ Senior Citizen ☐ Minor

Name*(same as ID proof) Prefix ☐☐☐ First Name ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐ Middle Name ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐ Last Name ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

	Prefix	First Name	Middle Name	Last Name
Maiden Name (If applicable)				
Father/Spouse Name* (Tick whichever is applicable)				
Mother's Name*				
Guardian's Name* (in case of Minor)				

Date of Birth*

Place of Birth* ISO 3166 Country Code of Birth*

Gender* ☐ Male ☐ Female ☐ Transgender

Marital Status* ☐ Married ☐ Unmarried

Citizenship* ☐ Indian ☐ Others (ISO 3166 Country Code)

☐ Indian ☐ Others specify _____

Residential Status* ☐ Resident Indian ☐ Non Resident Indian ☐ Foreign National ☐ Person of Indian Origin / OCI

Religion* ☐ Hindu ☐ Muslim ☐ Christian ☐ Sikh ☐ Others specify _____

Education Qualification* ☐ Below SSC ☐ SSC ☐ HSC ☐ Graduate ☐ Post Graduate ☐ Professional (CA/CS/CMA) ☐ Others specify _____

Occupation Type* ☐ Private Sector Service ☐ Public Sector Service ☐ Government Sector ☐ Self Employed ☐ Self Employed Professional

☐ Business ☐ Retired ☐ Student ☐ Housewife ☐ Politician ☐ Others Specify _____

If Self Employed* Nature of Business ☐ Construction ☐ Import/Export Agent ☐ Restaurant/Bar ☐ Gems & Jewellery ☐ Stock Broker

☐ Logistic & Transport ☐ Real Estate ☐ Retailer ☐ Others Specify _____

Since Years Months Date of Incorporation D D M M Y Y Y Y

Type of Company/* Firm ☐ Proprietorship ☐ Partnership ☐ Private Ltd. ☐ Public Ltd. ☐ Others Specify _____

If Self Employed* Professional ☐ Doctor ☐ CA/CS ☐ Lawyer ☐ Architect ☐ Consultant ☐ Others Specify _____

Name of Overseas Employer/Business

Address

Designation/ Profession

Purpose of Account Opening _____ Source of Fund _____

Annual Income* : From _____ To _____ amt. in ₹ lakh (Range of turnover/Income to be furnished)

Annual Turnover* : Less than ☐ 0-5 lakhs ☐ 5-10L ☐ 10-50L ☐ 50L-1 Cr ☐ 50-1Cr ☐ 1-5Cr ☐ 10-50Cr ☐ >50Cr

Please tick if applicable: ☐ Politically Exposed Person ☐ Related to Politically Exposed Person

Are you Physically Challenged ☐ Yes ☐ No

OFFICIALLY VALID DOCUMENT DETAILS (OVD) : (Self certified copy of any one of the following, OVD needs to be submitted)

☐ PASSPORT Number : Date of Issue

Place of Issue Expiry Date

VISA Number : Expiry Date

☐ VOTER'S IDENTITY CARD Number :

☐ I. T. PAN Number : OR Form 60 ☐

☐ DRIVING LICENCE Number : Expiry Date

☐ AADHAAR LETTER/CARD Number :

☐ OTHERS (Any document notified by the Central Government)

ADDRESS DETAILS* ☐ OVERSEAS

Choice of Correspondence ☐ Local Address (INDIA) ☐ Overseas

Address Type* ☐ Residential ☐ Business ☐ Registered office ☐ Unspecified

Residence Type* ☐ Owned ☐ Rental ☐ Company provided Residing since* ☐☐☐☐☐☐☐☐

Proof of Address* ☐ Passport ☐ Driving Licence ☐ Aadhaar ☐ Voter ID Card

☐ Others ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

House No. ☐☐☐☐ Building / Block No. ☐☐☐☐ Building Name ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

Street Name* ☐☐☐☐☐☐☐☐☐ Suburb / Area ☐☐☐☐☐☐☐☐☐ Town/ Village ☐☐☐☐☐☐☐☐☐

Landmark* ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐ City / Dist.* ☐☐☐☐☐☐☐☐☐☐☐☐

State* ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐ Country* ☐☐☐☐☐ Pin code* ☐☐☐☐☐☐

☐ CORRESPONDENCE / ☐ LOCAL ADDRESS

☐ Same as Proof of Address

Address Type* ☐ Residential ☐ Business ☐ Registered office ☐ Unspecified

House No. ☐☐☐☐ Building / Block No. ☐☐☐☐ Building Name ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

Street Name* ☐☐☐☐☐☐☐☐☐ Suburb / Area ☐☐☐☐☐☐☐☐☐ Town/ Village ☐☐☐☐☐☐☐☐☐

Landmark* ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐ City / Dist.* ☐☐☐☐☐☐☐☐☐☐☐☐

State* ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐ Country* ☐☐☐☐☐ Pin code* ☐☐☐☐☐☐

CONTACT DETAILS

Telephone (Resi.) ☐☐☐☐☐☐☐☐☐☐☐☐☐ Mobile No.* (incl. e-services) ☐☐☐☐☐☐☐☐☐☐☐☐☐

Email Address* ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

Telephone (Off./Fax) ☐☐☐☐☐☐☐☐☐☐☐☐☐ Alternative No. ☐☐☐☐☐☐☐☐☐☐

TAX RESIDENCE OF INDIA ONLY ☐ YES ☐ NO (If NO, Please fill details below)*

ADDITIONAL DETAILS REQUIRED*

ISO 3166 Country Code of Jurisdiction of Residence* ☐☐

Tax Identification Number or equivalent (If issued by jurisdiction)* ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

ADDRESS IN THE JURISDICTION DETAILS WHERE THE APPLICANT IS RESIDENT OUTSIDE INDIA FOR TAX PURPOSE*

Same as: ☐ Current Address ☐ Permanent Address ☐ Overseas Address ☐ Same as Correspondence / Local Address

House No.* ☐☐☐☐ Building / Block No. ☐☐☐☐ Building Name ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

Street Name* ☐☐☐☐☐☐☐☐☐ Suburb / Area ☐☐☐☐☐☐☐☐☐ Town ☐☐☐☐☐☐☐☐☐

Landmark* ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐ City / Dist.* ☐☐☐☐☐☐☐☐☐☐☐☐

State* ☐☐☐☐☐☐☐☐☐☐☐ Country* ☐☐☐☐☐☐☐☐☐☐☐☐ Pin code* ☐☐☐☐☐☐

SERVICES REQUIRED

1. ATM cum DEBIT CARD ☐ Rupay ☐ Visa : (☐ Domestic ☐ International)

2. Type of Card ☐ Classic ☐ Gold ☐ Platinum

Name as would appear in card

1st Applicant ☐ Required ☐ Not Required ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

2nd Applicant ☐ Required ☐ Not Required ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

☐ I/We agree and understand that use of International debit card is subject to applicable Foreign Exchange Management Act (FEMA) and guidelines issued by the Reserve Bank of India from time to time.

3. CHEQUE BOOK ☐ Required ☐ Not Required

4. INTERNET BANKING ☐ Transaction rights / ☐ Viewing rights : ☐ 1st Applicant ☐ 2nd Applicant

LIMIT ₹ ☐☐☐☐☐☐☐☐☐☐ (Transaction rights only for 1st / Sole Applicant)

5. SMS Alert (Charges Applicable) SMS Alerts on mobile number as mentioned in contact details ☐ Required ☐ Not required

6. MOBILE BANKING ☐ Required ☐ Not required

7. E-STATEMENT ☐ Required ☐ Not Required (☐ Daily ☐ Monthly ☐ Quarterly ☐ Half yearly)

E-Statement, in lieu of paper copy, to be sent to e-mail id as mentioned in contact details

NRE ACCOUNT OPENING DETAILS

Select any one ☐ NRE Savings ☐ NRE Current

Select any one ☐ Cheque ☐ FCY Cash (only in person) ☐ DD Initial Payment amount _____

Cheque / DD No. _____ Dated D D M M Y Y Y Y Bank/Branch Name _____

Currency ☐ ₹ ☐ $ ☐ £ ☐ ¥ ☐ A$ ☐ C$ ☐ Other _____ Avg. Monthly Balance to be maintained _____

NRO ACCOUNT OPENING DETAILS

Select any one ☐ NRO Savings ☐ NRO Current

Select any one ☐ Cheque ☐ FCY Cash (only in person) ☐ DD Initial Payment amount _____

Cheque / DD No. _____ Dated D D M M Y Y Y Y Bank/Branch Name _____

Currency ☐ ₹ ☐ $ ☐ £ ☐ ¥ ☐ A$ ☐ C$ ☐ Other _____ Avg. Monthly Balance to be maintained _____

RECURRING DEPOSIT OPENING DETAILS

☐ NRE RD Deposit Amount _____ Tenor ☐☐ Months

Debit A/c. for installment New A/c. opened above ☐ NRE A/c. ☐ Existing A/c. _____

Maturity Amt. to be paid in New A/c. opened above ☐ NRE A/c. ☐ Existing A/c. _____

TERM DEPOSIT OPENING DETAILS

Select any one ☐ NRE FD ☐ NRO FD

Deposit Amount _____ Tenor ☐☐ Months ☐☐ Days

Debit A/c. for installment New A/c. opened above ☐ NRE A/c. ☐ Existing A/c. _____

Maturity Amt. to be paid in New A/c. opened above ☐ NRE A/c. ☐ Existing A/c. _____

Deposit Maturity Instruction ☐ Renew Principal & Interest ☐ Renew Principal & Pay Interest

☐ Do not Renew (☐ Credit to Account ☐ Issue Manager's Cheque) *For Payout details, please attach a separate instruction

Interest Payment Frequency ☐ Monthly ☐ Quarterly ☐ On Maturity

Interest/Maturity Amt. to be credited/paid in ☐ NRE A/c. ☐ NRE A/c. ☐ Existing A/c. _____

Initial Payment by Unity Bank A/c. Transfer ☐ Unity Bank A/c. No. _____

Initial Payment by Cheque/DD/Wire Transfer ☐ Cheque/DD ☐ Wire Transfer

Cheque/DD/Wire Transfer No. _____ Dated D D M M Y Y Y Y

SIGNATURE DIFFER DECLARATION

I/We would like to request you to kindly consider the signature of my/our account opening form (AOF) as I/We am unable to sign as per the signature of my Passport/ID proof. I/We agree to indemnify and keep indemnified the bank at all times from and against all cost, charges, damages penalties, (including attorney fees) suffered and/or incurred by for any act done or omitted to be done on account of the above declaration. I/We therefore request you to kindly consider the signature on my/our account opening form.

Old Signature as per documents		New Signature to be done on AOF	
1st Applicant	2nd Applicant	1st Applicant	2nd Applicant

CLOSE RELATIVE DECLARATION (TO BE FILLED BY APPLICANT'S CLOSE RELATIVE IF THE APPLICANT DOES NOT HAVE ANY ADDRESS PROOF)

I hereby confirm that Mr/Mrs (Applicants Name) _____ who is desirous of opening an account

with your bank (Relationship) _____ he/she is residing with me since _____ at the below mentioned address :
Address _____
_____ Pincode _____ Telephone number _____ . The applicant does not hold a documentary address proof in his/her independent name. Since the applicant is residing with me, the address proof in my name is being provided to the Bank for the purpose of address verification. I have no objection towards receiving any correspondence from the Bank in the name of applicant at my above mentioned address I enclose herewith the below :

1. Self Attested (Document Name) _____ as identity proof
2. Self Attested (Document Name) _____ as address proof

Name of the Declarant _____ as address proof

_____ Declarant Signature

Customer ID (if existing customer) | | | | | | | |

_____ (Signature of the Applicant)

DECLARATION TO BE SUBMITTED BY MARINER

I hear by confirm that ☐ I am proceeding on a contract ☐ I have just returned after completion of my contract and am on break for _____ days / months with (Company Name) _____ registered in (Company Address) _____ . I request you to kindly open an NRE / NRO account in my name. I am attaching self attested copies of 1) Passport 2) latest contract with Company 3) CDC (Continuous Discharge Certificate) booklet copy with my name, other details and latest discharge stamping (compulsory).

Note : For applicant proceeding on a contract : Account will be opened in block status and until the submission of the following documents:- 1) Passport pages showing exit and entry stamp of my journey outside India 2) Previous contract copy 3) Visa 4) Copy of CDC book indicating the trip abroad (applicable for cargo ship).

I also agree and confirm that I will inform the Bank incase I am unable to proceed on the contract and have the non-resident accounts opened in my name redesignated to resident / RFC accounts.

DECLARATION FOR DOCUMENT IN NON - ENGLISH LANGUAGE

Since my/our below mentioned document is in _____ language I/We hereby submit the following Non-English document for account opening and also confirm the validity of the Non-English document

	1ST APPLICANT	2ND APPLICANT
1. Document Name		
2. Document Number		
3. Issued by (Authority)		
4. Issued At (Place)		
5. Issued On	D D M M Y Y Y Y	
6. Valid Till	D D M M Y Y Y Y	

For the document in a foreign language other than English. I/We permit Bank and its officers to verify the details of the document by using translation services which are available in public domain and also the use of external agencies wherever applicable. In consideration of same, I/We hereby keep Bank and its successors assigns and its officers saved against all losses and damages arising out of the information shared with these external agencies and/or use of the said information for the account opening.

PIO (Person of Indian Origin) DECLARATION

(Please select from the below mentioned choices as applicable to you)

I hereby declare that I am a person of Indian origin and I satisfy one of the following conditions.
I held an Indian passport. My father / mother / grandfather / grandmother (name) is/was a citizen of India.
I hold PIO / OCI card. I am attaching herewith, supporting documents to satisfy the above declaration.
I am the spouse of a PIO / OCI
I am the spouse of an Indian citizen

Signature of 1st Applicant

I hereby declare that I am a person of Indian origin and I satisfy one of the following conditions.
I held an Indian passport. My father / mother / grandfather / grandmother (name) is/was a citizen of India.
I hold PIO / OCI card. I am attaching herewith, supporting documents to satisfy the above declaration.
I am the spouse of a PIO / OCI
I am the spouse of an Indian citizen

Signature of 2nd Applicant

NOMINATION

Nomination Required : ☐ Yes ☐ No

FORM DA-1 (NOMINATION FORM)

Nomination Under Section 45 ZA of the Banking Regulation Act, 1949 and Rules 1985 in respect of bank deposits.

I/We _____ nominate the following person to whom in the event of my/our/minor's death, the amount of deposits, particulars whereof are given below, may be returned by USF Bank _____

_____ (Name & Address of the branch/office in which the deposit held)

Nomination Serial No.

DETAILS OF DEPOSIT

Type of Deposit ☐☐☐☐☐☐☐☐☐☐☐☐☐☐ Account No. ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

DETAILS OF NOMINEE

Name : Prefix ☐☐☐ First Name ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐ Middle Name ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐ Last Name ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

Relation with the Depositor ☐☐☐☐☐☐☐☐ Age ☐☐ Nominee's Date of Birth ☐☐ ☐☐ ☐☐☐☐

Address : ☐☐

☐☐

City / Village : ☐☐☐☐☐☐☐☐☐☐ Pin Code ☐☐☐☐☐☐ State ☐☐☐☐☐☐☐☐☐☐☐☐☐☐

Mobile No. ☐☐☐☐☐☐☐☐☐☐ Email Address ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

As the nominee is a minor on this date, I/we appoint Shri/Smt._____ Age _____ years

residing at (address) _____

_____

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

_____

[Signature(s)/Thumb impression(s) Applicant/s / Natural guardian in case of Kishor Bachat Account]

(Witness is required only in case applicant is illiterate)

Name of the nominee to be printed on the passbook. ☐ Yes ☐ No Date ☐☐☐☐☐☐☐☐ Place _____

Signature of the 1st witness	Signature of the 2nd witness
Name & Address : _____	Name & Address : _____
_____	_____

DECLARATIONS FOR INDIVIDUALS (UNDER SECTION 285BA OF THE INCOME TAX ACT, 1961)

I certify that:

a) The information provided by me/us in the Form, its supporting Annexures as well as in the documentary evidence provided by me/us are, to the best of our knowledge and belief are true, correct and complete and that I/we have not withheld any material information that may affect the assessment/categorization of the account as a Reportable account or otherwise.

b) I/We permit/authorise the Bank to collect, store, communicate and process information relating to the Account and all transactions therein, by the Bank and any of its affiliates wherever situated including sharing, transfer and disclosure between them and to the authorities (including Central KYC Registry) in and/or outside India of any confidential information for compliance with any law or regulation whether domestic or foreign.

c) I / We undertake the responsibility to declare and disclose within 30 days from the date of change, any changes that may take place in the information provided in the Form, its supporting Annexures as well as in the documentary evidence provided by us or if any certification becomes incorrect and to provide fresh self-certification along with documentary evidence.

d) I / We also agree that our failure to disclose any material fact known to us, now or in future, may invalidate our application and the Bank would be within its right to put restrictions in the operations of my/our account or close it or report to any regulator and/or any authority designated by the Government of India/Reserve Bank of India (RBI) for the purpose or take any other action as may be deemed appropriate by the Bank if the deficiency is not remedied by me/us within the stipulated period.

e) I/We also agree to furnish such information and/or documents as the Bank may require from time to time on account of any change in law either in India or abroad in the subject matter herein.

f) It shall be my / our responsibilities to educate myself / our self and to comply at all times with all relevant laws relating to reporting under section 285BA of the Act read with the Rules thereunder. I/We shall indemnify the Bank for any loss that may arise to the Bank on account of providing incorrect or incomplete information.

g) I/We understand and acknowledge that as per the provisions of Income Tax Act, Rules made thereunder and the guidelines issued by the 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/our 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.

DECLARATION

I/We have read and/or understood the terms and conditions, rules and regulations of the product(s) / service(s) opted for and agree to abide by the terms and conditions relating to the conduct thereof as also any changes brought about therein from time to time. A copy of the Savings Bank/Current Account rules and regulations has been made available to me/us. Further I/We agree with terms and conditions, rules and regulations of the product(s) / service(s) offered by the Bank including but not limited to terms and conditions related to Debit Card/Internet Bank/SMS Banking/Mobile Banking other facilities. I/We agree with all the changes amendments made to terms and conditions by the Bank from time to time which will be published by the bank on website. I/We agree that the transactions and request executed in above mentioned accounts through

Internet, Mobile and Kiosk Banking using my/our user ID and Password, Pin No. will be legally binding on me/us and I/We are responsible for maintenance of secrecy and confidentiality of the information passed on to me/us by the bank through Internet / Mobile / Email / Telephone. I/We have mandate from other joint holders to view / enquiry / operate the joint account mentioned above. Further, I/We agree that Bank has got all the rights to debit my/our account for any service charge or discontinue my/our account without any notice to me/us. I/We hereby undertake to inform the Bank on any change in my/our communication address or constitution and I/We shall submit the address proof in case of change of address proof towards the compliance of KYC norms. I/we hereby agree that the Bank may verify my credentials including KYC with the UIDAI and authorize the UIDAI expressly to release the identity and address through biometric authentication to the Bank. (Applicable only where accounts are opened with Aadhaar).I/We (In this context "I" "my" and "me" refers to all holders of the account) have read the and understood all the terms and conditions, rules and regulations of the Bank and understand that any changes to the same will be available on the website www.theunitybank.com only. The Account opening/service provision: All services, including opening of the account are subject to verification of information/documents provided by me.

LINKING OF AADHAAR / UID NUMBER WITH THE ACCOUNT

Aadhaar: I hearby state that I have no objection in authenticating myself with Aadhaar based authentication system and consent to providing my Aadhaar number, biometric and/or One Time Pin (OTP) data (and/or any similar authentication mechanism) for Aadhaar based authentication for the purposes of availing of the banking services from Bank. I understand that the biometrics and/or OTP and/or any other authentication mechanism I may provide for authentication shall be used only for authenticating my identity through the Aadhaar Authentication System for the account as mentioned above and for no other purposes. I understand that Bank shall ensure security and confidentiality of my personal identity data provided for the purpose of Aadhaar based authentication. I also hear by authorize the Bank to use my linked Aadhaar enabled Bank account for receiving government payments across schemes that I am eligible using the Aadhaar based authentication.

INFORMATION ON PRODUCT AND OFFERINGS

I/We agree to Bank/Affiliates/Agents contacting me as for various other products updates, marketing promotions, special offers or any such information from time to time. I do hearby consent to receive such information on my Mobile No./Email address registered with the Bank through push notification and/or any of the Bank's other convenient mode

Consent ☐ Yes ☐ No

UNDERTAKING

I/We (in this context "I", "my" and "me" refers to all holders of the account) have read and/or understood all the terms and conditions, rules and regulations and below conditions and understand that any changes to the same will be available on the website www.theunitybank.com only. Account opening/service provision: All services including opening of the account are subject to to verification of information/documents provided by me. In the event this account is not opened, if I/We have initially funded the account in cash for Rs.20,000 or more, it will be refunded to me in the form of a DD/cheque or PO only. Services: All services will be provided by Bank on a best effort basis. The complete list of services available to me/us are available on www.theunity.com. Fees and Charges: Fees and Charges will be applicable on my account and for other services available by me shall be available on the website www.theunitybank.com. Service Taxes and other statutory imposts as applicable from time to time will be levied on all fees. Interest Payment: Bank pays interest quarterly on balance in Savings Account. Change in Fees and Charges, Services and Interest Rate: Any change/discontinuation of Fees and charges, Services or interest rate will be intimated to me at least 30 days in advance through letter/SMS/website/email or other means. Bank will recover any fees/ charges from the account. If no funds are available in the account to pay fees/charges. I authorize Bank to set off any available credit, including amounts flowing into the account from collection proceeds or any deposits. Dormant Account: No transactions induced by me in the account for a period of 2 years or more is treated as a Dormant Account. Account Freeze: I authorize the Bank to freeze my account in the following circumstances with intimation to me except where specified otherwise **(a)** When a minor who is the holder of the account attains majority **(b)** If it is suspected by the Bank that transactions in my account are not initiated by me (the Bank will not assume any liability for the transactions already executed) **(c)** If it is suspected that my account is being misused as a money mule or as a channel for unauthorized money pooling or a conduit for any illegal Activity or fraudulent transaction (I will not receive a notice in this case). Account Closure: I authorize the Bank to close my account, with prior intimation to me, in case of (i) balance in the account remain 0 for 3 months or more (ii) high occurrences of dishonoured payment from account (c) I fail to submit the full KYC for purpose of KYC updation, failing which there will be a freeze placed on the account and later on account shall be closed. Transactions: Any instructions to Bank regarding the account, both of a financial/ non-financial nature (eg: Issuance of Cheque book/Card, financial transaction, updation of personal details etc.) will be provided by me through the authorized channels only, which will be specified by the Bank, based on regulatory guidelines prevailing at that time. Facilities: All facilities provided by Bank including Debit Cards, ATM Cards, ATMs, Internet Banking etc. are subject to specific guidelines that are provided on www.theunitybank.com as per the terms and conditions handed over to me.

I/We acknowledge that the issue, usage of Bank Internet Banking facility is governed by terms and conditions in force from time to time as set forth on the www.theunitybank.com and agree to abide by the same. I/We am/are aware that Bank does not seek any information relating to login ID/Password in any form including through emails from its customers. I/We further agree and confirm that Bank shall not be liable for any losses arising from my/our sharing/disclosing of login ID, password, cards, card numbers or PIN (Personal Identification Number) to anyone, nor shall make claims on the Bank for any unauthorized use. I/We shall take all precautions to protect my/our account details so as to avoid any unauthorized use. Personal Information: **(a)** Any updation of my details including personal information, change of address etc. will be provided by me to the Bank, along with documents of proof within 2 weeks. I agree to indemnify Bank for any fraud, loss or damage, due to my providing wrong information or not updating the information that may occur to me and to Bank and based on which the Bank may act as true and correct. **(b)** All information provided by me of any nature (including personal and sensitive information) will be used by the Bank in the provision of services or facilities facilitation of transactions providing information and updates (including value-added services), research and analytics, credit scoring verification, participating in telecommunication or electronic clearing network as may be required by law/customary practice by the Bank. Additional Information: All relevant policies including Code of Commitments to Customers and Grievance redressal policy are available at the branches/on the website www.theunitybank.com. Deposit Insurance and Credit Guarantee Corporation (DICGC) insurance cover is applicable in all Bank's deposits, such as savings, current, fixed, recurring etc. upto a maximum amount of Rs.5 lakhs including principal and interest both. I am aware that the products and services of the Bank shall be provided subject to the applicable rules and regulations and Bank's terms and conditions. I have received a copy of the Rules and Regulations, terms and conditions and an acknowledgement from the Bank for the Application and Nomination Form submitted. I shall be bound by the policies and applicable laws of the Bank published on the website

"I/We agree to be bound by the terms & conditions, instruction, declaration/undertaking, rules and regulations etc. as mentioned above and by the rules and policy of the Bank/RBI and any subsequent amendment(s) there to. I/We hereby declare that the information furnished is true and correct to the best of my/our knowledge.
Terms and conditions are subject to changes from time to time.

Signature / Thumb impression Sole / First Applicant	Signature / Thumb impression Second Applicant

ADDITIONAL DECLARATION

I/We understand that the above account will be opened on the basis of the statements/declarations made by me/us. I/We also agree that if any of the statements/declarations made here is found to be incorrect in material particulars, the Bank is not bound to pay any interest on the deposit made by me/us.

I/We hereby undertake to intimate the Bank about my/our return to India immediately on my/our coming to India for permanent residence.

I/We undertake that I/We shall not make available to any person resident in India foreign currency against reimbursement in rupees or in any other manner in India.

In cases of debits to the account for the purpose of investments in India and credits representing sale proceeds of investment, I/We shall ensure that such investments / disinvestments would be covered either by the general or special permission of Reserve Bank of India.

I/We agreed to abide by the provision of the scheme in respect of my/our account, as prescribed by the Bank/Reserve Bank of India from time to time.

(The following declaration is related to Term Deposit/Cumulative Deposit. Please delete it, if it is not applicable)

I/We authorize the Bank to automatically renew the deposits on the due date for an identical period unless the instruments to the contrary from me/us is received by the Bank before maturity. I/We understand that the renewal will be in accordance with the provisions of the Reserve Bank of India scheme in force at the time of renewal. I/We further understand that the interest applicable on renewals will be at the applicable ruling rates on the date of maturity and the renewal will be noted on the deposit receipt in my/our presenting the same on the maturity date or later for renewal payment. I/We agree that if the premature withdrawal is permitted at my/our request, the payment of interest on the deposit may be allowed in accordance with the prevailing stipulations laid down by the Bank/Reserve Bank of India in this regard.

DECLARATION CUM UNDERTAKING UNDER SECTION 10 (S) CHAPTER III OF FEMA 1999

I/We hereby declare that the transaction details of which are specifically mentioned herein does not involve and is not designed for the purpose of any contravention or evasion of the provision of the aforesaid act or of any rule, regulation, notification, direction or order made thereunder.

I/We also hereby agree and undertake to give such information/documents as will reasonably satisfy you about this transaction in terms of the above declaration.

I/We also undertake that if I/We refuse to comply with any such requirement or make only unsatisfactory compliance therewith, the Bank shall refuse in writing to undertake the transaction and shall if it has reason to believe that any contravention/evasion is contemplated by me/us report the matter to reserve Reserve Bank of India.

I/We further declare that the undersigned has/have that authority to give this declaration and undertaking on behalf of the firm/company.

VERIFICATION

I, _____ do hereby declare that what is stated above is true to the best of my knowledge and belief. I further declare that I do not have a Permanent Account Number and my/our estimated total income (including income of spouse, minor child etc. as per section 64 of Income Tax Act 1961) computed in accordance with the provisions of Income Tax Act 1961 for the financial year in which the above transaction is held will be less than maximum amount not chargeable to tax.

Verified today, the _____ day of _____ 20 _____

Place : _____

_____
Signature of declarant

Note :

1. Before signing the declaration, the declarant should satisfy himself that the information furnished in this form is true, correct and complete in all respects. Any person making a false statement in the declaration shall be liable to prosecution under section 277 of the Income Tax Act 1961 and on conviction be punishable, (i) in a case where tax sought to be evaded exceeds twenty five lakh rupees, with rigorous imprisonment which shall not be less than six months but which may extend to seven years and with fine; (ii) in any other case, with rigorous imprisonment which shall not be less than three months but which may extend to two years and with fine.
2. The person eccepting the declaration shall not accept the declaration where the amount of income of the nature referred to in item 20b exceeds the maximum amount which is not chargeable to tax, unless PAN is applicable for and column 21 is duly filled.

FOR OFFICE USE / ATTESTATION

Whether self certification & documents received as part of account opening process have been verified and found correct, YES/NO (Branch to proceed with account opening only when certification is (YES). Certified that the implications and conditions for the operations for the account have been explained to the depositor (only in case of illiterate applicant)

1st Applicant : Documents received ☐ Self certified ☐ True copies ☐ Notary ☐

Applicant is : Illiterate ☐ Blind ☐ Staff ☐ Senior Citizen ☐ General ☐

Pardanashin ☐ Physically Challenged ☐ Specially Abled, Please specify _____

Risk Category : High ☐ Medium ☐ Low ☐

2nd Applicant : Documents received ☐ Self certified ☐ True copies ☐ Notary ☐

Applicant is : Illiterate ☐ Blind ☐ Staff ☐ Senior Citizen ☐ General ☐

Risk Category : High ☐ Medium ☐ Low ☐

In person verification carried out and signature of the applicant verified by:

Employee Name _____ Designation _____

Date ☐☐ ☐☐ ☐☐☐☐ Employee Code ☐☐☐☐☐☐☐☐

Signature

Account opened by (Name) _____ Signature

Authorised Signatory (Name) _____ Signature

GBS