

Tick boxes as applicable.

(Separate CIF to be filled for joint holder/s) *Mandatory Fields

CKYC Number Application Date

I/we hereby request Ujivan Small Finance Bank to open my/our Account at your branch _____ and Branch Code _____

1. PERSONAL DETAILAre you an existing customer Yes No If yes, Customer ID number _____Applicant Type Primary Applicant Joint ApplicantType of sourcing Face-to-Face Non-Face-to-FaceResidential status NRI PIO OCI **Is Seafarer:** Yes No **Is Student:** Yes No*Title Mr. Ms. Mrs. Dr. Others _____ Please Specify*Name

Same as ID proof

Father's Name *Spouse's Name *Mother's Maiden Name *Marital Status Married Unmarried Others _____ (Please specify)*Religion Hindu Muslim Christian Sikh Zoroastrian Jain Others _____*Category SC ST OBC General Others _____*Gender Male Female Third gender *Date of Birth *Country of Birth *Nationality Country Name *Date of becoming NRI: *Are you a Politically Exposed Person or related to a PEP Yes No**2. ADDRESS DETAILS****OVERSEAS ADDRESS***Address Line 1 Address Line 2 Landmark *City *State *Country ZIP Code / Area Code / PIN Code or Equivalent **INDIAN ADDRESS***Address Line 1 Address Line 2 Landmark *City *State *Country ZIP Code / Area Code / PIN Code or Equivalent **PREFERRED MAILING ADDRESS** Overseas Address Indian Address

Kindly note that deliverables and all communications shall be sent to the address in respect of which requisite Officially Valid Document ("OVD") or any deemed OVD, as permissible as per the guidelines of the Bank/RBI, is submitted.

3. CONTACT DETAILS

All communications will be sent on mobile no./email id. If email id is provided, email statements will be provided to the customer.

OFFICE *ISD Code *STD Code *Telephone RESIDENCE *ISD Code *STD Code *Telephone *INDIAN MOBILE NO. *Number *INTERNATIONAL MOBILE NO. *ISD Code *Number

In-case Mobile number is not provided, you will not receive timely information on important notification and transaction alerts in your account from Bank.

*Email ID

Please provide your e-mail address for receiving e-statements

 I understand that SMS Alerts & OTP will be delivered to my Indian Mobile Number

4. KNOW YOUR CUSTOMER (KYC) DOCUMENTS

Passport Number	<input type="text"/>	Expiry Date	<input type="text"/>	Issue Date	<input type="text"/>
Place of Issue	<input type="text"/>	Country of Issue	<input type="text"/>	<input type="text"/>	<input type="text"/>
PAN Number	<input type="text"/>	Form60 <input type="checkbox"/> Yes <input type="checkbox"/> No	Form49A <input type="checkbox"/> Yes <input type="checkbox"/> No		

Proof of Visa type	Proof of Indian Address	Proof of Overseas Address
<input type="checkbox"/> Temporary Visa <input type="checkbox"/> Long Term Visa <input type="checkbox"/> Work Visa <input type="checkbox"/> Student Visa <input type="checkbox"/> Immigrant Visa <input type="checkbox"/> Dependent Visa <input type="checkbox"/> Resident Permit <input type="checkbox"/> OCI Card	<input type="checkbox"/> Passport <input type="checkbox"/> Voter ID <input type="checkbox"/> Aadhaar <input type="checkbox"/> Driving License <input type="checkbox"/> CDC <input type="checkbox"/> NREGA Card <input type="checkbox"/> Others _____	<input type="checkbox"/> Passport <input type="checkbox"/> Utility bill <input type="checkbox"/> Driving License <input type="checkbox"/> Bank statement <input type="checkbox"/> Employment Letter <input type="checkbox"/> Govt. ID card (SSN/Green Card/PIO Card/OCI Card) <input type="checkbox"/> Seafarers identity/service book <input type="checkbox"/> Iqama issued by govt. of gulf countries
<input type="checkbox"/> PIO Card <input type="checkbox"/> Seafarer CDC <input type="checkbox"/> Others _____		<input type="checkbox"/> Foreign Government card <input type="checkbox"/> Credit card statement <input type="checkbox"/> Resident / Work Permit <input type="checkbox"/> Others _____
Doc No. <input type="text"/>	Doc No. <input type="text"/>	Doc No. <input type="text"/>
Issue Date <input type="text"/>	Issue Date <input type="text"/>	Issue Date <input type="text"/>
Expiry Date <input type="text"/>	Expiry Date <input type="text"/>	Expiry Date <input type="text"/>

5. CUSTOMER PROFILER

*Educational Qualification	<input type="checkbox"/> Undergraduate	<input type="checkbox"/> Graduate	<input type="checkbox"/> Post Graduate	<input type="checkbox"/> Professional	<input type="checkbox"/> Others _____
*Source of Income	<input type="checkbox"/> Salary	<input type="checkbox"/> Business Income	<input type="checkbox"/> Investment Income	<input type="checkbox"/> Agriculture	<input type="checkbox"/> Others _____
*Gross Annual Income (in INR)	<input type="checkbox"/> Less than 5 lakhs	<input type="checkbox"/> 5-10 lakhs	<input type="checkbox"/> 10-20 lakhs	<input type="checkbox"/> 20-50 lakhs	<input type="checkbox"/> Above 50 lakhs
*Occupation:	<input type="checkbox"/> Service (Private Sector)	<input type="checkbox"/> Service (Public Sector)	<input type="checkbox"/> Service (Govt. Sector)	<input type="checkbox"/> Business	<input type="checkbox"/> Retired
	<input type="checkbox"/> Professional	<input type="checkbox"/> Home Maker	<input type="checkbox"/> Self Employed	<input type="checkbox"/> Others	<input type="checkbox"/> Student

6. FATCA / CRS Annexure

*RESIDENCE FOR TAX PURPOSE IN JURISDICTION(S) OUTSIDE INDIA Yes (if Yes, mention the following details) No

Tax Identification Number or equivalent

Country of Jurisdiction of Residence

Issuing Country

Country of Birth

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

*Address Line 1

Address Line 2

Landmark

*City

*State

*Country

ZIP Code / Area Code / PIN Code or Equivalent

7. Related Party Details

Related Person Type Nominee/Authorized Representative (POA/LOA)	Related Person's Name	CKYC/ Passport/Voter Id/ Aadhar/PAN/ Other (No. & Expiry Date)	Country of Residence for Tax Purpose	Tax Identification Number(TIN) or equivalent	Issuing Country	Address

Signature _____ Place _____ Date _____

8. BANKING CHANNELS

<input type="checkbox"/> Internet Banking	<input type="checkbox"/> Mobile Banking
<input type="checkbox"/> Domestic Debit card	<input type="checkbox"/> Cheque Book
Name on Card <input type="text"/>	

- EMV Card will be issued
- These facilities are provide only for accounts where mode of operations is singly or either or survivor
- Only domestic debit cards will be issued to NRO Accounts
- No Net banking access will be provided to the mandate holder
- No Net banking access will be provided to the survivor in case of MoP former or survivor
Disclaimer: No cheque book or debit card will be issued to survivor under Former and Survivor mode of operation.

9. DECLARATION

- THE PERSON OF INDIAN ORIGIN (PIO) DECLARATION (IF APPLICABLE) (Proof is Mandatory)
- I hereby declare that I am a person of Indian origin and I satisfy one of the following conditions. Please select as applicable:
- (a) was a citizen of India by virtue of the Constitution of India or the Citizenship Act, 1955; or
- (b) belonged to a territory that became part of India after the 15th day of August, 1947; or
- (c) is a child or a grandchild or a great grandchild of a citizen of India or of a person referred to in clause (a) or (b); or
- (d) is a spouse of foreign origin of a citizen of India or spouse of foreign origin of a person referred to in clause (a) or (b) or (c)

- THE OVERSEAS CITIZEN OF INDIA (OCI) DECLARATION (IF APPLICABLE) (Proof is Mandatory)
- I hereby declare that I satisfy one of the following conditions (please select as applicable):
- I am a citizen of another country (other than Pakistan and Bangladesh), but was a citizen of India at the time of, or at any time after, the commencement of the Constitution of India.
- I am a citizen of another country (other than Pakistan and Bangladesh), but was eligible to become a citizen of India at the time of the commencement of the Constitution of India.
- I am a citizen of another country (other than Pakistan and Bangladesh), but belonged to a territory that became part of India after the 15th day of August, 1947.
- I am a child or a grand-child or a great grandchild of any one of the persons mentioned at (a) to (c) above.
- The Applicant herein is the minor child of any one of the persons mentioned at (a) to (d) above.
- I am the spouse of foreign origin of a citizen of India or spouse of foreign origin of an Overseas Citizen of India Cardholder registered under section 7A of the Citizenship Act 1955 and whose marriage has been registered and subsisted for a continuous period of not less than two years immediately preceding the presentation of the application for OCI Card."

SEAFARERS ACCOUNT OPENING DECLARATION (if Applicable)

I hereby declare and confirm that I am a Non-Resident Indian and I am presently on contract with company _____ registered in _____ (address of the principal). I request you to open a NRE/NRO Savings Account in my name on the basis of the submitted documents.

I also confirm that I will inform the Bank, in case I do not renew my contract or choose to go on a new contract or I am unable to proceed on a new contract or in any case in the event that my status of Non-Resident Indian is altered.

Accordingly, I will have the Non-Resident accounts opened in my name re-designated to Resident accounts.

Temporary Visa Declarations.

To, The Branch Manager, Branch _____ Date

D	D	M	M	Y	Y	Y	Y
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I have submitted the bank my temporary visa/ work/residence permit dated

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

 expiring on

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

. I hereby agree to furnish the bank with copies of my regular visa/s immediately on issuance and confirm that I do not have any objections if the bank freezes transactions in the account or closes the account if I do not submit copies of regular visas within 3 months from the date of expiry of the above-mentioned visa.

Voluntary submission of Aadhar as Address Proof: I hereby declare that I have voluntarily submitted my Aadhaar card/e-Aadhaar to Ujjivan Small Finance Bank Ltd. ("the Bank") and I request and authorise the Bank to use the same as my Identity and/or Address proof.

Consent regarding Aadhaar: Applicable wherever EKYC is done: I voluntarily give my consent to Ujjivan Small Finance Bank Ltd. ("the Bank") to use my Aadhaar number and biometric information for doing authentication with Unique Identification Authority of India ("UIDAI") for establishing my identity, in the manner acceptable as per UIDAI guidelines or under any Act or Law in force from time to time, for the purpose of opening account or processing instructions with the Bank. The Bank has informed me that my Aadhaar number and biometric information will not be stored/shared/used by the Bank for any other purpose, unless the same is required or permitted by law. I am aware about other modes available for establishing my identity, i.e. offline verification of Aadhaar, use of passport or any other Officially Valid Document. I further confirm that the information which is submitted by me through the Aadhaar is true and correct and I will not hold the Bank responsible in case any incorrect information is provided by me.

I am O non-resident O resident of India.

I have declared my status as per the rules applicable under the provisions of Income Tax Act, 1961. I hereby declare that the details furnished above are true and correct to the best of my knowledge and belief, and I undertake to inform you of any changes therein, immediately upon such change. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am aware that I may be held liable for it. If there occurs any change in the particulars furnished herein, including change in address or communication particulars, I undertake to intimate Ujjivan Small Finance Bank Ltd. ("the Bank") in writing about such change within 2 (Two) weeks of such change along with supporting proof. Till such time I serve upon the Bank the same, the Bank is authorised to recognise the herein furnished information in regard to the account. I confirm having read and understood the terms and conditions governing the banking facilities/products being sought by me, including but not limited to those related to various services and alternate banking channels, and charges and fees, as provided on the official website of the Bank viz., www.ujjivansfb.in ("website"). I am aware and acknowledge that the Bank is not bound to send any deliverable or communication to the preferred address quoted by me, unless I have submitted to the Bank requisite OVD or any deemed OVD, as permissible as per the guidelines of the Bank/RBI, in support of such address. The Bank is mandated to send all such deliverables and communications to my address in respect of which I have submitted requisite OVD or deemed OVD. In case such address undergoes any change, I shall inform the Bank about such change forthwith upon occurrence of such change, and in any case within 2 (Two) weeks of such change, by submitting requisite supporting OVD/deemed OVD. Till such time I submit the said particulars to the Bank, the Bank is authorised to reckon the address in respect of which I have submitted requisite OVD to communicate with me, and I shall not hold the Bank responsible for non-delivery or wrong delivery of any deliverable or communication at such address. I also understand that the Bank may at its sole discretion discontinue any of the services completely or partially without any notice to me. I shall abide by and be bound by all applicable rules, regulations, instructions and guidelines issued by Reserve Bank of India ("RBI"), the Common Reporting Standard ("CRS") and any other governmental or regulatory authority, in force from time to time. The Bank may use the details provided by me as above for credit bureau enquiries with any Credit Information Companies and I acknowledge that the Bank shall have the right and authority to carry out investigation from the information available in public domain for confirming the information provided by me to the Bank. The Bank may also exchange, share, disclose or part with, any or all of the information and data pertaining to me and my account(s) (including personal sensitive data/information and/or any other information that requires a consent under the Information Technology Act, 2000 and the Information Technology (Reasonable Security Practices and Procedures and Sensitive Personal Data or Information) Rules, 2011 and/or any other statute), whether provided by me or otherwise, with any statutory/regulatory bodies or financial institutions or Credit Bureaus/Agencies or parent/subsidiary/affiliate/associate of the Bank or any other third parties engaged by the Bank or with whom the Bank has business relationship, as may be required/permitted by any law, rule or regulations or as required by the Bank and I shall not hold the Bank or its agents/representatives liable for using/sharing such information. I am aware of the guidelines issued by the Central Board of Direct Taxes ("CBDT") , more particularly Rules 114E to 114H under the Income Tax Rules, 1962, requiring Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certifications and documentation from all our account holders. Also, in relevant cases, information will have to be reported to tax authorities/ appointed agencies. Towards compliance of this, I shall provide information to institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation there to.

I consent to the Bank to use my contact number/e-mail Id mentioned above, in connection with transactional, promotional as well as service related calls or messages, through Telephone/Mobile/SMS/e-mail by the Bank or its agents.

Do Not Disturb Consent: I consent for de-registering my contact number in the Do Not Call Registries and also to deactivate/de-register DND status of my contact number. I am aware that post de-registration of DND/NDNC, I may receive a call from the Bank to verify correctness of the request. I am also aware that I have the right and option to re-register for DND/NDNC any time at my discretion, after the Bank deactivating/de-registering the DND/NDNC status.

C-KYC Consent: I hereby authorize Ujjivan Small Finance Bank Ltd. (hereinafter "the Bank") to upload the details provided by me on the Central KYC Registry. I also authorise the Bank to download my KYC details from the Central KYC Registry basis the KYC number submitted by me. I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address.

*Signature of Applicant

10. CUSTOMER SIGNATURE (Sign within the box and use black ink for Signature)

Signature & Name

Please affix recent
Passport Size Photo
Please Sign across
the Photograph

Date

D	D	M	M	Y	Y	Y	Y
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 Place _____

NRO Fixed Deposit Account:

Initial Amount(in INR) In words _____

Remittance from remitting bank _____ bank address _____

DD/Cheque Number _____ Drawn on _____ branch

Note: NRO Funds, NRE Funds or remittance is only permissible.

Mode of Operations: Singly Jointly Either or Survivor Former or Survivor Anyone or Survivor Others
(No Net Banking or No Debit Card will be issued) (No transactional rights will be provided to survivor)

IP Details: **Years** **Months** **Days** **Interest Rate**

Interest Payout Frequency:	<input type="checkbox"/> Monthly	<input type="checkbox"/> Quarterly	<input type="checkbox"/> Half Yearly
	<input type="checkbox"/> At Maturity (7days-179days only)	<input type="checkbox"/> Cumulative	
Maturity Instructions	<input type="checkbox"/> Renew Principal & Interest <input type="checkbox"/> Renew Principal only & Pay Interest <input type="checkbox"/> Credit principal & Interest to account		
Interest/Maturity payment to	<input type="checkbox"/> Ujjivan Account Number <input type="text"/>		
	Branch Code <input type="text"/>		
Remit to Bank account No.	<input type="text"/>		SWIFT Code/IFSC <input type="text"/>
Bank Name & Address	<input type="text"/>		

14. NOMINATION FORM DA1

Form DA 1

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

Name/s	Address/es
<input type="text"/>	<input type="text"/>

nominate the following person to whom in the event of my/our/minor's death, the deposit in the account(s), particulars whereof are given below, may be returned by Ujjivan Small Finance Bank Ltd., _____ Branch.

Details of the Account

Nature of the Account	Account Number	Additional Details if any
<input type="text"/>	<input type="text"/>	<input type="text"/>

Nominee:

Name:
Address:

Relationship with depositor (if any) Age Years

Print Nominee Name# Y N #Depending upon the option selected here, nominee name will get printed/not printed on statements, passbooks etc.

If nominee is minor his/her date of birth

*As the nominee is a minor on this date I/we appoint

Name:
Address:

Relationship with minor* (if any) Age Years

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(s)/Thumb impression(s) of depositor(s)/Witness.

1. Signature Name: <input type="text"/> Address: <input type="text"/> Place: <input type="text"/> Date: <input type="text"/>	2. Signature Name: <input type="text"/> Address: <input type="text"/> Place: <input type="text"/> Date: <input type="text"/>
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*Strike out if nominee is not a minor.

***Where deposit is made in the name of a minor the nomination must be signed by a person lawfully entitled to act on behalf of the minor

***Thumb impression(s) to be attested by two witnesses

15. E-mail indemnity

I / We unconditionally agree to following terms and conditions for operating the Account / Existing accounts held under the following Customer ID _____ through Email instruction -

- 1. The facility is available only for (a) Transfer of funds within the accounts held by me/us with Ujjivan Small Finance Bank (b) Creation of Fixed Deposit by debit to my/our savings account with Ujjivan Small Finance Bank (c) Statement / Cheque book request for accounts held by me/us with Ujjivan Small Finance Bank (d) Hot listing of Cards for accounts held by me/us (e) Stop Payment requests for accounts held by me/us with Ujjivan Small Finance Bank.
- 2. The instructions sent through my/our E-Mail ID as registered with the Bank, will be processed only on the basis of a Customer Request Form (CRF) duly signed by me/us and sent as a scan copy through my/our registered E-Mail ID. I/We agree that the Bank will not process the instructions provided by me in such a manner as above, incase my/our signature on the Customer Request Form does not match with the signature(s) available in the Bank's records
- 3. Details of E-Mail ID given in this Form will constitute our registered E- Mail Id for Ujjivan Small Finance Bank unless changed through my / our mandate and acknowledged by Ujjivan Small Finance Bank.
- 4. Operation of the Account through E-Mail shall be strictly confined to instructions sent through registered E-Mail Id and received by Ujjivan Small Finance Bank in their E-Mail Id provided to me / us and Ujjivan Small Finance Bank shall not be responsible for ensuring the validity and authorization for such instructions.
- 5. Any change in the E-Mail Id has to be intimated by me / us to Ujjivan Small Finance Bank in their E-Mail Id and acknowledged by it.
- 6. Ujjivan Small Finance Bank shall act on emails received from me / us only on working days and during the business hours of the aforesaid Branch of the Bank for aforesaid transactions and Ujjivan Small Finance Bank shall not be responsible for any failure / rejection of the instruction due to lack of availability of time for execution of such instructions.
- 7. Ujjivan Small Finance Bank shall not be bound to act upon instructions received by E-Mail, which are illegible or multiple and not unambiguous and Ujjivan Small Finance Bank opinion and decision shall be treated as final. Ujjivan Small Finance Bank shall not be responsible for any losses or damages which I/We may suffer as a consequence thereof.
- 8. Ujjivan Small Finance Bank acting upon the instructions through E-Mail shall not be responsible for any losses / damages incurred out of transactions undertaking based on such instructions. If subsequently it was found by me / us that the instruction sent through E-Mail was not authorized or fraud or hacking has occurred at my / our E-Mail Id. Ujjivan Small Finance Bank shall also not be responsible for the consequences.
- 9. I/ We shall responsible for all the instructions given by E-Mail as to compliance of all laws or regulations of all statutory, regulatory and enforcement bodies and will bear all claims, losses, damages, costs liabilities and expenses incurred, suffered or paid by Ujjivan Small Finance Bank acting upon the instructions received through E-Mail.

*Signature of Primary Applicant	*Signature of Joint Applicant

Name _____

Name _____

16. Third Party Attestation

Name of person who has attested Originals _____

Designation of the person _____

Place _____

Date

D	D	M	M	Y	Y	Y	Y
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17. For Office Use Only

Branch Code _____ LG Code _____ LC Code _____

Particular	Available		Verified by (EMP. ID)								
AOF	Y	N									
KYC Documents	Y	N									
RE Check	Y	N									
DR Raised	Y	N									
Concurrent Audit Date	<table border="1" style="display: inline-table; border-collapse: collapse; text-align: center; width: 100px;"> <tr> <td style="width: 20px; height: 20px;">D</td> <td style="width: 20px; height: 20px;">D</td> <td style="width: 20px; height: 20px;">M</td> <td style="width: 20px; height: 20px;">M</td> <td style="width: 20px; height: 20px;">Y</td> <td style="width: 20px; height: 20px;">Y</td> <td style="width: 20px; height: 20px;">Y</td> <td style="width: 20px; height: 20px;">Y</td> </tr> </table>		D	D	M	M	Y	Y	Y	Y	
D	D	M	M	Y	Y	Y	Y				

18. Most Important Terms & Conditions

- The account, products/services offered in the account, operations in the account and the conduct of the account shall be governed by the terms and conditions stipulated by Ujjivan Small Finance Bank Ltd. ("the Bank") from time to time. The terms and conditions contained herein are not exhaustive. The prospective customers should get themselves acquainted with the detailed terms and conditions, details of service charges and fees, and the Fair Practice Code of the Bank, by accessing the official website of the Bank viz., www.ujjivansfb.in ("website") or by obtaining a copy thereof from any of the branches of the Bank.
- Any change in terms and conditions, service charges and fees etc. shall be displayed on the website. All revision in service charges and fees etc. will be also be displayed on the notice board of the branches of the Bank. All such notifications displayed on the website or the branches shall be deemed due notice to customers about such changes, and the customers shall be bound by such changes.
- The customer and the account should, at all times, be compliant with the Reserve Bank of India (Know Your Customer (KYC)) Directions issued by the Reserve Bank of India ("RBI") from time to time. The requisite updated KYC documents conforming to such guidelines should be submitted within the timelines fixed by RBI/the Bank.
- If the Bank (at any stage) finds that the customer maintains more than one account with the Bank (irrespective of the branch at which the same is maintained), the Bank reserves the right to assign to all such accounts same Customer Information File ("CIF") without notice and consent of the customer.
- Taxes at the applicable rate will be levied on all charges and fees. All charges and fees will be recovered by the Bank from the account or any other account(s) maintained by the customer with any branch of the Bank.
- The Bank shall have paramount right of set-off and lien, irrespective of any other lien or charge, present as well as future, on all the deposits held/balances lying in any account of the customer, whether in single name or joint name(s).
- The account should be conducted healthily. The Bank can, at its sole discretion, place operational restrictions in the account or close the account, if the account is conducted unsatisfactorily in the opinion of the Bank or if the account does not conform to the extant guidelines of RBI or if the customer breaches any terms and conditions. Without prejudice to the same, if the initial funding in the form prescribed by the Bank is not received within 90 days of opening the account, or if the initial funding instruction/instrument is dishonoured, the Bank shall be at liberty to close the account without intimation to the customer.
- The Bank may discontinue any one or more services associated with the account, any time, without assigning any reason.
- Any transaction made on a Public Holiday may be shown in the account as having taken place on the same or subsequent Business Day. All deductions/accretions on such amount shall be deducted/acrued as of such day. The Bank shall not be responsible for any loss of interest or liability incurred/suffered by the customer including but not limited to return of cheques, loss of interest arising due to such transaction being not shown on the day the same has actually occurred. Cheques/drafts/instruments deposited on any day which is a Public Holiday or after the time of clearing for the day is normally effected by the Bank shall be sent for clearing only on the next Business Day.
- Issuance of cheques should be made only after maintaining in the account, sufficient balance as is required to honour the cheque issued. If a cheque is dishonoured/returned for insufficient balance or for being in excess of arrangements, charge/fee/penalty may be levied by the Bank. If any cheque deposited by the customer is returned unpaid, service charge may be recovered from the customer. In case of observance of instances of large number of returns/dishonours the Bank reserves the right to take appropriate corrective action (which may include disallowing debits or total freezing or closure, of the account).
- Non-maintenance of minimum balance and non-adherence to transaction limits in the Savings Bank Account shall attract charges at the applicable rate.
- Interest on Savings Bank account will be calculated on the daily closing balance available in the Savings Bank account. Interest on Savings Bank account will be paid to the customers by way of account credit at such rate and frequency as decided by the Bank from time to time in conformity with the policy drawn by it in terms of the guidelines of RBI.
- The Bank may classify the Savings Bank account as inactive, if there are no customer induced transactions for a period of 12 (Twelve) months in the Savings Bank account. If there are no customer induced transactions for a period of 24 (Twenty Four) months in the Savings Bank account, i. e., no customer induced transactions for 12 (Twelve) months after the Savings Bank account is classified as inactive, the account will be classified as dormant.
- Interest is payable on fixed deposit, at the rate displayed on the website and branches/offices of the Bank, at the rate prevalent as on the date from which the fixed deposit is actually effective (irrespective of the date of creation or date of renewal of the deposit) depending on the time period of deposit and the product chosen by the customer. Interest on fixed deposit is calculated and paid in conformity with the formulae and conventions suggested from time to time by RBI/Indian Banks' Association.
- If the customer has registered any standing instructions with the Bank as regards mode of payment of interest pay-out, the same shall be honoured by the Bank. If any interest pay-out day falls on a Public Holiday, the Bank shall endeavour to give credit of the amount on the actual day on which it is due for pay-out. However, for any reason, if the customer does not receive the actual credit on the said day, the Bank shall credit the same on the immediate next Business Day along with applicable rate of interest.
- In case of premature closure or partial withdrawal (wherever the same is permissible), the fixed deposit shall earn interest at the interest rate as applicable to a fixed deposit which has actually remained with the Bank OR at the contracted rate, whichever is lower. Premature closure and partial withdrawal (wherever the same is permissible) shall attract penalty.
- Permanent Account Number ("PAN") is mandatory to avail benefit of lower tax deduction under Double Taxation Avoidance Agreement ("DTAA"). Customers should ensure that the details of PAN submitted in relation to the deposit matches with the PAN registered in the bank's records. To avail reduced tax benefits or DTAA, it is mandatory for the customer to provide Tax Residency Certificate ("TRC") in original to the concerned branch of the Bank. The customer need to also submit self declaration in prescribed format. The customers submitting copy of TRC should ensure that the copy is apostilled by the Indian Embassy/Indian Consulate/Indian High Commission of the country or attested by a notary in the country of residence. Non-submission of documents in support of claim of DTAA and/or PAN by the Depositor shall attract higher rate of TDS as applicable.
- Insurance coverage under Deposit Insurance and Credit Guarantee Corporation ("DICGC") shall be available in regard to the account subject to the guidelines of DICGC.
- The Bank reserves the right to disclose without any specific consent of the customer, the information about the customer or 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.
- The customer should carefully examine entries in the statement of accounts and any error/omission/discrepancy observed therein should be brought to the notice of the Bank within 30 (Thirty) days from the date of such entries, failing which such entries shall be deemed to be correct and accepted by the customer, and the customer shall not be entitled to dispute correctness of the entries thereafter.
- The customer shall be deemed to have agreed and accepted that all transactions/services effected by or through facilities for conducting remote transactions including the Website, Customer Care Centre, World Wide Web, electronic data interchange, teleservice operations (whether voice, video, data or combination thereof) or by means of electronic, computer, automated machines network or through other means of telecommunication, established by or on behalf of the Bank, for and in respect of the account, or the Bank's other products and services, shall constitute legally binding and valid transactions when done in adherence to and in compliance with the terms and conditions of the Bank, as may be prescribed from time to time. The customer should register for SMS alerts and, wherever available, for e-mail alerts, for electronic transactions. The customer must notify the Bank of any unauthorised transaction/electronic transaction at the earliest after occurrence of such transaction. The longer the time taken, the higher will be the risk of loss to the customer as well as to the Bank. The Bank reserves the right to deny facility of electronic transactions to the customer if he/she fails to provide mobile number to the Bank.
- If the account is overdrawn or result in a debit balance for any reason whatsoever (including but not limited to any technical reasons and/or reconciliation issues), the customer shall have to adjust the same forthwith apart from paying interest and other charges on the amount overdrawn or debit balance in accordance with guidelines of the Bank. The Bank does not undertake any obligation to grant overdraft (temporary or otherwise) in relation to the account.
- The customer shall be solely responsible for the safe-keeping and the confidentiality of all deliverables (including the statements of account, balance confirmation certificate, cheque books, debit card, PIN of the debit card, user id and passwords relating to internet banking) and such other items relevant or pertaining to the account. If any of the above items is compromised or happened to be lost, the customer should intimate the same to the concerned branch of the Bank forthwith.
- The customer shall notify the Bank in writing along with proof regarding change in residence/employment, contact particulars (i.e. mobile number, e-mail ID etc.) as well as address for communication forthwith upon such change. The customers shall also keep the Bank informed about any change in residential status (i.e. non-resident to resident or vice versa). As long as the Bank does not receive any intimation from Customer as regards these details, the Bank shall be reckoning the data available with it for all purposes and the Bank disclaims all liability resulting from any loss or damage due to delivery of deliverables to the incorrect address.
- Grievances, if any, related to the account or services may be got redressed by escalating to email Id: customercare@ujjivan.com. Any grievances unresolved by these primary channels may be escalated to the nodal officers of the Bank whose contact details are displayed on the website.
- I am aware and acknowledge that, if the Bank enables Internet Banking and/or Mobile Banking facility(ies) in respect of the hereinabove mentioned banking facilities/products, the same shall be subject to such restrictions and conditions that may be imposed/stipulated by the Bank from time to time. I am also aware that, providing Internet Banking and/or Mobile Banking facility(ies) is at the pure discretion of the Bank and the same shall be available to me only if the Bank enables the same and I activate the same thereafter in conformity with the guidelines of the Bank. Also, I shall be bound by the terms and conditions governing the Internet Banking and/or Mobile Banking facility(ies). I agree that the Bank need to provide Internet Banking and/or Mobile Banking facility(ies) to only those customers/prospects in select countries, as decided by the Bank from time to time. I shall, at my responsibility, get the updated list of such countries by accessing very often the website of the Bank (viz., www.ujjivansfb.in). If I do not fall within the countries permitted by the Bank, I shall discontinue usage of/surrender the Internet Banking and/or Mobile Banking facility(ies), without prejudice to the right of the Bank to disable/discontinue/withdraw the said facility(ies) without notice to me.

*Signature of Primary Account Holder	*Signature of Secondary Account Holder

Name _____

Name _____

20. ACKNOWLEDGMENT

Received application for Saving Fixed Deposit

Ref No. _____

Initial Payment Details

Initial Amount ₹ _____ In words _____

 Cheque No _____ Date

D	D	M	M	Y	Y	Y	Y
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 Drawn on _____ Bank _____ Branch _____ Debit my USFB A/c No. _____ Branch Code _____

Remittance from remitting bank _____ Bank Address _____

Currency _____ and Amount _____

Amount _____ Tenure _____ Interest Rate _____ % p.a.

Only for FD or RD - Monthly Installment

Received duly completed Nomination FORM DA1 Yes No

Emp. ID _____

Name of Bank Official (Checked by) _____

Signature of Bank Official _____

Date _____

Please Quote your reference No. for any communication