



State PIN Code

PART B - KYC DETAILS *

PAN#	PAN Number	C-KYC Number	C-KYC Number
	Proof of Identity	Proof of Correspondence Address	Proof of Permanent Address
Document Name			
Document Number^			
Expiry Date			

^ In case of Aadhaar, only the last four digits shall be recorded

If PAN not available, ☐ Form 60
and ☐ Form 49A (if submitted by customer)

Consent Regarding Aadhaar *

☐ **AADHAAR submitted as an OVD**

I/We hereby declare that I/we have voluntarily submitted my/our Aadhaar card/e-Aadhaar to the Bank and request and authorise the Bank to use the same as my/our Identity and/or Address proof.

PART C - CUSTOMER PROFILE *

Occupation ☐ Service (Private Sector) ☐ Service (Public Sector) ☐ Service (Govt. Sector) ☐ Business ☐ Retired ☐ Student
☐ Professional ☐ Home Maker ☐ Self Employed ☐ Salaried
☐ Others

Religion ☐ Hindu ☐ Muslim ☐ Christian ☐ Sikh ☐ Jain
☐ Buddhist ☐ Zoroastrian ☐ Others

Category ☐ SC ☐ ST ☐ OBC ☐ General ☐ Others

Income per Annum

Educational Qualification ☐ Professional ☐ PG ☐ Graduate ☐ Undergraduate ☐ Matriculate ☐ Below 10th ☐ Illiterate

Politically Exposed Person (PEP) / Related to PEP: ☐ Yes ☐ No

Differently Abled (if any) ☐ Blind ☐ Incapacitated ☐ Physically Handicapped
☐ Autism/Cerebral Palsy ☐ Mentally Retarded ☐ NA

Note: In case customer is differently abled and/or not able to sign, account needs to be opened in joint ownership.

Credit/Deposit Facilities (Mandatory only for Current Account)

☐ I/We declare that I/We do not enjoy credit facilities with other banks.

☐ I/We declare that I/We have the following deposit accounts and/or credit facilities with your bank/ other banks.

Sl. No:	Name of Bank/ Lending Institution	Type of Lending Arrangement (Sole/Multiple /Consortium)	Nature of Credit Facility/ Financial Assistance	Amount of Facility/Credit Limit (Details of each fundbased & non-fund based facility to be provided) (IN Rupees)	Specify whether ESCROW or Collection/ or Trust & Retention Account	Remarks



Account Opening Form for Individuals

EMPLOYER CONFIRMATION FOR CORPORATE SALARY ACCOUNT

We confirm that the applicant mentioned herein (primary applicant in case of joint account application) is employed with _____ and has applied for USFB Corporate Salary Account for receiving salary in the account.

Name of Authorized Signatory: _____
Employee ID: _____
Date of Joining: _____

Signature of Authorized
Signatory and Company seal

PART D - ACCOUNT OPERATING DETAILS*

Mode of Operation ☐ Self ☐ Jointly ☐ Either or Survivor ☐ Former or Survivor
☐ Minor operated by Guardian ☐ Anyone or Survivor ☐ Latter or Survivor ☐ Others _____

Additional Holders ☐ Yes ☐ No

Title		Name of Joint Applicant 1
Title		Name of Joint Applicant 2
Title		Name of Joint Applicant 3

PART E - ADD ON FACILITIES*

☐ Internet Banking ☐ Mobile Banking ☐ SMS Alert ☐ E-mail Alert

By ticking on any of the options above I/We expressly consent and authorise the Bank to send SMS and/or e-mails to inform me/us on any information or updates relating to Bank's existing/new product/services. Also, I/We consent and authorise the Bank to send transaction alerts, other alerts that have been mandated by Reserve Bank of India, regulatory and risks alerts and such alerts as deemed appropriate by the bank via SMS and/or e-mail to the primary mobile number and address mentioned in this form. The said consent is valid till such I/We withdraw the same in writing.

Details of Welcome Kit

☐ Insta Kit Number _____
☐ Personalised Kit Debit Card: ☐ YES ☐ NO Cheque Book: ☐ YES ☐ NO
If Debit card selected as YES: _____ Name to be printed on Debit card _____
Card Type ☐ RuPay Classic ☐ RuPay Platinum

Account Statement Options*

Account Statement: ☐ E-Statement ☐ None

E-Statement, if opted, will be sent on Quarterly basis for Savings Account & on Monthly basis for Current Account

PART F - FATCA/CRS DECLARATION*

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

If 'Yes', please provide the name of the country: _____

^ If 'Yes', please provide separate FATCA/CRS declaration.

-----Detachable-----

Acknowledgement Slip

Application Form No.

Date

D	D	M	M	Y	Y	Y	Y
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Ujjivan Small Finance Bank acknowledges the receipt of application from _____ Customer Name
for opening a _____ Account with an initial funding Of Rs. _____ through _____ mode

Application Form No./Barcode

Branch ID and Name

Signature of Sales Staff

Bank Seal



Account Opening Form for Individuals

PART G - INITIAL FUNDING DETAILS*

☐ Cheque ☐ Cash ☐ NEFT/RTGS ☐ Mandate/Transfer within Ujjivan

If initial payment through Cheque/Cash/NEFT/RTGS/Mandate/Transfer

Amount

Date

Transaction ID

If initial payment through Cheque

Cheque No.

Drawn On

Bank

Branch

If initial payment through mandate/transfer:

I/We here by authorize the bank to debit Rs. _____ from my/our Ujjivan account number _____ as initial deposit.

☐ Nil IP

Signature _____

PART H - NOMINATION DETAILS FORM DA-1*

Do you want nomination: ☐ No I/We [_____ Name of the customer _____] hereby confirm that I/ We do not require any nomination facility.

Signature/Thumb Impression

☐ Yes (If Yes, pls fill the below mention DA-1 form)

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 bank deposits.

I/We _____ Name of the customer _____ resident of _____ Address _____ 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.

Nominee				
Name	Address	Relationship with depositor, if any	Age	Date of Birth in case of minor

**As the nominee is a minor on this date, I/We appoint _____ Name of the customer _____, _____ Address _____, _____ Age _____ who is the _____ of the minor 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.

**Strike out if nominee is not a minor

Signature/thumb impression of the Applicant _____

-----Detachable-----

Acknowledgement Slip

Application Form No.

Date

D	D	M	M	Y	Y	Y	Y
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I/We acknowledge the receipt of nomination made by you in favour of:

Name of the nominee: _____ Age (in Years): _____

Your account lead number is: _____ Signature of Bank Official: _____
Employee ID: _____

The important declarations with respect to the account have been incorporated in the Account Opening Form, and the comprehensive Terms & Conditions governing the opening and operations of account and related services are hosted on the bank's website (www.ujjivansfb.in/terms-and-conditions).

Declarations:

1) I/We wish to avail the herein mentioned banking product ("Account") from Ujjivan Small Finance Bank ("the Bank").

2) I/We have read (or have been read over) and understood the terms and conditions governing the Account, service charges & fees and fair code of conduct of the Bank (together hereinafter referred to as the "T&C") by accessing the official website of the Bank viz., www.ujjivansfb.in. I/We am/are aware and acknowledge that I/we can have a copy of the T&C from the branch of the Bank by making a specific request. I/We hereby agree that by applying for and availing the Account I/we shall be bound by the T&C, and I/we irrevocably accept, agree and submit to the same. I/We am/are also aware and acknowledge that the Bank has absolute right to vary, modify, amend, cancel or novate the T&C at the sole discretion of the Bank (notifying the same on the official website of the Bank shall be sufficient notice to me/us) and I/we shall be bound by any such variation, modification, amendment, cancellation or novation, unless I/we notify my/our disagreement thereof to the Bank in writing immediately (and in any case not later than 7 days from the date of making such variation, modification, amendment, cancellation or novation by the Bank) upon the Bank making such variation, modification, amendment, cancellation or novation. Continued usage of the Account by me/us shall be my/our acceptance of such variation, modification, amendment, cancellation or novation.

3) I/We am/are aware and acknowledges that the Account will be available to me/us only if I/we am/are compliant at all times with the T&C, and those guidelines prescribed by the Bank from time to time. I/We am/are also aware that the Bank has absolute discretion to open or not to open the Account, without assigning any reason and without being liable to me/us in any manner whatsoever.

4) I/We am/are resident(s) of India. I/We have declared my/our status as per the rules applicable under Section 285BA of the Income Tax Act, 1961 (hereinafter "the Act") as notified by the Central Board of Direct Taxes (hereinafter "CBDT").

5) I/We agree to abide by and be bound by all applicable rules, regulations, instructions and guidelines issued by Reserve Bank of India ("RBI"), the Common Reporting Standard (hereinafter "CRS"), the Foreign Account Tax Compliance Act ("FATCA") and such other guidelines issued by governmental or regulatory authority, from time to time.

6) I/We declare and agree that all transactions in the Account will be done by/through legitimate sources only and in compliance of all applicable rules and regulations. I/We further declare that the account will not be used for any purpose(s) contrary to law. I/We agree and understand that, if I/we violate any of the T&C, rules and regulations or the applicable laws, the Bank may, in its absolute discretion, discontinue any of the services completely or partially, or close the Account, without any notice to me/us.

7) In case I/we have requested the Bank to mention on the ATM/Debit Card a preferred name which is different from the name specified by me/us in the AOF, I/we shall submit to the Bank requisite OVD conforming to such name and the Bank need to mention a different name on the ATM/Debit Card only if I/we comply with this. I/We will keep all the deliverables associated with the Account in my/our safe custody. I/We undertake that I/we shall be wholly liable/responsible for all types of transactions done in the Account.

8) I/We agree to keep a watch on the Account and immediately inform the Bank about suspicious transaction, fraud, etc., if any, touching upon the Account.

9) I/We am/are aware that the Account and the services associated with it, including the rights and obligations (if any) accrued upon me/us by virtue of the Account, is/are not transferrable or assignable to anybody.

10) No insolvency proceedings is/are initiated or pending or concluded against me/us. I/We have never been adjudicated as insolvent.

11) I/We agree that the Bank shall be entitled to act or refuse to act as deemed fit by it, without incurring any liability whatsoever to me/us or to any other person, with respect to any instructions in relation to the Account. I/We agree and acknowledge that the Bank shall not be liable or responsible for failure to discharge any of its obligations contained in the T&C or elsewhere 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.

12) I/We am/are aware and acknowledge that the Bank shall have absolute right to withhold, cancel or place operational restrictions with regard to the Account, if there exist reasonable ground(s) in the opinion of the Bank to suspect that the Account is used in breach of the T&C or with the intent to defraud, OR if the Bank is directed/mandated to so by any statutory/regulatory/law enforcement/other authority.

13) I/We authorise the Bank to debit the Account or any other account of me/us from time to time for recovering any amount due and payable by me/us to the Bank, including the dues in any of my/our credit facility account(s) at the Bank.

14) I/We hereby authorise the Bank to use my/our 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.

15) I/We authorise the Bank for de-registering my/our contact number in the Do Not Call Registries and (Applicable for minor's Account): The herein mentioned guardian is the lawful guardian having legal authority to take care of the person and the properties of the minor, in whose name the Account is being opened. The said guardian shall represent the said minor in all future transactions of any description in the Account until the said minor attains majority. I/We shall indemnify and keep the Bank indemnified, its affiliates, successors, assigns, officers and employees at all times, from and against all actions, demands, losses, costs and expenses whatsoever which the Bank may at any time incur or sustain as a consequence(s) of any claim raised by the said minor for any withdrawal/transactions made by the said guardian in the Account. Immediately upon the minor becoming major, I/we shall get each and single transaction related to the Account ratified by the minor. I/We shall also get requisite documents executed, if required, in favour of the Bank by the minor immediately upon the minor becoming major.

also to deactivate/de-register DND status of my/our contact number. I/We am/are aware that post de-registration of DND/NDNC, I/we may receive a call to verify correctness of the request. I/We am/are also aware that I/we have the right and option to re-register for DND/NDNC any time at my/our discretion, after the Bank deactivating/de-registering the DND/NDNC status.

16) I/We hereby declare and confirm that the credit facilities/financial assistance currently availed/enjoyed by me/us from various banks/lending institutions, as mentioned above, are true and correct. I/We am/are aware and acknowledge that the Bank has permitted me/us to open the account believing my/our representations as regards my/our present credit facilities/financial assistance to be true and correct. I/We shall inform the Bank forthwith upon my/our availing any further credit facility/financial assistance, or if there occurs any change in my/our present credit facility/financial assistance or my/our lenders. If the Bank has reason to believe at any point of time that the declaration is untrue, or if I/we fail to inform the Bank about any change in the credit facility/financial assistance or about my/our lenders, the Bank shall be free to take appropriate action against me/us, including suitable legal action, without prejudice to its right to close the account and/or to transfer the proceeds therein to my/our lender(s). I/We am/are also aware and acknowledge that if, after the Bank permitting me/us to open the account, maintaining/continuing the account with the Bank will result in violation of any guidelines issued by RBI/any authority, the Bank shall have every right to take appropriate action as deemed fit by the Bank as regards the account and against me/us.

17) CKYC Declaration: I/We authorize the Bank to upload the details provided hereinabove on the Central KYC Registry. I/We also authorise the Bank to download my/our KYC details from the Central KYC Registry on the basis of the KYC number submitted by me. I/We consent to receive information from Central KYC Registry through SMS/e-Mail on the herein mentioned mobile number/e-Mail Id.

18) Disclosure Consent: I/We authorize the Bank to use the details provided by me/us for credit bureau enquiries with any credit information companies and I/we 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/us. I/We also authorize the Bank to exchange, share, disclose or part with, any or all of the information and data pertaining to me/us or my/our account(s) or the Account (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/us 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 it or with whom it has business relationship, as may be required/permitted by any law, rule or regulations or as required by it and I/we shall not hold the Bank or its agents/representatives liable for using/sharing such information.

19) Aadhaar Consent: I/We hereby declare that I/we have voluntarily submitted my/our Aadhaar card/e-Aadhaar to the Bank and request and authorise the Bank to use the same as my/our Identity and/or Address proof.

20) I/We hereby declare that each and single information specified hereinabove relates to me/us and the same is true, correct and complete in all aspects and that I/we have not withheld any information. Without prejudice and with specific reference to the information related to CKYC, I/we shall submit to the Bank requisite OVD containing my/our accurate particulars, if any information presently furnished is incorrect/improper in the opinion of the Bank. Further, I/We shall, upon request by the Bank, submit such further documents, information, matters and things as the Bank may consider necessary. I/We am/are aware and acknowledge that any false/misleading information or suppression of any material fact will render the Account liable for closure and withdrawal/cancellation of the Account without notice to me/us, and the Bank shall have the right to discontinue any or all services and also to initiate suitable action, under law or otherwise. The mobile number and the e-mail address furnished above are in my/our exclusive control and I/we shall intimate the Bank promptly, in writing, about changes in any of the information specified hereinabove. If there occurs any change in the particulars furnished herein, I/we undertake to intimate the Bank in writing about such change within 2 (Two) weeks of such change along with supporting proof. Till such time I/we serve upon the Bank the same, the Bank is authorised to recognise the herein furnished information in regard to the Account.

21) I/We agree that in addition to the above, I/we shall be bound by the comprehensive terms and conditions governing the Account and the T&C.

22) The authorization and undertakings provided herein shall remain in full force and effect until specifically terminated by me/us, however, subject to the T&C.

23) I/We shall indemnify and keep indemnified the Bank, its affiliates, successors assigns, officers and employees at all times, from and against all actions, demands, losses, cost and expenses whatsoever which the Bank may at any time incur or sustain as a consequences of any negligence/mistake on my/our part or my/our non-compliance of any of the terms and conditions contained in the T&C, or because of providing to the Bank any incorrect or incomplete information related to me/us.

VERNACULAR DECLARATION:

I/We solemnly state, declare and undertake that the contents of this document, have been read over to me/us in the language known to me/us (viz., _____) and I/we understand, accept and acknowledge the contents of the same.

Customer Signature :

Customer Name :

I confirm that I have explained the contents of this form to the signatories to this form in vernacular language known to him/her and he/she/they have affixed the above signature thereafter, in my presence.

Employee Signature :

Employee Name :

Place:

Date:

Applicant Signature/Thumb Impression

Applicant Signature/Thumb Impression

Signature/thumb impression* of the Applicant
(In case of Minor, Guardian's signature required)

* In case of thumb impression:

Date

D	D	M	M	Y	Y	Y	Y
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Place: _____

Signature of 1st witness:

Name and address:

Signature of 2nd witness:

Name and address:



Account Opening Form for Individuals

PART K - FOR OFFICE USE ONLY*

Product Code:

In case of Corporate Salary Account

provide Company Code (COCO): Lead Generator Code: Lead Converter Code:

Relationship Manager Code:

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

☐ E-mail ☐ SMS ☐ Campaign ☐ Cold call ☐ Others
☐ Customer has signed/ affixed the thumb impression in my presence☐ KYC documents submitted by customer/s are verified with original and found correct
☐ I confirm that I visited the communication address mentioned in the account opening form on __/__/__. I have met the applicant / Based on the inquiries I made, I confirm that the applicant is employed / residing in the given address. (strike off what is not applicable)

☐ I confirm that I visited the office premises at _____ (Mention the office address here), of the applicant on __/__/__. Although the applicant has provided a communication address different from the address of his current employer, I have met the applicant at the said office premises, and I am satisfied that the applicant is employed and working at the given address. (This clause is applicable for sourcing Corporate Salary Accounts only)
☐ Nomination mentioned for this account is registered.
Verified By
Name of the official: Employee ID: Signature of authorized official: Date:
BM/BOO Authorisation

Documentation completed and form submitted on :

Date :

Account opening form and KYC Documentation scrutinized and found in order.

Open the Account

Date :
 BM/BOO Signature:
(With Seal & Employee Code)

Checked by DVU Official

DVU Official's Remarks :

 Signature : Date :
Acknowledgement of Welcome Kit: (Paste acknowledgement taken from customer here)