Version 4



Date

Sourcing A/c

Email ID

Electronic Account Opening Form

For an individual for Term Deposits(below ₹2 Crore)

UJJIVAN SMALL FINANCE BANK - Account Opening Form for Electronically Sourced Term Deposits from existing customers of Ujjivan SFB (Please fill in all details in CAPITAL LETTERS. All fields are mandatory) (Only for Singly Operated Accounts) Date : D D M M Y Y Y Y I. CUSTOMER DETAILS Existing Customer ID (CIF) Customer Name Mobile Number **II. DEPOSIT DETAILS** Type of Account : Fixed Deposit Recurring Deposit Sampoorna Lakshya Sampoorna Nidhi Tax Saver FD (No pre closure allowed) Platina FD (Min.deposit ₹1,00,00,001, No pre-closure allowed) Period of Deposit : Years Months Days Deposit Amount/ Installment Amount for RD : ₹ USFB A/c number : I hereby authorize the Bank to debit my account mentioned above for initial as well as recurring funding of the term deposit account and/or for recovering any amount due and payable by me to the Bank Interest Pay-Out Option: Monthly Quarterly at Maturity Auto Renewal of both principal and interest Auto Renewal of only principal Maturity payment option: (Not applicable for RD's/Tax saver/Platina deposits) (Not applicable for RD's/Tax saver/Platina deposits ) Auto-closure : Credit to my/our Ujjivan SFB A/c: **III. DECLARATIONS** 

In relation to the banking facility(ies)/product(s) applied for by me ("Account") at the branch of Ujjivan Small Finance Bank Limited ("Bank" or "USFB" or "Ujjivan SFB") in pursuance of this Account Opening Form ("AOF"), I solemnly state, declare, affirm, agree and undertake as follows:

1) Have read (or have been read over in the language known to me) prior to submitting this application and understood the terms and conditions governing the Account, including the service charges & fees and fair code of conduct of the 1) In have read (or have been read over in the language known to me) prior to submitting this application and understood the terms and conditions governing the Account, including the service charges & tees and fair code of conduct of the Bank (together "the T&C"). I am avare and acknowledge that I can have a copy of the T&C from the branch of the Bank by making a specific request or by accessing the official website of the Bank viz, www.ujjivanshio. If "the Website"). I hereby agree that by applying for and availing the Account I shall be bound by the T&C, and I irrevocably accept, agree and submit to the same. I am also aware and acknowledge that I can have a copy of the T&C, and I irrevocably accept, agree and submit to the same. I am also aware and acknowledge that the Bank kin, www.ujjivanshio. If "the Website"). I 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 up on the Bank may up on the Account by me shall be my acceptance of such variation, modification, amendment, cancellation or novation. Continued usage of the Account by me shall be my acceptance of such variation, modification, amendment, cancellation or novation.

2) I am aware and acknowledges that the Account will be available to me only if I am compliant at all times with the T&C, and those guidelines prescribed by the Bank and Competent Authorities (including the Reserve Bank of India) from me to me. I am 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 in any manner whatsoever. Further, the Bank may withhold, cancel or place operational restrictions with regard to the Account, for the Account, 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 with the intent to defraud on 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 with the intent to defraud on the opinion of the Bank to suspect that the Account is used in breach of the T&C or with the intent to defraud.

any statutory/regulatory/law enforcement/other authority. 3) I am aresident of India. I have declared my status as per the applicable provisions of the Income Tax Act, 1961/Income Tax Rules, 1962 (as amended from me to me) as notified by the Central Board of Direct Taxes ("CBDT"). 4) I agree to abide by and be bound by all applicable rules, regulations, instructions and guidelines issued by RBI, the Common Reporting Standard ("CRS"), the Foreign Account Tax Compliance Act ("FATCA") and such other guidelines issued by governmental or regulatory authority, from me to me. 5) No insolvency proceedings is/are initiated or pending or concluded against me. I have never been adjudicated as insolvent. 6) I am aware that the Account and the services associated with it, including the rights and obligations (if any) accrued upon me by virtue of the Account, is/are not transferrable or assignable by me to anybody.

(1) Ishall gay forthwith upon demand by the Bank, without demur, any charges/genalty/statutory obligations incurred or suffered by the Bank in relation to the Account, either oursuant to my act of commission/omission or by compulsions of circumstances, or due to oversight or mistake by any person. All such amount(s), if not paid by me, may please be recovered by debit to the Account or any other account, held in my name (either as joint holder or otherwise) without notice to me. Till such amount(s), if not gase be marked in my account(s) in favour of the Bank to relation to the Account, either as joint holder or otherwise) without notice to me. Till such amount is paid by me/recovered by the Bank, in favour of the Bank to the eatent of the amount involved.
8) I am aware and acknowledge that TDS at the rate applicable shall be applicable on earnings on the above Deposit, and the rate of TDS shall be dependent on my submission of PAN.

10) I am aware and acknowledge that, if I am eligible for exemption from TDS, I shall have to submit to the Bank, Form 15G/Form 15H at the beginning of the Financial Year, and in any case before TDS is due for deduction by the Bank in regard to my Account.

11) I am aware and acknowledge that premature closure and partial withdrawal (wherever the same is permissible) of the Account shall be considered only subject to such terms and conditions stipulated by the Bank from me to me. For premature closure and partial withdrawal (wherever the same is permissible) of the Account shall be considered only subject to such terms and conditions stipulated by the Bank from me to me. For premature closure and partial withdrawal (wherever the same is permissible) of Account in joint names I would submit the request under the signatures of all the joint holders. Premature closure and partial withdrawal are not permitted during subsistence of lien/freeze marking in the Account. Premature closure and partial withdrawal are not permitted in Tax Saver Fixed Deposit/Platina Fixed Deposits. Partial withdrawal is not permitted in case of Recurring Deposit. In respect of an Account in single name premature closure would be permitted by the Bank without penalty, if the premature closure is sought due to death of the accountholder. I am also aware that auto renewal facility will not be available for Non-Callable Bank Deposits (viz., Tax Saver Fixed Deposits). 12) Interest payout and maturity proceeds of the Account as and when due may please be credited to my USFB account mentioned above. 13) I authorise the Bank 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 to verify

The participation of the register line in the bolk of call register and also to be activate deriver by the back of the register of DND/DND can the participation of the register of DND/DND can the register of DND/DND can the disc of the register of DND/DND can the e-mail (al (and by informing the Bank about changes, if any, in the mobile number and character cervitations (dre-register) and the e-mail (d) (and by informing the Bank about changes, if any, in the mobile number and/or e-mail (d) I certify, warrant, and represent that the given mobile number(s) and the e-mail (d) (and by informing the Bank about changes, if any, in the mobile number and/or e-mail (d) I certify, warrant, and represent that the given mobile number(s) and the e-mail (d) (and are not used by any other person. Further, I consent to receive communications through SMS, instant messaging and other modes of communication, including through WhatsApp participations (bre-recorded and/or artificial voice and/or auto-chailed and/or voice-over-1P service) from the Bank, its agents, authorised representatives, affiliates at the given mobile number and e-mail (d). The promotional or marketing activities. I represent that I am permitted to receive messages and calls which are meant for me as the recipient, at the mobile number and e-mail (d). The Bank is also authorized to use my contact number/e-mail d) mentioned in the AOF 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. 14) CKYC Declaration: I authorize the Bank to upload the details provided hereinabove on the Central KYC Registry. I also authorize the Bank to download my KYC details from the Central KYC Registry on the basis of the KYC number submitted by me. I consent to receive information from Central KYC Registry through SMS/e-Mail on my mobile number/e-Mail dl. 15) Disclosure Consent: I understand that I have certain rights over my personal data, in relation to its collection, usage, processing and storage. These rights relate to confirmation and access, correction and erasure, objection of disclosure,

15) Disclosure Consent: I understand that I have certain rights over my personal data, in relation to its collection, usage, processing and storage. These rights relate to confirmation and access, correction and erasure, objection of disclosure, and portability of my personal data, and these rights are available to me in the manner set out in the concerned privacy policies of the Bank, which have been explained of the relevant privacy policies of the Bank, and have understood the contents thereof. I am aware that I can get a copy of the privacy policy from the Bank, if I require. I understand that my personal data may be collected by the Bank only with my valid consent, and that it may be used or processed only in accordance with the privacy policies of the Bank. I hereby voluntarily and freey voluntarily and freey consent and authorize the Bank to exchange, process, share, disclosure, 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 for the purpose of availing the banking services related to the Account and I will not hold the Bank or its agents/representatives/employees liable for using/sharing such information.
16) I shall indemnify and keep the Bank indemnified, its affiliates, successors asign, officers and employees at all times, from and against all actions, desay, losses, cost and expenses whatsoever which the Bank may at any me incur or sustain as a consequences of any negligence/mistake on my part or my non-compliance of any of the terms and conditions contained in the T&C, or because of providing to the Bank and ynincorrect or incomplete information related to use.

Sustain as a Consequences of any engineerice/instance on the part of my non-compliance of the main any of the dension any of th

(a) I voluntarily give my consent to the Bank roperators of the Bank to use my Adhaar data/identity information/the physical copy of Adhaar Card/physical e- Adhaar/masked Adhaar/Virtual ID/offline electronic Adhaar xml as issued

by Unique length and a statute of the langt of the bank to define the statute of the langt of th compliying with the legal, regulatory and best practice business requirements. 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 ("OVD"). The consent and purpose of collecting the identity information have been explained to me in vernacular language known to me. 20) I hereby solemnly declare and state that the particulars furnished in the FATCA/CRS Declaration are true and correct

Additional Terms and conditions applicable for Tax Saver Fixed Deposits: 1. Deposit once booked cannot be pre-closed except on account of death of primary accountholder. 2. Income tax exemption shall be available only to first or primary holder, in case of jointly held accounts.

Maximum permissible deposit per customer is ₹1.50.000 in a financial year for Tax Saver FDs.

## Declaration as per FATCA/CRS (For Individuals)

If Yes, Mention the country If U.S., Mention the below

Do you hold U.S. Citizenship? 🗌 Yes 🗌 No Do you hold U.S. Green Card? 🗌 Yes 🗌 No If Yes, please fill FATCA/CRS Declaration

IV. Form 60[See second provision to rule 114B of IT ACT 1961] Form for declaration to be filed by an individual or a person (not being a company or firm) who does not have a permanent account number and who enters into any transaction specified in rule 114B

1. Full Name and Address of the Declarant: _	
	2. Aadhar Number (if available):
3. Father's Name:	4. Date of Birth:
5. Mode of the Transaction:	6. Amount of Transaction:
7. Date of Transaction:	8. Contact Number:
9. If applied for PAN and it is not yet generate	enter date of application and acknowledgement number:
10. Details of the document being produced	n support of address in customer profile section:
11. Details of the document being produced	n support of Identity in customer profile section:
12. If PAN not applied, fill estimated total inc	me (including income of spouse, minor child etc. as per section 64 of Income-tax Act, 1961) for the financial year in which the above transaction is held-
(A) Agriculture Income:₹	(B) Other than Agriculture Income: ₹
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 ha
Permanent Account Number and my/ our e	timated total income (including income of spouse, minor child etc. as per section 64 of Income-tax Act, 1961) computed in accordance with the provision
Income-tax Act, 1961 for the financial year	which the above transaction is held will be less than maximum amount not chargeable to tax. Verified today, the day of

20 \_\_\_Place: \_\_\_\_

#### **V. Nomination Details**

I hereby confirm that I do not require nomination

# Please record my nominee Details provided below

## Form DA-1(Nomination Form)

I resident of	_nominate the following person to whom in the event of my	/ death, the amount of
deposit, particulars whereof are given below be returned b	by Ujjivan Small Finance Bank,	Branch.

Name	Address	Relationship with Depositor, if any	Age	Date of Birth

who is the ...... of the minor to receive the amount of the deposit on behalf of the nominee in the event of my death during the minority of the nominee.

\*Strike out if nominee is not a minor.

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

\*\*\*Thumb impression shall be attested by two witnesses.

\*Do you wish to print the Nominee Name/Registration no. in the Advice/ Passbook. 🗌 Yes 🗌 No. If No, then it will be printed as "Nominee Registered" on the Passbook/FD Advice.

	Witness 1 - Signature	Witness 1 - Signature	Date :
	Name	Name	Place :
Signature of the applicant	Address	Address	

### VII. Vernacular Declaration

 $\Box$  The terms and conditions mentioned above have been explained to me in \_ \_, by Mr./Ms.\_

\_), and I declare that I have understood and consented to all the terms and conditions and also to the declarations and undertakings

and I agree to abide by the same. I request you to open the Account in your books as per this request at the rate of interest on the Value Date.

I confirm that I have explained the above mentioned terms and conditions to the applicant in vernacular language known to him/her and the applicant affixed the above signature in my presence.

(Signature of the Bank Official & Employee ID)

VIII. For Office Use Only