

Fresh  Update
CIF No.: Tick  boxes as applicable.

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

CKYC Number  Application Date \*Capacity of Customer  Individual  Auth. Signatory  Other Please Specify

## 1. PERSONAL DETAIL

\*Status of the NR  NRI  PIO  OCI PIO/OCI Card No.  Issue Date: 

(In case of PIO/OCI)

Expiry Date: \*Title  Mr.  Ms.  Mrs.  Dr.  Others Please Specify\*Name  Same as ID proof Father's/Spouse's Name \*Mother's Maiden Name \*Mother's Name Aadhaar Number   
(Aadhaar number will be linked with Government subsidies/Payments.)\*Marital Status  Married  Unmarried  Others (Please specify)\*Religion  Hindu  Muslim  Christian  Sikh  Zoroastrian  Jain  Others Please specify\*Category  SC  ST  OBC  Not Applicable  Others Please specify\*Gender  Male  Female  Third gender \*Date of Birth \*City of Birth  \*Country of Birth \*Nationality  Country Name  \*Date of becoming NRI: \*Are you a Politically Exposed Person or related to one  Yes  No

## 2. ADDRESS DETAILS (Mention of Overseas Address is Mandatory)

## OVERSEAS ADDRESS

\*Address Line 1 Address Line 2 Landmark  \*City \*State  \*Country  \*Pin Code 

## LOCAL ADDRESS

\*Address Line 1 Address Line 2 Landmark  \*City \*State  \*Country  \*Pin Code PREFERRED MAILING ADDRESS  Same as Overseas Address  Same as local Address

## 3. KNOW YOUR CUSTOMER (KYC) DOCUMENTS

\*Identity document  Passport Number  Expiry Date  Issue Date Place of Issue  Country of Issue Visa type (Not applicable for PIOs)  Temporary  Long term  Work  Student  Immigrant  DependentResident Permit  Yes  NoVisa / Residence Permit Number: Visa/Residence permit expiry date  In case of temporary visa, fill in declarationPAN Card  OR Form 60  Yes If PAN not available\*Proof of Address  Passport  Voter ID card  UID (Aadhaar)  Driving Licence  PIO Card  OCI Card\*Document Identification number Document Issue Date  \*Document Expiry Date (Mandatory only for Passport / Driving Licence)

#### 4. 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	*Country Code	_____	*STD Code	_____	*Tel.	_____
RESIDENCE	*Country Code	_____	*STD Code	_____	*Tel.	_____
*MOBILE	*Country Code	_____	_____	_____	_____	_____
In-case Mobile number is not provided, you will not receive timely information on important notification and transaction alerts in your account from Bank.						
*INTERNATIONAL MOBILE	*Country Code	_____	_____	_____	_____	_____
In-case Mobile number is not provided, you will not receive timely information on important notification and transaction alerts in your account from Bank.						
FAX Number	*Country Code	_____	*STD Code	_____	_____	_____
	*Email ID	_____				
Please provide your e-mail address for receiving e-statements						

\*SMS Alert to be sent on  Domestic Number  International Number (charged service, refer Schedule of Charges)

#### 5. CUSTOMER PROFILER

\*Educational Qualification  Undergraduate  Graduate  Post Graduate  Professional  Others \_\_\_\_\_ Please Specify \_\_\_\_\_

\*Source of Income  Salary  Business Income  Investment Income  Agriculture  Others \_\_\_\_\_ Please Specify \_\_\_\_\_

\*Gross Annual Income  <=60K  60K-1.2 Lakh  1.2-2 Lakh  2-3 Lakh  3-5 Lakh  5-10 Lakh  10-50 Lakh  >50 Lakh

\*Occupation:  Service (Private Sector)  Service (Public Sector)  Service (Govt. Sector)  Business  Retired  Student

Professional  Home Maker  Self Employed  Others \_\_\_\_\_

#### 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 \_\_\_\_\_ Issuing Country \_\_\_\_\_

Country of Jurisdiction of Residence \_\_\_\_\_ 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 \_\_\_\_\_ \*Pin Code \_\_\_\_\_

#### 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

Internet Banking  Mobile Banking

\*Type of Card  Domestic  Cheque Book

- 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

I/We am/are non-residents of India. I hereby declare that 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 under take to inform you of any changes therein, immediately. 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. **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 down load 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. I/We, the under signed have read and understood and agree to abide and be bound by all the provisions of the Terms & Conditions published on the Bank's website, viz., www.ujjivansfb.in, governing the opening and operation of the accounts of all my/our accounts, present and future with the Bank and those relating to various services including but not limited to ATMs/Debit Card/Mobile Banking/Internet Banking/Phone Banking/Bill Payment Facility etc. I/We understand that the Bank may at its sole discretion discontinue any of the services completely or partially without any notice to me/us. I agree that the Bank may debit my account for service charges as applicable from time to time. I/We authorise the Bank or its agents to make references/enquiries as may be necessary and to exchange/share/part with any/all information with credit bureaus/statutory bodies /other agencies as may be deemed necessary or appropriate. The Central Board of Direct Taxes has notified Rules 114E to 114H, as part of the Income-tax Rules, 1962, which Rules require Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities/ appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation there to.

Should there be any change in any information provided by me/us, I/We shall ensure to advise the Bank promptly and in any case within 30 days of such change.

**Do Not Disturb Consent :** I/We  consent  do not consent to receive information/service etc for marketing purposes through Telephone/Mobile/SMS/Email by the Bank/its agents. I/We am/are aware that post registration I/We may receive a call from the Bank to verify the Correctness of request for registration.

#### 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
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Date | D | M | Y | Y | Y | Y |

Place \_\_\_\_\_

Tick  boxes as applicable.

(Please fill the form in BLOCK LETTERS only. THIS IS A MACHINE READABLE FORM AND WILL PASS THROUGH A SCANNER)

CIF No.: \_\_\_\_\_

Account No.: \_\_\_\_\_

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

**11. \*APPLICANT(S) FULL NAME (Fill separate CPF form for each Account Holder)**

<b>1<sup>st</sup> Applicant</b>	F I R S T _____	M I D D L E _____
	_____	L A S T _____
<b>2<sup>nd</sup> Applicant</b>	F I R S T _____	M I D D L E _____
	_____	L A S T _____

**12. CUSTOMER ID NO. (If existing)**

<b>1<sup>st</sup> Appl.</b>	_____
<b>2<sup>nd</sup> Appl.</b>	_____

**13. \*NATURE OF ACCOUNT(S) to be open**

<b>Saving Account</b>	<input type="checkbox"/> NRE	<input type="checkbox"/> NRO
<b>Fixed Deposit</b>	<input type="checkbox"/> NRE	<input type="checkbox"/> NRO

**14. \*MODE OF OPERATION**

Singly   
  Jointly  
(No Net Banking or No Debit Card will be issued)

Either or Survivor   
  Former or Survivor   
  Anyone or Survivor   
  Others \_\_\_\_\_  
(No transactional rights will be provided to survivor)

Initial Amount \_\_\_\_\_ In Words \_\_\_\_\_

Remittance from remitting bank \_\_\_\_\_ bank address \_\_\_\_\_  
 \_\_\_\_\_ of currency \_\_\_\_\_ and amount \_\_\_\_\_

Cash Amount   
 DD/Cheque No. \_\_\_\_\_ Date [D][D][M][M][Y][Y][Y][Y] Drawn on \_\_\_\_\_  
 \_\_\_\_\_ Branch

Debit my Ujivan Small Finance Bank A/c No. \_\_\_\_\_ Branch Code \_\_\_\_\_

**15. FIXED DEPOSIT DETAILS**

Amount _____	_____ Months _____ Days _____	Interest Rate _____ % p.a.
Amount in Words _____		
<input type="checkbox"/> Remittance from remitting bank _____ bank address _____ _____ of currency _____ and amount _____		
<input type="checkbox"/> DD/Cheque No. _____ Date [D][D][M][M][Y][Y][Y][Y] Drawn on _____ _____ Branch		
<input type="checkbox"/> Debit to my Ujivan Small Finance Bank A/c _____ Branch Code _____		

Note: Initial amount for opening NRE Account

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

**16. NOMINATION FORM DA1 (Please choose one of the available option)**

- I/We require nomination facility.  
 I/We hereby confirm that I/We do not require any nomination facility.

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.

As per RBI guidelines, I/We confirm that I/We have been explained about the benefits of nomination facility to my/our bank account by the Ujjivan Small Finance Bank official. However, I/we state that in spite of the explanation of the said benefits; I/we do not wish to nominate any person to the above mentioned Bank Account. Request you to kindly process my / our account opening form without the nomination facility.

I/We \_\_\_\_\_ whom in the event of my/our/minor's death the amount of deposit in the account may be returned by Ujjivan Small Finance Bank Ltd.

I agree/  do not agree for the name of my nominee to be displayed on Fixed Deposit Advice/Statement of Account and/or other documents/letters.

Details of Deposits		Nominee				
Nature of Deposit & Distinguishing No.	Additional details, if any	Name	Address	Relationship with Depositor, if any	Age	Date of Birth of Nominee

**\*\*As the nominee is a minor on this date, I/We appoint \_\_\_\_\_ to receive the amount of the deposit in the account on behalf of the nominee in the event of my/our/minor's death during the minority of nominee**

*Signature of 1 <sup>st</sup> Applicant	*Signature of 2 <sup>nd</sup> Applicant

Witness(es)-Required only if the depositor is giving thumb impression and not signature.

<p>Name _____</p> <p>Signature*** _____</p> <p>Address _____</p> <p>Date <input type="text" value="D"/><input type="text" value="D"/><input type="text" value="M"/><input type="text" value="M"/><input type="text" value="Y"/><input type="text" value="Y"/><input type="text" value="Y"/><input type="text" value="Y"/> Place _____</p>	<p>Name _____</p> <p>Signature*** _____</p> <p>Address _____</p> <p>Date <input type="text" value="D"/><input type="text" value="D"/><input type="text" value="M"/><input type="text" value="M"/><input type="text" value="Y"/><input type="text" value="Y"/><input type="text" value="Y"/><input type="text" value="Y"/> Place _____</p>
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\*\*\*Thumb impression(s) to be attested by two witness

**17. FOR OFFICE USE ONLY**

Saving Account <input type="text" value="Scheme Code"/>	
Fixed Deposit <input type="text" value="Scheme Code"/>	
*Branch Code <input type="text"/>	*LC Code <input type="text"/> Sourcing Code <input type="text"/> LG Code <input type="text"/> Lead Generator <input type="text"/> Bus. Seg <input type="text"/>
*Funds Parked at Account <input type="text"/>	*Funds Branch Code <input type="text"/>
Transaction ID <input type="text"/>	
*Value Date <input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>	
Sourced By Sign & EID	Checked By Sign & EID

**18. DECLARATIONS**

- 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 to you:
- I held an Indian passport in the past.
- My father/ mother/ grandfather/ grandmother (name) \_\_\_\_\_ is/ was a citizen of India by virtue of the Constitution of India or the Citizenship Act, 1955.
- I am the spouse of an Indian citizen The father/ mother / grandfather/ grandmother (name) \_\_\_\_\_ of my spouse is/was a citizen of India by virtue of the Constitution of India or the Citizenship Act, 1955.

- 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 redesignated to Resident accounts.

**Temporary Visa Declarations.** Date

To, The Branch Manager, Branch \_\_\_\_\_

I/We have submitted the bank my/our temporary visas work/Residence dated  expiring on . I/We hereby agree to furnish the bank with copies of my/our regular visa/s immediately on issuance and confirm that I/We do not have any objections if the bank freezes transactions in the account or closes the account if I/We do not submit copies of regular visas within 3 months form the date of expiry of Visa.

*Signature of 1 <sup>st</sup> Applicant	*Signature of 2 <sup>nd</sup> Applicant

1. I/We hereby declare that the transaction(s) proposed herein does not involve and is not designed for the purpose of contravening or violating or evading the provisions of FEMA or any rule, regulation, notification, direction or order made thereunder. I/We hereby agree and undertake to give such information/documents before the Bank undertakes the transaction(s) and as may be required from time to time as will reasonably satisfy the Bank about the transaction(s) in terms of the declaration. I/We also understand that if I/we fail or refuse to comply with any such requirement 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 the matter can be reported to Reserve Bank of India.,
2. I/We hereby declare that I am /We are non-resident Indians or Persons of Indian Origin and not resident of any country where opening or maintaining of the account is prohibited by law and regulatory requirement of such country or by the applicable laws in India or by the Reserve Bank of India. I/We understand that the above account will be open on the basis of the statements/Declarations made by me/us, and I/We also agree that any of the statements/declarations made herein is found to be not correct in material particulars I/we are not eligible for any interest on the deposit made by me/us and the Bank may close the account(s).The account will be put in to use for bonafide transactions not involving any violations of the provisions of any Government/FEMA.
3. I/We agree that no claim will be made by me/us for any interest on the deposit/s for any period after date/s of maturity of the deposit/s. I/We agree to abide by the provisions of the Foreign Currency (Non-Resident) A/c, Non-Resident (External) Account scheme, Non-Resident (Ordinary) Account scheme as per stipulations laid down by the Reserve Bank of India in this regard from time to time.
4. I/We here by undertake to intimate you about my/our return to India for permanent residence immediate upon arrival.
5. I/We shall not make available to any person resident in India, foreign currency against reimbursement in Rupees or any other manner in India.
6. I/We would confirm that all debits to my/our accounts for the purpose of investment in India and credits representing sale proceeds of investments in India a recovered either by general or special permission of the Reserve Bank of India.
7. The Bank is authorised to arrange a correspondent bank/agent for realizing the proceeds of foreign currency cheque(s)/Drafts.
8. The Bank will not be responsible for any loss or damage due to loss or miscarriage of the foreign currency cheque(s)/Drafts or for any delay in collection, transmission and otherwise of any remittance how so ever caused.
9. If the foreign currency cheque(s)/Drafts for collection is/are returned unpaid at anytime, there turning and other charges may be debited to my/our account or recovered from my deposit amount.
10. If any foreign currency cheque(s)/Drafts credited to my/our account provisionally prior to final realisation under your cheque collection services is returned unpaid, the amount may be recovered from my/our account/deposit account at the appropriate exchange rate along with interest applicable at such rates as may be decided by you. I/We undertake to refund the amount, if already drawn by me/us, immediately on demand if our account does not have sufficient balance to recover the amount with interest and/or any other charges.
11. I/We further unconditionally and irrevocably authorize Ujjivan Small Finance Bank to debit my/our Account annually with an amount equivalent to the fee and charge for use of the debit card. I/We confirm that the attached photograph(s) is/are the present true identities of me/us. I/We accept full responsibility to my/our debit card and agree not to make any claims against Ujjivan Small Finance Bank in respect thereto. This condition applies in addition to the Terms and Conditions of the Debit Card Member Agreement as updated on www.ujjivansfb.in and governs the use of my card(s).
12. I/We authorise the Bank to disclose from time to time any information relating to me/us or my/our accounts to any holding, subsidiary, affiliate and/or associate of the Bank and/or third party engaged by the Bank.
13. I/We have read and understood the terms and conditions, rules and regulations of the products/services/facilities associated with the account(s) and opted by me/us, and agree to abide by such terms and conditions, rules and regulations and also any change brought therein from time to time. I/We have also read, understood and agree to the charges/costs mentioned in the Schedule of Charges displayed in the website of the Bank.
14. I/We hereby agree that the transaction(s) in the above account(s) shall be governed by the applicable laws of Republic of India and all disputes or differences arising out of or related to or connected with the transaction(s) or matters connected with the account(s) shall be subject to the jurisdiction of Courts in India.
15. I/We declare, confirm, agree:
  - a. That all the particulars and information given in the Application Form are true, correct, complete and up to date in all respects and I/we have not with-held any information.
  - b. That I/we have had no insolvency initiated against me/us nor have I/we ever been adjudicated insolvent.
  - c. If any particulars furnished herein by me/us is found to be wrong, false, incomplete or misleading, I/we shall indemnify and keep indemnified the Bank and its officials from all losses, damages, costs, charges, expenses, claims, demands, suits and proceedings of whatsoever nature that the Bank may have to incur or suffer or be put to or which may be occasioned to the Bank.
16. (If Accountholder holds Aadhaar) I hereby give my consent to Ujjivan Small Finance Bank Ltd. to obtain my Aadhaar number, name and fingerprint/iris for authentication with UIDAI. Ujjivan Small Finance Bank Ltd. has informed me that my identity information would only be used for e-KYC purpose and also informed that my biometrics will not be stored/shared and will be submitted to CIDR only for the purpose of authentication.

### 19. 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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*Signature of 1 <sup>st</sup> Applicant	*Signature of 2 <sup>nd</sup> Applicant

Name \_\_\_\_\_

Name \_\_\_\_\_



**MOST IMPORTANT TERMS & CONDITIONS**

**Savings Bank Account-Most Important Terms & Conditions:**

1. A Savings Bank account to be used only to route transactions which are non-business/non-commercial in nature. In the event of occurrence of such transactions or any other such transactions that may be construed as dubious or undesirable, the Bank reserves the right to take action as it deems fit. The number of permissible deposit and withdrawal without any charge and the corresponding charges beyond the permissible limit is outlined in the Schedule of Charges displayed in the website of the Bank.
2. Savings Bank Account stipulates Average Monthly Balance to be maintained for each of the product variants offered by the Bank. Average Monthly Balance is calculated by adding up the balances at the end of every day of the month and dividing it by number of days in the month. Non maintenance of Average Monthly Balance in the account will attract levy of charges as outlined in the Schedule of Charges.
3. Payment of Interest on Savings Bank account shall be calculated on a daily product basis. Interest shall be paid on Savings bank account at the rate and frequency decided by the Bank within the general guidelines issued by RBI.
4. All customers are provided a passbook, free of charge at the time of account opening. Customers having a valid e-mail address registered with the bank shall also receive e-statements. Physical statements are provided to customers upon request. The charges for duplicate passbook, statements are outlined in the Schedule of Charges.
5. Issuance of cheque books, cheque return charges is outlined in the Schedule of Charges.
6. The Bank provides facility for customers to set up standing instruction for direct debit to the Savings Bank account to make payment to registered payees. The Bank will be held harmless from and against all claims and demands that the Bank may receive from the beneficiary for non-execution or delay in execution of Standing Instructions either on account of non-availability of sufficient funds in the account or delays in the mail/courier service or for any other reason whatsoever or for the Bank being unable to accept the Standing Instructions for any reason and from all costs, charges and expenses that the Bank may be put to incur in that behalf.
7. As per prevailing Reserve Bank of India Guidelines, any account with no customer induced transaction for a period of 24 months is categorized as a "Dormant Account". Once an account is classified as Dormant, no transactions will be allowed in the account and the customer is required to visit the concerned branch of the Bank with a valid Identification & Signature proof. Subsequent to the successful verification of the documents submitted, the account would be made operative. No charges shall accrue for activating a dormant account.
8. Bank provides SMS/email alert facility to all customers. All alerts mandated by the prevailing regulations are sent free of cost.
9. The Bank may disclose information about customer's account, if required or permitted by law, rule or regulations, or at the request of any public or regulatory authority or if such disclosure is required for the purpose of preventing frauds, or in public interest, without specific consent of the account holder/s.
10. Schedule of Charges and all relevant policies including Code of Commitments to Customers, Grievance Redressal Policy are made available at the branches and at the Bank's website (viz., www.ujjivansfb.in).
11. The Debit/ATM Card/ Internet Banking & Mobile Banking facility will be issued / enabled to the mentioned account/mandate holders should they choose to register for it and any transactions done through them will be automatically debited to the corresponding accounts maintained with the Bank.
12. Deliverables, if any, will be sent to the mailing / communication address as per the latest records available with the Bank.
13. Ensuring security of relevant PINs and password will be the responsibility of the customer.
14. No liability would arise on the bank if any of these details are shared with unauthorized personnel by the customer.
15. In case of any changes in the terms and conditions/fees and charges the Bank notifies its customer 30 days in advance through various channels SMS,E-mail or Physical letter. However, the customer shall be deemed to have knowledge of such changes, if the changes are notified by the Bank in its website or Notice Board at its branches or in newspapers.
16. All account holders are insured in accordance with the terms prescribed by Deposit Insurance and Credit Guarantee Corporation (DICGC) or such other agencies as mandated by law or regulation, from time to time. For further details on the deposit insurance provided by DICGC, please visit / log on towww.dicgc.org.in.
17. The Minor can open a Savings Bank Account and the same can be operated by the natural and / or lawful guardian or court appointed guardian.
18. Once the minor attains majority, the account shall be frozen and intimation shall be sent to the erstwhile minor for submission of the fresh account opening form along with KYC documents to be kept on record and for all operational purposes.

**Fixed Deposits:**

19. If a deposit is prematurely withdrawn (either partially or completely), the interest payable and the applicable penalty would be calculated as per the Bank's Policy.
20. Customers can give instructions for auto renewal, auto closure or any other maturity instructions three days prior to the date of maturity. In case of auto renewal the entire maturity value, subject to deduction of tax at source, shall be renewed from maturity date.
21. Tax deducted at source will be as per Income Tax Rules applicable at the time.
22. Maturity Amount mentioned on the Fixed Deposit Advice/Receipt is subject to TDS if applicable, as per Income Tax Act from time to time.
23. For the purpose of interest rate calculation for actual number of days (in case interest is calculated for incomplete month), the denominator is taken as 365 days irrespective of the leap year.
24. E-Fixed Deposit advices will be sent to the registered email ID as per the Bank's records. It shall be the customer's responsibility to update the Bank for any change in registered email ID. In case the customer fails to receive E-Fixed Deposit advice, he/she should contact/visit the nearest USFB Branch.
25. The Bank pays interest on quarterly basis in case of domestic and NRE/NRO deposits. If monthly interest payout is opted for, then the interest pay out on monthly basis will be at discounted rates.
26. Bank is entitled to deduct tax on your deposits. The TDS amount could be deducted either from the interest component or the principal value, in case of any shortfall on account of pre-mature closure or breach of TDS threshold limits, wherever the TDS exemption certificate have not been submitted. Benefit of lower taxes as per DTAA may be claimed by you by submitting requisite documents at the beginning of each financial year for each Deposit. Non-submission of documents in support of claim of DTAA and/or PAN by the Depositor shall attract higher rate of TDS at the applicable rate.
27. The Bank has a clearly defined Grievance Redressal process for speedy and effective redressal of customer grievance. For registering your grievances, kindly contact the Branch Manager or our phone banking executives. You can also visit us at www.ujjivansfb.in for registering your grievance. If required, grievance can be escalated to the Regional Nodal Officer of your region and the Principal Nodal Officer. The contact details of Nodal Officers are displayed at our branches and website.
28. The customer can also visit at www.ujjivansfb.in for registering grievance. If required, grievance can be escalated to the Regional Nodal Officer or the Principal Nodal Officer. The contact details of Nodal Officers are displayed at Bank's branches and website.

**22. ACKNOWLEDGMENT**

Received application for  Saving  Fixed Deposit Ref No.

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**Initial Payment Details**

Initial Amount ₹  In words \_\_\_\_\_

Cheque No  Date    /       /      Drawn on \_\_\_\_\_ Bank \_\_\_\_\_ Branch \_\_\_\_\_

Debit my USFB A/c No.  Branch Code

Note: If the Initial amount of NRO account opening is in cash then customer should visit the branch in person and obtain official receipt. DD/PO/Cheque subject to clearance

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