



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 :

### I. CUSTOMER DETAILS

Date	Existing Customer ID (CIF)	
Customer Name		Mobile Number
Email ID		

### II. DEPOSIT DETAILS

Type of Account :  Fixed Deposit  Recurring Deposit  Sampoorna Nidhi  Sampoorna Lakshya  
 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

Sourcing A/c  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

Maturity payment option:  Auto Renewal of both principal and interest (Not applicable for RD's/Tax saver/Platina deposits)  Auto Renewal of only principal (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) I 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 Bank (together "the T&C"). I am aware 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.ujjivansfb.in ("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 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 Website shall be sufficient notice to me) and I shall be bound by any such variation, modification, amendment, cancellation or novation, unless I notify my 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 shall be my acceptance of such variation, modification, amendment, cancellation or novation.
- 2) I am aware and acknowledge 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, 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 so by any statutory/regulatory/law enforcement/other authority.
- 3) I am a resident 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 time to time) 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 Commission for Reporting Standard ("CRS"), the Foreign Account Tax Compliance Act ("FATCA") and such other guidelines issued by governmental or regulatory authority, from time to time.
- 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.
- 7) I shall pay forthwith upon demand by the Bank, without demur, any charges/penalty/statutory obligations incurred or suffered by the Bank in relation to the Account, either pursuant 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 me the amount is paid by me/recovered by the Bank, lien may please be marked in my account(s) in favour of the Bank to the extent 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 Account in joint name 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 account holder. I am also aware that auto renewal facility will not be available for Non-Callable Bank Deposits (viz., Tax Saver Fixed Deposit, Platina 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 authorize 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 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. By sharing the mobile number and e-mail Id (and by informing the Bank about changes, if any, in the mobile number and/or e-mail Id) I certify, warrant, and represent that the given mobile number(s) and the e-mail Id(s) are within my exclusive usage and domain, and the same do not belong to 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 platform, telephone calls (pre-recorded and/or artificial voice and/or auto-dialled and/or voice-over-IP service) from the Bank, its agents, authorised representatives, affiliates at the given mobile number and e-mail Id, for promotional or informational 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 Id. The Bank is also authorized to use my contact number/e-mail Id 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) KYC 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 Id.
- 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 drawn in conformity with the provisions of the applicable data privacy laws. I have gone through (or have been explained of) the relevant privacy policies of the Bank, and I 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 freely consent and authorize the Bank to exchange, process, share, disclose or part with, any or all of the information and data pertaining to me or my account(s) (including personal sensitive data/information and/or any other information that requires a consent under applicable provisions of relevant statutes/rules, 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 with 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 assign, 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 consequence 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 any incorrect or incomplete information related to me.
- 17) I hereby declare that each and single data/information/particulars shared with the Bank relates to me and the same is true, correct and complete in all aspects and that I have not withheld any data/information/particulars. I shall, upon request by the Bank, submit such further data, documents, information, matters and things as the Bank may consider necessary. I am aware and acknowledge that any false/misleading data/information/particulars or suppression of any material fact will render the Account liable for closure without notice to me, 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 to the Bank are in my exclusive control. If there occurs any change in any of the data/information/particulars furnished to the Bank, I undertake to intimate the Bank in writing about such change within 2 (Two) weeks of such change along with supporting proof. Till such me I serve upon the Bank the same, the Bank is authorized to recognize the data/information/particulars already available in its domain, including for posting all secured stationaries or communications in relation to the Account.
- 18) I hereby declare that each and single information, including the mobile number and the e-mail address, inputted in the HDD of the Bank relates to me and the same is true, correct and complete in all aspects. I also declare and state that I have been explained about the major applicable T&C for the Account in the language known to me and I have completely understood the same.
- 19) I voluntarily give my consent to the Bank or operators of the Bank to use my Aadhaar data/identity information/the physical copy of Aadhaar Card/physical e-Aadhaar/masked Aadhaar/Virtual ID/offline electronic Aadhaar xml as issued by Unique Identification Authority of India ("UIDAI") for doing Aadhaar based e-KYC authentication/Biometric authentication/OTP authentication/Face authentication/Iris authentication with 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 purposes of processing instructions with the Bank or for providing me various banking products and services, subject to the provisions of the applicable Statutes/Regulations. I am aware that my Aadhaar data/identity information/the physical copy of Aadhaar Card/physical e-Aadhaar/masked Aadhaar/Virtual ID/offline electronic Aadhaar xml will be stored by the Bank only by complying 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 has 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.
- 21) I/We am/are aware that TDS at the rate stipulated by the government shall be applicable for certain transactions in and earnings from the Account, and deduction of TDS is a statutory obligation of the Bank. Unless I/we submit to the Bank at the beginning of every Financial Year or the due date for deduction of TDS (whichever is earlier) requisite documents/particulars evidencing my/our eligibility for exemption from TDS, the Bank is authorized to pay to the concerned authority the TDS as if I/we am/are not eligible for any TDS exemption, without requirement of providing specific notice to or seeking consent/authorization from me/us. All such financial liabilities incurred by the Bank (by whatever name called) may be recovered by debit to my account held by me/us at the Bank (singly or jointly with others) or from the proceeds of closure of any account held by me/us at the Bank (singly or jointly with others).

#### 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 account holder.
2. Income tax exemption shall be available only to first or primary holder, in case of jointly held accounts.
3. Maximum permissible deposit per customer is ₹ 1,50,000 in a financial year for Tax Saver FDs.

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

Do you have Income which is taxable in any countries other than India :  Yes  No

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

Signature of the applicant

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 generated enter date of application and acknowledgement number: \_\_\_\_\_  
 10. Details of the document being produced in support of address in customer profile section: \_\_\_\_\_  
 11. Details of the document being produced in support of Identity in customer profile section: \_\_\_\_\_  
 12. If PAN not applied, fill estimated total income (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 have a Permanent Account Number and my/ our estimated total income (including income of spouse, minor child etc. as per section 64 of Income-tax Act, 1961) computed in accordance with the provisions of Income-tax Act, 1961 for the financial year in which the above transaction is held will be less than maximum amount not chargeable to tax. Verified today, the \_\_\_\_\_ day of \_\_\_\_\_ 20\_\_\_\_ Place: \_\_\_\_\_

Signature of the applicant

**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 by Ujjivan Small Finance Bank, \_\_\_\_\_ Branch.

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

As the nominee is a minor as on this date, I appoint \_\_\_\_\_ aged \_\_\_\_\_ years, residing at..... 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.

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

**VII. Vernacular Declaration**

The terms and conditions mentioned above have been explained to me in \_\_\_\_\_ Language, by Mr./Ms. \_\_\_\_\_ Name of Staff \_\_\_\_\_ ( \_\_\_\_\_ Designation \_\_\_\_\_), 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.

Signature of the applicant

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**

Deposit Account Number (A/c Number generated in HDD) \_\_\_\_\_