

**Non-Resident Savings Account Opening Form**(Please fill in all details in CAPITAL LETTERS only. **All fields marked in '\*\*' are mandatory**)

\*Branch Name \_\_\_\_\_ \*Branch Code \_\_\_\_\_

I/We hereby request Ujjivan Small Finance Bank ("the Bank") to open the herein mentioned deposit account in the below mentioned name(s), as per the below mentioned details, on the basis of the information furnished by me/us in the Customer Profile Form. I/We also declare and state that the said Customer Profile Form and this document together shall constitute the Account Opening documents for the banking product mentioned herein. I/We agree and undertake to submit such other information/documents as are required by the Bank as per its Policy/Process for processing my/our request.

Name(s) Existing Customer Id if any:

\*P : \_\_\_\_\_

\*\* J1: \_\_\_\_\_

\*\* J2: \_\_\_\_\_

\*\* J3: \_\_\_\_\_

\*\*M: \_\_\_\_\_

\*\*Strike off if not applicable ( P - Primary, J1 - Joint 1, J2 - Joint 2, J3 - Joint 3 &amp; M - Mandate Holder )

\*NRE Savings Account:  No  Yes Scheme Code : \_\_\_\_\_ Cheque Book:  No  Yes

\*Debit card: Primary  No  Yes ; Joint 1  No  Yes ; Joint 2  No  Yes ; Joint 3  No  Yes ;

\*Mode of Operation:  Singly  Jointly  Either or Survivor  Anyone or Survivor  Former or Survivor  Others: \_\_\_\_\_

\*Mandate Holder:  No  Yes (Kindly submit the signed Mandate letter by all the Account holders)

\*Initial funding:  No  Yes\*\*\*; Amount ₹ \_\_\_\_\_ In words: .....only.

# Cheque/DD No : ..... Cheque/DD Date: ..... Bank Name: ..... Branch Name: .....

Debit Existing Ujjivan SFB NRE A/c No : .....

\*\*\* (Self-signed cheque from NRE accounts/DD along with the Letter from the issuing bank confirming the NRE proceeds from own accounts will be accepted)

\*NRO Savings Account:  No  Yes Scheme Code : \_\_\_\_\_ Cheque Book:  No  Yes

\*Debit card: Primary  No  Yes ; Joint 1  No  Yes ; Joint 2  No  Yes ; Joint 3  No  Yes ;

\*Mode of Operation:  Singly  Jointly  Either or Survivor  Anyone or Survivor  Former or Survivor  Others: \_\_\_\_\_

\*Mandate Holder:  No  Yes (Kindly submit the signed Mandate letter by all the joint holders)

\*Initial funding:  No  Yes\*\*\*; Amount ₹ \_\_\_\_\_ In words: .....only.

# Cheque/DD No : ..... Cheque/DD Date: ..... Bank Name: ..... Branch Name: .....

Debit Existing Ujjivan SFB A/c No : .....

\*\*\* (Self-signed cheque from own accounts/DD along with the Letter from the issuing bank confirming the proceeds from own accounts will be accepted)

\*Other Banking Channels Facilities: Internet Banking  No  Yes ; Mobile Banking  No  Yes ; SMS Banking  No  Yes ;Note: Cheque books, Debit cards and SMS alerts are chargeable service based on the scheme codes chosen. Please refer to the charge schedule in our website [www.ujjivansfb.in](http://www.ujjivansfb.in)

# Credit of proceeds of cheque/DD shall be subject to realisation.

Note: TDS is applicable for the interest earned in NRO deposits

Name(s) and Signature(s) of the Applicant(s)

Primary	Joint 1	Joint 2	Joint 3

Place: \_\_\_\_\_

Date: | D | D | M | M | Y | Y | Y | Y |

**Nomination form (DA1)**

**Nomination Details - Form DA-1**

If the customer wishes to appoint a nominee for the Account, then the customer shall fill FORM DA-1 herein below.

If the customer does not wish to appoint a nominee, the customer shall sign below:

I/We \_\_\_\_\_ Name of the Customer \_\_\_\_\_ hereby confirm that I/We do not require any nomination facility.

Signature of Primary	Signature of Joint 1	Signature of Joint 2	Signature of Joint 3
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**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 the Bank deposits.**

I/We \_\_\_\_\_ Name of the Customer \_\_\_\_\_ resident of \_\_\_\_\_ Address of the Customer \_\_\_\_\_

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 Ujjvan Small Finance Bank branch \_\_\_\_\_ Name of the branch \_\_\_\_\_

DEPOSIT		NOMINEE				
Nature of Account	Account Number	Name	Address	Relationship with depositor (if any)	Age	DOB (in case of minor)

(\*\* As the nominee is a minor on this date. I/We appoint \_\_\_\_\_ Name and address \_\_\_\_\_, \_\_\_\_\_ Relationship with the minor \_\_\_\_\_ to receive the amount of the deposit on behalf of the nominee in the event of my/our/ minor's death or during minority of the nominee)

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

Signature of Primary	Signature of Joint 1	Signature of Joint 2	Signature of Joint 3
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(Witnesses required only if any depositor is affixing thumb impression and not signature)

Name of Witness	Name of Witness
Signature	Signature
Address	Address

**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 -

- 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.
- 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
- 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.
- 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.
- 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.
- 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.
- 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.
- Ujjivan Small Finance Bank acting upon the instructions through E-Mail shall not be responsible for any losses / damages incurred out of transactions undertaken 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.
- 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	Signature of Joint 1	Signature of Joint 2	Signature of Joint 3
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Name \_\_\_\_\_ Name \_\_\_\_\_ Name \_\_\_\_\_ Name \_\_\_\_\_

# MANDATE LETTER

## For Non-Resident Individual Account Holder

Date:

Mandate Holder Name

(Required to avail Internet Banking & Mobile Banking for Mandate Holder)

Existing Customer CIF No.

New Customer, Fill new CIF form

### Mandate To Operate

NRE Savings A/c No.

Debit Card

Mandate Cheque Book

NRO Savings A/c No.

Mobile No. of Mandate Holder

### Terms & Conditions

- I hereby authorise the mandate holder.
    - To draw cheques on the account only for local payments.
    - To deposit cheques eligible to be deposited in the NRE/NRO account as permitted by RBI/FEMA regulations, on behalf of me.
    - To operate on the account to facilitate making investments in India,, only if I am eligible to make investments in India.
    - To certify balance confirmation statement and statement of accounts issued by the Bank in respect of the account.
    - To give instructions in writing involving debits to the account.
    - To make deposits from balances available in the account in my names and to renew such deposits for such periods as may be given in writing by the above mandate holder.
  - The above mandate holder shall exercise his authority only to the extent permitted by the guidelines issued by RBI and those under FEMA. Wherever specific permissions are required to be obtained from RBI, such transactions need be permitted by the Bank only upon me serving on the Bank requisite permission issued by RBI.
  - I hereby undertake that I and my mandate holder shall comply with provisions of the Foreign Exchange Management Regulations issued by the RBI and also the Foreign Exchange Management Act, 1999, and all the regulations/rules framed thereunder, including the Foreign Exchange Management (Deposit) Regulations, 2000, the Foreign Management (Deposit) Regulations, 2016 and all amendments thereof.
  - The specimen signature of the mandate holder who is authorised by me to operate upon the account is given below. The signature has been duly attested and verified by me.
  - This authority and mandate shall continue in force until I expressly revoke it by notice in writing served upon the Bank.
  - I am aware that only domestic debit card shall be issued on request to the mandate holder, and the charges of which shall be debited to the account for which the mandate holder has been appointed.
- All the acts and deeds done by the above said mandate holder based on this mandate shall be as effective and binding on me as if such acts and deeds are done by me in person, and I shall not dispute or cause to dispute any such instances at any point of time.

Signature of Mandate Holder

Signature of Primary

Signature of Joint 1

Signature of Joint 2

Signature of Joint 3

Name

Name

Name

Name

## Third Party Attestation

Name of person who has attested Originals

Designation of the person

Place

Date:

### For office use only

Product Code:

Lead Generator Code:

Lead Converter Code:

- Source of Lead:  Self Referral  Wish List  Customer referral call  Activity lead  Branch lead  
 E-mail  SMS  Campaign  Cold call  Others

Request verified and found in order; permitted for account opening.

Signature of BM/BOO/ CCR/ACRM in case of URC

Date:

Account No.

(with seal & Employee code)

## DECLARATION

1. I/We have read (or have been read over) and understood the terms and conditions governing the banking product sought for ("the Account"), and the service charges & fees of Ujjivan Small Finance Bank Ltd. ("the Bank") (together hereinafter referred to as the "T&C"). I/We am/are aware and acknowledge that I/we can get copy of the T&C by accessing the official website of the Bank viz., www.ujjivansfb.in or 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. The Bank may, at its absolute discretion, vary, modify, amend, cancel or novate the T&C (notifying the same on the official website of the Bank, which 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 notifying the same on the official website of 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.
2. I/We have declared my/our residential status (viz., Non-Resident Indian ("NRI") or Person of Indian Origin ("PIO") or Overseas Citizen of India ("OCI")) with reference to the applicable provisions of the Income Tax Act, 1961 and the Citizenship Act, 1955. I/We am/are not resident of any country where availing the Account is prohibited by law or regulations of such country, or by the applicable laws in India or the guidelines issued by the Reserve Bank of India ("RBI"). I/We shall intimate the Bank immediately upon my/our change in residential status.
3. I/We understand that the Bank would be relying upon the representations and statements made by me/us while permitting me/us to avail the Account. If the Bank is of the opinion that any of the representation/statement made by me/us is incorrect or misleading, the Bank may close the Account and withdraw all services without notice to me/us, without prejudice to the Bank's rights to take appropriate remedial measures against me/us.
4. The Account will be put in to use for bona fide transactions, and in conformity with the provisions of the applicable guidelines, including but not limited to those under the Foreign Exchange Management Act ("FEMA") and those prescribed by RBI from time to time. I/We shall submit to the Bank such information/documents, as may be required from time to time, as will reasonably satisfy the Bank about the transaction(s) in the Account.
5. I/We am/are aware and acknowledge 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 and Competent Authorities from time to time. I/We am/are also aware that the Bank has absolute discretion to open the Account, or not to open the Account without assigning any reason and without being liable to anyone in any manner whatsoever. The Bank may withhold, cancel or place operational restrictions, 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.
6. I/We agree that the transaction(s) in the Account shall be governed by the applicable laws of the 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 shall be subject to the jurisdiction of courts/tribunals in India and I/we irrevocably submit to and accept the jurisdiction of those courts/tribunals.
7. I/We agree to abide by and be bound by all applicable rules, regulations, instructions and guidelines issued by 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.
8. I/We am/are aware and acknowledge that the Bank is obliged to deduct tax at the applicable rate on the earnings in the Account. I/We am/are also aware and acknowledge that, for claiming the benefits of lower taxation or tax exemption, I/we shall have to submit for each deposit account requisite supporting documents (including, but not limited to those under the Double Taxation Avoidance Agreement ("DTAA")) at the beginning of each financial year or before the Account is eligible for interest pay-out (whichever is earlier). I/We are entitled to claim any relief in respect of income which is charged to tax both in India as well as abroad, I/we shall approach the concerned Government Authority.
9. No insolvency proceedings is/are initiated or pending or concluded against me/us. I/We have never been adjudicated as insolvent.
10. I/We am/are aware and acknowledge that the account(s) and the services associated with it/them, including the rights and obligations (if any) accrued upon me/us by virtue of the account(s), is/are not transferrable or assignable by me/us to anybody.
11. I/We 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/our request or by compulsions of circumstances, or due to oversight or mistake by any person. The Bank is hereby authorized to recover all such amount(s), if not paid by me/us, by debit to the Account or any other account held in my/our name (either as joint holder or otherwise) without notice to me/us.
12. Any provisional credits made in the Account prior to final realisation of any payment instrument/payment instruction may be recovered from the Account or any other account held in my/our name (either as joint holder or otherwise) without notice to me/us along with appropriate exchange rate and interest. I/We undertake to refund the amount, if already drawn by me/us, immediately on demand by the Bank.
13. I/We hereby declare that each and single data/information/particulars shared with the Bank relates to me/us and the same is true, correct and complete in all aspects and that I/we have not withheld any data/information/particulars. I/We shall, upon request by the Bank, submit such further data, documents, information, matters and things as the Bank may consider necessary. I/We am/are 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/us, and the Bank shall have the right to discontinue any or all services and also to initiate suitable action, under law or otherwise.
14. I/We 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 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 the Bank any incorrect or incomplete information related to me/us.

Name(s) and Signature(s) of the Applicant(s)

Primary	Joint 1	Joint 2	Joint 3
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Place: \_\_\_\_\_

Date: 

D	D	M	M	Y	Y	Y	Y
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## ACKNOWLEDGMENT

Received application from .....(Name of A/c holder/s)

**NRE** :  No  Scheme Code : ..... MoP: .....

**NRO** :  No  Scheme Code : ..... MoP: .....

**NRE Savings account:** Initial funding:  No  Yes ;

**NRO Savings account:** Initial funding:  No  Yes ;

Received Duly completed Nomination form DA1  No  Yes ;

Received Duly completed Email Indemnity  No  Yes ;

Received Duly completed Mandate Letter: **NRE** :  No  Yes ;

**NRO** :  No  Yes ;

Signature of the Bank Official: \_\_\_\_\_ Name of the Bank Official: \_\_\_\_\_

Employee ID: \_\_\_\_\_

Date: 

D	D	M	M	Y	Y	Y	Y
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