



UJJIVAN SMALL FINANCE BANK
Build a Better Life

Application Form No. _____

**Non-Resident Recurring Deposit
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 type of Recurring Deposit in the below mentioned name(s), as per the below mentioned details, on the basis of the information furnished by me/us in the Account Opening Form/Customer Profile Form pertaining to my/our Account maintained with the Bank. I/We also declare and state that the said Account Opening Form, Customer Profile Form and this document together shall constitute the Account Opening documents for the 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/G _____
**J2 _____
**J3 _____

**Strike off if not applicable (P – Primary, J1/G – Joint 1/Guardian, J2 – Joint 2 and J3 – Joint 3)

*Mode of Operation: ☐ Singly ☐ Jointly ☐ Either or Survivor ☐ Anyone or Survivor ☐ Former or Survivor
☐ Minor by Guardian ☐ Others: _____

Applicable for Recurring Deposits with "Either or Survivor" or "Former or Survivor" mandate (please tick or cross, appropriately):

- ☐ Please permit pre-mature closure of the Account in case of death of anyone among us and pay the proceeds of the Account to the survivor(s).
☐ Please permit pre-mature closure of the Account in case of death of anyone among us and settle the proceeds of the Account jointly to the legal heir(s) of the deceased (or to the nominee in exclusion of legal heir(s), if a nomination is registered) and the survivor(s).

*NRE Recurring Deposit: ☐ NRO Recurring Deposit: ☐ *Deposit Tenure: _____ (year/s), _____ (month/s)
(Minimum Tenure 12 months, extendable in 3-months up to 120 months)

*Interest Rate (Please refer to the prevailing interest rate chart): _____ %

*Deposit Amount (Minimum ₹1000 and multiples of ₹100 thereafter): ₹ _____

In words: _____ only.

*Standing instruction date (for monthly Instalment): _____

*Deposit funding details:

I/We irrevocably authorise Ujjivan Small Finance Bank to debit my/our Ujjivan SFB NRE/NRO Savings Account No** _____ for debiting the monthly instalments of the Recurring Deposit for the deposit period mentioned.

** Please note that for NRE Recurring deposit, NRE savings account can only be mentioned. Similarly, for NRO Recurring Deposit, NRO savings accounts can only be mentioned. Interest pay-out and closure proceeds will be credited to the sourced account only.

I/We Understand that:

- TDS is applicable for the interest earned in NRO deposits
- Part withdrawal is not allowed
- No interest will be paid for premature closure of NRO recurring deposit within 7 days.
- The interest rate payable for premature closure of an NRO recurring deposit within 6 months will be either:
 - the contractual rate minus 1%, or
 - the interest rate applicable under the scheme on the contractual date for the actual tenor completed, minus 1%, whichever is lower.
- There will not be any penal interest clause for premature closure on NRO recurring deposit on or after 6 months. Interest rate applied will be contractual rate or the actual rate whichever is lower for the tenor completed.
- No interest will be paid for premature closure of NRE recurring deposit within 12 months.
- Interest rate applied on premature closure of NRE recurring deposits on or after 12 months will be lower of the contractual rate or the actual rate whichever is lower for the tenor completed.
- 1.5% of the instalment amount plus the applicable GST will be deducted from the interest payable for the missed monthly instalments of NRE & NRO recurring deposit accounts.

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

Primary/Mandate Holder Signature _____ Joint 1/Guardian Signature _____ Joint 2 Signature _____ Joint 3 Signature _____

Name _____ Name _____ Name _____ Name _____

Place: _____

Date: _____

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.

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

Primary/Mandate Holder Signature	Joint 1/Guardian Signature	Joint 2 Signature	Joint 3 Signature
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Name _____ Name _____ Name _____ Name _____

Place: _____ Date:

D	D	M	M	Y	Y	Y	Y
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FORM DA-1 (NOMINATION FORM)

(See Sections 45-ZA, 45-ZC and 45-ZE read with Section 56 of the Banking Regulation Act, 1949 and rules 2 to 4 of the Banking Companies (Nomination) Rules, 2025)

I/We _____ Name of the Customer

nominate the following person(s) 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 _____ Name of the Branch

Nomination Details

☐ Simultaneous ☐ Successive

I/We, the undersigned, hereby nominate the following individual(s) to receive the amount of the deposits(s) or the contents of the locker in respect of the particulars above mentioned in the event of my/our death:

Sr. No	Name of Nominee	*Address	*Email/Mobile number, if any	Relationship with bank customer, if any	Age	Order of priority in case of successive nomination	*Proportion of amount of deposit in percentage in case of bank deposit
(A)	(B)	(C)	(D)	(E)	(F)	(H)	(I)
1						First Nominee	
2						Second Nominee	
3						Third Nominee	
4						Fourth Nominee	

#The bank may allow to modify these details in e-nomination from time to time, if required.

Instructions for Bank Customer:

- You may nominate **more than one individual**, with clearly defined share percentages.
- You may appoint successive nominees. In case of successive nomination, nomination shall be effective **only in favour of one individual in order of priority** in which their name appears in above table of nomination details. It may be noted that nomination of any nominee lower in the order of nomination shall become effective only after the death of all the nominees whose names are higher in the order of nomination.
- This form or the details in this form, as circumstances may admit, can be submitted electronically where the bank enables **e-nomination**.
- If deposit is made in the name of minor in the name of minor or locker is solely hired in the name of minor, this nomination form should be signed by an individual lawfully entitled to act on behalf of the minor.

- (i) Simultaneous nomination refers to nomination of one more nominee but not exceeding four, with defined percentage and total amounting to 100%.
- (ii) Successive nomination refers to nomination in favour of one individual in order of priority and is also limited to four nominees; and the nominee lower in the order shall become effective only after the death of the nominee in the higher order.
- (iii) Column (H) above is not applicable in case of nomination in respect of the lockers.
- (iv) In respect of the deposits, out of column (G) and (H), only one column is to be filled.
- (v) Total percentage across all nominees in column (H) must equal 100%.
- (vi) If more than one individual is nominated, the order of priority shall be deemed to be in order in which names appear in column (B)

Guardian Details (if any nominee is a minor)

Sr. No	Name of Nominee	Name of Guardian	Relationship with Nominee	Address	Email/Mobile number of guardian
1					
2					
3					
4					

Declaration & Signature

I/We declare that the information provided above is true to the best of my/our knowledge and belief. I/We understand that this nomination will supersede any previous nominations for the above-mentioned account(s).

Sr. No	*Name of Depositor	Nature of deposit	Distinguishing Number	Signature
1				
2				
3				
4				

*Strike out whatever is not relevant

^a The bank may translate this form in a language in which individual signing understand

*In case of individual who cannot read and /or write, the signature means thumb-impression of such individual, which should be attested by two witnesses.

Witnesses: ***

1.Signature Name: Address:	2.Signature Name: Address:
Place: Date:	Place: Date:

DECLARATION

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

(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, 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.

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

Primary/Mandate Holder Signature	Joint 1/Guardian Signature	Joint 2 Signature	Joint 3 Signature
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Name _____ Name _____ Name _____ Name _____

Place: _____ Date: D D M M Y Y Y Y

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.

Date: D D M M Y Y Y Y Account No. Signature of BM/BOO/ CCR/ACRM in case of URC (with seal & Employee code)

ACKNOWLEDGEMENT

Received Application from(Name of A/c holder/s)

☐ NRE Recurring Deposit ☐ NRO Recurring Deposit Scheme Code:..... Amount:.....

Received Duly completed Nomination form: ☐ Yes ☐ No

Signature of the Bank Official:..... Name of the Bank Official:.....

Employee ID: Date: D D M M Y Y Y Y