

**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)	*Customer ID
*P _____	_____
**J1: _____	_____
**J2: _____	_____
**J3: _____	_____

**Strike off if not applicable (P-Primary, J1-Joint1, J2-Joint2, J3-Joint3,)

*Mode of Operation: ☐ Singly ☐ Jointly ☐ Either or Survivor ☐ Anyone or Survivor ☐ Former or Survivor ☐ 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 Signature	Joint 1 Signature	Joint 2 Signature	Joint 3 Signature
Primary Name	Joint 1 Name	Joint 2 Name	Joint 3 Name

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 FD Confirmation?

☐ Yes ☐ No. If No, then it will be printed as "Nominee Registered" in the FD Confirmation.

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

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 Signature	Joint 1 Signature	Joint 2 Signature	Joint 3 Signature
Primary Name	Joint 1 Name	Joint 2 Name	Joint 3 Name

Place:

Date: DDMMYY

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

Account No. | | | | | | | | | | | | |

(with seal & Employee code)