

Authorised Signatory -2 Name: Designation: KYC ID No: <input style="width: 100px; height: 15px;" type="text"/> CUST ID: <input style="width: 100px; height: 15px;" type="text"/>	
Authorised Signatory -3 Name: Designation: KYC ID No: <input style="width: 100px; height: 15px;" type="text"/> CUST ID: <input style="width: 100px; height: 15px;" type="text"/>	

DECLARATION (SIGN WITHOUT STAMP)

A. For HUF

Re: Opening of a new account in the name of _____

We refer to the captioned account and declare as under:

We, the undersigned, state that the first signatory to this letter is the Karta of the HUF and other signatories are the adult co-parceners of the HUF.

We further confirm that the business of the HUF is carried on mainly by the said Karta as also by the other signatories hereto in the interest and benefit of the entire body of co-parceners of the HUF. We all undertake that claims due to the Bank from the HUF shall be recoverable personally from all or any of us and also from the entire family properties of which the first signatory is the Karta, including the share of minor co-parceners.

In view of the fact that ours is not a firm governed by the Indian Partnership Act, 1932, we have not got our said firm registered under the said Act. We hereby undertake to inform the Bank of the death or birth of any co-parcener or any change occurring at any time in the membership of our HUF during the currency of the account.

Yours faithfully,

Name of Karta	Signature
1.	

Name & Signature of Adult Co- Parceners

Name	Signature
1.	
2.	
3.	
4.	

Name & Date of Birth of Co-Parceners

Name of Karta	DOB
1.	
2.	
3.	

B. For Sole Proprietorship

Re: Opening of a new account in the name of _____

I refer to the captioned account and declare as under:

I, the undersigned, am the sole proprietor of the concern and am solely responsible for the liabilities thereof. I shall advise you in writing of any change that takes place in the constitution of the concern and I will be liable to you for any obligation which may be standing in the concern's name in your books on the date of the receipt of such notice and until all such obligations shall have been liquidated.

Yours faithfully,

Name	Signature
1.	

B. For Partnership Firm

Re: Opening of a new account in the name of _____

We refer to the captioned account and declare as under:

We, the undersigned, are the only partners in the firm and are jointly / severally responsible for the liabilities thereof. We shall advise you in writing of any change that takes place in the partnership and all the present partners shall be liable to you on any obligation which may be standing in the firm's name in your books on the date of the receipt of such notice and until all such obligations are liquidated.

Yours faithfully,

Name of all Partners	Signature
1.	
2.	
3.	
4.	
5.	
6.	
7.	
8.	

General Terms & Conditions: I understand that as a Customer of Fincare Small Finance Bank, I am/ we are subject to the Terms and Conditions (T&C) and rules of the Bank in force, and the changes made thereto from time to time, as communicated and made available on the Bank's website, and agree to abide by them. Any changes to the T&C will be available on the website www.fincarebank.com only.

All the important terms and conditions are mentioned below. However, this list is not exhaustive and you may visit our website to view all the details. I/We understand that "Term deposit" means an interest bearing deposit received by the bank for a fixed period and shall also include deposits such as Recurring /Cumulative /Annuity /Reinvestment deposits and Cash Certificates

I/We understand that no deposit for an amount equal to or more than ₹50,000 shall be booked if the PAN No. is not provided. In the absence of a PAN, Form 60 will be required to be submitted.

Payment of Interest: I/We understand that the interest rate would be payed as per the selected option in the application form. The Bank computes interest based on the actual number of days in a year. In case, the Deposit is spread over a leap and a non-leap year, the interest is calculated based on the number of days i.e., 366 days in a leap year & 365 days in a non-leap year. The period of Term Deposit is calculated in number of days. Simple interest is paid at maturity for deposits of less than and equal to 181 days. I/We understand that In case of monthly payout scheme, the interest shall be calculated for the quarter and paid monthly at discounted value. The interest on term deposits is calculated by the Bank in accordance with the formulae and conventions advised by Indian Banks' Association. I/We understand that as per Reserve Bank of India directive all transactions, involving payment of interest on deposits shall be rounded off to the nearest rupee for rupee deposits.

Payment at Maturity: I/We understand that as per RBI directives deposits maturing on non-business working day shall be paid interest at the originally contracted rate on the original principal deposit amount for the non-business working day, intervening between the date of the maturity of the specified term of the deposit and the date of payment of the proceeds of the deposit on the succeeding working day. In case of reinvestment deposits and recurring deposits, interest for the intervening non-business working day shall be paid on the maturity value.

TDS: I / We understand that any interest payout will be net of TDS, applicable as per the income tax rules. I / we need to submit a valid declaration in Form 15G / 15H (as applicable) under Income Tax Rules 1962 if I / we am / are not liable to pay tax on the interest income. I / We understand that in the absence of PAN number TDS maybe recovered at a higher rate as per extant Income Tax Rules.

Note: In case the customer wants to give Form 15G/H in mid of the month / year, 5th of every month would be taken for consideration. Till the date of receipt of 15G/H, TDS would be deducted and balance period waiver would be marked from the month of submission to 31st March. For the quarterly and monthly interest payment option, tax would be deducted on each payout and on interest accrued on March 31 of every year. For the reinvestment Term Deposit and for Term Deposits with tenure 181 days the tax would be deducted on interest accrued on March 31 of every year and on maturity. In-case of a joint Term Deposits, TDS will be deducted in the name of the first account holder. The TDS amount calculated on the accrued interest is remitted to the Tax authorities on behalf of the customer by the Bank

Insurance on Deposits: All bank deposits are covered under the insurance scheme offered by Deposit Insurance and Credit Guarantee Corporation of India (DICGC) subject to certain limits and conditions. The details of the insurance cover in force, will be made available to the depositor as and when requested.

Minors of any age provided the account is opened through his/her natural or legally appointed guardian. However for Priority Plus Deposit individual minor accounts will not be allowed.

In case of a joint Term Deposit where one of the holders is senior citizen, the senior citizen rate will only be applicable if the senior citizen is the first/primary account holder.

Minimum Deposit Amount for Smart Deposits (Less than ₹1 Crore) is ₹5,000. Deposits above minimum shall be in multiples of ₹100 for Smart Deposits. Minimum Deposit Amount for Priority Plus Deposits (₹1 Crore and above) is

₹1,00,00,000. Deposits above minimum shall be in multiples of ₹1,000 for Priority Plus Deposits.

Renewal of Term Deposits: I/We understand that renewal option would be available for Term Deposit Accounts. The two renewal options available will be as follows: 1. Renew entire maturity amount (principal + interest) for the same period or longer, 2. Renew principal only for same period or longer. Further details with respect to the different Term Deposit types is mentioned as below:

Smart Deposits (Less than ₹1 Crore): These Term Deposits may be opened with auto renewal instruction with respect to the deposit. In case of auto renewal, the entire maturity amount, subject to TDS, if any, shall be renewed from the maturity date for a period equal to the original tenure at the interest rate prevalent on the date of renewal. On maturity if no action is taken by the customer, the term deposit will be treated as overdue and the interest for the overdue period shall be paid at the prevailing saving account rates. However if renewal request is received within 30 days of maturity, the Term Deposit shall be renewed with effect from the actual date of maturity with the prevailing interest rate applicable on the actual date of maturity.

Also, premature renewal of Smart Deposits is allowed on request from the depositor, provided the duration of the renewed deposit is longer than the remaining duration in the existing deposit. No penalty is applicable on such requests.

Priority Plus Deposits (₹1 Crore and above): Premature renewal and auto renewal option will not be allowed. On maturity if no action is taken by the customer, the Term Deposit will be treated as overdue and the interest for the overdue period shall be paid at the prevailing saving account rates. However, if customers request a renewal of the deposit within a period of 30 days from maturity, the request will be treated as a new term deposit request with rates as applicable on date with a value dated effect from the day the previous term deposit matures.

Premature & Partial Withdrawal/Liquidation

Premature withdrawal of Smart Deposits (Less than ₹1 Crore): I/We understand that incase of premature or partial withdrawal the interest rate applicable will be the rate for the actual run period reduced by the penal rate. The penal interest rate for premature closure of Smart Deposits, including partial closures shall be calculated as: retail interest rate for actual period less contracted interest rate for original period, if retail interest rate for actual period is higher than contracted interest rate of original period and further, 1%. In the case of minor's deposit, premature withdrawal may be permitted provided the natural guardian gives a written declaration saying that these funds are urgently needed for the benefit of the minor.

Premature withdrawal of Priority Plus Deposits with Premature Withdrawal Option (₹1 Crore and above): I/We understand that in the event of a premature or partial withdrawal, the interest rate payable will be the actual rate (basis retail rate card unless negotiated otherwise) applicable for the tenure for which the deposit has been in force with the bank. Additional penalty of 0.5% (unless negotiated otherwise) on this interest rate will be applicable.

Premature withdrawal of Priority Plus Deposits without Premature Withdrawal Option (₹1 Crore and above): I/We understand that this Priority Plus Deposits does not have without Premature Withdrawal Option. However, the Bank's management may allow premature withdrawal of these deposits in following exceptional circumstances: in the event of any direction from any statutory and/or regulatory authority or deceased claim settlement cases and/or any other event, as determined by the bank's management'. In the event of premature withdrawal of these deposits under above mentioned exceptional circumstances, the interest rate payable will be the actual rate(basis retail rate card unless negotiated otherwise) applicable for the tenure for which the deposit has been in force with the bank. Additional penalty of 2%(unless negotiated otherwise) on this interest rate will be applicable.

Liquidation within 7 days: I/We understand that in case of Domestic & NRO deposits no interest will be paid if the deposit is liquidated within 7 days of the date of booking. The Minimum tenure for earning the Term Deposit interest is 7 days.

Advances against Term Deposit: At the discretion of the Bank, advances against the term deposit maybe given to the depositors, in whose name the deposit has been opened and who are authorized to withdraw the deposit, as per original mandate.

Signature of Applicant(s)

Signature of Authorised signatory

Signature of Authorised Signatory

Signature of Authorised Signatory

Date: Place:

Product Code		CUST ID-1	
Branch Name		CUST ID-2	
Branch Code		CUST ID-3	
Sourcing Officer code		Account Number	
Lead Generator code		Tran ID	
FD Value Date		Tran Date	

Customer Signed in my presence: Yes

FD A/c may please be setup in Core Banking System of bank: Yes

Employee Name:

Document verification done by:

Employee Code:

Employee Name:

Employee Signature:

Employee Code:

Branch Stamp with Date	BM Signature & Date
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CPU Stamp with Date	CPU officer signature & Date
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Acknowledgement

Fincare Small Finance Bank Limited

..... (Ack No)

We have received deposit of by Cheque no./NEFT/RTGS (Subject to realization) Bank,
(Customer Name)

Cheque Date for the Fixed deposit of Period, Years Months Days Amount of Rs..... In words.....

Nomination registered Yes No.

Branch..... Bank Employee Name and Code.....

Signature and Stamp
