

RECURRING DEPOSIT FORM FOR INDIVIDUAL

(All fields marked with * are mandatory) and to be filled in CAPITAL LETTERS only.

Application Date

D	D	M	M	Y	Y	Y	Y
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APPLICANT DETAILS*

Applicant	CUST ID	<table border="1" style="width: 100%; height: 20px; border-collapse: collapse;"></table>					
Name	<table border="1" style="width: 40px; height: 20px; border-collapse: collapse;"></table>	<table border="1" style="width: 100%; height: 20px; border-collapse: collapse;"></table>					
	PREFIX	FIRST NAME	MIDDLE NAME	LAST NAME			
Co-Applicant-1 (If applicable)	CUST ID	<table border="1" style="width: 100%; height: 20px; border-collapse: collapse;"></table>					
Name	<table border="1" style="width: 40px; height: 20px; border-collapse: collapse;"></table>	<table border="1" style="width: 100%; height: 20px; border-collapse: collapse;"></table>					
	PREFIX	FIRST NAME	MIDDLE NAME	LAST NAME			
Co-Applicant-2 (If applicable)	CUST ID	<table border="1" style="width: 100%; height: 20px; border-collapse: collapse;"></table>					
Name	<table border="1" style="width: 40px; height: 20px; border-collapse: collapse;"></table>	<table border="1" style="width: 100%; height: 20px; border-collapse: collapse;"></table>					
	PREFIX	FIRST NAME	MIDDLE NAME	LAST NAME			

V2_26022019

MODE OF OPERATION*

- | | | | |
|---|---|---|--|
| <input type="checkbox"/> Self | <input type="checkbox"/> Either or Survivor | <input type="checkbox"/> Former or Survivor | <input type="checkbox"/> All Jointly |
| <input type="checkbox"/> Operated by Guardian | <input type="checkbox"/> POA Holder | <input type="checkbox"/> Minor alone operated by Gaurdian | <input type="checkbox"/> Minor Account self operated |

RECURRING DEPOSIT DETAILS

No. of Instalments

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 (Minimum 6 Months & Maximum 60 Months, in multiples of 3 months)

Amount of Instalment

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 (Minimum INR 500 to Maximum INR 1,50,000)

Date of Debit 5th 10th 15th 20th 25th

ACCOUNT DETAILS

Debit Account Details:

Name of the Account Holder

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PREFIX FIRST NAME MIDDLE NAME LAST NAME

(Maturity proceeds will be credited to the above account 30 days from the last date of instalment or maturity date whichever is later)

NOMINATION DETAILS (FORM DA 1)

Nomination under section 45ZA of the banking regulation act 1949, and the rule 2(1) of the banking companies (Nomination) rules 1985, in respect of bank deposit.

I/we wish to nominate I/we do not wish to nominate **Print Nominee Name** Yes No

I/we Address(es)

Nominate the following person to whom in the event of my/our/minor's death the amount of deposit in the above opened account may be returned by Fincare Small Finance Bank Limited Branch.

Nominee Name

FIRST NAME	MIDDLE NAME	LAST NAME
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Address Line-1*

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Address Line-2*

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Address Line-3*

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City*

	District		Pincode*	
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Country*

	State/UT*	
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Relationship with the depositor (if any) Date of Birth

As the nominee is a minor on this date, I/We appoint* residing at

Relationship with Minor Nominee **Age:**

to receive the amount of the deposit in the account on behalf of the nominee in the event of my/Minor's death during the minority of the nominee.

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Signature of 1st Witness

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Signature of 2nd Witness

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Signature/*/Thumb Impression of depositor

1st Witness Name	
Address	
2nd Witness Name	
Address	

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Signature of Joint Holders

Date:

Place:

*Leave out if nominee is not a minor. *Where deposit is made in the name of a minor, the nomination should be signed by a person lawfully entitled to act on behalf of minor. *** Thumb Impression shall be attested by two witnesses.

Applicable, if no nomination is provided

The Bank through its authorized representative has explained to me the advantages of nomination facility as per the extant guidelines of RBI. However, I hereby decline to presently nominate any individual and understand the risks and consequences of my failure to give nomination and fully aware of the hardships my legal heirs would face in the event of my death without nomination registered in your bank records.

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Applicant's Signature

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Co-Applicant's Signature

For Bank use only (In case of No Nomination given)

I have clearly explained to the customer the advantages of nomination facility and inspite of the same, he/she still does not want and he/she also refused to provide a specific letter to the effect that he/she does not want to make a nomination.

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Employee Signature and Employee Code

FATCA- CRS DECLARATION

I/We am/are a citizen /national /tax resident of any country other than India?

Applicant Yes No Co- Applicant Yes No (If yes, please fill the additional FATCA-CRS declaration form)

- I/We hereby certify that I/we have declared my/our status as per the rules applicable under section 285 BA of the Income Tax Act, 1961 as notified by Central Board of Direct Taxes (CBDT) vide Notification No. S.O. 2155(E) dated 7 August 2015 and RBI Circular Ref No.BR.AMLBC.No.36/14.01.001/2015-16 dated 28 August 2015 in this regard.
- I/We understand and acknowledge that as per the provisions of Income Tax Act, Rules made there under and the guidelines issued by the RBI in the matter, depending upon the residential status and/or other criteria stipulated there in, the Bank may have to report the details in respect of our account(s) as per the prescribed format to the Central Board of Direct Taxes (CBDT) or other Government Agencies to comply with the obligations as per the Inter-Governmental Agreements (IGA) in respect of Foreign Accounts Tax Compliance At (FATCA) and Common Reporting Standards (CRS) and/or any other similar arrangements.
- I/We certify that the information provided by me/us above as applicable to me/us and signed by me/us as well as in the documentary evidence provided by me/us are, to the best of my/our knowledge and belief, true, correct and complete and that I/we have not withheld any material information that may affect the assessment/categorization of my account as a US Reportable Account or Other Reportable Account or otherwise.

- I/We undertake the responsibility to declare and disclose within 30 days from the date of change, any changes that may take place in the information provided above, as well as in the documentary evidence provided by me/us or if any certification becomes incorrect and to provide fresh and valid self-certification along with documentary evidence.
- I/We also agree that my/our failure to disclose any material fact known to me/us, now or in future, may invalidate me from transacting in the account and Fincare Small Finance Bank would be with in its right to put restrictions in the operations of my/our account or close it or report to any regulator and/or any authority designated by the Government of India (GOI)/RBI for the purpose or take any other action as may be deemed appropriate by Fincare Small Finance Bank, under the guidelines issued by CBDT/RBI from time to time, if the deficiency is not remedied by me/us with in the stipulated period.
- I/We also agree to furnish and intimate to Fincare Small Finance Bank any other particulars that are called upon me/us to provide on account of any change in law either in India or abroad in the subject matter here in.
- I/We shall indemnify Fincare Small Finance Bank for any loss that may be caused to Fincare Small Finance Bank on account of providing incorrect or incomplete information by me/us.

Fincare Small Finance Bank Limited Term Deposit

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.

Recurring Deposits (RD): i) Recurring Deposit is a special type of term deposit which enables a depositor, particularly in a fixed income group, to save by paying into the account on agreed fixed amount monthly over a stipulated period. Recurring deposit account can be opened for a minimum period of 6 months and in multiples of 3 months thereafter, upto a maximum of 60 months. Interest on RD is applied on a quarterly basis. When all the stipulated instalments are paid by the depositor, the maturity proceeds is repayable together with accrued interest on the date of maturity. However when the last instalment is received by the bank after due date, Maturity proceeds will be credited to the above account 30 days from the last date of instalment or maturity date whichever is later.

ii) For a joint RD mandate, in the event of the death of one of the depositor - premature withdrawal of the deposit by the surviving depositor will be allowed only in case a mandate is given at the time of opening Either or Survivor OR Any one or Survivor mode

Signature of Applicant(s)

Applicant's Signature

Co-Applicant (S) Signature 1&2

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	
		Tran Date	

Customer Signed in my presence: Yes

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

Employee Name:

Employee Code:

Employee Signature:

Document verification done by:

Employee Name:

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
