

ACCOUNT OPENING FORM FOR NON-RESIDENT 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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PERSONAL INFORMATION

Title Mr. Ms. Dr. Gender* Male Female Third Gender

Name

FIRST NAME	MIDDLE NAME	LAST NAME
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Maiden Name (*If any)

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Father's/ Spouse Name*

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Mother's Name

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Date of Birth*

D	D	M	M	Y	Y	Y	Y
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 Category* General SC ST OBC Others

Minor* Yes No Senior Citizen* Yes No (If yes provide age proof)

Marital Status* Single never married Married Separated Divorced Widow/Widower

Nationality*

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Religion Hindu Muslim Christian Sikh Others

Residential status* Resident Non-Resident Foreign National

Aadhar No.

--

 Voter ID No.

--

PAN No.*

--

 Form 60/61 CKYCR No.

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Passport No.*

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 Passport Expiry Date*

D	D	M	M	Y	Y	Y	Y
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Passport Details* Date of Issue of Passport

D	D	M	M	Y	Y	Y	Y
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 Country of Issue of Passport

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VISA Details* Type of VISA Work Visa Student Visa Others; if others please specify _____

VISA Issuing Country

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VISA Expiry Date

D	D	M	M	Y	Y	Y	Y
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National Identification Number (like SSN/Aadhar etc.)

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OCI Card Details

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INDIAN ADDRESS

Address Line-1*

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Address Line-2*

--

Address Line-3*

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City*

--

 District

--

 Pincode*

--

Country*

--

 State/UT*

--

Census Village Code

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Supporting KYC* Aadhar Voter ID Passport Driving license

Residence Type Rented Owned Legally occupied Hostel/Paying Guest Government Quarters Company Quarters

OVERSEAS ADDRESS

Address Line-1*

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Address Line-2*

--

Address Line-3*

--

City*

--

 Postal/Zipcode

--

Country*

--

 State/Province

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Supporting KYC* Passport Visa/ Work Permit/Resident Card Utility Bills Overseas Driving License Bank Account Statement (Recent 3 Months)

Period of stay 6 Months - 1 Year >1-5 Years More than 5 Years

COMMUNICATION DETAILS* (All communications will be sent on below mentioned mobile number, email address and mailing address)

Mobile No.*

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 Country ISD Code

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 Residence No.

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Office No.

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Email address*

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Communication Address Indian Address Overseas Address

ADDITIONAL INFORMATION

Education Under Graduate Graduate Post Graduate Professional Other

Occupation Salaried Self Employed Student Home Maker Professional

Other

Annual Income (INR) <5,00,000 5,00,000 - 10,00,000 10,00,000 - 25,00,000

25,00,000 - 50,00,000 50,00,000 - 100,00,000 >100,00,000

Name of the Company _____ **Designation** _____

Are you Politically Exposed Person? Yes No **Do not call registration** Yes No

PERSON OF INDIAN ORIGIN (PIO) - DECLARATION

I, _____ (Name of 1st Account Holder) hereby declare that I am a Person of Indian Origin (and I am not a Citizen of Pakistan or Bangladesh) and I satisfy one of the below mentioned conditions.

I held an Indian Passport in the past

Passport No. _____ **Expiry Date**

Place of Issue _____

My Father/ Mother/ Grandfather/ Grandmother was a Citizen of India by virtue of the constitution of India or the Citizenship Act, 1955 (55 of 1955)

Name: _____

Relationship: _____

I am spouse of an Indian Citizen/Person of Indian Origin

Name of spouse : _____

I belong to a territory that became part of India after August 15, 1947 and never availed Citizenship of Pakistan and Bangladesh

Name of Territory: _____

I understand that the NRI account (s) is being opened by Fincare Small Finance Bank basis the PIO declaration given by me. I certify that the information given above are true.

Signature of the Applicant

MARINERS INTERNATIONAL DECLARATION

I hereby declare and confirm that I am a Non -Resident Indian and I am presently on contract with (Name of the company) _____ registered in (Address of the company) _____ I Also confirm the I will inform the Bank in case

1. I do not renew my contract OR choose to go on a new contract OR
2. I am unable to proceed on a new contract OR in any case in the event that my status of Non-Resident Indian is altered.

Signature of the Applicant

JOINT HOLDER DETAILS

Title Mr. Ms. Dr. **Gender*** Male Female Third Gender

Name _____ **FIRST NAME** _____ **MIDDLE NAME** _____ **LAST NAME**

Maiden Name (*If any) _____

Father's/ Spouse Name* _____

Mother's Name _____

Date of Birth* **Category*** General SC ST OBC Others _____

Minor* Yes No **Senior Citizen*** Yes No (If yes provide age proof)

Marital Status* Single never married Married Separated Divorced Widow/Widower

Nationality* _____

Religion Hindu Muslim Christian Sikh Others _____

Residential status* Resident Non-Resident Foreign National

Aadhar No. _____ **Voter ID No.** _____

PAN No.* _____ Form 60/61

If not available, please attach form 60/61

Passport No.*

Passport Expiry Date*

Passport Details* Date of Issue of Passport Country of Issue of Passport

VISA Details* Type of VISA Work Visa Student Visa Others; if others please specify _____

VISA Issuing Country

VISA Expiry Date

National Identification Number (like SSN/Aadhar etc.)

OCI Card Details

INDIAN ADDRESS

Address Line-1*

Address Line-2*

Address Line-3*

City* District Pincode*

Country* State/UT*

Census Village Code

Supporting KYC* Aadhar Voter ID Passport Driving license

Residence Type Rented Owned Legally occupied Hostel/Paying Guest Government Quarters Company Quarters

OVERSEAS ADDRESS

Address Line-1*

Address Line-2*

Address Line-3*

City* Postal/Zipcode

Country* State/Province

Supporting KYC* Passport Visa/ Work Permit/Resident Card Utility Bills Overseas Driving License Bank Account Statement (Recent 3 Months)

Period of stay 6 Months - 1 Year >1-5 Years More than 5 Years

Relationship with Primary Applicant _____

ADDITIONAL INFORMATION

Education Primary Up to Class 8 Secondary Class 9-10 Senior Secondary Class 11-12 Graduate Diploma Post Graduate Professional Research Scholar Uneducated

Occupation Public Sector Service Government Sector Private Sector Service Retired Housewife Student Self Employed Agriculture Manufacturing CA Doctor Company Secretary Engineer Lawyer/Solicitor Consultant Trader Professor Self Help groups Other (Occupation code)

Annual Income (INR) <5,00,000 5,00,000 - 10,00,000 10,00,000 - 25,00,000 25,00,000 - 50,00,000 50,00,000 - 100,00,000 >100,00,000

Name of the Company Designation

Are you Politically Exposed Person? Yes No Do not call registration Yes No

PERSON OF INDIAN ORIGIN (PIO) - DECLARATION

I, _____ (Name of 1st Account Holder) hereby declare that I am a Person of Indian Origin (and I am not a Citizen of Pakistan or Bangladesh) and I satisfy one of the below mentioned conditions.

I held an Indian Passport in the past

Passport No. Expiry Date

Place of Issue

My Father/ Mother/ Grandfather/ Grandmother was a Citizen of India by virtue of the constitution of India or the Citizenship Act, 1955 (55 of 1955)

Name:

Relationship:

I am spouse of an Indian Citizen/Person of Indian Origin

Name of spouse :

I belong to a territory that became part of India after August 15, 1947 and never availed Citizenship of Pakistan and Bangladesh

Name of Territory:

I understand that the NRI account (s) is being opened by Fincare Small Finance Bank basis the PIO declaration given by me. I certify that the information given above are true.

Signature of the Applicant

MARINERS INTERNATIONAL DECLARATION

I hereby declare and confirm that I am a Non-Resident Indian and I am presently on contract with (Name of the company) _____ registered in (Address of the company) _____ I Also confirm the I will inform the Bank in case

3. I do not renew my contract OR choose to go on a new contract OR
4. I am unable to proceed on a new contract OR in any case in the event that my status of Non-Resident Indian is altered.

Signature of the Applicant

MODE OF OPERATION

- Self Former or Survivor Either or survivor Jointly

PRODUCT SELECTION*

- Non-Resident Account NRE Savings Account NRO Savings Account

FIXED DEPOSIT DETAILS

Amount Period: Years Months Days Interest Rate %

In words

TYPE OF FD AND INTEREST FREQUENCY OPTIONS

- Type of FD: NRE FD NRO FD
Interest Option: Reinvestment (Quarterly Compounding) 7 to 181 days (simple interest)
Not Applicable for NRE FDs

MATURITY INSTRUCTIONS

- Renew Principal and Interest Renew Principal Only and Pay Interest Do Not Renew
Principle and interest will be credited to Account Specified below

In case of Auto Renewal of FD, the same would be done at the prevailing interest rate for the same tenure at the time of renewal
TDS applicable for NRO deposits as per DTAA guidelines

Repayment details in case of no renewal:

Type of Account: Current Account Savings Account NRE Account NRO Account

Account Title:

Bank Name:

Account Number: IFSC Code:

INITIAL FUNDING

Nil
Cheque/DD Cheque/DD No. Amount Bank

Total Value of transaction expected to be performed in account p.a. (Sum of Debits and Credits)

- Upto 1,00,000 Upto 5,00,000 Upto 10,00,000 Above 10,00,000

Add On Facilities: Cheque Book Internet Banking Mobile Banking Debit Card SMS Alerts Email Alerts

Welcome Kit: Pre-generated Kit Kit Number

Personalized Kit Name on Card

Account Statement Options:

Physical Statement Quarterly Half-yearly Yearly/ Annually

E-Statement Monthly Quarterly Half-yearly Yearly/ Annually

FD INITIAL PAYMENT DETAILS*

Mode of Payment Cheque NEFT/RTGS

(If cheque fill details) Cheque No. Bank Name

Branch Cheque Date.....

If NEFT/RTGS Provide UTR Number

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

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 Same as applicant

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.

Signature/Thumb Impression of depositor

Signature of Joint Holders

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.

Applicant's Signature

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.

Employee Signature and Employee Code

*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.

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 B A 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 Account – Most Important Terms & Conditions**Account opening and maintenance:**

I/We understand and agree that all services, including opening and maintenance of the account with Fincare Small Finance Bank, are subject to extant guidelines of Reserve Bank of India as well as the Terms & Conditions and internal guidelines prescribed by Fincare Small Finance Bank from time to time.

I / We understand agree that the Bank before opening any account will carry out a due diligence as required under Know Your Customer Guidelines of the Bank and I / we would be required to submit duly filled and signed-in Account Opening Form along with necessary documents, proofs and information as sought by the Bank. Further, after the account is opened, in compliance with the extant regulatory guidelines, I agree to submit the necessary documents in respect of KYC again at periodic intervals, as may be required by the Bank.

I / We understand and agree that notwithstanding the documents and account opening form provided, the bank reserves the right to accept / reject my / our application and the Bank's decision in this regard will be final. I / We understand and agree that in the event this account is not opened, and I / we have initially funded the account in cash for Rs.20,000/- or more, the amount will be refunded to me / us in the form of DD/NEFT only.

Account Opening and Maintenance

I/We have read and understood the rules and regulations of the procedure(s)/services(s) opted for and agree to abide by the terms and conditions relating to the conduct thereof and also any change brought about therein from time to time.

I/We undertake to maintain stipulated minimum/average balance at all times. Bank is at liberty to return Cheque(s) issued by me/us falling short of minimum balance.

Customer /Account Information:

I/we agree that any change in my / our personal information, residential status, address, etc. will be immediately (not later than 2 weeks) informed to the Bank, along with documentary proofs as required.

I / We understand and agree that all information provided by me/us of any nature (including personal & sensitive information) will be used in the provision of services or facilities, facilitation of transactions, providing information and updates (including value-added services), research and analytics, credit scoring, verification, participating in telecommunication or electronic clearing network as may be required by law/customary practice by the bank.

I / We agree that all information provided by me/us of any nature (including personal & sensitive information) can be shared with agencies/service providers, who have an agreement with Fincare Small Finance Bank for business purpose, on need to know basis. Fincare Small Finance Bank shall remain committed to comply with the rules and regulations as applicable from time to time in this context in accordance with the bank's Privacy policy. If at any time I/we intend to revoke my / our consent to the sharing of the data, the products / services available to me/ us, pursuant to the consent provided earlier, shall no longer be available to me/us, and I/we shall be required to initiate closure of such products / services.

I / We understand that Fincare Small Finance Bank or its officers will never seek sensitive information such as my /our Internet Banking Login ID, Password, Credit/Debit card numbers, Account number/ details etc. over phone or through email or SMS. In case I / we receive a message of this type or telephonic call that appears to be from Fincare Small Finance Bank, or related to an Fincare Small Finance Bank product or service, I/we will not respond and report the same to the nearest Fincare Small Finance Bank Branch or Customer Care Number during working hours

Services:

I/We understand and agree that all services / facilities will be provided by Fincare Small Finance Bank on a best effort basis. The complete list of services available to me/ us will be available on Bank's website www.fincarebank.com

I / We understand and agree that the Bank can at its sole discretion, amend any of the services / facilities given in my / our account either wholly or partially at any time by giving me appropriate notice and / or provide an option to me to switch to other services /facilities. I / We understand and agree that the Bank shall not be liable for any damages, losses (direct or indirect) whatsoever, due to disruption or non-availability of any services / facilities due to technical fault / error or any failure in telecommunication network or any error in any software or hardware systems beyond the control of the Bank.

Fees & Charges:

I/We understand and agree that I / we shall be liable to pay all charges, fees, interest, costs wherever applicable, which Bank may levy with respect to my account or any transaction or services rendered and the same maybe recovered by the Bank by a debit to my / our account. The Schedule of Charges will be made available on the Bank's website www.fincarebank.com. Service Taxes and other statutory imposts, as applicable from time to time will be levied on all fees.

Change in Fees & Charges:

I/We understand and agree that any change/discontinuation of Fees & Charges, Services etc. will be intimated to me in advance through letter/SMS/website/email or other means of communication. However, if any change is made without prior notice, I would be notified of the same within 30days. If I opine that the said change is not to my benefit, I may, within 30 days from the date of notice, close my account or switch to any other eligible account, without having to pay the revised charges/interest.

Recovery of Fees, etc.:

If no funds are available in the account to pay fees/charges, I/we authorize Fincare Small Finance Bank to set off any available credit, including amounts flowing into the account from collection proceeds or any deposits held in my name.

Authorization to reverse erroneous entries:

I/We understand that the Bank has the authority to debit my/our Account/s to recover any amount credited by the Bank erroneously. I/We declare that I/We will not utilized the amount or make the loss good to the bank in

case of any wrongful gain/credit by any means in my account which I/We am/are not entitled to.

Interest Payment:

I/We understand that, in Savings Accounts, Fincare Small Finance Bank pays interest, at Monthly intervals, on daily balance at the defined rates. Interest rates are subject to change at the sole discretion of Fincare Small Finance Bank. I / We understand that the Interest rates for Savings Account and various other deposit products will be available on the website www.fincarebank.com

Transactions:

I / We understand and agree that the Savings Bank Account is essentially an account to build up savings and should be used to route transactions of only non-business/ non-commercial nature. It should not be used as a Current Account. If the Bank at any stage finds that the Savings Bank Account is being used either for the purpose for which it is not allowed or for the purpose of routing transactions which are dubious or undesirable, the Bank reserves the right to close such Savings Bank Account, without any prior notice. Any transactions undertaken from this account shall be in compliance of all the FEMA rules, regulations or notifications thereunder.

I / We understand and agree that all instructions, both financial and non-financial in nature (eg: Issuance of Cheque book/card, financial transactions, change in personal details etc.), relating to my / our account will have to be intimated to the Bank by me / us only through channels authorized/ approved by the Bank. Such channels will be specified by the bank, based on prevailing regulatory guidelines, etc. The Bank will not normally act on instructions that do not come in through the authorized channels, but reserves the right to act upon the same, at its sole discretion, under extraordinary circumstances.

I/We authorize the Bank to send the email statements/ SMS and email transaction alerts/ OTP on the email id and mobile number mentioned in the form. The registration/change request submitted will override any previous information/ requests with respect to the information provided in this form. Fincare Small Finance Bank will not be liable/responsible for any breach of secrecy because of Statements, Transaction Alerts, One Time Password (OTP) sent on e-mail or mobile number provided by the customer. The customers shall verify the authenticity of the e-mails/ SMS they receive. The bank shall not be responsible if the customer does not receive email/SMS due to incorrect email address/ mobile no. provided and due to any other technical reasons

Channel facilities:

I/we understand that all channel facilities provided by Fincare Small Finance Bank including Debit Cards, ATM Cards, ATMs, Internet Banking, Mobile Banking, Transactions through Hand Held Device and other electronic mode etc. are subject to specific guidelines that are provided in the website and through other communication channel. I/We shall be solely responsible for the safe-keeping and the confidentiality of the statements of account, balance confirmation certificate, cheque books, Debit card and its PIN, user id and passwords relating to internet banking and such other items relevant or pertaining to the Account.

Fincare Small Finance Bank is not liable for fraud in the event of disclosure of sensitive information such as passwords, PINs, or IDs by me/us to third party/s or unauthorized use thereof. I/we also undertake to inform the bank immediately in case of loss of Cheque leaf(s), Credit/Debit Card(s) linked to my/our account. Bank will record and accept instructions from the drawer for stopping payment requests against cheque/s that are lost, stolen, or not required to be paid against, only if such instructions are received from the drawer by the Bank, prior to presentation of such cheques at the Bank or in the case of e-cheques, only if the stop payment requests are logged prior to payment of moneys against the same, and Bank shall not be responsible in any manner whatsoever for any losses caused, or payments made, if the cheques are presented for payment to Bank prior to receipt of instructions, if any, from the drawer of the cheque/s or in the case of e-cheques, if the stop payment requests are logged after payment against such cheques has been initiated by Bank. Bank may charge Service charge for such countermanding instructions.

I/We shall issue cheques in the account only after making prior arrangement of funds in the account to avoid returns/dishonor. In case of large number of returns/dishonor in the account, the Bank reserves the right to take corrective action for the specific accounts as deemed fit.

If for whatever reasons the Account has a debit balance, I/We shall pay interest and other charges in accordance with Bank's prevalent rates and practice. Any temporary overdraft in the Account should be construed as a onetime facility only and not a continuous arrangement.

The account holder(s) shall be fully responsible for any kind of linked accounts getting debited based on instructions given through the Fincare Small Finance Bank internet banking user ID and password. The Bank will not be held responsible. The fees, duties or other charges associated with these services will be as applicable. All the linked accounts (including any new accounts that may be opened) will be covered under the funds transfer facility as per the rules in force from time to time.

The account holders of Fincare Small Finance Bank are responsible for the registration of the mobile banking at the cell phone numbers mentioned. In the event of availing any additional/specialized facility through Mobile Banking the account holder shall be fully responsible for the account getting debited on instructions from the specified mobile numbers. The fees, duties or other charges associated with these services will be as applicable. In case of mistake on part of the account holder or that of the mobile service provider in respect of these services, the bank will not be responsible and the account holders agree that no claim will be made against the Bank

I/We have read and understood the 'Terms & Conditions' (a copy of which I am in possession of) governing the opening of an account with bank and those relating to various services including but not limited to ATM/ Debit Card/ Phone Banking/ Mobile Banking/ Internet Banking. I accept and agree to be bound by the said Terms and Conditions including those excluding/ limiting the bank's liability. I/We understand that the bank may, at its absolute discretion, discontinue any of the services completely or partially without any notice to me/us

Dispute Regarding Transaction:

Unless I/We report a problem/unsatisfactory transaction/error within Seven (07) days of such transaction/occurrence, the same shall be deemed to be accepted by me/us.

Average Monthly Balance requirement stipulated by the Bank:

I / We agree that I / we will maintain the average minimum balance in my / our account as prescribed by the Bank from time to time. I / We agree that if the prescribed AMB (Average Monthly Balance) is not maintained, then I / We authorize Fincare Bank to deduct the AMB non-maintenance penalty charges from the account.

Account Freeze:

I / We authorize the bank to freeze my / our account in the following circumstances under intimation to me / us (a) Balance in the account remaining zero for 3 months or more. (b) No transactions induced by me / us in the account for a period of 2 years or more. (c) When a minor, who is the holder of the account, attains majority. (d) If it is suspected by the bank that transactions in my / our account are not initiated by me / us (the Bank will not assume any liability for the transactions already executed). I / We understand and agree that the Bank may freeze transactions in my / our account without notice, if it is suspected that my account is being misused as a channel for unauthorized money pooling or a conduit for any illegal activity.

Account Closure:

I / We agree that, under normal circumstances, the Bank has the liberty to close my account at any time by giving me at least 30 days' notice and remit to me / us the balance, lying in the account, net of all charges and out-of-pocket expenses, by means of a DD/NEFT sent to my / our address as available in Bank's record. Without in any way limiting the right of the Bank to close my / our account for any reason it deems fit, I / We authorize the bank to close my / our account in the following circumstances, with intimation to me / us (a) High occurrences of dishonored payments from my / our account (b) If the bank is not able to verify my / our identity / obtain the necessary documentation either because I / we don't cooperate or if the data / information provided by me / us is not reliable and (c) In the event of inappropriate behavior / gross misconduct in Bank premises.

Indemnity:

I / We agree that I / we shall indemnify and hold the Bank harmless against all actions, claims, demands, proceedings, losses, damages, costs, charges and expenses whatsoever which the Bank may at any time incur, sustain, suffer or be put to as a consequence of or by reason of or arising out of providing any of the services or due to any negligence / mistake / misconduct on my part or breach or non-compliance by me / us of any of the Terms & Conditions relating to any of the services or by reason of the Bank in good faith taking or refusing to take action on any instruction given by me.

Force Majeure:

The Bank shall not be liable if any transaction does not fructify or may not be completed or for any failure on part of the Bank to perform any of its obligation under these Terms & Conditions or those applicable specifically to its services / facilities if performance is prevented, hindered or delayed by a Force Majeure event and in such case its obligations shall be suspended for so long as the Force Majeure event continues.

Applicable for Non-Resident Customers

I / we hereby declare that I am / we are non-residents Indian(s) of Indian origin and not residents of any Jurisdiction (i.e. Citizen of Pakistan and Bangladesh) where opening or maintaining of the account is prohibited by the Law and regulatory requirement of such Jurisdiction and/or the applicable laws in India. I / We understand that the above account will be opened on the basis of the statements / declarations made by me / us, and I / We also agree that any of the statements / declarations made herein is found to be not correct in material particulars, the Bank is not bound to pay any interest on the deposit made by me / us.

The account will be put into use for bonafide transactions not involving any violations of the provisions of any Government / Exchange Control Regulation.

I / We agree that no claim will be made by me / us for any interest on the deposit/s for any period after date/s of maturity of the deposit/s.

I / We agree to abide by the provisions of the Non-Resident (External) Account scheme and Non-Resident (Ordinary) Account scheme.

I / We hereby undertake to intimate you about my / our return to India for permanent residence immediately on arrival.

I / We hereby declare that only legitimate dues in India which would include current income such as rent, dividend, pension, interest, etc., sale proceeds of assets including immovable property acquired out of rupee / foreign currency funds by way of legacy / inheritance will be deposited in my / our NRO account with the prevailing stipulations laid by RBI.

I / We hereby agree that the transactions in the above account will be governed by the applicable laws in India and all disputed or differences arising out of or related to or connected with transaction or matters in relation to the above account shall be subject to 'Jurisdiction of Indian Courts'.

Under Section 10(5), Chapter III of Foreign Exchange Management Act, 1999, I / We hereby declare that the transaction(s) the details of which are specifically mentioned in the Schedule hereunder doesn't involve and is not designed for the purpose of any contravention or evasion of the provisions of the aforesaid Act of any regulation, notification, direction or order made thereunder. I / We also hereby agree and undertake to give such information / documents before the Bank undertakes the transaction(s) and as may be required from time to time as well reasonably satisfy you about the transactions(s) in terms of the above said declaration. I / We also understand that if I / We refuse to comply with any such requirement or make unsatisfactory compliance therewith the Bank shall refuse in writing to undertake the transaction and shall if it has reason to believe that any contravention / evasion is contemplated by me / us report the matter to Reserve Bank of India.

I / We authorize Fincare Small Finance Bank to issue a Fincare Small Finance Bank Debit cum ATM Card to me / us. I / We acknowledge that the usage of this card is governed by the terms and conditions which are liable to be amended by Fincare Small Finance Bank from time to time. I / We further unconditionally and irrevocably authorize Fincare Small Finance Bank to debit my / our Account annually with an amount equivalent to the fee and charge for use of the debit card.

I / We will adhere to guidelines, which are issued by the Reserve Bank of India concerning the use of foreign exchange.

I / We shall not make available to any person resident in India, foreign currency against reimbursement in Rupees or any other manner in India. I / We would confirm that all debits to my / our accounts for the purpose of investment in India and credits representing sale proceeds of investments in India are covered either by general or special permission of the Reserve Bank of India.

I / We hereby confirm that any Non Resident account will be operated singly and in case of Joint Account operated on a 'former' or 'survivor' basis. I / We hereby confirm that all accounts under this Customer ID are operated singly and in case of joint account operated on 'former' or 'survivor' basis.

Generic Terms and Conditions

I / We do hereby declare that information furnished in this form is true to the best of my / our knowledge and belief.

I / We agree to notify Fincare Small Finance Bank regarding change in my / our residence / employment address, contact number and e-mail id for communication as stated in the application form for opening the relationship, and provide any other information that Fincare Small Finance Bank may require from time to time. In case the account holder fails to update the communication address, Fincare Small Finance Bank disclaims all liability resulting from any loss or damage due to delivery of deliverables like kit, cheque book, debit card, internet banking user id / password etc to the incorrect address

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 paid 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 for NRO deposits any interest payout will be net of TDS, applicable as per the income tax ruler.

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 in case 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)

Applicant's Signature

Co-Applicant (S) Signature 1&2

Date: Place:

Declaration /Undertaking by Applicant(s) to Fincare Small Finance Bank Limited

I/We have read and understood the Terms & Conditions governing the opening of the account with Fincare Small Finance Bank Limited and those relating to various services but not limited to ATMs/Debit Card/Mobile & Internet Banking.

I/We accept and agree to be bound by the said Terms & Conditions including those excluding/limiting the Bank's liability. I/We understand that the bank may, at its discretion, discontinue any of the services completely or partially, without any notice to me/us.

"I/we confirm that I/we am/are residents of India. I/we hereby declare that the information furnished above is true and correct to the best of my/our knowledge & belief.

(A copy of the acknowledgement has been made available to me by the mode of a tear off)

For Illiterates:

The content of this form has been explained to me in local language and has been understood by me. I/We agree to comply with all the Terms and Conditions as applicable to the account from time to time.

Please sign across the photograph

Please sign across the photograph

Signature of Applicant(s)

Applicant's Signature/Thumb Impression

Co-Applicant's Signature/Thumb Impression

FOR BANK USE ONLY

Customer Due Diligence -

1. I have met the customer in person, the customer has signed all documents in my presence.
2. All original KYC documents have been seen and verified by me and found to be in order.
3. Customer has shared all information used for the form voluntarily.
4. I have broadly understood the customer profile & basis the same customer risk profile is categorised as

Customer Risk Rating Low Risk Medium Risk High Risk

CUST ID:		Branch Code:	
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CUST ID may please be setup in Core Banking system of Bank: Yes

Employee Name:

Employee Code:

Employee Signature:

Branch Stamp with date

BM Name, Signature & Date

CPU stamp with date

CPU Officer Name, Signature & Date

Product Code		CUST ID-1	
Branch Name		CUST ID-2	
Branch Code		CUST ID-3	
Sourcer ID		Account Number	
Referral ID		Tran ID	
		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

CPU Stamp with Date CPU officer signature & Date

Acknowledgement

Fincare Small Finance Bank Limited

(Ack No)

We have received initial deposit of Rs.by Cash/Cheque No./NEFT/RTGS (Subject to realization) Bank..... Dated for Account Opening/ Fixed deposit

Nomination registered Yes No

Kit received PGK PGK Number.....
 Personalized

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

Signature and Stamp