

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* _____
Address Line-2* _____
Address Line-3* _____
City* _____ **District** _____ **Pincode*** _____
Country* _____ **State/UT*** _____

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 of 1st Witness	Signature of 2nd Witness	**Signature/***/Thumb Impression of depositor

1st Witness Name		_____ Signature of Joint Holders Date: <table border="1" style="display:inline-table; border-collapse: collapse;"> <tr> <td style="width:20px;">D</td><td style="width:20px;">D</td><td style="width:20px;">M</td><td style="width:20px;">M</td><td style="width:20px;">Y</td><td style="width:20px;">Y</td><td style="width:20px;">Y</td><td style="width:20px;">Y</td> </tr> </table> Place:	D	D	M	M	Y	Y	Y	Y
D	D		M	M	Y	Y	Y	Y		
Address										
2nd Witness Name										
Address										

*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.

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

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 here by 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 Term Deposit

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 any interest payable 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 Rs 2 Crore) is Rs 5,000. Deposits above minimum shall be in multiples of Rs 100 for Smart Deposits. Minimum Deposit Amount for Priority Plus Deposits (Rs 2 Crore and above) is Rs 2,00,00,000. Deposits above minimum shall be in multiples of Rs 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 Rs 2 Crore): These Term Deposits may be opened with auto renewal instruction with respect to the deposit. In absence of maturity instructions, the deposit will not be renewed automatically. 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, such overdue deposits will be renewed with effect from the date of maturity at interest rate applicable as on the due date. However, if the renewal request is received after 14 days from the date of maturity, interest for the overdue period will be paid at the rates in line with RBI regulations issued from time to time / as per Bank's internal policy. 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.

Smart Deposit Plus (Rs 1 Cr - Rs 2 Cr) (Resident and Non-Resident) & Priority Plus Deposits (Rs 2 crore and above): Premature withdrawal 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, such overdue deposits will be renewed with effect from the date of maturity at interest rate applicable as on the due date. However, if the renewal request is received after 14 days from the date of maturity, interest for the overdue period will be paid at the rates in line with RBI regulations issued from time to time / as per Bank's internal policy.

Tax Saver Deposit: Tax Saver Term Deposit will be booked for Tenure of 5 Years. Premature Withdrawal and Auto Renewal will not be allowed. Tax Saver Deposits can be claimed under Section 80 C of Income Tax Act by Single holder or First holder (in case of joint holding) of the deposit.

Premature & Partial Withdrawal/Liquidation: In the event of death of the depositor, pre-mature liquidation of the term deposits will be allowed. Such pre-mature liquidation will not attract any penalty charges. In the event of death of 1 joint holder, the right to deposit proceeds does not automatically devolve on the surviving joint deposit account holder. Unless there is survivorship clause. I/we agree that in case of joint fixed deposit with survivorship clause the bank shall be discharged by paying the fixed deposit proceeds prematurely to survivor/s, on request, in the event of death of one or more joint depositors.

Premature withdrawal of Smart Deposits (Less than Rs 2 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 (Rs 2 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 (Rs 2 Crore and above) & Smart Deposit Plus (Rs 1Cr < Rs 2 Cr) without Premature Withdrawal Option: 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 on this interest rate will be applicable as decided by the bank's management.

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.

Notice for Premature Withdrawals: Customers who wish to avail the premature withdrawal option, may do so by placing the request before noon one working day prior to the date of withdrawal. A working day comprises all days except bank holidays, Saturday, Sunday, and any day when the markets or treasury operations are closed.

Notice for Renewals: Customers who wish to renew existing FDs, may do so by placing the request before noon one working day prior to the date of renewal. A working day comprises all days except bank holidays, Saturday, Sunday, and any day when the markets or treasury operations are closed.

I/we agree that in case of joint fixed deposit with survivorship clause the bank shall be discharged by paying the fixed deposit proceeds prematurely to survivor/s, on request, in the event of death of one or more joint depositors.

Death and Settlement for Individual FD's: In case of death of a single holder FD depositor, nominee can avail premature closure before maturity. In case of no nomination made then the legal heir can avail premature closure after fulfilling all the legal formalities.

Death and Settlement for Joint FD's: I/ We understand that in the event of death of one of the joint account holders, the right to the deposit proceeds does not automatically devolve on the surviving joint deposit account holder, unless there is a survivorship clause.

I/We understand that in the event of the death of one of the depositors, premature termination and payment of Term Deposits held in "either or survivor" / "former or survivor" basis shall be allowed to surviving joint depositors only if there is a mandate from all the depositors to this effect. Such payment to survivor/s would constitute a full and valid discharge of Bank's liability. Such premature withdrawal shall not attract any penal charge. However, the interest rate shall be the rate applicable for the period the deposit has remained with the bank or the contracted rate, whichever is lower.

Declaration in case of Mode of Operation is "Former or Survivor" / "Either or Survivor" and a premature withdrawal is required by either of the joint holders even when both are alive.

We hereby declare that in case either one of us requests in the bank, to allow either of us to prematurely withdraw the said deposit, the bank is entitled to honor the same, we further affirm that the payment of proceeds of such deposits to either one of us represents a full and valid discharge of the bank's liability, provided there is no order from a competent Court restraining the bank from making the payment from the said account to either of us.

Declaration in case the mode of operation is "Former or Survivor" / "Either or Survivor" and in the event of the death of one of the deposit holders premature withdrawal is required by the survivor (s):

We hereby declare that in the event of the death of either one of us, the survivor, if he/she so request the bank, to prematurely withdraw the said deposit without seeking the concurrence of the legal heirs of the deceased joint deposit holder, the bank is entitled to honor the same. We further affirm that payment of the proceeds of such deposits to the survivor will represent a full and valid discharge of the bank's liability provided: (1) There is no order from a competent court restraining the bank from making the payment from the said account, and (2) The survivor would be receiving the payment from the bank as a trustee of the legal heirs of the deceased depositor and that such payment to him /her shall not affect the right of claim that any person's may have against the survivor to whom the payment is made.

Declaration in case the deposit is held singly, and premature withdrawal is required by the nominee in the event of the death of the deposit holder:

I hereby declare that in the event of my death, the nominee named for the deposit is entitled to prematurely withdraw the said deposit, if he /she so requests the bank, without seeking the concurrence of my legal heirs. I further affirm that payment of the proceeds of such deposits to the nominee will represent a valid discharge of the bank's liability.

Recurring Deposits (RD): 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 depositors - 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

Date:

Place:

Co-Applicant (S) Signature 1&2

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:

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 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