

(H) Debit Card* Y N New Card (please note this facility is available for opening instructions: Single, either or Survivor only)

If yes, Please select any one: Rupay Classic Rupay Platinum MasterCard Gold MasterCard Platinum Others _____

Name to be displayed on Debit Card

Conditions: 1. Nominee will be same as account nominee, insurance cover applicable only for debit card 2. Name should be maximum in 21 characters including space (Please note this facility is available for opening instructions: Single, Either or Survivor only.)

Existing Card Linkage: customer can mention their card no. to which they want to link this account. (please note this facility is available for opening instructions: Single, either or Survivor only)

Card No.:

(I) Customer Profile Details:

Occupation* Salaried Self-Employed Retired Student Housewife Politician Others _____
Self Employed since (If applicable) Years Months
Nature of Business (If applicable) Manufacturing Service Provider Agriculture Stock Broker Real Estate Trader Gems & Jewellery Others _____
If salaried, employed with Pvt. Ltd. Public Ltd. Pub. Sector Partnership Proprietorship Government MNC Others _____
Self employed professional Doctor CA/CS Lawyer Architect IT Consultant Others _____
Education* Non Graduate Graduate Post Graduate Others _____

(J) PGK Acknowledgment (If applicable):

I/we confirm having received the PGK in an untampered/sealed condition and mentioned deliverable have been received by me: Welcome Letter Cheque book Debit Card MITC

(K) Existing Banking Relationships* (Mandatory for Current Accounts only)

I/we declare that I/we do enjoy credit facilities with other Bank Yes No (If yes)

Table with 3 columns: Bank and Branch, Facility, Amount. Two rows for borrowing accounts.

(L) Source of Income*

Salary Agriculture Business Income Investment Income Others
Gross annual income (₹)* <50,000 50,000 - 1 Lac >1 - 3 Lac > 3 - 5 Lac > 5 - 7.5 Lac > 7.5 - 10 Lac > 10 Lac
Residence Type* Owned Rented/Leased Ancestral/Family Company provided Other Assets Two Wheeler Car

(M) Initial Payment Funding*

Mode of Payment* Cash Cheque Direct Debit from own USFB A/C NEFT/RTGS (from own A/C with other bank)
(To open account with cash, customer must deposit the cash in person in A/c opening branch only)
Amount (₹)* _____ (In words) _____
Cheque No. _____ Cheque Date Drawn on Bank Name _____ Branch _____
Account No. & Name* Account No. _____ Account Name _____
*USFB a/c in case of direct transfer/
*other own bank a/c in case of NEFT/RTGS
RTGS/NEFT UTR No.*
Date of Transaction*
in case of Cash/NEFT/RTGS/Direct debit

Applicant(s) Signature only for Direct Debit from own A/c

(N) FATCA - CRS* Tax residence declaration (Tick one as applicable to you)

I am tax resident of India and not resident of any other country Or I am tax resident of the country/ies mentioned in the table below
Please indicate the country/ies in which the entity is a resident for tax purposes and the associated Tax ID Number below:
City of Birth* _____ Country of Birth* _____ Address Type for Tax Purpose* Residential Business Registered Office
I have understood the information of this form and hereby confirm that the information provided by me on this form is true, correct & complete and hereby accept the same.

Table with 4 columns: Country*, Tax Identification Number%, Identification Type (TIN or Other, Please Specify)%, Address for Tax Purpose* (Communication Address, Permanent Address, Please note the address below), Landmark, Pin*, State*, Country*.

#To also include USA, where the individual is a citizen/green card holder of USA % in case Tax Identification Number is not available, Kindly provide functional equivalent FATCA-CRS Certification. I have understood the information requirements of this form (read along with FATCA/CRS instructions and terms & conditions) and hereby confirm that the information provided by me/us on this form is true, correct and complete and hereby accept the same.

Signature of Applicant

(O) Electronic Banking Facility: Internet / Mobile Banking Alerts (SMS & Email) Email Statement Yes No (In case email statement is opted, physical statement will not be sent) (Facilities subject to charges, please refer schedule of charges)

(P) Operating Instruction*

Single Either or Survivor Jointly (Debit Card not issued) Former or Survivor Any one or Survivor Minor operated by Guardian Minor Self (For Minor Account Debit Card is not issued if minor is below 10 years)

(Q) Minor Declaration (If applicable)

Guardian Type : Father Mother Court Appointed

Full Name of Guardian PREFIX*

I hereby declare that the date of birth of the minor who is my _____ is _____ / _____ / _____ and I am his/her natural and lawful guardian/ guardian appointed by court order, dated _____ / _____ / _____ (Copy enclosed). I shall represent the said minor in all future transactions of any description in the above account until the said minor attains majority. I indemnify the Bank against the claim of the above minor for any withdrawal/ transactions made by me in his/her account.

Signature of Guardian

(R) Additional KYC Declaration

Bank shall be entitled, at its discretion, to engage/avail of, at the risk and cost of the customer, services of any person/third party service provider/agent/agency, for anything required to be done for/in relation to/pursuant to any of the products/services offered, including collections, recovery of dues, enforcement of security, getting or verifying any information of the customer/assets, and any necessary or incidental lawful acts/deeds/matters and things connected thereto, as the Bank may deem fit.

The Bank reserves the right, to close my/our account at any point in time by giving me at least 30 days' notice, in case:

- I. Any of the documents/information furnished at the time of account opening or subsequently is found to be fake/forged/defective/incorrect/malafide/invalid.
II. Unsatisfactory conduct of the account wherein there is no underlying rationale for the transaction routed through the account or there are undesirable/illegal transactions, which can be construed as proceeds of crime for money laundering, or the conduct of the account not being in sync with the declared profile.
III. Where the account is being used as a money mule account or for Multi Level Marketing (MLM) transactions.

I have no objection to Utkarsh Small Finance Bank Limited conducting any act/s towards verification of my present and permanent residence address and address of place of business.

(S) Nomination (DA1)*

Yes, I/We wish to nominate (as per detail below) No, I/We have been explained about the benefits of the nomination facility. However, I would like to inform you that I do not wish to provide nomination for account.

Nomination under section 45 ZA of the Banking Regulation Act, 1949 and rule 2(1) of the Banking Companies (Nomination) Rule 1985 in the respect of bank deposits.

I/we nominate the following person to whom in the event of my/our/minor's death the amount of the above opened Account/Fixed Deposits/Recurring Deposits may be returned by Utkarsh Small Finance Bank Ltd. by the account opening branch. This nomination will be applicable for Savings/Current and Term Deposit.

Nominee Name

Please tick if nominee address is same as mailing address of the applicant

Flat No.* & Bldg Name*

Road No./Name

Landmark*

District/City* Village/PO*

State* Country* Pin Code*

Tel Relationship with depositor*, if any

Date of Birth of Nominee (Mandatory in case of minor) Relationship with Minor

As nominee is a minor on this date, I appoint, Name of age

Address

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

1st Applicant Signature 2nd Applicant Signature 3rd Applicant Signature 4th Applicant Signature

Personal detail of the Witness (Thumb impression shall be attested by 2 witness)

Witness 1 Name

Address

Witness 2 Name

Address

Witness 1 Signature Place Date

Witness 2 Signature Place Date

(T) Aadhaar Consent Form (Non-eKYC Authentication)

I hereby submit voluntarily at my own discretion, the physical copy of Aadhaar card/physical e-Aadhaar / masked Aadhaar /offline electronic Aadhaar xml as issued by UIDAI (Aadhaar), to Utkarsh Small Finance Bank Ltd ("Bank") for the purpose of establishing my identity / address proof and voluntarily give my consent to open account / process instructions for the said purpose with Utkarsh Small Finance Bank Ltd in my name/s individual capacity/ies using my Aadhaar or as an authorized signatory/ies in non-individual accounts.

I hereby voluntarily give my consent to the Bank for verification of my Aadhaar to establish its genuineness through Quick Response (QR) code embedded in the Aadhaar card or through such other acceptable manner as per UIDAI or under any Act or law from time to time.

The consent and purpose of collecting Aadhaar has been explained to me in local language. The Bank has informed me that my Aadhaar submitted to the Bank herewith shall not be used for any purpose other than mentioned above, or as per requirements of law.

The Bank has informed me that my Aadhaar will be stored along with my account details within the Bank.

I hereby declare that all the information voluntarily furnished by me is true, correct and complete and will not hold Utkarsh Small Finance Bank Ltd or any of its officials responsible in case of any incorrect information provided by me.

(U) Declaration for Required Balance*

Product Code I/we have understood the detailed charge structure of the mentioned product as explained to me by the bank staff. I/we have been informed that the same is also available on the bank's website www.utkarsh.bank.

(V) Self-Declaration of Current Address

(To be submitted by the applicant wanting to furnish current address which is different from the Aadhaar address as per the identity information available in the Central Identities Data Repository (CIDR)) I request you to take on record my Current Address as follows, which is at variance with the address available in the CIDR for my Aadhaar Number ending with ____ (last 4 digits).

Current address

Post/Vill./City PIN State

Aadhaar Address

Post/Vill./City PIN State

I also confirm that in the event of change in address due to relocation or any other reason, I note to intimate the new address to the Bank immediately.

(W) Applicable for Salary Account Only

Label Code Staff Employee Id

Letter from Employer verifying identity Yes No OR ID card issued by Employer Yes No Signature

Authorized Signatory with Company Seal

(X) Form 60 (If applicable)

Form for declaration to be filed by an individual or a person (not being a company or firm) who does not have permanent account number and who enters into any transaction specified in rule 114B (as per income tax rule 1962)

Date of Birth


if applied for PAN and is not yet generated enter date of application and acknowledgement number

if PAN not applied, fill estimated total income (including income of spouse, minor child etc as per section 64 of Income tax Act, 1961) for the financial year in which the above transaction is held a. Agricultural income(₹) b. Other than Agricultural income(₹)

Verification

I, _____ do hereby declare that what is stated above is true to the best of my knowledge and belief. I further declare that I do not have Permanent Account Number and my estimated total income (including income of spouse, minor child etc as per section 64 of Income tax Act, 1961) computed in accordance with the provisions of Income-Tax Act, 1961 for the financial year which the above transaction is held will be less than maximum amount not chargeable to tax. Verified today, the _____ day of _____ 20__

Date _____ Place _____

 Signature of Applicant

Terms & Conditions (Bank Copy)

I (In this context, "I", "my" and "me" refers to all holders of the account) have read and understood the below T&C and understand that any changes to the T&C will be available on the website www.utkarsh.bank only. Account opening/service provision: All services, including opening of the account are subject to verification of information/documents provided by me. In the event this account is not opened, initial funding amount will be refunded to me in the form of a DD only. Services: All services will be provided by Utkarsh Small Finance Bank subject to force majeure circumstances. The complete list of services available to me will be available on www.utkarsh.bank. Passbook: The discretion lies with the Bank regarding providing pass books to account holders. Cheque Book: Satisfactory conduct of the account entails maintaining sufficient balance to honor cheques issued to third parties. If there are high incidences (i.e. more than 3 cheque returns for want of funds) to the contrary, the Bank reserves the right to close the account under intimation to the customer. Any special instructions, both financial and non-financial in nature, like standing instructions, stop payment instructions, issuance of cheque books etc must be communicated in writing. Otherwise, it shall not be binding on the Bank to comply with such instructions. I understand that if I/we use my/our Savings account for business transactions the bank reserves the right to unilaterally freeze operations in such accounts. The Bank will be sending from time to time notices / correspondences to the address provided with the Bank/branch. Hence, it is incumbent upon the applicant(s) to intimate change in mailing address, if any, immediately without any loss of time. The Bank will not be responsible for any loss, damage, or consequences for wrong delivery of the above items arising out of non-intimation of change in mailing address. The account number is to be quoted in pay in slips / cheques issued by the account holder and in all the correspondences with the Bank. Alterations, if any, on cheques (Non-Clearing Instruments) are required to be authenticated by the drawer's full signature against each such alteration. Cheques Truncation system (CTS) instruments will be returned unpaid if altered. For Non-Clearing Cheques submitted at the base-branch the Bank/ branch reserves the right to refuse payment of cheques that have been altered in any way unless the alteration is authenticated by the drawer under full signature as per specimen on record with the Bank. Cheques should be drawn in such a way as to prevent alteration after issue and the drawer's signature should be uniform with that on record. No overdrawing is permissible in accounts. The Bank has the authority to debit the accounts to recover any amount credited erroneously. Collection of outstation instruments entail collection charges. Disputes, if any, in collection of cheques/ instruments will be dealt with as per Bank's Cheque Collection Policy. When a customer wants his / her operative account at one branch to be transferred to another branch, he / she has to give his / her request in writing. Cheque may be tendered for collection sufficiently early in the day as required vis-à-vis the local clearing house times. Drawal against clearing cheques will be normally permitted only against cleared balances as per clearing house rules. Please don't keep the blank signed cheque books. Keep the cheque books in lock and key. Immediate credit of outstation / local cheques up to Rs. 15000/- is permitted to satisfactorily operated Individuals Bank account holders. For further details, contact your branch. Fees & Charges: Fees and Charges will be applicable on my account and for other services availed by me, as described in the Most Important Term & Conditions / schedule of charges and on the website www.utkarsh.bank. Service Taxes and other statutory imposts as applicable from time to time will be levied on all fees. Interest Payment: Utkarsh Small Finance Bank pays interest quarterly on daily balance basis in your Savings Account only (not in current account) as per the rate applicable for the scheme code. I understand that the bank is permitted to offer differential rates of interest for amounts exceeding Rs. 1.00 lakh. Change in Fees & Charges, Services, and Interest Rate: Any change/discontinuation of Fees & Charges, Services, or Interest Rate will be intimated to me at least 30 days in advance through letter/SMS/website/email or other means. Recovery: If no funds are available in the account to pay fees/charges, I authorize Utkarsh Small Finance Bank to set off any available credit, including amounts flowing into the account from collection proceeds or any deposits. Inoperative Account: No transactions induced by me in the account fora period of 2 years or more is treated as an Inoperative account. Account Freeze: I authorize the bank to freeze my account in the following circumstances, with intimation to me except where specified otherwise a) When a minor, who is the holder of the account, attains majority b) If it is suspected by the bank that transactions in my account are not initiated by me (the Bank will not assume any liability for the transactions already executed) c) If it is suspected that my account is being misused as a money mule or as a channel for unauthorized money pooling or a conduit for any illegal activity (I will not receive a notice in this case). d) The bank receives statutory requests for freezing the account. e) If bank found Non compliance to KYC guidelines as amended from time to time. Account Closure: I authorize the bank to close my account, with prior intimation to me, in case of a) balance in the account remains zero for 3 months or more high occurrences of dishonoured payments from my account. b) Any other event as decided by the Bank with prior intimation. Further I understand that the bank is obligated to honour all statutory notices including closure of my/our account with/without notice to me. Account Conversion (applicable for Salary Savings account holder): If salary is not credited fora period of 3 months into my Salary Account, the account will be automatically converted to a normal savings account without any notice or intimation (with all applicable charges & fees) and full KYC will apply, failing which there will be a credit freeze placed on the account. Transactions: Any instructions to Utkarsh Small Finance Bank regarding the account, both of a financial/non-financial nature (e.g.: Issuance of Cheque book/card, financial transactions, updation of personal details etc.) will be provided by me through the authorized channels only, which will be specified by the bank, based on regulatory guidelines prevailing at that time. Utkarsh Small Finance Bank is not expected to act on instructions that do not come in through the authorized channels, but reserves the right to act upon its discretion to provide such facilities under extraordinary circumstances. Channel facilities: All channel facilities provided by Utkarsh Small Finance Bank including Debit Cards, ATMs, Internet Banking etc. are subject to specific guidelines that are provided on www.utkarsh.bank and as per the T&Cs handed over to me. I/We agree and undertake that I/We shall never part with any sensitive information of my/our account especially through internet/email/phone medium and Utkarsh Small Finance Bank is not liable for fraud arising from such disclosures. I also undertake to inform the bank immediately in case of loss of cheque leaf(s), Debit Card(s) linked to my account. Debit Card: The usage of the Debit card will be in accordance with the Exchange Control Regulation and in the event of any failure, the card holder will be liable for action under the Foreign Exchange Management Act 1999 and the amendments there of stipulated by the Reserve Bank of India. Disclaimer for Utkarsh Small Finance Bank Internet Banking: "I/We acknowledge that the issue, usage of Utkarsh Small Finance Bank Internet Banking facility is governed by terms & conditions in force from time to time as set forth on the www.utkarsh.bank and agree to abide by the same. I/We am/are aware that Utkarsh Small Finance Bank Ltd does not seek any information relating to login ID/Password in any form including through e-mails from its customers. I/We further agree and confirm that Utkarsh Small Finance Bank shall not be liable for any losses arising from my/our sharing/disclosing of login ID, password, cards, card numbers or PIN (Personal Identification Number) to anyone, nor shall make claims on the bank for any unauthorized use. I/We shall take all precautions to protect my/our account details so as to avoid any unauthorized use. Force Majeure: Bank's obligations contained herein will be subject to any occurrence resulting in prevention from or delay or interruption in performing its obligations if such prevention, delay or interruption is due to Force Majeure event, [which would include any event beyond the reasonable control of Bank, including, without limitation, unavailability of any communication system, sabotage, fire, flood, explosion, acts of God, civil commotion, strikes or industrial action of any kind , riots, insurrection, war or acts of government, changes in legislation and other allied acts of regulatory nature] then Bank shall not be deemed to be in default so long as any such cause or the effect thereof persists (provided that this shall not prevent the accrual of interest on any outstanding amount which would have been payable but for this provision)and during a reasonable period thereafter within which any such obligations are not capable of being fulfilled. Bank shall not be liable for any action or claim, from any party, arising out of its inability to perform the obligations for the reasons stated herein.

Each depositor in Utkarsh Small Finance Bank is insured by DICGC upto a maximum of ₹5,00,000 (Rupees Five Lakhs) for both principal and interest amount held by him/her in the same right and same capacity as on the date of liquidation/cancellation of bank's licence or the date on which the scheme of amalgamation/merger/reconstruction comes into force.

Information on other Products & Offering

- I hereby agree to Utkarsh Small Finance Bank Ltd./Subsidiaries/Affiliates/Agents contacting me for various other product updates, marketing promotions, special offers or any such information from time to time.
- I do hereby give my consent to receive such information through SMS/Phone Calls/e-mails or any other media.

Joint Applicant Details (Mandatory for Joint Accounts, please use separate forms for joint applicants)

2nd Applicant Name Relationship With 1st Applicant CIF

I confirm that I do not have any CIF ID apart from mentioned above, in case found otherwise Bank reserves the right to consolidate the CIF ID as it may decide without any prior notice to me.


3rd Applicant Name Relationship With 1st Applicant CIF


I confirm that I do not have any CIF ID apart from mentioned above, in case found otherwise Bank reserves the right to consolidate the CIF ID as it may decide without any prior notice to me.


4th Applicant Name Relationship With 1st Applicant CIF


I confirm that I do not have any CIF ID apart from mentioned above, in case found otherwise Bank reserves the right to consolidate the CIF ID as it may decide without any prior notice to me.

I/We have read and understood the Terms and Conditions governing the opening of an account with Utkarsh small finance bank and those relating to various services including but not limited to (A) ATMs, (B) Phone Banking, (C) Debit Cards, (D) Mobile Banking, (E) Internet banking, (F) SMS Alert facility, (G) Email Statement. Further I understand that neither the bank nor its officers will be asking for account details/debit card details and Pin details at any point of time. Details mentioned for first applicant should be used for all communication and alerts related to this account.

 1st Applicant Signature

 2nd Applicant Signature

 3rd Applicant Signature

 4th Applicant Signature

Date: _____

Date: _____

Date: _____

Date: _____

Instruction for Fixed Deposit/Recurring Deposit:

I/We wish to open Fixed deposit/Recurring deposit as ticked below

Holding Pattern for FD/RD*		Operating Instruction*				Fixed Deposit/Recurring Deposit*	
<input type="checkbox"/> 1st Applicant only	<input type="checkbox"/> 2nd Applicant only	<input type="checkbox"/> Single	<input type="checkbox"/> Either or Survivor	<input type="checkbox"/> Jointly	<input type="checkbox"/> Former & Survivor	<input type="checkbox"/> Normal	<input type="checkbox"/> Senior Citizen
<input type="checkbox"/> 1st & 2nd Applicant only	<input type="checkbox"/> Others... please specify..	<input type="checkbox"/> Minor under Guardian		<input type="checkbox"/> Any one or Survivor		<input type="checkbox"/> Staff	

In the event of death of the depositor, premature liquidation of term deposit will be allowed. Such premature liquidation will not attract any penal charge. In the event of death of one of the joint account holder the right to the deposit proceeds does not automatically devolve on the surviving joint deposit holder, unless there is survivor clause. I/we agree that in case of joint deposit with survivorship clause the bank shall be discharged by paying the fixed deposit proceeds prematurely to survivors, on request, in the event of death of one or more joint depositor.

FD/RD Amount (₹)*	FD/RD Tenure*		Rate of Interest %	Interest Payment*			Maturity Instruction*		
	Months	Days		Monthly	Quarterly	Maturity	Auto Closure (Credit Principal & Interest)	Renew Principal & Interest	Renew Principal
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Please Debit New A/C / Existing A/C no. For RD Instalment/FD Booking and also credit the maturity/Interest


Amount in words : _____

I/We wish to have the maturity/interest payout through Demand Draft at my mailing address for the above FD/RD.

TDS details for FD: Deduct TDS (If applicable)* Yes No if no attach Form 15 G/H Income tax exemption letter Waiver marked on cust. ID

Tax deduction at source

- TDS rates will be as applicable from time to time as per income tax act, 1961 and income tax rules. The current rates applicable for TDS would be displayed by the Bank on its website. Currently, TDS is deducted when interest payable or reinvested per customer per bank exceed ₹10,000/- in a Financial year.
- No deduction of tax shall be made for taxable interest in the case of individual resident in India. If such individual furnishes to the bank, a declaration in writing in the prescribed form 15G/15H (as applicable) to the effect that the tax on his estimated total income for the year in which such interest income is to be included in computing his total income will be NIL.
- Form 15G/15H to be submitted in triplicate every financial year and for all subsequent deposit booked in the financial year. A sequence number would be given to the customer once form 15G/15H is submitted*
- The Bank shall not be liable for any consequences or loss arising due to delay or non submission of form 15G/15H.
- As per section 139A(5A) of the income Tax Act, every person receiving any sum of income or amount from which tax has been deducted under the provision of income tax act shall provide his PAN number to the person responsible for deducting such tax. In case the PAN number is not provided the bank shall not be liable for the non availing of the credit of tax deducted at source.
- PAN is required to be submitted to the Bank for Fixed deposit of ₹50000/- or more
- PAN is required to be submitted to the Bank once the aggregate Fixed deposit amount in a financial year reaches ₹500000/-.
- As per section 206 AA introduced by Finance (no.2) Act, 2009 wef 01.04.2010, every person who receives income on which TDS is deductible shall furnish his PAN falling which TDS shall be deducted as at the rate of 20% in case of domestic deposits * Please further note that in the absence of PAN, form 15G/H and other exemption certificate will be invalid even if submitted and penal TDS will be applicable.
- Notice: The above is subject to change as per directives of the Finance Ministry Govt. of India.

 Signature of Applicant

Terms & Conditions (Customer Copy)

I (In this context, "I", "my" and "me" refers to all holders of the account) have read and understood the below T&C and understand that any changes to the T&C will be available on the website www.utkarsh.bank only. Account opening/service provision: All services, including opening of the account are subject to verification of information/documents provided by me. In the event this account is not opened, initial funding amount will be refunded to me in the form of a DD only. Services: All services will be provided by Utkarsh Small Finance Bank subject to force majeure circumstances. The complete list of services available to me will be available on www.utkarsh.bank. Passbook: The discretion lies with the Bank regarding providing pass books to account holders. Cheque Book: Satisfactory conduct of the account entails maintaining sufficient balance to honor cheques issued to third parties. If there are high incidences (i.e. more than 3 cheque returns for want of funds) to the contrary, the Bank reserves the right to close the account under intimation to the customer. Any special instructions, both financial and non-financial in nature, like standing instructions, stop payment instructions, issuance of cheque books etc must be communicated in writing. Otherwise, it shall not be binding on the Bank to comply with such instructions. I understand that if I/we use my/our Savings account for business transactions the bank reserves the right to unilaterally freeze operations in such accounts. The Bank will be sending from time to time notices / correspondences to the address provided with the Bank/branch. Hence, it is incumbent upon the applicant(s) to intimate change in mailing address, if any, immediately without any loss of time. 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Fees & Charges: Fees and Charges will be applicable on my account and for other services availed by me, as described in the Most Important Term & Conditions / schedule of charges and on the website www.utkarsh.bank. Service Taxes and other statutory imposts as applicable from time to time will be levied on all fees. Interest Payment: Utkarsh Small Finance Bank pays interest quarterly on daily balance basis in your Savings Account only (not in current account) as per the rate applicable for the scheme code. I understand that the bank is permitted to offer differential rates of interest for amounts exceeding Rs. 1.00 lakh. Change in Fees & Charges, Services, and Interest Rate: Any change/discontinuation of Fees & Charges, Services, or Interest Rate will be intimated to me at least 30 days in advance through letter/SMS/website/email or other means. Recovery: If no funds are available in the account to pay fees/charges, I authorize Utkarsh Small Finance Bank to set off any available credit, including amounts flowing into the account from collection proceeds or any deposits. Inoperative Account: No transactions induced by me in the account for a period of 2 years or more is treated as an Inoperative account. Account Freeze: I authorize the bank to freeze my account in the following circumstances, with intimation to me except where specified otherwise a) When a minor, who is the holder of the account, attains majority b) If it is suspected by the bank that transactions in my account are not initiated by me (the Bank will not assume any liability for the transactions already executed) c) If it is suspected that my account is being misused as a money mule or as a channel for unauthorized money pooling or a conduit for any illegal activity (I will not receive a notice in this case). d) The bank receives statutory requests for freezing the account. e) If bank found Non compliance to KYC guidelines as amended from time to time. Account Closure: I authorize the bank to close my account, with prior intimation to me, in case of a) balance in the account remains zero for 3 months or more high occurrences of dishonoured payments from my account. b) Any other event as decided by the Bank with prior intimation. Further I understand that the bank is obligated to honour all statutory notices including closure of my/our account with/without notice to me. Account Conversion (applicable for Salary Savings account holder): If salary is not credited for a period of 3 months into my Salary Account, the account will be automatically converted to a normal savings account without any notice or intimation (with all applicable charges & fees) and full KYC will apply, failing which there will be a credit freeze placed on the account. Transactions: Any instructions to Utkarsh Small Finance Bank regarding the account, both of a financial/non-financial nature (e.g.: Issuance of Cheque book/card, financial transactions, updation of personal details etc.) will be provided by me through the authorized channels only, which will be specified by the bank, based on regulatory guidelines prevailing at that time. Utkarsh Small Finance Bank is not expected to act on instructions that do not come in through the authorized channels, but reserves the right to act upon its discretion to provide such facilities under extraordinary circumstances. Channel facilities: All channel facilities provided by Utkarsh Small Finance Bank including Debit Cards, ATMs, Internet Banking etc. are subject to specific guidelines that are provided on www.utkarsh.bank and as per the T&Cs handed over to me. I/We agree and undertake that I/We shall never part with any sensitive information of my/our account especially through internet/email/phone medium and Utkarsh Small Finance Bank is not liable for fraud arising from such disclosures. I also undertake to inform the bank immediately in case of loss of cheque leaf(s), Debit Card(s) linked to my account. Debit Card: The usage of the Debit card will be in accordance with the Exchange Control Regulation and in the event of any failure, the card holder will be liable for action under the Foreign Exchange Management Act 1999 and the amendments there of stipulated by the Reserve Bank of India. Disclaimer for Utkarsh Small Finance Bank Internet Banking: "I/We acknowledge that the issue, usage of Utkarsh Small Finance Bank Internet Banking facility is governed by terms & conditions in force from time to time as set forth on the www.utkarsh.bank and agree to abide by the same. I/We am/are aware that Utkarsh Small Finance Bank Ltd does not seek any information relating to login ID/Password in any form including through e-mails from its customers. I/We further agree and confirm that Utkarsh Small Finance Bank shall not be liable for any losses arising from my/our sharing/disclosing of login ID, password, cards, card numbers or PIN (Personal Identification Number) to anyone, nor shall make claims on the bank for any unauthorized use. I/We shall take all precautions to protect my/our account details so as to avoid any unauthorized use. Force Majeure: Bank's obligations contained herein will be subject to any occurrence resulting in prevention from or delay or interruption in performing its obligations if such prevention, delay or interruption is due to Force Majeure event, [which would include any event beyond the reasonable control of Bank, including, without limitation, unavailability of any communication system, sabotage, fire, flood, explosion, acts of God, civil commotion, strikes or industrial action of any kind, riots, insurrection, war or acts of government, changes in legislation and other allied acts of regulatory nature] then Bank shall not be deemed to be in default so long as any such cause or the effect thereof persists (provided that this shall not prevent the accrual of interest on any outstanding amount which would have been payable but for this provision) and during a reasonable period thereafter within which any such obligations are not capable of being fulfilled. Bank shall not be liable for any action or claim, from any party, arising out of its inability to perform the obligations for the reasons stated herein.

Each depositor in Utkarsh Small Finance Bank is insured by DICGC upto a maximum of ₹ 5,00,000 (Rupees Five Lakhs) for both principal and interest amount held by him/her in the same right and same capacity as on the date of liquidation/cancellation of bank's licence or the date on which the scheme of amalgamation/merger/reconstruction comes into force.

For Bank use only

CRM ID <input type="text"/>	Documents Submitted <input type="checkbox"/> ID proof <input type="checkbox"/> Add Proof <input type="checkbox"/> Photo	<input type="checkbox"/> Field Verification initiated <input type="checkbox"/> PGK issued for existing customer <input type="checkbox"/> No cheque book to be issued
Delivery Channel <input type="text"/> Marketing Channel* <input type="text"/>	Lead Generator Code <input type="text"/> Lead Converter Code* <input type="text"/>	
Value Date <input type="text"/> Fund Parked A/C No. <input type="text"/>		UDN <input type="text"/>
Branch Name <input type="text"/>	Date* <input type="text"/>	Our Employee / Staff Number* <input type="text"/>
Politically Exposed Person (PEP) <input type="checkbox"/> Yes <input type="checkbox"/> No	CIF Id <input type="text"/>	
Account Type <input type="checkbox"/> Savings <input type="checkbox"/> Salary <input type="checkbox"/> Current <input type="checkbox"/> Fixed Deposit <input type="checkbox"/> Recurring Deposit	A/C No. <input type="text"/>	
Customer signed in my presence: Emp. Name <input type="text"/>	Emp. Code <input type="text"/>	Signature <input type="text"/>
Tele Confirmation Done: Emp. Name <input type="text"/>	Emp. Code <input type="text"/>	Signature <input type="text"/>

DECLARATION BY THE BRANCH

I hereby certify that this account opening form is complete in all respects and relevant documents have been obtained as per the KYC Guidelines of the Bank and RBI (as amended from time to time) and performed due diligence to verify the genuineness of the customer.
 The account may please be set up in CBS.

For Utkarsh Small Finance Bank Limited Branch Head/Authorized Signatory _____ <p align="right">Signature with Stamp</p>	
Name of Official: _____	Designation: _____
EIN: _____	Signature _____

ACKNOWLEDGMENT SLIP

Reference Number: _____ <small>Please quote this reference no. for any future communication</small>	Dated <input type="text"/>	Nomination taken <input type="checkbox"/> Yes <input type="checkbox"/> No
Bank official name <input type="text"/>	Bank Official EIN <input type="text"/>	

 Signature of Bank official along with Branch Stamp