

NOMINATION Yes, I/We wish to nominate (as per details below) No, I/We donot wish to make a nomination in my/our account and declare I/We fully understand the risk and difficulties associated with “ No Nomination”

- Nominee name to be displayed on FD advice
- Nomination as per existing CASA account _____

Nomination under Section 45 ZA of the Banking Regulation Act 1949 and Rule 2(1) of the Banking Companies (Nomination) Rule 1995 in respect to Bank deposits. I/We nominate the following person to whom in the event of my/our/minor's death the amount of deposit in the account, particulars whereof are given below, may be returned by Equitas Small Finance Bank Ltd. (Name of branch where account is held) _____

Nominee Name _____

Address _____ *City _____

*State _____ Country _____ *Pincode _____ *Tel(R) _____

Relationship with Depositor, if any: _____ Age _____ Date of Birth of Nominee _____

(Leave out if nominee is not minor) As nominee is a minor on this date, I appoint

Name _____ as guardian, with relationship to minor as _____ Of Age _____

Address _____

To receive the amount of the deposit in the account on behalf of the nominee in the event of my/our minor's death during the minority of the nominee

Personal Details of the witness (*thumb impression (s) should be attested by 2 witness)

Witness 1	Witness 2
Name _____ Signature _____	Name _____ Signature _____
Address _____	Address _____
Place _____ Date _____	Place _____ Date _____

*Signature(s)/Thumb Impression(s)	*Signature(s)/Thumb Impression(s)	*Signature(s)/Thumb Impression(s)
Name _____	Name _____	Name _____

I/We have read and understood the above Declaration and rules and confirm that the details provided on the form are correct. I/We also confirm that my/our account been opened by Bank officer Mr./Ms _____ & I/We have signed in his/her presence.

If Customer has selected no nomination or not selected any option, to be signed by the sourcing officer -

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

FOR BANK USE					*Employee Signature and code
A/c No: _____	Product Code: _____	Value Date: _____	LC Code _____ Branch Code _____ LG Code _____	CSO/BOM/RM Sig: _____ BM Signature _____	Branch Stamp
					Branch Stamp

CUSTOMER COPY

Please quote the reference no. for future reference

We acknowledge receipt of nomination made by you in favour of :

Name of the nominee _____ Age _____ Years _____

With respect to your A/C nos. _____ Acknowledgement date. _____

Name and Signature of Bank Officials _____

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 on FD & RD is deducted when interest payable or reinvested per customer across all branches, exceeds Rs.40,000/- for residents of India below the age of 60 years and Rs. 50,000/- for Senior Citizens in a financial year. Further, TDS is deducted at the end of the financial year on interest accruals if applicable.
- No deductions of tax shall be made for taxable interest in the case of an individual resident in India, if such individual furnishes to the Bank, a declaration in writing in the prescribed Form (Form 15G/H as applicable) to the effect that the tax on his/her estimated total income for the year in which such interest income is to be included in computing his/her total income will be Nil. Form 15G/H needs to be submitted for every subsequent deposits booked after submission of Form 15G/H to the Bank in a Financial Year.
- As per Section 139A(5A) of the Income Tax Act, every person receiving any sum as income or amount from which tax has been deducted under the provisions of the 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 availment of the credit of tax deducted at Source.
- As per section 206AA introduced by Finance (No.2) Act, 2009 w.e.f. 01.04.2010, every person who receives income on which TDS is deductible shall furnish his PAN, failing which TDS shall be deducted at the rate of 20% in case of Domestic deposits. Please further note that in absence of PAN, Form 15G/H exemption certificates will be invalid even, if submitted & penal TDS will be applicable.
- Minimum period of the NRE Fixed Deposits is 1 year. No Interest would be paid if the NRE depo sit is pre-closed before the completion of the first 12 months. The minimum tenure of domestic term deposits is seven days.

Fixed Deposits booked either online or through the branch with the mode of operation as Anyone or Survivor or Either or Survivor or Former or Survivor and request is received for foreclosure: Both the account holders are required to visit the home branch in person and provide their consent in writing under their signature.

* I agree that in case of any lien on the deposit by self or third party, the deposit will be force renewed for the same tenure as per the rates applicable from time to time irrespective of the Maturity Instruction.

* As per Terms & Conditions of fixed deposit account of the bank, the penalty on premature closure of fixed deposits as been fixed by the bank at the rate of 1%. However, premature Penalty will not be applicable for FDs which have completed a tenor for than 180 days and is not a BULK deposit. (FD Booked for < ₹1 crore on or before 28th Feb 2019 & < ₹2 crore booked on or after 1st March 2019 & < ₹3 crore booked on or after 7th June 2024)

* If interest amount is not sufficient to recover the TDS amount, the same may be recovered from the principal amount of fixed deposit.

* Incase of monthly deposit scheme, the interest will be calculated for the quarter and paid monthly at discount value.

Note:- The above is subject to change as per directives of Finance Ministry, Govt. of India.

1. Minimum Term of Recurring Deposit - 6 months (and in multiples of 3 months thereafter)
2. Maximum Term of Recurring Deposit - 120 months
3. The Interest on Recurring Deposits will be calculated by the bank in accordance with the directions advised by Indian Banks' Association.
4. Interest on Recurring Deposits will be paid out on maturity.