TERM DEPOSIT FORM

AU SMALL FINANCE BANK
A SCHEDULED COMMERCIAL BANK

"*"Fields are mandatory

DEPOSIT DETAILS

Date D D M M Y Y Y Y Deposit Account number ____ Branch Name ____

Product Name ____ Product Code ____ Branch Code ____ (For Branch use)

APPLICANT DETAILS (To be filled by customer only)

Tick whichever is applicable

Deposits will be created according to the name registered under customer ID. Customer ID is printed in the welcome kit and appears on the first page of your cheque book / passbook

Applicant 1 Customer ID ____ Name ____ ☐ Senior Citizen

*PAN of Applicant 1 ____ Form 60 ☐ **(Please provide Form 49A if PAN applied**
Mandatory for Deposit amt of Rs. 50,000/- and above & Tax Saver FD.
NOTE : If PAN number is not provided, then Father's name of the applicant is mandatory

Applicant 2 Customer ID ____ Name ____

Applicant 3 Customer ID ____ Name ____

Operating Instructions ☐ Single ☐ Either or Survivor^ ☐ Minor Under Guardian ☐ Anyone or Survivor^ ☐ Jointly ☐ Former or Survivor ^ ☐ Latter or Survivor ^ ☐ Others ____ Specify

In case applicant proposes to open a Joint Account and fails to specify the mode of operation, the same shall be as "Jointly".

☐ **This clause is applicable in the event of death of any of the joint depositors prior to the maturity of the deposit.**

- **We instruct to allow premature repayment of the fixed / term deposit having operating instructions as "Either or Survivor", "Anyone or Survivor", "Latter or Survivor" or "Former or Survivor" in line with this survivor clause instructions of the deposit. (Please note that this clause is valid only when all the joint account holder consent to the Account opening).**
- **In case of joint fixed / term deposits having operating instructions as "Either or Survivor", "Anyone or Survivor", "Latter or Survivor" or "Former or Survivor", the Bank shall repay the deposits before the maturity of the deposit/s in case such an instruction is received in accordance with this survivor clause instructions of the respective deposit/s, along with relevant documents as may be specified by the Bank from time to time.**
- **Any such repayment before maturity shall constitute a valid discharge of the Bank's obligations against all concerned including but not limited to the nominee / legal heirs of the depositors or anyone claiming under them.**

DETAILS OF INSTRUCTION (To be filled by customer only. Please tick the applicable option)

Amount (in INR) ____ - __ Amount in words ____

Funding Instructions / Standing Instruction for RD only	☐ Debit my account number ____ ☐ Cheque No. ____ Dated ____ Drawn on ____ ☐ Cash (Upto INR 50000 only)		
Deposit Type	☐ Fixed Deposit	☐ Recurring Deposit	☐ 5 Year Tax Saver FD^^
Duration of Deposit	__ Months __ Days	__ Months	60 Months
Rate of Interest (% p.a)	__ . __ (% p.a.)	__ . __ (% p.a.)	__ . __ (% p.a.)
$$ Sweep-in facility required	☐ Yes ☐ No	Not Applicable	Not Applicable
Interest Payment Frequency **Rate of interest will be discounted for monthly payout**	☐ Monthly payout ☐ Quarterly payout ☐ Cumulative / On Maturity	Cumulative / On Maturity	☐ Monthly payout ☐ Quarterly payout ☐ Cumulative / On Maturity
Maturity Instruction	☐ Renew Principal & Interest ☐ Repay Principal & Interest ☐ Renew Principal & Repay Interest	Repay Principal & Interest	Repay Principal & Interest
Maturity amount repayment mode (applicable only if maturity instructions are of repayment)	☐ Credit my / our AU Bank Account Number ____ ☐ Payment instrument (DD) to be mailed to my registered communication address.** ☐ Credit proceeds to my other bank account as mentioned below through RTGS/NEFT (for standalone FD's) Bank Account Number : ____ IFSC Code: ____ Bank Name and Address: ____ **(Copy of cancelled cheque to be submitted for validating the other bank's account)**		
TDS to be deducted	☐ Yes ☐ No, IT Exemption letter attached ☐ No, Form 15G / 15H attached		
LEI (Legal Entity Identifier) Code	____		

Are you a tax resident in any country other than India? (if Yes, please fill the FATCA/CRS declaration form separately) ☐ Yes ☐ No

Are you a Politically Exposed Person or related to one? ☐ Yes ☐ No **If yes, branch to follow EDD guidelines**

Pre-mature withdrawal facility required? ☐ Yes ☐ No (for deposits >= INR 1 Crore 1 Thousand)***

Is the Term Deposit Non Callable / 5 Year Tax Saver Fixed Deposit? (if Yes, please fill the applicable annexure separately) ☐ Yes ☐ No

DECLARATION AND NOTES

- Customer registered for email statement will receive TD advice through email. Customers who require physical advice can visit the nearest branch.
- The RD will start on the first date of amount being debited. Standing instruction for RD will be on the same date of the forthcoming months till maturity.
- Within 5 working days of account opening, FD advice will be despatched to the mailing address of customers who have not registered for email statements
- In the event of death of 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 account holder, unless there is a survivor clause.
- The Bank shall not be renewing the term deposits for deceased customers (primary capacity) once matured
- *** Please note that if the Premature withdrawal facility is not opted for / 'Premature withdrawal facility required' option is not selected, the concerned Fixed Deposit cannot be withdrawn by the customer at any time before the completion of the deposit tenure, as stated above.
- The interest charge on premature closure / withdrawal of Retail Fixed Deposit including sweep in and partial closures has been fixed by the Bank at the rate of 1%.
- Non-Callable Fixed Deposit cannot be closed prior to its maturity tenure.
- ** Mailing of payment instrument options is not available for monthly and quarterly payout's.
- LEI is a mandatory requirement for all non-individual remitter / beneficiary for NEFT or RTGS transaction of Rs. 50 crores and above.
- Other Terms & Conditions, as defined by AU Small Finance Bank, apply. Conditions for the premature withdrawal can be referred from General T&C available on Bank's website www.au.bank.in
- TDS shall be applicable for Fixed / Recurring Deposit placed with the Bank.
- For minor turned major wherein valid PAN of major is not submitted – TDS will be applicable at higher rate
- Form 15G/H / Tax Exemption Certificate to be provided in case tax is not to be deducted at source.
- I/ We have been explained the terms & conditions for opening and operating the account along-with the facilities/ features available with this account".
- $$ The Sweep-In feature allows you to link your AU Fixed Deposit with your AU Savings or Current Account. If your account lacks sufficient funds to complete a transaction, the shortfall up to the principal amount of the linked Sweep-In Fixed Deposit is automatically transferred to your account, facilitating seamless processing.

^^Declaration for 5 Year Tax Saver Fixed Deposit only

- This deposit is being made in order to avail benefit under section 80C of Income Tax Act
- The maturity period of the term deposit issued under this product, of any denomination, shall be five years commencing from the date of the deposit
- No pre-mature withdrawal of principal or accrued interest is permitted under the captioned product / scheme. Premature liquidation for Non Callable / 5 year Tax Saver Fixed Deposit allowed only in case of Death with no interest charge applicable
- In case the term deposit advice / receipt is lost, stolen, destroyed, mutilated or defaced, a duplicate advice / receipt will be issued only on the applicant furnishing an indemnity bond in the bank's prescribed format with one or more approved sureties or with a bank guarantee
- On maturity, the depositor(s) is / are required to discharge the Term Deposit advice / receipt issued by AU Small Finance Bank Ltd. by signing on a revenue stamp and submitting it to the bank
- The applicable amount of tax on the applicable interest shall be deducted in accordance with the provisions of section 194A or section 195 of the Income Tax Act, 1961
- This term deposit is governed by the Bank Term Deposit Scheme, 2006 by the Government of India vide it's notification number 203/2006 dated 28th July,2006, and amendments as published by the Government from time to time in the official gazette. In addition to the above mentioned, the guidelines issued by the Reserve Bank of India from time to time in respect of term deposits shall also apply
- I/ we understand that any Non-Callable / Tax Saver TD will not be booked in Auto Renewal mode but in the event of lien marking on such TD, it shall be renewed with premature withdrawal facility.

Thumb impression / Signature of First Applicant	Thumb impression / Signature of Second Applicant	Thumb impression / Signature of Third Applicant
Name ____	Name ____	Name ____

AU SMALL FINANCE BANK LTD. CUSTOMER ACKNOWLEDGEMENT SLIP - TERM DEPOSIT FORM

Instruction received from ____ Branch code ____ Date D D M M Y Y Y Y

Deposit Type ☐ Fixed Deposit ☐ Recurring Deposit ☐ 5 year Tax Saver Fixed Deposit

Duration of Deposit ____ ROI ____ Rs. ____

Maturity Instructions	☐ Renew Principal & Interest	☐ Repay Principal & Interest	☐ Renew Principal & Repay Interest
Interest Payout	On Maturity	☐ Monthly ☐ Quarterly ☐ Cumulative	

I/We have read understood, and agree to abide and be bound by all the provisions of the Terms and Conditions as displayed on www.au.bank.in

Signature of Bank Official with stamp

NOMINATION DETAILS –FORM DA 1 - Applicable for Individual's and Sole Proprietor only

'*'Fields are mandatory

I / We have been explained the benefits of availing nomination facility

☐ Yes, I / we instruct you to nominate (as per table below) ☐ I/we hereby instruct that no nomination be made in my/our account

Nomination under this Section 45 ZA of Banking Regulations Act 1949, and Rule 2(1) of Banking Companies (Nomination) Rules 1985 in the respect of Bank Deposit. I/We nominate the following to whom in the event of my / our / minor's death the amount of the above opened Account/Fixed Deposit/Recurring Deposit may be returned by AU Small Finance Bank

The nomination will be applicable for ☐ Fixed Deposit ☐ Recurring Deposit

***Personal Details of Nominee**

*Name PREFIX FIRST MIDDLE LAST NAME

ADDRESS

*Address Line 1

Address Line 2

Address Line 3 *State

*Country *City *PIN Code

Email ID (In Capital Letters)

Mobile No ISD CODE DOB DDMMYYYY (If minor) Age

Relationship with the Depositor

^As the nominee is a minor on this date, I appoint

Nominee name to be printed on deliverables# ☐ Yes ☐ No

*Name PREFIX FIRST MIDDLE LAST NAME

ADDRESS

*Address Line 1

Address Line 2

Address Line 3 *State

*Country *City *PIN Code

Email ID (In Capital Letters)

*Mobile No ISD CODE Age *Relationship with Nominee

...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.

Personal Details of the Witness (Thumb impression shall be attested by 2 Witnesses)

Witness 1 Name ______________________

Address ______________________

Signature ______________________

Place ______________ Date ______________

Witness 2 Name ______________________

Address ______________________

Signature ______________________

Place ______________ Date ______________

^Leave out it 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 the behalf of the minor. # Deliverables include account statement, passbook etc.

I/We confirm that I/We have read & understood the above Declaration and 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

Thumb impression / Signature of First Applicant	Thumb impression / Signature of Second Applicant	Thumb impression / Signature of Third Applicant
Name ______________	Name ______________	Name ______________

BANK USE SECTION

To be filled by the sourcing staff

☐ I confirm that I have personally met the customer and the customer has signed the TD account opening form in my presence. The signature has been verified from bank records and is as per the MOP in the account

☐ Connected with Customer on registered Mobile No ______________ @__:___ AM/PM

Emp. Name & Designation	
Emp. Code	

Signature of Sourcing Staff

To be filled by the BOSM/BM, post below authorization

All information (incl. Name and/or signature variation), as specified in the TD account opening form has been verified & found to be correct. I authorize the mentioned account(s) to be opened

Emp. Name & Designation	
Emp. Code	

Signature of BOSM/BM

LG Code (To be filled by the LG)

LC Code (To be filled by the LC)

Product Code

Lead Number

Deposit Value Date DDMMYYYY

Nomination done ? ☐ Yes ☐ No

Branch Code

Branch Name ______________

Version 5.1. Oct 2025

AU SMALL FINANCE BANK LTD. CUSTOMER ACKNOWLEDGEMENT SLIP - ADDITION OF NOMINATION (for bank use)

Received From ______________________ Account Number

Service instruction No ______________________ Name of Bank Staff ______________________

Date ______________________ Bank Staff Signature ______________________