

Other Terms & Conditions

Senior Citizens (completed 60 years of age): Please provide copy of Secondary School Leaving Certificate/LIC Policy/Voter's Identity Card/Pension Payment Order/Birth Certificate issued by the competent authority/Passport/Any other relevant document providing proof for age.

Declaration for Minor (In case * first/ * joint applicant is a Minor)

I declare that the minor (name) is my (relation) and I am his/her *natural and lawful guardian / * guardian appointed in terms of Court's order dated (copy attached). I shall represent the said minor in all future transactions of any description in respect to the above deposit account until the said minor attains majority. I certify that the minor was born on (date). I shall indemnify the Bank against the claim of above minor for any withdrawal/transaction made by me in his/her account.

Name of Guardian

Signature

Operating Instructions for Joint SB/Current Accounts: We request and authorise you, until any one of us shall give you notice in writing to the contrary, to honour all cheques or other orders drawn or Bills of Exchange accepted or notes made on our behalf signed by

1) 2) 3)

4) of us jointly and/or severally and to debit such cheques to our account with you, whether such account be for the time being in credit or overdrawn. We also request you to accept the endorsement by

1) 2) 3)

4) of us jointly and/or severally on cheques, orders, bills or notes payable to us. We shall be jointly and severally liable to you for any monies owing to you from time to time in case the account is overdrawn and debit balance is caused including your commission, interest at the appropriate rate and other incidental charges. In the event of death, insolvency or withdrawal of any of us, the survivor/s of us shall have full control of any monies then and thereafter standing to our credit in our account with you, and in that event the survivor/s will have full powers to operate the account and/ or to close the account.

Interest on FD: Please credit the interest payable every month/quarterly/half-yearly/annually to my/our SB/CA/Loan A/C No.....

Reinvestment Plan: I/We understand that the interest earned every quarter will be reinvested in the RIP a/c until maturity date as provided in the scheme.

SWEEP: I/We authorise you to transfer amounts in excess of ₹. in my/our SB/Current account No. on any day into a term deposit of days tenor in units of ₹..... I/We further authorise that inadequacy of funds in my/our SB/current account referred above is met any time by prematurely breaking the term deposit in units of Rs.5000 and transferring the required amount into the said SB/current account.

Recurring Deposit: Please debit my/our SB/Current account No. with ₹..... every month on(date) and credit to my RD / Variable RD account No..... towards the periodical installments upto (date)

Variable R D: I/We hereby declare that the core deposit for my/our VRD account is ₹..... and I/We hereby agree that the maximum amount of installment paid in my/our account shall not exceed ₹.10 lakhs.

Due Date Notice: Please *send / *do not send due date notice to my/our above address.

Auto Renewal for Term Deposits: Unless the Bank receives a demand for payment or instructions to the contrary from me/us on or before the date of maturity, please renew/continue to renew the deposit *including/ *excluding interest at the Bank's discretion for similar period, under the same scheme, at the then prevailing rate of interest, without insisting on production of the deposit receipt.

Tax Deduction at Source: Form No.15G/15H for exemption from TDS is enclosed.(for applicant seeking exemption from TDS)

Pre-closure: In the event of my/our seeking pre-closure of term deposit/RD, I/We agree that the Bank shall apply the rules for pre-closure of term deposits/RD prevailing on the date of my/our request for such pre-closure. In case of automatic renewal, if I/We seek to prematurely close or renew the deposit for a period shorter than the remaining period of contract, I/We agree that the Bank shall apply the rules for pre closure of Term Deposits/RD prevailing on the date of my/our request.

For Current Accounts (Individuals only)

i. * At present I/We do not enjoy any credit facility with any bank/branch. I/We undertake to inform you as and when credit facilities are availed by me/us with other bank(s)/branch(es) of your bank

ii. * At present, I am/We are having account with the following other bank(s)/branch(es)and enjoying facilities

Name of the Bank/Branch	Nature of Facility	Limit Sanctioned	Balance Outstanding	Securities

Staff: I/We declare that the money deposited from time to time or to be deposited hereafter into above mentioned account in my/our name(s) belong to me/us.

(* ~~strikeout which is not applicable~~)

Other Account Details

Do you have any account/s in any of our Branch(es), If so, give details	
Do you have any account/s in other Bank(s) in this city/town, If so, give details	

For No-Frill Accounts

Initial deposit and minimum balance may be NIL. Mode of withdrawals will be by way of withdrawal slips only accompanied by pass book. 10 transactions (total credit and debit entries) per month are free. Transaction charges of Rs.6/= will be levied for each transaction beyond 10 transactions per month. One DD/BPO shall be issued free of commission to meet the payment requirement. ATM cards will be issued at the discretion of the branch manager with off line limit of rupee one. The relaxed KYC procedures are to be followed for obtention of introduction/photograph for opening the account. At any point of time when the total balance in all the accounts FD/SB/CA) with the Bank taken together exceeds Rs.50,000/= or the total credit summation in all the accounts exceeds Rs.1,00,000/= in a year, no further transactions will be permitted until full KYC procedure is completed. The existing rules and regulations governing Savings Bank accounts are also applicable. For availing the value added services offered to other SB accounts then the customer have to fulfill full KYC procedures and minimum balance requirements as applicable to such SB customers.

For All Accounts

I/We have read the terms and conditions for providing the products/services opted by me/us and I/we agree to abide by and be bound by them as they are in force now and from time to time in force for such products/ facilities. I/We request you to provide me/us the initial password/ PIN which I/we shall change periodically for maintaining secrecy of my/our account level information. I/We undertake to keep my password/ PIN with myself/ourselves without giving any room for disclosure of the same to any third party. Further, I/we shall be responsible for any disclosure of my/our password/PIN to any third party and the Bank shall not be held responsible for any loss/ damage caused to me/us on account of such disclosures. I/We shall be availing this product/service at my/our request without any liability, either expressed or implied, to the Bank. I/We have read/understood the Bank's rules pertaining to the account/deposit scheme opted by me/us and the terms & conditions governing the same. I/We agree to comply with and be bound by them as they are in force and from time to time in force for such accounts/ deposits/ products/services. The Bank may use the details furnished above for opening any other account for me/us in future with the Bank

Nomination:

Nomination is required for this account/deposit as per details given in **Form DA 1** (enclosed)

Nomination *is not required*

SIGNATURE OF THE APPLICANT/S

CIF number	Name	Signature

Place :

Date : ____ / ____ / ____

Authorisation for Account Opening

Eligible for <input type="checkbox"/> Internet Banking <input type="checkbox"/> ATM / Debit Card <input type="checkbox"/> Telebanking <input type="checkbox"/> Mobile Banking <input type="checkbox"/> Multicity Cheque	
Others (specify) (Separate application forms for these services can be obtained from customer)	
<ul style="list-style-type: none"> • Cheque Book may be issued / need not be issued • Source(s) of Funds / Annual Income : ₹. _____ • Potential activity expected in the Account : ₹. _____ • (Annual turnover) • Threshold Limit : ₹. _____ 	<p>Account may be opened</p> <p>Signature of BM/ ABM/ Authorised Signatory</p> <p>Name and SS No. Date :</p>

