WARANGAL URBAN CO-OPERATIVE BANK LTD.,

ACCOUNT OPENING FORM
(For Resident Individuals)
(To be filled by Account Holder)

Nomination Registered

Branch ____________ Branch Code ☐☐☐☐ A/C. No. ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

Date ☐☐ ☐☐ ☐☐☐☐ Canvased by ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

1. ACCOUNT DATAILS

Account Type ☐ Savings ☐ **Interest Category** ☐ Public ☐ Staff / Retired Staff ☐ Senior Citizen

Customer Type (1st Holder) ☐ Public ☐ Minor ☐ Senior Citizen ☐ Staff ☐ Retired Staff Ph.No. ☐

2. ACCOUNT HOLDERS (Name should be as per proof of identity submited, separate CKYC-1 form to be sumitted for each applicant)

Sr. No.	Title	First Name	Middle Name Surname	Relation with Primary Holder
1				
2				
3				
4				

First holder's Address, Email ID and Contact details will be marked for all communications.
In case of Minor account, select appropriate option from below: DOB ☐☐ ☐☐ ☐☐☐☐

☐ The transation in this account will be clubbed under my PAN (PAN no. of the guardian) : ☐☐☐☐☐☐☐☐☐☐

☐ The transation will be in the name of the Minor under his PAN (PAN no. of the Minor) : ☐☐☐☐☐☐☐☐☐☐

3. IF ACCOUNT IS A TERM DEPOSIT - TD DETAILS :

TD Scheme ☐ FD (Fixed Deposit) ☐ RD (Recurring Deposit) ☐ FMD ☐ MIC ☐ Tax Exmption

☐ Others (Specify) ____________ ☐ Deduct TDS ☐ 15G ☐ 15H

Renewal Instruction ☐ ATR (Auto Renew) with interest ☐ ATR (Auto Renew) Only Principal ☐ Auto Closure

Fixed Deposit will be Auto Renewed with interest if no other instructions are given.

Deposit Amount ₹ ☐☐☐☐☐☐☐☐☐☐ **Period** ☐☐☐ Days ☐☐ Months ☐☐ Years ROI ____%P.A.

Interest Payment Type ☐ Monthly ☐ Quarterly ☐ Half Year ☐ Yearly ☐ On Maturity (applicable as per scheme)

Interest / Maturit Payment Instruction ☐ Credit to My/our Account No. ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐ with WU Co-Op. Bank Ltd

☐ NACH Credit ☐☐☐☐☐☐☐☐☐☐ Branch

☐ NEFT Credit to A/c No ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐ Bank ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

☐ Branch ☐☐☐☐☐☐☐☐☐☐ IFSC Code No. ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

TDS as applicable will be deducted.
Penal Interest is applicable to all premature withdrawals/reinvestments as per rates decided by the bank and subject to change from time to time

4. INITIAL DEPOSIT / FD FUNDING DETAIL :

Amount ₹ ☐ Inwords ____________

Mode of Payment ☐ Cash ☐ Transfer

Account No:	Cheque No.	Cheque Date	Bank Name	Branch

In case Recurring Deposits, select appropriate option from below:

☐ I/We authorize WU Co-op Bank Ltd. to debit ₹__________ per month on date __________ from my/our A/c. No __________ with__________ Branch OR

☐ I/We opt for mandate management system to debit my account with __________ Bank __________ branch (separate mandate to be filled)

5. MODE OF OPERATION :

☐ Self ☐ Either of Survivor ☐ Former or Survivor ☐ Any One or Survivor's ☐ All Jointly

☐ Minor operated by self ☐ Minor operated by guardian ☐ Others (Specify)

Savings Account: We hereby give our express consent that in case of death of any or more but not all joint account holder, WUC Co-op. Bank Ltd., is permitted to allow operations of the said account to the surviving joint account holder/holders without referring the matter to the leagal heir of the deceased account holder/s

Fixed Deposit (all types): We here by give our express consent that in case of death of any one of the joint depositor/s WUC Co-op. Bank Ltd., is permitted to make payment of deposits prematurely being principal along with the interest, to the suviving depositer.

Self attestation and round stamp of the branch across all photos

Signature

Signature / Thumb Impression of Applicant | Signature / Thumb Impression of Applicant | Signature / Thumb Impression of Applicant | Signature / Thumb Impression of Applicant

Name _____ _____ _____ _____

CustID

CKYC No.

6. CHANNEL FACILITY : (The Bank offers the following facilities to all customers please indicate if you want to opt out of any of these):

(Mobile No and email ID of the primary holder will be registered for all requests.) Cheque book and Debit card will be issued as per applicable rules and delivered to the correspondence address only.

Debit Card ☐ Rupay Name to be embossed on Debit Card :

• **Monthly e Statements** • **Mobile Banking** • **SMS Alert** • **Cheque Book**

I Wish to opt out for the following services from the ones listed above.

☐ *I/We request to collect my/our cheque Book & Debit Card from Home Branch/ by hand, don't want it to be delivered to my/our correspondence address.*

7. NOMINATION (Form DA 1) (Mandatory in case of accounts with Mode of Operation as Self/Jointly)

Nomination under Section 45 ZA read with section 56 of the Banking Regulation act 1949 and Rules2(1) of the Co-operative Banks (Nomination) Rules 1985, in respect of the Bank deposits. The nomination facility is available for all type of accounts & the account holder are advised to avail the facility for smooth settlement of claim by legal heir in unforessen circumstances & nomination be made in favour of only one individual

☐ **Nomination required :**

I/We nominate the following person to whom in the event of my/our/minor's death the amount of deposit in the above, may be returned by WUC Co-op. Bank Ltd.

Full Name of Nominee	Address of Nominee	Relationship with Nominee	Date of Birth	Age	%

As the nominee is a minor / specially abled on this date, I/we appoint Mr./Mrs. _____ Address _____

_____ Date of Birth _____ Contact No. _____ Relation with Minor _____

To receive the amount of deposit on behalf of the nomination in the event of my/our minor's death during the minority of the nominee.
Where the deposit is made in the name of minor. the nomination should be signed by the person lawfully entitled to act on behalf of the minor.

Signature

Signature / Thumb Impression of Applicant | Signature / Thumb Impression of Applicant | Signature / Thumb Impression of Applicant | Signature / Thumb Impression of Applicant

Name : 1) _____ 2) _____ 3) _____ 4) _____

8. SHARE MEMBERSHIP NUMBER **No of Shares**

Group B 9000

WARANGAL URBAN CO-OPERATIVE BANK LTD.,

CENTRAL KYC REGISTRY

Know Your Customer (KYC) Application Form Individual & Related Person
(To be filled by Account Holder)

For Office use Only Application Type ☐ New ☐ Update ☐ Delete If existing CBS ID:

KYC Number *(Mandiatory for KYC update request)* Doc. No.:_____

Account Type ☐ Normal ☐ Minor ☐ Sr. Citizen ☐ Aadhar OTP based EKYC (non face to face mode)

1. INDIVIDUAL DETAILS (Either farther's name or spouse's name is to be mandatorily furnished. In case PAN is not available, fahter's name is

Pupose ☐ Savings ☐ Current ☐ Deposits ☐ Others, Specify _____

Role Type ☐ Individual ☐ Related Person (☐ Guardian for Minor ☐ Director ☐ Promoter ☐ Karta ☐ Trustee ☐ Partner ☐ Proprietor
☐ Beneficiary ☐ Beneficiaal Owner ☐ Court Appointment Official
☐ Authorised Signatory ☐ Power of Attorney Holder ☐ Other (Please Specify)

Name of Applicant Name (as per ID Proof)

Prefrred Name

Maiden Name
(Fathers Name Madatory in absence of PAN)

Fathers/Spouse Name

Mother's Name

Gender ☐ Male ☐ Female ☐ Third Gender ☐ **Date of Birth**

Marital Status ☐ Single ☐ Married ☐ Divorce ☐ Widow ☐ Others

Status ☐ Resident Individual

Nationality ☐ Indian

PAN ☐ **Form 60** (Please enclose a self attested copy of your PAN Card / Form60 Only in case eligible under Income Tax Act 1962 Rule No. 1148) ☐ **Form 61**

Preferred Mobile ☐ **Preferred E-mail ID**

Qualification ☐ Illiterate ☐ Non Matric ☐ Undergraduate ☐ Graduate ☐ Post Graduate ☐ Other

Occupation Type ☐ S-Service ☐ Private Sector ☐ Public Sector ☐ Government Sector)
☐ O-Others ☐ Professional ☐ Self Employed ☐ Retired ☐ Housewife ☐ Student)
☐ B - Business ☐ X- Not Categorised ☐ Agriculture

Profession

Religion

Average Income (In ₹) ☐ Nil ☐ 1 to < 60,000 ☐ 60,001 to < 1,20,000 ☐ 1,20,001 to < 6 Lakhs ☐ 6 Lakhs to < 12 Lakhs
☐ above 12 Lakhs

2. ADDRESS

Permanent Adress

Address Type ☐ Resident / Business ☐ Resident ☐ Business ☐ Regitred Office ☐ Unspecified

Line 1

Line 2

Line 3 City /Town/Village Locality

District State Pin Code

Current Adress

Address Type ☐ Resident / Business ☐ Resident ☐ Business ☐ Regitred Office ☐ Unspecified

Line 1

Line 2

Line 3 City /Town/Village

Distrit State Pin Code

Tel (Off) : Tel (Resi) ;

Signature

WARANGAL URBAN CO-OPERATIVE BANK LTD.,

CENTRAL KYC REGISTRY

Know Your Customer (KYC) Application Form | Individual
[To be filled by Account Holder]

3. APPLICANT DECLARATION

1. I/We hereby declare that the details furnished are true and correct to the best of my knowledge and belief and I/We undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting , I/We are aware that I/We may be held liable for it.
2. I/We hereby confirm that my/our latest photograph has been affixed and I/We have submitted a self attested photocopy KYC document in support of POI & POA. The information provided by us/me on this Form is true, correct, and complete. I/We also confirm that I/We are aware of the FATCA / CRS Terms and Conditions and hereby accept the same.
3. I/We certify that the information provided by me/us in the Form, its supporting Annexures as well as in the documentary evidence provided by me/us are, to the best 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 the account as a Reportable Account or otherwise.
4. I/We permit/authorise the Bank to collect, store, communicate and process information relating to the Account and all transactions therein, by the Bank and any of its affiliates wherever situated including sharing, transfer and disclosure between them and to the authorities in and/or outside India of any confidential information for compliance with any law or regulation whether domestic or foreign.
5. I/We also agree that my/our failure to disclose any material fact known to me/us, now or in future, may invalidate my/our application and the Bank would be within its rights 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 the Bank if the deficiency is not remedied by me/us within the stipulated period.
6. I/We hereby accept and acknowledge that the Bank shall have the right and authority to carry out investigations from the information available in public domain for confirming the information provided by me to the Bank.
7. Should there be any change in information/incorrect provided by me/us, I/we declare and undertake the responsibility to intimate the bank within 30 days the date of change with supporting documentary evidence.
8. It shall be my/our responsibilities to educate myself/ourself and to comply at all times with all relevant laws relating to reporting under section 285BA of the Act read with the rules thereunder.
9. I/We also agree to furnish such information and/or documents as the Bank may require from time to time on account of any change in law either in India or abroad in the subject matter herein.
10. I/We shall indemnify the Bank for any loss that may arise to the Bank on account of providing incorrect or incomplete information..
11. The details provided by me / us in the form is as per the notified rules 114G to 114H of the income tax act 1962.
12. I/We have read, understood and hereby accept & agree to the Terms & Conditions given for all the products & services I/We have requested.
13. I/We hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address.
14. I/We have been explained about the nature of information that may be shared upon authentication. I/We have been given to understand that my information submitted to the bank, herewith, shall not be used for any other purpose than mentioned above, or as per requirements of law.
15. I/We hereby declare that all the above information voluntarily furnished by me is true, correct and complete.
16. If there is a mismatch in my Date of Birth / Name / Middle Name / Surname in the document(s) submitted by me. I, hereby, confirm that the Date of Birth / Name / Middle Name / Surname mentioned in this form is/are correct. I/We, hereby, indemnify WU Co-operative Bank Ltd. against any claims and damages incurred by WU Co-operative Bank Ltd. for relying and acting on this declaration.
17. I have affixed my present signature in the Account Opening Form. Since, I do not have any document with my present signature, I have signed in the presence of Bank staff and have submitted my latest identity proof document - _____. I confirm my identity; a copy of my identity proof is enclosed, herewith. Request you to consider my signature on the Account Opening Form, as my present signature.
18. I/We hereby agree that in the event of any change in my correspondence address, I/We will immediately inform the Bank. In case the address submitted by me as proof, undergoes a change, I/We note to submit the fresh proof of address to the Branch for updating in the account records. I/We further confirm that if the copy of the proof of address if not submitted to the satisfaction of the bank, within 6 months, the Bank shall have the right to freeze / close the account. I/We, hereby, indemnify WU Co-operative Bank Ltd. against any claims and damages incurred by WU Co-operative Bank Ltd. for relying and acting on this declaration.
19. I/We hereby give consent to the Bank for downloading my/our CKYC record from Central KYC Records Registry.

Signature / Thumb Impression of Applicant

Date : ☐☐ ☐☐ ☐☐☐☐ Place : ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

ATTESTATION / FOR OFFICE USE ONLY

KYC Verification carried out by:

Date ☐☐ ☐☐ ☐☐☐☐

Emp. Name

Emp. Code

Emp. Designation

Emp. Branch

CBS ID:

Branch Officer Signature with Branch Round Stamp

AOF details verified with KYC documents: ☐

Signature of KYC scrutiny CAO Official with Name & PA / RP stamp and date

Cust ID Customer details verified and authorized: ☐

Signature of CAO authoriser with Name & PA / RP stamp and date

REMARKS *(If any)*

Documents Received

☐ Certified Copies ☐ EKYC Data received from UIDAI

☐ Equivalent E-Document ☐ Digital KYC Process

☐ Data Received From Offline Verification

Document Name	ID Proof	Address Proof
Passport Number	☐	☐
Passport Expiry Date ☐☐ ☐☐ ☐☐☐☐	☐	☐
Voter ID Card No.	☐	☐
Driving License No.	☐	☐
Driving License Expiry Date ☐☐ ☐☐ ☐☐☐☐	☐	☐
NREGA Job Card	☐	☐
National Population Register Letter		
Proof of possession of Aadhaar	☐	☐
Biometric ref. no.	☐	☐
E-KYC Authentication	☐	☐
Offline Verification of Aadhaar	☐	☐
Deemed POA		
Self Declaration for Mailing Address		
PAN Card No:	☐	☐
Ration Card No:	☐	☐
Electricity Bill :	☐	☐
Any Other ID :	☐	☐

Declaration

1. I/We confirm that I am /we are resident/s of India.
2. I/We hereby declare that all the above information voluntarily submitted by me, is true, correct & complete.
3. I/We have read and understood the terms and conditions as displayed on the Banks Website (www.wucbank.com), governing the opening of an account with Warangal Urban Co-operative Bank Ltd. and those relating to use of various services including but to ATM / RuPay Debit Card / Phonepe Banking) / Mobile Banking.
4. I/We authorize Warangal Urban Co-operative Bank Ltd. to issue me / us /RuPay Debit cum ATM card.
5. I/We declare and state that we will adhere to stipulated norms related to Debit Cards specified by the Bank.
6. I/We further agree that the Bank shall be under no duty to verify the identity or authority of the person giving any instruction or the authenticity of such instruction apart from verifying my / our Internet Banking ID and Password.
7. I/We agree that I/We shall be entirely responsible for any funds transferred from my / our Internet Banking registered account/s to any third party beneficiary/s account/s that I / we register using Internet Banking.
8. I/We indemnify and agree to keep the Bank indemnified for all and / or any losses, cost, expenses etc. suffered or incurred by the Bank by reason of incorrect / incomplete information being furnished and for by reason of misuse of the Mobile Banking / Phonepe Banking etc.
9. If it results in Overdraft, at any time, in my/our SB/CD account/s as against the credit balances available, I/We undertake complete responsibility to pay back the Overdraft amount together with interest thereon as applicable to Overdraft loans and other charges as per Bank's norms.
10. I/We state and declare that in case I/we desire to discontinue any facility, I/we shall by a request notice inform the Bank about the same by phone or SMS from registered number as per Bank records. I/We hereby declare that all the above information voluntarily submitted by me, is true, correct & complete.
11. I/We agree that I/We shall be entirely responsible for any funds transferred from my / our Internet Banking registered account/s to any third party beneficiary/s account/s that I / we register using Internet Banking. I/We shall take all precautions to protect my / our account details to avoid any unauthorized use. Warangal Urban Co-op Bank Ltd. 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.
12. I/We do hereby solemnly declare that the information provided above with respect to my/our account is up to date and correct.
13. I/We hereby agree to the Bank merging my/our customer identification number across all my relationship with the Bank so that the Bank shall allot me an Unique Customer Identification Code as mandated by the Reserve Bank of India.
14. I/We accept and agree to be bound by the said terms & conditions including those excluding/limiting the banks liability.
15. I/We understand that the bank at its absolute discretion may discontinue any of the services completely or partially without any notice to me/us.
16. I/We agree that the bank may debit my account for the service charges as applicable from time to time.
17. I/We understand and undertake that the usage of the Debit Card shall be strictly in accordance with the Exchange Control Regulation and in the event of any failure to do so, I/we will be liable for the action under the Foreign Exchange Management Act 1999 and the amendments thereof stipulated by the Reserve Bank of India.
18. I/We have to advise that Warangal Urban Co-operative Bank Ltd. may pay to anyone of us, any day either before or on due date, on or after due date and where no due date is fixed, on demand, the principal along with interest. Payment to any one of us is discharge to the bank from all of us, until you receive a notice contrary to it from both/all of us. In case of death of any one, amount is to be paid to the survivor(s) as applicable if opted for survivorship mandate.
19. I/We undertake to inform the Bank about any changes in the status of account holders/ accounts or disputes arising between the account holders or in respect of the above accounts and hereby indemnify the Bank and its officials against any loss or damage suffered or incurred by the Bank by reason of failure by me / us to inform the Bank about any changes/disputes.
20. In case I/We fail to submit the copy of PAN card as per Gazette Notification within the period of six months from the date of opening the account, I/We authorize the Bank to freeze the account for further operations till such submissions
21. The Depositor is insured in DICGC upto a maximum amount of 5,00,000/- in case of liquidation of the Bank as per RBI guidelines.
22. The terms and conditions of opening and maintaining the savings account have been explained to me by the Branch officials and I/we agree to be bound by the same
23. The Bank offers passbook facility to all individual account holders.
24. I/We undertake to pay service charges of Rs.500/- at the time of closure of my/our SB/CD account, for any reason.
25. I/We declare that the above information provided by me is true and correct to the best of my knowledge. I am aware that I may be held liable for all the charges incurred if dispute is found invalid. I/We hereby declare and agree to pay the said charges, the disputed amount along-with interest if the said investigation is found invalid.
26. In case of minor a/c the guardian will represent the said minor in all transaction of any description in the minor account until the said attains maturity. The guardian indemnifies the bank against the claim of the minor for any withdrawals/transactions made in his/her account and the amount withdrawal will be for benefit of the minor.
27. Sharing of Information/Disclosure:
    a. The customer by opening & maintaining any account with the bank gives the bank the right to share/disclose customer account/personal information as available with bank with any entity which has the right to access such information which may include but may not be limited to:
    i. Reserve Bank of India (RBI)
    ii. Government of India through its authorized representative/body
    iii. Courts/investigating agencies
    iv. Securities Exchange Board of India (SEBI)
    v. Authorized representatives of the Stock exchanges
    vi. Auditors, professional advisors
    vii. Third party service providers with whom the bank has executed legal contract on 'services/ products' and who will need to access the information
    viii. Any other legal entity/authorized individual who is entitled to such information
    ix. Credit Information Bureaus including but not limited to CIBIL
    b. The bank reserves the right to source for any other information about the customer or his accounts/ financial condition as may be deemed fit by the bank through whatever sources are available to the bank.
    c. Warangal Urban Co-operative Bank Ltd. uses customers contact information for service and promotional activities. Warangal Urban Co-operative Bank Ltd. takes express consent from customer on this aspect during account opening.
28. I/We, say that whatever stated hereinabove is stated with full state of mind without any coercion, undue influence, fraud or misrepresentation and is true to the best of my knowledge.

Signature / Thumb impression of Applicant	Signature / Thumb Impression of Applicant	Signature / Thumb Impression of Applicant	Signature / Thumb Impression of Applicant

SAVINGS BANK ACCOUNT - RULES AND REGULATIONS: (Customer)

1. The savings bank accounts should be used to route transactions of only non-business / non- commercial nature. In the event of occurrence of such transactions or any such transactions that may be construed as dubious or undesirable, the Bank reserves the right to unilaterally freeze operations in such accounts and / or close the accounts.
2. Interest on the Savings Bank Deposit is calculated at a rate fixed by the Bank as per RBI norms from time to time. This interest will be paid at Quarterly rests on the daily balance in the account.
3. The customer should maintain minimum Average Quarterly Balance as may be required from time to time in the account as communicated at the time of opening of the account. Changes in the bank / services charges or minimum balance requirements are displayed on the notice board of the branches and on the website. The non-maintenance of the adequate balance shall automatically entitle the Bank to levy the charges for non-maintenance of the average balance. In such an event, the Bank shall have first right to set-off any available credit that may be available in the account including from amounts flowing into the said account from the collection proceeds or any deposits.
4. Notwithstanding the above, if the Bank is of the opinion that if the customer does not maintain the average quarterly balance and / or if the account remains a Zero balance account and / or the overall conduct of the account is not satisfactory, the Bank shall have a right to close the account by issuing fifteen days notice. In the event, if the said account is funded within fifteen days period the Bank may not exercise the said right to closure. If not, the Bank shall close the account without any further notice to the customer.
5. If there is no transaction in the account for 2 years the account automatically gets classified as a dormant account whereupon further debit transactions are not permitted in the ordinary course. A request for activation of the account has to be made by the customer with fresh KYC document.
6. Satisfactory conduct of the account entails maintaining stipulated minimum quarterly average balance as well as sufficient balance to honour cheques issued to third parties. If there are high incidences to the contrary, the Bank reserves the right to close the account under intimation to the customer.
7. If it results in Overdraft, at any time, in my/our SB/CD account/s as against the credit balances available, the Bank shall recover such overdraft amount together with interest thereon as applicable to Overdraft loans and other charges as per Bank's norms.
8. Any special instructions, both financial and non-financial in nature, like Standing Instructions, Stop Payment instructions, Issuance of cheque books, Demand Drafts, Pay Orders, Issuance of duplicate card / PIN must be communicated in writing. Otherwise, it shall not be binding on the Bank to comply with such instructions. Charges as applicable will be levied to the customer.
9. Availing of the Anywhere Branch Banking (ABB) facility and the At Par Cheque facility is contingent upon the limits and service charges stipulated for these facilities.
10. Any change of address should be immediately communicated in writing to the Bank along with Address Proof.
13. The Bank reserves the right to close the account in case KYC documents provided for opening the account is not found satisfactory.
14. Sharing of Information/Disclosure:

a. The customer by opening & maintaining any account with the bank gives the bank the right to share/disclose customer account/personal information as available with bank with any entity which has the right to access such information which may include but may not be limited to:
   i. Reserve Bank of India (RBI)
   ii. Government of India through its authorized representative/body
   iii. Courts/investigating agencies
   iv. Securities Exchange Board of India (SEBI)
   v. Authorized representatives of the Stock exchanges
   vi. Auditors, professional advisors
   vii. Third party service providers with whom the bank has executed legal contract on 'services/products' and who will need to access the information
   viii. Any other legal entity/authorized individual who is entitled to such information
   ix. Credit Information Bureaus including but not limited to CIBIL.

15. The Depositor is insured in DICGC upto a maximum amount of ?5,00,000/- in case of liquidation of the Bank.
16. The Bank shall have the right to close an account by giving the customer a written notice of 30 days without assigning any reasons.

Terms & Conditions of Auto Renewal Term Deposit

1. The Term Deposit on maturity will be automatically renewed for the same period for which it was originally kept at the rate of interest prevailing on the date of maturity. Total duration of Term Deposit auto renewal including initial Term Deposit contract shall not exceed 10 years.
2. Interest on deposit/ maturity value is subject to TDS as per applicable Income Tax Rules. The Bank will issue TDS certificates for the tax deducted.
3. In case of cumulative- WUC Bank (Auto renewal) Term Deposit: the interest accrued thereon (net of TDS) is reinvested. Hence the maturity proceeds of the auto renewed receipts shall be net of TDS amount so deducted during the period of receipt.
4. If depositor is exempt from the deduction of income tax at source, he/ she should furnish in duplicate, Form 15 G/H on or before 15 April every financial year or at the time of booking fresh Term Deposit at the branch where Term deposit is maintained. The Bank shall not be liable for any consequences or losses arising due to delay or non-submission of Form 15G/H. Depositor is also required to submit proof of PAN along with the Form 15 G/H.
5. Payment of Monthly interest will be at discounted rate. Interest will be paid at the contracted rate irrespective of change in the rates thereafter.
6. Instruction for disposal of maturity proceeds of the Bank are to be given at the time of booking the Term Deposit. Change in maturity instructions, if any, are to be informed one week prior to date of maturity of the Bank. Please quote the account number for future correspondence with the Bank.
7. Any instructions before maturity, including encashment of Term Deposit before maturity requires the signature of all the depositors.
8. All the rules of premature encashment will be applicable on any request for change in tenure/ Terms and Conditions of the auto renewed Term Deposit, by the customer. On encashment of Term Deposit or reinvestment, the original Term Deposit will stand cancelled.
9. The Term Deposit receipt is not transferable by endorsement. In absence of special instruction, the amount will be paid only to the depositor in person by way of Demand Draft / Pay Order.
10. The Bank at its discretion may allow premature withdrawal of Term Deposit, subject to payment of penal interest specified on Bank's website. The Bank shall be at liberty to revise / modify the rate of penal interest.
11. Interest payable on encashment of Term Depositbefore maturity for all depositors is calculated as per period as under:

a. Less than 30 days : NIL
b. 30 days and above: Applicable Rate of Interest for the actual period for which the Term Deposit is kept with the Bank less the applicable penalty as per Bank norms.

12. In the event of the death of one of the depositor, premature termination and payment of Term Deposits held in 'Either or Survivor' or Former or Survivor' or 'any one' basis shall be allowed to survivor /s. For such payment, survivor/s shall give valid discharge to the Bank. Such premature withdrawal shall not attract any penal charges.
13. If the Term Deposit remains unclaimed for more than 10 years post maturity, it will be transferred to RBI's DEAF (Deposit Education and Awareness Fund) scheme as per extant RBI guidelines.
14. In case of payment of balances held in SB /Time deposit accounts of the deceased customers, the Bank shall abide by customer's mandate at the time of opening of account for payment to the Nominee/s of the said accounts on receipt of satisfactory claim and by following due KYC norms and as per Bank's guidelines. The Bank would not be responsible for any dispute with respect to proceeds being
transferred to Savings account irrespective of difference in the nominee i.e. if nominee for the Term Deposit accounts and nominee for the Savings account where mandate is
given are different, the Bank would not be responsible for the same. The mandate given by the customer while placing the Term Deposit will be construed as final.
15. In case of death of any one of the joint depositor(s) the Bank is permitted to make payment of Term Deposit prematurely being principal along with the interest, to the surviving depositor.
16. The Bank reserves the right to change the rules from time to time without prior notice to the depositors and such rules shall be applicable from the date they are made effective.

Signature / Thumb Impression of Applicant	Signature / Thumb Impression of Applicant	Signature / Thumb Impression of Applicant	Signature / Thumb Impression of Applicant