

FIXED / RECURRING DEPOSIT APPLICATION-CUM-DEPOSIT SLIP

Date _____ Deposit Opened at Branch _____ Branch SOL ID _____

Customer Details

Existing Bank Account / Customer ID _____
 (Customer ID is printed in the welcome kit and appears on the first page of your cheque book/passbook. Deposits will be created according to the Name registered under Customer ID)
 Applicant Name : _____ Senior Citizen Yes No
 (Proof of date of birth required if not updated in the Customer ID)
 Jt. Applicant 1 _____
 Jt. Applicant 2 _____ Mobile No. _____

Those who do not have any account with the bank shall comply with all KYC / FATCA requirement.

TYPE OF DEPOSIT

CURRENCY TYPE (For FCNR / RFC Deposit)

Resident/Domestic Non-Resident SUD EURO AUD GBP
 Fixed Deposit NRO FD FCNR Tax Save Deposit SUD JPY CAD HKD* SGD*
 Tax Save Deposit NRE FD RFC JPY

Interest payout option : Cumulative (interest will be paid on maturity) Quarterly Monthly (Rate of Interest will be discounted) Half Yearly Yearly

Deposit Amount : Rs. _____ (Rupees _____)

PAN Number of First applicant _____ (Mandatory for Deposit amount of Rs.50,000/- & above and Tax Saver FD)

Mode of Operation Single Jointly Either or Survivor Former or Survivor Latter or Survivor Others (Please Specify)

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

Payment Details

Payment Mode and Details of Deposit Cheque Cash Standing / Debit Instructions

Cash Details Cheque Details

Deno x Pieces Rs. Bank Name _____
 _____ x _____ Branch _____ Cheque No. _____
 _____ x _____ Amount _____
 Total _____

Debit Instruction / Standing Instruction :

Fixed Deposit : I/We authorise CA-CIB Bank to debit Rs. _____ from account no. _____ to open a Fixed Deposit
 Recurring Deposit : I/We authorise CA-CIB Bank to debit monthly instalment of Rs. _____ from account No. _____ on _____ day of every month towards Recurring Deposit Instalment

Interest Payout Options (for Monthly / Quarterly Options only)

Maturity Instruction

Credit to my CA-CIB Bank A/c. No. _____ Date of maturity for same tenure (at prevailing rate of interest)
 Issue DD/PO in _____ (Name) Renew both Principal & Interest
 and payable at _____ (Qty) Renew Principal Only. Interest to be credited to my A/c No. _____
 Transfer fund through NEFT/RTGS to my account no. _____ No automatic renewal. Principal & Interest to be credited to my A/c No. _____
 with _____ bank Issue DD/PO in _____
 having IFSC Code _____ (Name) and payable at _____ (city)

Tax to be deducted at source No Tax to be deducted at source

Please attach from 15G/15H (for senior citizen)/Tax Exemption Certificate in case tax is not supposed to be deducted at source

TDS shall be applicable on Fixed Deposits / Recurring Deposits placed with the Bank.

Fixed Deposit Advice / Receipt

An electronic fixed deposit advice will be sent to the registered email ID within 2 working days from the date the Fixed Deposit Accounts is opened/renewed.

In case email ID is not registered mention your email ID _____ (e-mail ID mentioned shall be updated as the registered e-mail ID for all liability relationships with the Bank and for all future interest and purposes).

OR For physical copy of advice / receipt please tick any one option below :

Issue me/us physical Fixed Deposit Advice Fixed Deposit Receipt (Option of auto renewal / auto closure not available)

Customer Copy

Date _____ Account No./Customer ID _____ Branch Name _____
 Type of Deposit Fixed Deposit Recurring Deposit Tax Saver Fixed Deposit
 Applicants Name _____ Joint Applicants _____
 Amount of deposit (in figures) _____ Period of Deposit _____ years _____ Months _____ Days Rate of Interest _____ %
 Interest Payout option Cumulative Quarterly Monthly Maturity Instructions : Auto Renewal Auto Closure

Separate Form 18G/15H has to be submitted every Financial Year to claim exemption from TDS as exemption will be available from the date of receipt of Form 15G/H till the end of the Financial Year :

Bank Officer's Initials : _____

NOMINATION

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

I/We understand that nomination and its details as provided in the Saving/Current Account with the Bank from which the FD is created shall also be applicable to such FD.
I/We wish to appoint a new nominee for this deposit. I/We do not wish to appoint a nominee for this deposit.

Form DA1 (To be filled in only if a new nominee is to be appointed for the Deposit)

I/We _____ name(s) & address(es) of the depositor(s) nominate _____
as the Nominee for this FD/RD-to whom in the event of my/our death the amount of deposit in the FD/RD account, particulars whereof are given below maybe returned by CA-CIB _____

*As the nominee is a minor on this date, I/we appoint the guardian (details provided here under) to receive the amount of the deposit on behalf of the nominee in the event of my/our/minor's death during the minority at the nominee.

Nominee Name _____ Date of Birth _____ Relationship with Applicant _____

Nominee Address _____

City _____ State _____ Pincode _____

Guardian's Name _____ Relationship with Nominee _____

Guardian's Address _____

City _____ State _____ Pincode _____

Signature(s) / + Thumb Impression(s) of all the applicant(s)

Applicant Signature _____ Joint Applicant 1 Signature _____ Joint Applicant 2 Signature _____

Name of Witness 1 _____ Name of Witness 2 _____

Signature _____ Signature _____

Address _____ Address _____

Place _____ Date _____ Place _____ Date _____

Where the deposit is in the name of a minor, the nomination should be signed by a person lawfully entitled to act on behalf of the minor, + Thumb impression shall be attested by 2 witnesses. If witnessed by an employee of CA-CIB, provide employee number and office address alongwith the official stamp. Nomination can be made in favour of only one Individual. Nomination name to be printed on Fixed Deposit Advice or Receipt Yes No

We Wish to allow premature repayment of the fixed/term deposit having operating instructions as 'Either or Survivor', 'Anyone or Survivor' or Former or Survivor' in line with the operating instruction of the deposit. (Please note this clause is valid only when all the joint account holder sign the application-cum-deposit slip). In case of joint fixed term deposits having operating instructions as 'Either or Survivor', 'Anyone or Survivor' or Former or Survivor', the Bank shall repay the deposit/s before the maturity of the deposit/s in case such a request is received in accordance with the operating instructions of the respective deposit/a, along with relevant documents as may be specified by the Bank from time to time. The same would be applicable even in the event of death of any of the joint depositors prior to maturity of the deposit. 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.

TERMS AND CONDITIONS

- I/We understand that at the time of placing the fixed deposit Fixed Deposit Advice shall be Issued by CA-CIB Bank by default, if W/e (I do not opt for a Fixed Deposit Receipt and if I/We have opted for auto renewal or auto closure options. An Electronic filed Deposit Advice will be sent to the registered e-mail ID within 2 working days from the date the fixed deposit account is created/renewed.
- I/We agree that the fixed deposit placed by me/us shall lie under Auto Renewal, for the original period of the deposit, unless contrary instructions are provided by me/us anytime prior to the date of maturity and as per the mode of operation of the account. However, fixed deposit for Non individuals, Tax Saver Fixed Deposit Recurring Deposit, Fixed Deposit amounting to Rs. 1 Crore and above and Such deposits where Fixed Deposit Receipt is issued, auto renewal option shall NOT be available.
- In case of auto renewal, as the case may be, interest rate prevailing on the date of auto renewal shall be applicable. For Traditional Fixed Deposit, the principal deposit amount shall be renewed, while for Cumulative Fixed Deposit the entire maturity proceeds shall be renewed.
- In case of auto renewal without any change in the existing mode of Operation, the respective account opening form be treated as valid and continuing.
- I/We agree that the proceeds of the deposit will be paid as per existing bank's mode of payment on the due date or on request before me due date unless the Deposit is Auto Renewed. I/We understand that premature withdrawal of Deposit will be subject to penal rates as per bank's policies.
- I/We understand at the discretion of the Bank, loan against the Deposit may be given to the Depositors, in whose name the deposit has been opened and who are authorized to withdraw the deposit, as per original mandate.
- I/We agree that the first instalment shall be debited on the date of opening of the recurring deposit account. Subsequent Instalments shall be debited on the selected day at the month.
- I/We agree that in case of delay in payment of any instalment, I/We shall be liable to pay monthly interest at the rate specified by CA-CIB Bank or the period of delay.

Applicant Signature _____ Joint Applicant 1 Signature _____ Joint Applicant 2 Signature _____

To be filled in by Bank Officials

Value Date: _____ Transaction ID: _____ FD/RD Account Number: _____

Transaction Entered by: _____ Transaction Verified by: _____ RD Standing Instruction No.: _____

Employee Number of sourcing staff: _____ Branch SOL ID: _____ Initial of BM/DBM: _____

Annexures attached: Form 15/H Tax Exemption Certificate Form 60/PAN

Nomination Acknowledgment

We acknowledge nomination made by you in favor of Mr./Ms./Mrs. _____ aged _____ in respect of your Fixed/Recurring Deposit Account Number _____ on the basis of Form DA 1 dated _____

We acknowledge nomination carried forward by you from your Operative Account number: _____

Branch Officer's Signature _____

BANK SEAL

Note :

- Tax Save Fixed Deposit: Tenure is five years. Premature withdrawal is not allowed. No loan or Lien permitted.
- NEFT Funds transferred through NEFT are credited on next working day. Please note that the Beneficiary A/c should not be a NRE a/c - NEFT/RTGS Charges as applicable.
- Fixed Deposit Receipt has to be submitted to CA-CIB Bank's branch upon maturity/pre-mature withdrawal/renewal.
- Premature withdrawal of deposit will be subject to penal rates as per bank's policies. For penal rates, please contact our branch executives or visit our website : www.ca-cib.co.in
- For joint Term Deposits having operation instructions as 'Either or Survivor' or 'Former or Survivor', the bank shall repay the Deposits before maturity in case such a request is received in writing in accordance with the operating instructions along with relevant documents as specified by the Bank from time to time. The same would be applicable even in the event of death of any of the joint depositors prior to maturity of the deposit. Any such repayment before maturity shall be valid only when all the joint account holders sign the application form.