



# The Adarsh Co-operative Urban Bank Ltd.

## FIXED / RECURRING DEPOSIT APPLICATION

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 is required if not updated in the Customer ID)

Address : \_\_\_\_\_

Jt. Applicant 1 : \_\_\_\_\_

Jt. Applicant 2 : \_\_\_\_\_ Mobile Number : \_\_\_\_\_

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

### TYPE OF DEPOSIT

☐ Fixed Deposit ☐ RD ☐ Others \_\_\_\_\_

Interest payout Option : ☐ Cumulative (Interest will be paid on maturity) ☐ Monthly (Rate of interest will be discounted) ☐ Quarterly ☐ 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 ☐ Other (Please Specify)

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

### Payment Details

Payment Mode and Details of Deposit : ☐ Cheque ☐ Cash ☐ Standing / Debit Instruction

#### Cash Details

Deno X pieces Rs.  
\_\_\_\_\_ X \_\_\_\_\_  
\_\_\_\_\_ X \_\_\_\_\_  
Total \_\_\_\_\_ Rs. \_\_\_\_\_

#### Cheque/ Transfer Details

Bank Name : \_\_\_\_\_  
Branch : \_\_\_\_\_ Cheque No. \_\_\_\_\_  
Amount : \_\_\_\_\_

### Debit Instruction / Standing Instruction :

I/We authorise Adarsh Bank to debit Rs. \_\_\_\_\_ from account no. \_\_\_\_\_ to open a ☐ Fixed Deposit

Recurring Deposit : I/We authorise Adarsh Bank to debit Monthly Installment of Rs. \_\_\_\_\_ from account

No.: \_\_\_\_\_ on \_\_\_\_\_ day of every month towards Recurring Deposit Installment

### Interest Payout Options (for Monthly/Quarterly/Half-Yearly/Yearly options only)

- ☐ Credit to my Adarsh Bank A/C No: \_\_\_\_\_
- ☐ Issue DD/PO in \_\_\_\_\_ (Name)  
and payable at \_\_\_\_\_ (only)
- ☐ Transfer fund through NEFT/RTGS to my account no. \_\_\_\_\_  
\_\_\_\_\_ with \_\_\_\_\_ bank  
having IFSC Code \_\_\_\_\_

### Maturity Instruction

- Date of maturity for same tenure (at prevailing rate of interest)
- ☐ Renew both Principal & Interest
- ☐ Renew Principal Only. Interest to be credited to my adarsh bank a/c No. \_\_\_\_\_
- ☐ No automatic Renewal Principal & Interest to be credited to my adarsh bank a/c No. \_\_\_\_\_
- ☐ Issue DD/PO in \_\_\_\_\_ (Name) and payable at \_\_\_\_\_ (City)

Tax to be deducted at Source ☐ No Tax to be deducted at Source ☐

Please attach Form 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 this Bank.

### Fixed Deposit advice / Receipt

An electronic fixed deposit advice will be sent to the registered email ID within 2 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 relationship with the Bank and for all future intents 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)

## 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 this Deposit)

I/We \_\_\_\_\_ (name(s) & Address (es) of the depositors)) 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 may be returned by Adarsh Bank Limited \_\_\_\_\_.

\*As the nominee is a minor on the 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 of the nominee.

Nominee Name \_\_\_\_\_ Date of Birth \_\_\_\_\_ Relationship with Applicant \_\_\_\_\_

Nominee Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Pin code \_\_\_\_\_

Guardian's Name \_\_\_\_\_ Relationship with Nominee \_\_\_\_\_

Guardian's Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Pin code \_\_\_\_\_

#### Signature(s)/ + Thumb Impression(s) 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 Adarsh Bank provide employee number and office address along with the Official stamp. Nomination can be made in favour of only individual.

**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 instructions of the deposit.** (Please note that this clause is valid only when all the joint account holders sign the application. In case of joint fixed/term deposits having operating instruction 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/s, 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 Adarsh Bank by default. If I/We do not opt for a Fixed Deposit Receipt and if I/We have opted for auto renewal or auto closure options. An Electronic Fixed 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 be 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 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 Tradition Fixed Deposit the principal deposit amount shall be renewed. While 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 on request before the 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 installment shall be debited on the date of opening of the recurring deposit account. Subsequent installments shall be debited on the selected day of the month.
- I/We agree that in case of delay in payment of any installment, I/We shall be liable to pay monthly interest at the rate specified by Adarsh Bank for the period of delay.

Applicant Signature _____	Joint Applicant 1 Signature _____	Joint Applicant 2 Signature _____
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Note :

- Tax Saver 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 Number should not be a NRE a/c - NEFT/RTGS charges as applicable
- Fixed Deposit Receipt has to be submitted to Adarsh Bank's 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.adarshbank.com](http://www.adarshbank.com)
- For joint Term Deposits having operating 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 constitute a valid discharge of the Bank's obligations, against all concerned including nominee / legal heirs of the deposits anyone claiming under them and Adarsh Bank shall not be liable for any claim arising out of the same. This clause is valid only when all the joint account holders sign the application form.

## 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 15G/15H Tax Exemption Certificate ☐ Form 60/PAN