



Date - - Customer ID _____ Branch _____

DETAILS OF DEPOSIT HOLDER*

Customer ID	First Name	Middle Name	Last Name
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

In case of Minor account, select appropriate option from below

Interest part of this account will be clubbed under my PAN (PAN no. of guardian)

Interest part of this account will be in the name of Minor under his/her PAN (PAN no. of minor)

DETAILS OF TERM DEPOSIT*

Type of Deposit Fixed Deposit (FD) Recurring Deposit (RD) Gen. Public Sr. Citizen

FD Scheme Regular Tax Saving* (80C Benefit) STFD MIP QID RPD Other _____

I/We authorize to debit my/our account for FD/ RD from below mentioned account

A/c to be debited Branch

Amount ₹ _____ (Amount In words _____)

Period of Deposit _____ Days Months Years

Standing Instruction I/We agree & understand that monthly RD installment date will be same as the date of first instalment debit. I/We authorize bank to debit RD installment amount to my/our account (account details mentioned above).

Renewal Instruction Auto renew the receipt with maturity value (principal + interest). I/We have read, understood and agree following T&C as well as information related to maturity / auto renewal facility of term deposit.

1. Instruction for disposal of maturity proceeds of the term deposit must be given at the time of placing of the Term Deposit or during the tenure of deposit. In absence of maturity instructions, the Term Deposit (TD) shall be automatically renewed for the same period for which it was originally kept, at the rate of interest prevailing on the date of maturity of the deposit.
2. Any change in the maturity instructions, if any, must be informed one week prior to date of maturity of the Deposit to the branch and the consent of all depositors is required. The Bank at its discretion may allow premature withdrawal of deposit, in case the deposit is to be withdrawn beyond 07 days from the date of deposit/auto renewal subject to recovery of applicable penal interest as per Deposit policy of the Bank. Consent & signatures of all depositors is required for premature withdrawal
3. Auto renewal facility will not be available to TD receipts issued under Tax Saving Scheme
4. The deposits under Banks Lien, and all Deposit Schemes which are not in force as on date of maturity shall not be auto renewed Depositor/s will have to give fresh mandate on maturity date of the deposits in such cases.
5. Deposits other than mentioned above will be automatically renewed for maturity value, after deduction of TDS, if applicable, on maturity date for the same term at applicable rate of interest as on date of maturity.
6. If you do not wish to auto renew please present the duly discharged receipt on due date for payment

Please credit Maturity Payment or Interest Payment in following account.

(A) Within Bank A/c no. Branch _____

(B) Other Bank A/c no. IFSC

Bank & Branch Name _____ Account holder's Name _____

MODE OF OPERATION*

Self Either or Survivor Former or Survivor Anyone or Survivor Jointly by All Others _____
(please specify)

In the event of death of any of the Joint Depositors/Former/the latter/the first named the second named etc., of us or Either or Survivor of us. Anyone or Survivor or Survivor of us the Bank, in its absolute discretion & subject to such t&c as the bank may stipulate
(a) grant a loan/advance against the security of the term deposit receipt to be issued in our joint names or
(b) make premature payment of the proceeds of the deposit to the former/the latter/the first named of us/either the second or survivor of us etc. named of us/any one of us or survivors or survivor of us"

5. NOMINATION FORM* DA - 1

Wish to appoint nominee

Don't wish to appoint nominee

Nomination under section 45 (ZA) with section 56 of banking regulation act, 1949 & rule 2(1) of co-operative bank rules, 1985 in respect of bank deposits. I/we nominate the following person to whom in the event of my/our death, the deposit in the above account may be paid by The Kalyan Janata Sahakari Bank Ltd.

Only one person can be nominated per account

Name of Nominee : _____
 Address of Nominee : _____
 Age : _____ Date of Birth : - - Relationship with Depositor/s : _____
 (In case of Minor)

As the nominee is a minor on this date, I/We appoint following person to receive the amount of the deposit on behalf of the nominee in the event of my/our death during the minority of the nominee.

Name & Address : _____

Note: If the depositor is illiterate, thumb impression should be attested by two witnesses

Name & Address of Witness (1)	Signature
Name & Address of Witness (2)	Signature

[Signature / Thumb Impression]

6. TERMS & CONDITIONS

- Deposit/s placed with the Bank shall be governed as per Bank's Deposit policy displayed at Branches or on the website www.kalyanjanata.in
- The Interest on term deposits will be calculated by the Bank in accordance with the formulae & conventions advised by the RBI and IBA and is subject to TDS.
- Deposits under 'Fixed Deposit' are accepted for minimum tenure of 7 days with interest payable on maturity.
- "Recurring deposits" are deposits under reinvestment scheme. Tenure of RD shall range from min. 12 months to maximum 10 years.
- Deposit held under Tax Savings Scheme is eligible for deduction under the provisions of Section 80C of the Income tax ACT 1961. These deposits are locked up for a period of 5 years and hence premature- payment is not allowed for such deposits.
- The Bank of its discretion may allow premature withdrawal of deposit, in case the deposit is to be withdrawn beyond 07 days from the date of deposit/ auto renewal subject to recovery of applicable penal interest as per Deposit policy of the Bank. Consent and signatures of all depositors is required for premature withdrawal.
- In the event of the death of the depositor before the maturity of the deposit
 - Premature withdrawal of Term Deposits being principal along with the interest held in 'Either or Survivor or Former or Survivor' or 'Any one or survivor basis shall be allowed to survivor /s before the maturity of the deposit. Such payment to survivor/s shall give valid discharge to the bank. Such premature withdrawal shall not attract any penalty in the form of recovery of penal interest. The interest shall be paid at the rate applicable for the period the deposit has remained with the bank.
 - If the amount of the deposit is claimed after the date of maturity of the deposit, the Bank shall close the term deposit and pay interest at the contracted rate till the date of maturity. From the date of maturity till the date of payment, the interest for the overdue deposits/ auto renewed deposits would be at savings rate or the contracted rate of interest on the matured TD, whichever is lower. In this regard, the Bank has the right to recover excess FD interest already paid, if any, from the proceeds of the auto renewed fixed deposit in accordance with the Deposit policy of the Bank.
- Interest payable on encashment of Term Deposit before maturity for all depositors is as per policy of payment of Interest on deposit.
- TDS rates will be applicable from time to time as per the Income Tax Act, 1961 and Income tax rules. -The Bank will issue TDS certificates for the tax deducted. If depositor is exempted from the deduction of Income Tax at source, the customer is required to provide all the requisite details to the branch for generation of a "15G/15H form (in duplicate) through the system and resubmit the system generated 15G/15H form duly signed to the same branch, for verification thereof and marking in CBS.
- This system generated 15G/15H form, duly filled (in duplicate), needs to be submitted in the month of April of each financial year and for all subsequent deposits booked at any of the Bank's branches. Customers are also required to submit the proof of PAN along with the Form 15G/15H, if not submitted earlier.
- The Bank shall not be liable for any consequences or losses arising due to delay or non-submission of Form 15G/15H by the customer and bank will deduct tax at source at the prevailing TDS rates as per Income Tax Act 1961. Once TDS is deducted at source and the amount is transferred to Centralize TDS Department, the reversal there-of is not possible. In case of Cumulative (reinvestment) Deposit, the amount of Interest accrued thereon (net of TDS) is reinvested. The amount of TDS is not available with the Bank for reinvestment over the period of cumulative (reinvestment) deposit receipt. Hence actual maturity proceeds of the cumulative (reinvestment) deposit receipt shall vary to the tune of reinvestment value of TDS amount.
- The deposits in the Bank are insured with DICGC for an amount of ₹ 5 lakhs (Principal +Interest) per depositor. The depositors shall notify the Bank from time to time for updation in customer details in Bank records in case of change in contact details.
- I/We hereby confirm that I/We have read, understood and accept the Banks terms and conditions and I/We agree to abide by and be bound by all the terms and conditions mentioned above and any amendments thereto from time to time by The Kalyan Janata Sahakari Bank Ltd and as displayed on www.kalyanjanata.in
- Any other T&C as per RBI directives as may be applicable from time to time.

[Authorized Signature /s]

(1) (2) (3) (4)

Note : In case of non individuals, Signature along with stamp is necessary.

If the depositor is illiterate, thumb impression of the depositor is required to be attested by two witnesses

FOR BRANCH USE	Employee Name	Employee Code	Date
	Data entered by	<input type="text"/>	<input type="text"/>
	Data Authorized by	<input type="text"/>	<input type="text"/>
	While authorizing TD account/receipt, I have verified that Customer Ids' of depositors are KYC complied.	<input type="text"/>	
Remark (if any) :	<input type="text"/>		
	<input type="text"/>		
	Branch Seal		
	Signature of Bank Official with branch stamp		