



CENTRAL BANK OF INDIA IFSC Banking Unit GIFT City IFSC, GIFT SEZ ,Gandhinagar, Gujarat – 382 355 SWIFT: CBININAAXXX	FOR OFFICIAL USE ONLY Date of Opening: _____ Customer ID: _____ Account No.: _____ Account Type: ☐ Current Account ☐ Term Deposit
ACCOUNT OPENING FORM — NON-INDIVIDUAL ENTITIES Companies Partnerships Trusts Sole Proprietorships Other Entities	

PART A	ACCOUNT DETAILS
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Date: ____ / ____ / ____

Currency of Account:	☐ USD (US Dollar) ☐ GBP (Pound Sterling) ☐ EUR (Euro) ☐ JPY (Japanese Yen)
Initial Deposit Amount:	

I/We request you to open the above account with your IFSC Banking Unit at GIFT City. I/We are aware and understand that deposits maintained with the IFSC Banking Unit are NOT covered under the Deposit Insurance and Credit Guarantee Corporation (DICGC) scheme.

PART B	ENTITY DETAILS
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Registered Name of the Entity:	
Type of Entity :	☐ IFSC Registered Entity ☐ Overseas Entity (Non Resident) ☐ Resident Indian Entity
'Trading As' / 'Doing Business As' Name (if any):	
Former Name of the Entity (if any):	
Principal Business Activity:	
Purpose of Opening Account:	
Date of Registration / Incorporation / Establishment:	
Place of Business Incorporation / Registration:	
Country or Countries where Business is subject to Tax Residence:	
PAN No. / Tax Identification No.:	
Date of Business Commencement:	
Business Registration No.:	
Legal Entity Identification (LEI) Code#:	
Net Worth (in USD) as on:	
No. of Employees Employed:	

Constitution (please tick):	☐ Sole Proprietorship ☐ Partnership ☐ Private Ltd. Co. ☐ Public Limited Co. ☐ Financial Institution ☐ Govt. / Semi Govt. ☐ Others (specify): _____
Applicant Entity Classification:	☐ Stand-alone ☐ Ultimate Parent ☐ Subsidiary ☐ Branch of entity outside India ☐ Joint Venture

#As per RBI requirements, LEI is mandatory for non-individual entities undertaking transactions of **USD 1 million or equivalent** in the RBI regulated markets.

PART C	CUSTOMER CONTACT DETAILS
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Registered Office Address

Unit No. / Flat No.:	
Building / Street:	
Area / Locality:	
City & State:	
Country:	
Postal Code / PIN Code:	

Business Address (if different from Registered Office)

Unit No. / Flat No.:	
Building / Street:	
Area / Locality:	
City & State:	
Country:	
Postal Code / PIN Code:	

Correspondence Address

Unit No. / Flat No.:	
Building / Street:	
Area / Locality:	
City & State:	
Country:	
Postal Code / PIN Code:	

Name of Contact Person & Designation:	
Mobile No. (with country code):	
Landline / Alternative No. (with country code):	

Email Address (in CAPITAL LETTERS):	
Website (if any):	
Fax No. (if any):	

PART D	BUSINESS TRANSACTION DETAILS
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Nature of Business:	
Details of Goods & Services Offered:	
Source of Funds:	
Gross Annual Turnover (USD million):	Last Year: _____ Current Year: _____
Expected Annual Turnover in the Account:	

Names of Major Buyers & Suppliers along with Country:	
Buyer Name	Country
Supplier Name	Country

Details of Existing Bank Accounts (Bank / Branch / Account No.):	
Mode of First Funding:	☐ Transfer from Own Account ☐ Transfer from UBO/Shareholder ☐ Transfer from Parent/JV
Amount of First Funding:	
Whether the Company has Nominee Shareholders or Shares in Bearer Form?	☐ Yes ☐ No
Is the Applicant listed on a Stock Exchange? If Yes, name of Exchange:	
Expected Annual Value of Inbound & Outbound Cross-Border Wire Transfers:	
Top Countries for Receiving and Sending Funds (up to 10):	

Name of Statutory Auditor / Accounting Firm:	
Expected Source of Funds:	☐ Intra-group financing ☐ Business income ☐ Sale of property ☐ Business loan ☐ Investment by UBO/Partner ☐ External investment ☐ Transfer from other CBI account ☐ Others (specify): _____

PART E	RELATED PARTY DETAILS
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Sr. No.	Name	Designation	% of Ownership
1.			
2.			
3.			
4.			
5.			

Please provide details of each Related Party (Beneficial Owner, Key Controller, Director, Authorised Signatory, Trustee, Partner, Power of Attorney holder) on separate sheets as per Annexure – 4.

PART F	BANKING FACILITIES REQUIRED
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Email Address to be registered with Bank*:	
Mobile No. to be registered with Bank (with country code)*:	+
Telecommunication Mandate (please tick):	☐ Yes ☐ No If No, mode of operation: _____

* Bank will accept instructions only from the registered email ID and mobile number.

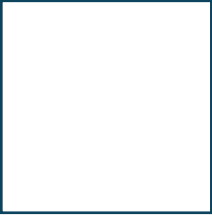
PART G	OPERATING INSTRUCTIONS & SPECIMEN SIGNATURES
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Title of the Account:	
Account No.:	
Operating Instructions (Mode of Operations):	
Transaction Limits (if any):	

Specimen Signatures and Photographs (Authorised Signatories)

I/We agree that the following signatures shall serve as my/our specimen signature(s) for the above account held in the Bank's record.

Note: All payment instructions above a threshold amount (to be communicated by the Bank from time to time) shall be validated by the Bank with one of the authorised signatories through telephone.

Authorised Signatory – 1	Authorised Signatory – 2	Authorised Signatory – 3
		
Signature & Rubber Stamp Date: _____ Place: _____	Signature & Rubber Stamp Date: _____ Place: _____	Signature & Rubber Stamp Date: _____ Place: _____

Signed in presence of:	Signature:		Name of Officer:
	Staff ID & Designation:		Branch / Office Stamp:
	Date:		Place:

CUSTOMER DECLARATIONS

1.	I/We confirm having read and understood the Account Rules, Tariff Guide and agree to be bound by the Terms and Conditions governing the relevant Account(s). For details of Service Charges and Fees, please visit the Bank's website.
2.	I/We hereby confirm that the Bank remains entitled to receive documents and information relating to my/our account from the Bank's parent, group offices or third-party agencies/service providers, whether in India or overseas, for the purpose of availing support services, without requiring further specific consent from me/us.
3.	I/We acknowledge that the Bank may assign activities to third-party agencies/service providers at its sole discretion, and may provide details of my/our account on a confidential basis to such agencies.
4.	I/We understand and agree that Internet Banking facility will be enabled by the Bank at the time of account opening as per Bank's policy. I/We undertake to comply with all terms and condition governing the use of Internet Banking Services.
5.	I/We hereby confirm (please tick as applicable):
6.	I/We declare that only the above individuals are beneficial owners and undertake to provide the Bank with latest details of such individuals as and when there is a change in the ownership pattern.
7.	I/We confirm that I/we am/are complying with the laws of India, including FEMA 1999, FCRA 2010, and the rules and regulations made thereunder.
8.	I/We will intimate the Bank of any change in our residential status from time to time in terms of FEMA.

9.	I/We declare that all foreign exchange transactions entrusted by me/us to the Bank from time to time will not involve and will not be designed for the purpose of any contravention or evasion of the provisions of the applicable Acts.
10.	For Deposit Accounts: I/We understand and acknowledge that deposits placed with the Bank's IFSC Banking Unit shall be payable only at the branch where the deposit is placed and that there is no right of recourse against the Head Office of Central Bank of India or any other CBI entity worldwide.
11.	I/We authorise the Bank to disclose information about me/us to credit information companies or as permitted by any law, rule or regulation or at the request of any public or regulatory authority.
12.	The Bank reserves the right to decline this Account Opening Form without assigning any reason.

☐ **No**, the Entity is not enjoying any credit facility with any bank and undertakes to inform the IBU in writing as soon as any credit facility is availed of.

☐ **Yes**, the Entity is enjoying credit facilities with other banks as per details below:

Sr.	Bank / Branch	Account Number	Credit Facilities
1.			
2.			

Signature of all Authorised Signatories (with Stamp of Entity):

Authorised Signatory	Authorised Signatory	Authorised Signatory
Signature & Designation / Rubber Stamp Date: _____ Place: _____	Signature & Designation / Rubber Stamp Date: _____ Place: _____	Signature & Designation / Rubber Stamp Date: _____ Place: _____

KYC Documents to be submitted along with the Application (duly self-attested)

For Sole Proprietorship:	Sole Proprietorship Letter / Declaration
For Partnership Firm:	Partnership Deed, Registration Certificate
For LLP:	LLP Agreement, Registration Certificate
For Private / Public Limited Company:	Certificate of Incorporation, Memorandum & Articles of Association, Certificate of Good Standing (for overseas companies), Board Resolution for account opening and appointment of authorised signatories, List of present Directors under the signature of the Chairman
For Trust:	Trust Deed

Common Documents (for all entity types):

• Business Registration Certificate / Incorporation Certificate
• Latest Address Proof of the Customer
• PAN Details of the Customer
• Companies Registry documents (including latest Annual Return and subsequent changes)
• Certificate of Incumbency for Overseas Registered Company
• Power of Attorney authorising the Authorised Signatories (if any)
• PAN Card of all Directors / Authorised Signatories / Principal Shareholders / Beneficial Owners / Other Relevant Individuals
• Passport copies of all Directors / Authorised Signatories / Principal Shareholders / Beneficial Owners / Other Relevant Individuals
• Latest Residential Address Proof of all Signatories / Principal Shareholders / Beneficial Owners / Other Relevant Individuals (Utility Bills, Tenancy Agreement, etc.)
• Organisation Structure / Ownership Chart
• List of Directors

Authority Letter Cum Indemnity for Operations in the Account

To,
The Chief Manager / Head,
Central Bank of India,
IFSC Banking Unit, GIFT SEZ, Gandhinagar, Gujarat.

Dear Sir / Madam,

The Mandate

I/We, the undersigned (hereinafter called the "Customer"), refer to the mandate between Central Bank of India IFSC Banking Unit (the "Bank") and the Customer governing the operation of the Customer's accounts, banking facilities, dealings and transactions with the Bank (the "Mandate").

1. Authorisation

1.1 The Bank is hereby instructed and authorised, but shall not be obliged, at the discretion of the Bank, to rely upon and act in accordance with any notice, demand or other communication ("Notices") which may from time to time be given by telephone, facsimile, email, electronic messaging system or otherwise by the Customer or on behalf of the Customer by any one of the persons whose specimen signatures are given in the Specimen Signatures section of this account opening form (without inquiry on the Bank's part as to the identity or authority of the person giving such Notices and regardless of the circumstances prevailing at the time of such Notices).

1.2 The Bank shall be entitled to treat such Notices as authorised by and binding upon the Customer. The Bank shall be entitled (but shall not be bound) to take such steps and action in reliance upon or in relation to such Notices as the Bank may in its discretion consider appropriate, whether such Notices include instructions to pay money or otherwise to debit or credit any account, or relate to the transfer or disposition of any money, securities or documents, regardless of the nature of the transactions or the amount of money involved.

1.3 The Bank shall be entitled to refuse to execute or delay the execution of any instruction if there are insufficient funds, credit facilities or assets in the account(s). Notwithstanding this, the Bank may, but is not obliged to, execute any instruction even if there are insufficient funds, but the Customer shall immediately repay the resulting overdraft, advance, and all charges and interest at such rate as the Bank may determine.

1.4 The Customer shall be liable for all losses and damages arising out of the loss, forgery or unauthorised use of the Bank's services.

1.5 Any instruction received by the Bank after its banking hours will only be processed on the next following banking day of the Bank unless otherwise agreed to by the Bank.

2. Governing Law & Jurisdiction

The laws of India shall govern this Mandate. Any legal action or proceedings arising out of the Mandate shall be brought in the courts or tribunals at Ahmedabad, India and the Customer irrevocably submits to the jurisdiction of such courts and tribunals.

3. Indemnity

3.1 In consideration of the Bank complying in whole or in part with the terms of this Mandate, the Customer shall indemnify the Bank and its directors, employees, agents and authorised representatives against all losses, claims, actions, proceedings, damages, demands, costs and expenses incurred or sustained by the Bank arising out of or in connection with such Notices or the Bank's compliance with the terms of this Mandate.

3.2 The Customer will indemnify and hold harmless the Bank and its directors, employees, authorised representatives and agents against all actions, proceedings, claims, demands, liabilities, damages, losses, costs and expenses howsoever incurred by the Bank arising, directly or indirectly, out of any instruction given or purported to be given by the Customer. This indemnity shall continue notwithstanding any termination or closure of the Customer's account.

3.3 Our request and the undertakings and confirmations herein shall continue until we give you written notice revoking or terminating the same and such revocation or termination shall only be effective from the date of receipt by you of such written notice.

E-mail ID of Entity from which payment instructions are to be sent: _____

Authorised Signatory (With Stamp)	Authorised Signatory (With Stamp)	Authorised Signatory (With Stamp)
Signature & Designation / Rubber Stamp Date: _____ Place: _____	Signature & Designation / Rubber Stamp Date: _____ Place: _____	Signature & Designation / Rubber Stamp Date: _____ Place: _____

FATCA-CRS Annexure for Individual Accounts — Sole Proprietors

(To be obtained with Account Opening Form – for each Sole Proprietor)

Details under FATCA and CRS (see instructions) Please consult your professional tax advisor for further guidance on your tax residency, if	
Account No.:	
1. Name of Account Holder:	
2. Customer ID:	
3. Father's Name (mandatory):	
4. Spouse's Name (optional):	
5. Gender:	☐ Male ☐ Female ☐ Others
6. PAN No.:	
7. Aadhaar Number (optional):	
8. Identification Type & Number (proof of identity):	
9. Occupation Type:	☐ Service ☐ Business ☐ Others (specify):
10. Date of Birth (DD/MM/YYYY):	
11. Nationality:	
12. City of Birth:	
13. Country of Birth:	
14. Residence Address for Tax Purposes (City, State, Country, PIN Code):	
15. Address Type:	☐ Residential ☐ Business ☐ Registered Office
16. Tax Residence Declaration (please tick one): ☐ (a) I am a tax resident of India and not a resident of any other country. ☐ (b) I am a tax resident of the country/countries mentioned in the table below:	

Country (include USA if US citizen/green)	Tax Identification Number	Identification Type (TIN or Other –

Declaration:

- I hereby certify that I am not a tax resident in, or citizen of, any other country besides those listed above.
- I have understood the information requirements of this Form and hereby confirm that the information provided by me is true, correct and complete.
- I undertake to advise the Bank promptly of any change in circumstances which causes the information herein to become incorrect, within 30 (thirty) days of such change.
- I authorise the Bank to provide, directly or indirectly, to any relevant tax authorities/government authorities and/or other regulatory authorities, the information contained in this Form.

Signature : _____

Date : _____

Place : _____

Name : _____

Designation: _____

FATCA-CRS Declaration for Non-Individual Account

(Details of Ultimate Beneficial Owner including additional FATCA & CRS information – To be obtained with Account Opening Form for Non-Individuals)

Account No.:	
1. Name of Account Holder:	
2. Customer ID:	
3. Address for Tax Purpose (City, State, Country, PIN Code):	
4. Address Type:	☐ Residential ☐ Business ☐ Registered Office
5. Country of Incorporation:	
6. City of Incorporation:	
7. Entity Constitution Type: A-Sole Proprietorship, B-Partnership Firm, C-HUF, D-Private Limited Company, E-Public Limited Company, F-Society, G-AOP/BOI, H-Trust, I-Liquidator, J-LLP, K-Artificial Juridical Person, Z-Others (specify): _____	
8. Date of Incorporation (DD/MM/YYYY):	
9. PAN No.:	
10. Tax Residence Declaration (please tick one): ☐ (a) Entity is a tax resident of India and not a resident of any other country. ☐ (b) Entity is a tax resident of the country/i.es mentioned in the table below:	

Country	Tax Identification Number	Identification Type (TIN or Other – specify)

Controlling Person Details (Part C):

Please list the details of each controlling person confirming ALL countries of tax residency/permanent residency/citizenship and ALL Tax Identification Numbers for EACH controlling person (attach additional sheets if necessary):

	Controlling Person 1	Controlling Person 2	Controlling Person 3
Name			
Country of Tax Residency*			
Address & Contact Details (City,			
Telephone / Mobile No. with ISD code			
Tax Identification Number			
Identification Type (TIN or Other)			
% of Beneficial Interest			
Controlling Person Type Code			

Certification:

I/We have understood the information requirements of this Form (read along with the FATCA-CRS Instructions) and hereby confirm that the information provided by us on this Form is true, correct and complete. I/We also confirm that I/we have read and understood the FATCA-CRS Terms and Conditions above and hereby accept the same.

Signature : _____

Date: _____

Name : _____

Place: _____

Related Party — Definitions

Beneficial Owner (BO)	<p>In relation to a corporation: An individual who owns or controls, directly or indirectly (including through a trust or bearer share holding), not less than 15% of the issued share capital; is directly or indirectly entitled to exercise or control not less than 15% of the voting rights at general meetings; or exercises ultimate control over the management of the corporation.</p> <p>In relation to a partnership: An individual who is entitled to or controls, directly or indirectly, not less than 15% share of the capital or profits; is entitled to exercise or control not less than 10% of the voting rights; or exercises ultimate control over the management of the partnership.</p> <p>In relation to a trust: An individual who is entitled to a vested interest in not less than 10% of the capital of the trust property; is the settlor; is a protector or enforcer; or has ultimate control over the trust.</p>
Key Controller (KC)	<p>A Key Controller is an individual appointed to exercise direct control over the entity by participating in the governance or senior/executive activities of the business. Key Controllers typically set the strategic direction of the entity. Roles considered as Key Controller include: Executive Directors (including the Chairman of the Board), CEO (if not concurrently the Executive Director), CFO (if not concurrently the Executive Director), Sole Authorised Signatory, Managing Partner, and any individual who holds a power of attorney to act on behalf of the above roles.</p>
Direct Appointee	<p>A Direct Appointee is an individual authorised under an executed instrument of the entity to act on its behalf with respect to the banking relationship, and to appoint authorised signatories or delegate authority to others to represent the business in limited circumstances (e.g. Company Secretary). A Direct Appointee is typically appointed by the Board of Directors or Key Controllers.</p>
Authorised Signatory	<p>A customer's staff member who receives delegated authority to the customer's Bank products and services.</p>
Director	<p>A Director is an appointed member of the Board of Directors for the business and may be either an executive or non-executive. A Director may or may not be a Key Controller. Certain Directors and managers will be classified as Key Controllers due to their ability to exercise significant control over an entity.</p>



TERMS AND CONDITIONS FOR BANKING SERVICES

To: Central Bank of India, IFSC Banking Unit, GIFT SEZ, Gift City, Gandhinagar (the "Bank")

I/We agree that the Terms and Conditions for Banking Services of the Bank (which comprise the General Terms and Conditions as provided on the website of the Bank and the Specific Terms and Conditions contained herein) shall govern my/our transactions and relationship with the Bank, unless otherwise agreed.

A. GENERAL TERMS AND CONDITIONS

1. Application

1.1 The General Terms and Conditions shall apply to all services and products provided by the Bank and all transactions entered into with the Bank from time to time.

1.2 Each service or product is subject to the applicable Specific Terms and Conditions. In the event of a conflict, the Specific Terms and Conditions shall prevail.

1.3 I/We agree to provide all documents and information to the Bank to comply with all applicable laws and policies, including but not limited to the IFSCA Banking Handbook and Conduct of Business directions.

2. Products & Services

2.1 I/We shall complete and submit all forms and documents required for opening an account. The Bank may request additional documents or details as considered necessary.

2.2 All documents shall be submitted in original for verification. Alternatively, copies shall be true copies certified by an authorised official of a FATF-compliant bank, court magistrate, judge, certified public accountant, lawyer, Embassy/Consulate General, or notary public.

2.3 The Bank reserves the right to refuse any opening request or continuation without providing any reason.

2.4 I/We agree to maintain the minimum balance as applicable and agree to pay the charges as intimated by the Bank.

3. Modes for Giving Instructions

3.1 The Bank may at its discretion rely on any instruction given in writing, by email, facsimile, telephone, internet, or any other means as approved by the Bank from time to time.

3.2 The Bank may refuse to accept any instruction. In particular, the Bank shall be entitled to refuse to execute or delay the execution of any instruction if there are insufficient funds, credit facilities or assets in the account(s).

3.3 I/We will indemnify the Bank against all actions, proceedings, claims, demands, liabilities, damages, losses, costs and expenses arising, directly or indirectly, out of any instruction given or purported to be given by me/us.

3.4 Any instruction received by the Bank after its banking hours will only be processed on the next following banking day unless otherwise agreed by the Bank.

4. Statements of Account

4.1 I/We undertake to verify the correctness of each statement of account and to inform the Bank of any errors, discrepancies or omissions within 30 days from receipt. At the end of the 30-day period, the Bank's record shall be conclusive evidence as against me/us.

5. Deposits

5.1 No cheque book facility shall be provided. All monetary instruments accepted for deposit are credited subject to final payment.

5.2 An inward remittance may not be credited on the same day if the payment advice is not received by the Bank before the cut-off time.

5.3 Amounts received in a currency other than the currency of the relevant account may be converted by the Bank at such rate of exchange as it determines. I/We shall bear the cost of such conversion.

6. Withdrawals

6.1 Unless the Bank agrees otherwise, funds in any account opened with the IFSC Banking Unit may only be withdrawn in IFSC GIFT SEZ, Gift City, Gandhinagar in accordance with applicable law.

6.2 Transfer and withdrawal of funds are made entirely at my/our own risk.

7. Fees and Charges

7.1 The Bank may impose such fees and charges as it may at its sole discretion think fit. The Bank is authorised to debit any of my/our accounts for fees and charges payable. The Bank may at any time revise the rates.

8. Set-off and Mutual Suspense

8.1 The Bank may at any time without prior notice combine or consolidate all or any of my/our accounts with my/our liabilities to the Bank and set off or transfer any sum or sums standing to the credit of any one or more of my/our accounts towards satisfaction of my/our liabilities.

9. Customer Information

9.1 I/We agree to the handling of my/our data in accordance with the Bank's terms of use as amended from time to time.

9.2 The Bank may disclose my/our data to any financial institution or other entity in any jurisdiction with which I/we have dealings; any party giving a guarantee; and any person making payment into my/our account.

9.3 My/Our data may be processed, stored, transferred or disclosed in and to another jurisdiction outside India as the Bank considers appropriate, in accordance with applicable laws.

10. Payments and Repayments



10.1 All payments by me/us to the Bank shall be made in full, without set-off or counterclaim and free and clear of any deductions or withholdings.

11. Termination

11.1 The Bank may terminate any Specific Terms and Conditions or these General Terms and Conditions or close any of my/our accounts by giving reasonable prior notice. The Bank may also terminate any account without prior notice under exceptional circumstances.

12. AML and Other Matters

12.1 I/We agree to the Bank's disclosure of any information and documents which the Bank considers reasonably necessary for the purpose of compliance with any anti-money laundering (AML) legislation applicable to the Bank.

13. Governing Law & Jurisdiction

13.1 The laws of India shall govern these Terms. Any legal action or proceedings arising out of the Terms shall be brought in the courts or tribunals at Ahmedabad in India and I/we irrevocably submit to the jurisdiction of such courts and tribunals.

B. SPECIFIC TERMS AND CONDITIONS — CURRENT ACCOUNTS

1. A Current Account shall be in USD, EUR or GBP currencies only.
2. A Current Account may only be opened with and continued in such minimum initial deposits as prescribed by the Bank from time to time.
3. Withdrawals may be made by way of SWIFT transfer. No cheque book facility shall be provided.
4. No interest is allowed or paid on any credit balance in a Current Account.

C. SPECIFIC TERMS AND CONDITIONS — TERM DEPOSITS

1. I/We may from time to time establish and maintain Term Deposits with the Bank with such interest rate, tenor and currency as may be agreed between me/us and the Bank before its establishment.
2. The interest rate applicable to each Term Deposit may be changed by the Bank without prior notice.
3. A Term Deposit may be withdrawn before its maturity with the prior agreement of the Bank and on such terms and conditions as may be imposed by the Bank.
4. If no instruction is received from me/us on the withdrawal of any Term Deposit before its maturity, the Bank may (but is under no obligation to) renew the relevant deposit on terms similar to the matured deposit at the Bank's prevailing interest rate at the time of renewal.
5. Interest shall accrue on a daily basis. For deposits of tenure more than 12 months, the interest shall be compounded annually. Interest would be paid out either upon maturity or upon withdrawal.
6. The Term Deposits placed with the Bank are not covered by deposit insurance under the Deposit Insurance and Credit Guarantee Corporation of India.
7. Tax at source, if applicable, may be deducted from the interest on term deposit as per the Income Tax Act, 1961 or any other applicable taxation laws.
8. At the discretion of the IBU, loan against term deposit may be provided.

Agreement:

- I/We agree to the above Terms and Conditions for Banking Services as set out and provided in this document.
- I/We covenant to comply with Indian laws applicable to them or their business, at all times, including rules and regulations of the International Financial Services Centres Authority (IFSCA), the Reserve Bank of India to the extent applicable, and all applicable laws and regulations.

Authorised Signatory (With Stamp)	Authorised Signatory (With Stamp)	Authorised Signatory (With Stamp)
Signature & Designation / Rubber Stamp Date: _____ Place: _____	Signature & Designation / Rubber Stamp Date: _____ Place: _____	Signature & Designation / Rubber Stamp Date: _____ Place: _____