

Mode of operation

Single As per Resolution

Declaration

I/ We have read and understood Bank's General Business Conditions (a copy of which has been sent to me/ us in my/ our possession) governing the business relationship with the Bank and those special conditions relating to various services including but not limited to Accounts, ATM, Phone Banking, Debit Card, Internet Banking, Bill Payment, etc. I/ We accept and agree to be bound by the said Bank's General Business Conditions including those excluding/ limiting the Bank liability. I/ We agree, understand and acknowledge that Bank may at its absolute discretion, reject, discontinue or terminate any of the services or transactions, completely or partially, with notice (personal or public) to me/ us, for any reason whatsoever including any violation of applicable laws or internal policies of the Bank. I/ We agree that Bank may debit my account for service charges as applicable from time to time. I/ we confirm that I/ We am/ are resident of India. I/ We hereby irrevocably authorise the Bank to monitor my/ our account and disclose, from time to time, any information on or relating to my/ our account(s) with the Bank to any other branch of the Bank and any of its subsidiaries or affiliates or Regulators or to any Authority or Credit Bureaus or third party without my/ our specific consent. The Bank's General Business Conditions, the receipt and acceptance of which I/ we herewith confirm, and all other rules and conditions of the Bank including any amendments thereto as notified by the Bank shall apply to each of the accounts and all documentation in relation thereto. I/ we allow the Bank to pay the Fixed Deposit proceeds prematurely to survivor/s, on request, in the event of death of one or more Joint Depositor/s.

*Applicable to joint fixed deposit with survivorship clause.

Information pursuant to Anti-Money Laundering Regulations

- I/ We am/ are the beneficial owner of all assets run through my/ our own account
- The beneficial owner of some/ all assets run through the account is/ are (name and address of person for whom the account(s) are maintained)

The Branch of the Bank in _____ (State/ Country) where my/ our account is kept (the "Accountable Branch") is the sole branch of account for repayment of any credit balance in the account and any interest accruing thereon which will only be made at the Accountable Branch and in the currency in which the credit balance is denominated. Accordingly, the Bank shall not be required to repay any such credit balance or interest at its head office or any branch other than the Accountable Branch for so long as and to the extent that the Accountable Branch cannot repay the balance or interest due to (a) an act of war, insurrection or civil strife; or (b) an action by the government or any instrumentality of or in _____ (State/ Country) (whether de jure or de facto) preventing such repayment. The competent court within whose jurisdiction the Accountable Branch is situated shall have exclusive jurisdiction in respect of any claims against the Bank. However, this will not affect the Bank's general lien and right of set-off over all my/ our accounts at all branches of the Bank and for this purpose the Bank shall be entitled to combine and consolidate all or any of such accounts.

Foreign Exchange Management Act, 1999 (FEMA)

I/ We hereby declare that the transactions relating to foreign exchange routed through your Bank do not involve, and are not designed for the purpose of any contravention or evasion of the provisions of the aforesaid Act or of any rule, regulation, direction, or order made hereunder. I/ We also hereby agree and undertake to give such information/ documents as will reasonably satisfy you about the transactions in terms of the above declaration.

