



Applicable, if no nomination is provided		For Bank Use Only (In case of no nomination given)
<p>The Bank, through its authorised representative has explained to me the advantages of nomination facility as per the extant guidelines of RBI. However, I hereby decline to presently nominate any individual and understand the risks and consequences of my failure to give nomination and fully aware of the hardships my legal heirs would face in the event of my death with out nomination registered in your bank records.</p>		<p>I have clearly explained to the customer the advantages of nomination facility and inspite of the same, he/she still does not want to nominate and he/she also refused to provide a specific letter to the effect that he/she does not want to make a nomination</p>
<div></div> <p>Applicant's Signature</p>	<div></div> <p>Co-Applicant's Signature</p>	<div></div> <p>Employee Signature and Code</p>

* Declaration/Undertaking by Applicant (s) to Suryoday Small Finance Bank Ltd.	
1.	I/We hereby declare that I am/We are non-resident Indians or Persons of Indian Origin. I/We understand that the above account will be opened on the basis of the statements/Declarations made by me/us, and I/We also agree that any of the statements/declarations made herein is found to be not correct in material particulars; The account will be put into use for bonafide transactions not involving any violations of the provisions of any Government/FEMA.
2.	I/We agree that no claim will be made by me/us for any interest on the deposit/s for any period after date/s of maturity of the deposit/s. I/We agree to abide by the provisions of Not-Resident (External) Account scheme, Non-Resident (Ordinary) Account scheme as per stipulations laid down by the Reserve Bank of India in this regard from time to time.
3.	I/We hereby undertake to intimate you about my/our return to India for permanent residence immediately on arrival.
4.	I/We shall not make available to any person resident in India, foreign currency against reimbursement in Rupees or any other manner in India.
5.	I/We would confirm that all debits to my/our accounts for the purpose of investment in India and credits representing sale proceeds of investments in India are covered either by general or special permission of the Reserve Bank of India.
6.	I/We declare, Confirm, agree: a. That all the particulars and information given in the Application Form are true, correct, complete and up to date in all respects and I/We have not with-held any information. b. That I/We have had no insolvency initiated against me/us nor have I/We ever been adjudicated insolvent.
7.	In the event of the death of the depositor, premature liquidation of the term deposits will be allowed. Such premature liquidation will not attract any penal charge.
8.	In the event of the death of one of the joint holders, the right to the deposit proceeds does not automatically devolve on the surviving joint deposit account holder, unless there is a survivorship clause.

Signature of Applicant(s)	<div></div>	<div></div>
	Applicant's Signature	Co-Applicant's Signature

For Bank Use only			
Product Code:		CUST ID 1:	
Branch Code :		CUST ID 2:	
Sourcing Officer / BC Code :		Tran ID:	
Promo Code :		Tran Date:	
Lead ID :		FD VALUE DATE:	
Lead Generator :		Account Number Issued:	<input type="checkbox"/> Yes <input type="checkbox"/> No

Customer Signed in my presence:	Document verification done by:
Employee/BC Name:	Employee Name:
Employee/BC Code:	Employee Code:
Employee/BC Signature:	
<div></div> <p>Branch Stamp with Date</p>	<div></div> <p>Barcode for Record Management</p>
<div></div> <p>BM / OPS Manager Signature &amp; Date</p>	

Account Opening Rules
<ul style="list-style-type: none"><li>All necessary documentation as mandated by the regulator/Bank authorities should be provided for opening the accounts.</li><li>In terms of Reserve Bank of India directives, interest will be calculated at quarterly intervals on Term Deposits and paid at the rate decided by the Bank depending upon the period of deposits. In case of Monthly Deposit Scheme, the interest will be calculated for the quarter and paid monthly at discounted rate.</li><li>In case of premature withdrawal of the Fixed Deposit based on the depositor's instructions or the instructions of all the joint depositors in the case of joint deposit, the Bank has the right to recover interest already paid, or the penalty, if any, from the proceeds of the Fixed Deposit in accordance with prevailing regulations of the Bank and the Reserve Bank of India.</li><li>The deposits of the Bank are insured with DICGC and in case of liquidation of bank, DICGC is liable to pay each depositor through the liquidator, the amount of his deposit up to Rs. 1 Lac, Please refer to the Terms and Conditions, for details on premature withdrawal facility.</li><li>Copy of the Terms and Conditions, Service Charges and Fees brochure and the code of bank's commitment for individual customers can be obtained from the branch/ website.</li><li>In case of any complaint regarding to features of any of the products the Grievance Redressal Cell within the Bank can be approached for resolution at_nodal.officer@suryodaybank.com. If not resolved satisfactorily within 30 days the Ombudsman Authority by the Reserve Bank of India in charge of the Region may be approached.</li><li>Tax deduction at Source will be in terms of Income Tax Regulations prevalent from time to time.</li></ul>