SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA
SIDBI FIXED DEPOSIT APPLICATION FORM

(Please read the instructions carefully before filling the Application form)

(Agents are not authorised to accept Cash or issue deposit receipt on behalf of SIDBI. SIDBI will not be responsible for any wrong tenders)

Agent / Broker Details : Name ____________________ Code ____________________

I/we hereby apply for SIDBI Fixed Deposit of ₹ ____________ (Rupees____________________________________only) for a period of _______ months at _______% p.a. interest under the interest option: ❑ Cumulative ❑ Annual Income ❑ Quarterly Compounding

Please tick the choice : ❑ Fresh ❑ Renewal **Automatic Renewal** ❑ Yes ❑ No

MODE OF PAYMENT (FRESH)	MODE OF PAYMENT (Renewal, in case of Existing Deposits)
Cheque / DD / Pay order / UTR No.______________ Date ______ Amount ₹.____________ drawn on ____________________ Branch IFSC Code :	FDR No.____________________ Date ____________ Amount ₹.______________________________

NAME, ADDRESS AND OTHER DETAILS OF THE DEPOSITORS AS REQUIRED IN FD RECEIPT (IN BLOCK LETTERS)

FIRST DEPOSITOR *[Mr / Mrs / Ms]*

Name in Full										
Address										
City				**State**				**PIN**		
Telephone No					Mobile No					
Date of Birth				Email id						
Occupation	Service		Professional		Business		Retired		Others	

SECOND DEPOSITOR

Name in Full	

THIRD DEPOSITOR

Name in Full	

DEPOSITOR TYPE / MODE OF HOLDING ❑ Sole Depositor ❑ Joint { ❑ Either or Survivor * ❑ Former or Survivor * ❑ Anyone or Survivor * }

DEPOSITOR CATEGORY: * *(additionally required, in case of Joint Mode of Holding)*

Individual : ❑ Single ❑ Joint ❑ Minor ❑ Karta of HUF ❑ Senior Citizen ❑ NRI

Others : ❑ Association of Persons ❑ Limited Company/ Banks ❑ Trusts ❑ Partnership Firm ❑ Society ❑ Body corporate

❑ Proprietary Concern ❑ Charitable Trusts ❑ Relief funds & NGOs ❑ Public Sector Undertaking ❑ Central /State Govt. Depts. ❑ Welfare Funds

❑ Govt University / Institutions ❑ Pvt. Educational Institutions ❑ PF Trusts ❑ Port Trusts ❑ Mutual Funds ❑ Others

IN CASE, FIRST / SOLE APPLICANT IS A MINOR, NAME AND ADDRESS OF NATURAL / LEGAL GUARDIAN:

*Father's / Mother's / Guardian's Name______________Relationship______________ Date of Birth of Minor__________Guardian's Address (if different from above)*____

______________________________________*City*__________________________*State*______________________________*Pin*____________

NOMINATION: *I / We hereby nominate the following persons to receive the amount payable to me / us, on my / our death.*

Nominee's Name ______________________________________*Guardian's Name (other than applicant in case Nominee is Minor)*

____________________________ *Address:* ____

____ *City*__________________________*State*________________ *Pin*______________

*Relationship with Depositor (if any)*__________________________ *Age of Nominee* ________________________ *Date of Birth of Nominee*______________

*Signature of the Nominee (Optional)*__________________________ *Signature of depositor :* *(if nomination is not required)*

TAX STATUS: *Exempt* ❑ YES ❑ NO (If yes, please enclose exemption certificate) PAN /GIR NO. ❑❑❑❑❑❑❑❑❑❑

Form Attached : ❑15H ❑15G ❑ 15AA Option for TDS Certificate : ❑ Consolidated ❑ Separate

I / We have read and understood the terms and conditions of the SIDBI Fixed Deposit and the same are acceptable to me / us. I / we also declare that above information is true to the best of my / our knowledge and belief. I / we further declare that the deposit made under the deposit application is through legitimate source and does not include directly / indirectly any proceeds of schedule of offence and / or is not designed for the purpose of contravention or evasion under any law.

First/Sole Depositor	Second depositor	Third depositor	Authorised Signatory/Power of Attorney #	Guardian in case of Minor

Date:______________________

Place:______________________

Bank details for the payment of interest and principal (only of First Depositor) *

Name of the Depositor / Father / Guardian : ____________________

* *(In case, the first depositor is a minor on the **date of maturity**, then bank account particulars of the Father / Guardian. in whose account the maturity amount has to be credited)*

Bank Name: ____________________ Branch ____________________ IFSC Code ____________________

A/c Type : ☐ Saving ☐ current A/c No ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

Only for depositors Opting for Electronic Clearing Service (ECS) Yes ☐ No ☐ I/We would like to avail ECS facility.

(If yes, please enclose a cancelled Personalised Cheque leaf / self attested photocopy of cheque)

I / We hereby declare that the particulars given above are correct and complete. If the transmission is delayed / not affected for reasons of incomplete / incorrect information, or such facility is not arranged for that Branch/Centre. I / We would not hold SIDBI responsible. I / We have read the terms and conditions and agree to discharge the responsibility expected of me / us as a participant in the Electronic Clearing Service

Signature of depositor

Declaration in case of deposit made by Non Resident Indian

"I/We certify that the amount being deposited with SIDBI does not represent inward remittances or transfer from Non - Resident (External) Account / Foreign Currency (Non Resident) Account (Banks) into the NRO account No. ____________________, Bank ____________________ Branch ____________________ IFSC Code ____________________ City ____________________

Signature of depositor

FOR OFFICE USE ONLY

1. Date of receipt of application : ____________________
2. All particulars in FD form have been filled : Yes ☐ No ☐
3. KYC documents have been verified with originals : Yes ☐ No ☐
4. PAN details checked with Income Tax data base : Yes ☐ No ☐
5. Cheque / Demand Draft deposited for realization on : ____________________

Checked by verified by

1. Cheque / Demand Draft realized on : ____________________
2. CIF No : ____________________
3. FDR / Deal No : ____________________
4. FDR / Deal Date : ____________________
5. FDR details verified and Issued on : ____________________

Deal Created by : Name & Signature Deal Authorized by : Name & Signature

Signature of BO Incharge

SIDBI FIXED DEPOSIT

TERMS AND CONDITION

ELIGIBLE DEPOSITORS: Individuals - Resident individuals, Minors through their Guardians are eligible. Non Resident Indians (NRI) are also eligible, subject to compliance of certain conditions and furnishing of declaration.

Others : Hindu Undivided Family HUF (through Karta), Proprietary concern, Partnership firms, Companies, Body Corporate, Banks, Societies, Association of Persons (AOP), Trusts, Charitable Trusts, Relief Funds & NGO's, Public Sector undertakings, Central / State Govt Departments, P.F Trusts, Port Trusts , Mutual Funds, Welfare Funds, Government University / Institutions, Private Educational Institution, Statutory bodies which are authorised to invest in such deposits.

Deposit Options : (1) Cumulative, (2) Non Cumulative.

Rate of interest : Interest shall be payable at the rate(s) indicated in Table annexed. Senior citizen (60 years of age or above) shall be paid additional interest of 0.50% over and above the normal rate. The rate of interest prevailing on the date of realisation of the cheque / Demand Draft / RTGS / NEFT shall be applicable.

Interest Payment Option : In case of Non Cumulative option, the depositors can opt for Quarterly, or Annual Interest Payment options. Interest payment option once selected cannot be changed.

Minimum Deposit Amount : Minimum deposit of ₹.10,000 and in multiples of ₹.1,000 thereafter.

Deposit Period : For all options minimum deposit period is 12 months and in the multiples of 1 month upto a maximum of 60 months.

Mode of Payment : Deposit may be made only by way of Cheque / Demand Draft / Pay Order / RTGS / NEFT in favour of **'SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA'** marked 'Account Payee only' and payable at the place of SIDBI branch where the Application form is submitted. Please note that **Cash or Post dated cheques will not be accepted.**

Deposit by other than Individuals : All depositors other than individuals should submit a duly certified copy of Resolution / Letter from the competent authority of the Organisation / Trust / Company etc., along with the application form, which expressly (i) states that the organisation/trust/company etc., is authorised to make deposit in SIDBI Fixed Deposit, and (ii) specifies the names of persons authorised to sign all such documents as may be required by SIDBI for the purpose of making and redeeming such deposits with SIDBI, appending thereto their specimen signatures attested by the banker / notary public / magistrate or such other competent authority.

Joint Deposits : Joint deposits are accepted only from individuals. Joint deposits may be made by a maximum of three individuals. After the submission of Application form, request for addition of co-depositor or deletion of co-depositor (except in case of death of the depositor) will be considered only when the written request is signed by all the depositors. All payment communication would be addressed to the First depositor. For any change in particulars like address or Bank details the request should be signed by **all** the depositors in case of 'Joint' mode of deposit and by the 'First' depositor in all other mode of deposits. For the payment of principal amount along with interest at the time of maturity the FD Receipt should be discharged by **First** depositor in case of 'Sole' and 'Former or Survivor' mode, **jointly** by all depositors in case of 'Joint' mode, by **either / anyone** of the depositor in case of 'Either or Survivor' and 'Anyone or Survivor' mode of deposit.

Senior Citizen : In case of application from senior Citizen (Age 60 years and above), applicants are requested to furnish the proof of age viz. an attested copy of any one of the following documents viz. Ration Card, Passport, Driving License, Voter Identification Card, PAN Card, Pension / Service Book, Birth Certificate, School Leaving Certificate, LIC Policy etc. indicating the Date of Birth, as Depositor's status as Senior Citizen. Interest benefits, applicable for Senior Citizen, can also be availed during the currency of the FD, from the date of submission of Proof of Age, to the satisfaction of SIDBI. Such benefit would be effective from the date of submission of proof to SIDBI, with prospective effect

Nomination : Nomination facility is available for single & joint deposits received from individuals. However, persons applying on behalf of minors and HUF's or a Power of Attorney Holder cannot nominate. The nomination may be cancelled or substituted at a later date by the depositors. The nomination will be governed by the SIDBI (Issue and Management of Bonds) Regulations 1990 as amended by SIDBI (Issue and Management of Bonds) Amendment Regulations, 2001. Any request for cancellation / addition of nominee after the submission of Application form should be signed by all the depositors irrespective of mode of holding.

Succession : In the event of the demise of the sole or all joint depositors, the fixed deposit amount together with interest thereon, will be paid to the nominee as stated in the Application. In case nomination has not been provided, SIDBI will recognise the title of such person(s) to the deposit who would produce the requisite legal representation to the satisfaction of SIDBI. Before receiving such payment, such person(s) will surrender to SIDBI the post dated Interest Warrants, if any, relating to the deposit, remaining unencashed and the relevant Deposit Receipt. In the event of the demise of one of the Joint Depositors, SIDBI will recognise the title of the remaining Depositor(s) for receiving payment relating to the Deposits as given in the deposit Application.

Charitable Trusts: Along with the duly filled-in Application form, all Charitable Trusts are required to enclose an attested copy of (a) Certificate of Registration with the Charity Commisioner or such competent authority and/or (b) Certificate issued by Income Tax authorities that the Trust is registered under Section 12A of Income Tax Act, 1961.

Interest Payment : Interest will accrue from the Date of realisation of cheque / DD in SIDBI's account. Interest option once opted cannot be changed during the tenor of the Fixed Deposit. In case, the duly discharged FD Receipt, is not submitted for renewal / maturity payment, within 14 days from the date of maturity, then simple interest at savings bank rate / rate stipulated by SIDBI / RBI, shall be paid.

Calculation of interest : Interest in respect of all the cases would be computed on the basis of 'Actual / Actual (Financial Year)'. The interest on deposit will cease on the date of maturity except in case of Automatic Renewal / Renewal within 14 days from the date of maturity, at the then prevailing rate of interest. In case, Februray contains 29 days in the Financial Year, then the denominator shall contain 366 days, irrespective of whether the deposit has matured / placed after / prior to Februray.

Interest Calculation on Cumulative Deposit : Interest will be compounded after every **3/6 months** from the date of realisation of the cheque / DD/RTGS/NEFT. In case the accrued interest attracts deduction of tax at source as per the extant provisions of Income Tax Act, 1961, the compounding will be done on interest net of tax and relevant TDS certificate will be sent to the depositor, as per Income Tax guidelines.

Interest Calculation on Non Cumulative Deposit : In case of **Quarterly** interest payment option, the first interest will be calculated from the Date of realisation of the cheque / Demand Draft / Pay Order till the end of 3 calendar months on a Quarterly basis / 6 calendar months on a Half-yearly basis, **as the case may be**. In case of Annual interest payment option the interest will be calculated from the Date of realisation of the cheque / Demand Draft / Pay Order, which shall be compounded on quarterly basis, till the end of 12 calendar months and interest would be paid on Annual basis.

Interest Payment : Interest on Cumulative deposit, compounded Quarterly (net of TDS) will be paid along with the maturity proceeds.

Under Quarterly /Annual Interest payment Options, Interest, net of TDS, would be credited on the due dates, preferably by ECS to the bank account of the First depositor. In the absence of Bank account details, cheque / warrants will be issued in the first depositor's name at his / her sole risk and responsibility for any fraudulent encashment.

ECS Facility : Electronic Clearing Facility is presently available at **all core banking branches**. Depositors who wish to receive the payment by way of ECS facility at the aforementioned centres may indicate the same in the Application form at the appropriate space and also attach a self attested photocopy / cancelled leaf of the personalised Bank cheque leaf or relevant proof to the satisfaction of SIDBI, along with the Application form.

Tax Deduction : Tax will be deducted at source on the interest payable on the deposit as per the prevalent provisions under the Income Tax Act, 1961. As per the present provisions under Section 194A of the Income Tax Act, 1961, interest upto ₹.5,000 in a financial year is exempt from deduction of tax at source. No tax will be deducted if declaration under Section 197 of Income Tax Act, 1961 in **Form 15G** by Individuals with Annual Interest Income upto Rs. 1 lakh, or in **Form 15H** by Senior Citizens (irrespective of amount of Annual Interest income), or certificate in **Form 15AA** by the Assessing Officer, as applicable, is submitted by the First depositor at the beginning of every financial year one month before the first date of interest payment / compounding in the financial year. Please note that these rules under the Income Tax Act, 1961 are subject to change from time to time. Income Tax once deducted would not be refunded by SIDBI under any circumstances.

Tax Benefits : SIDBI Fixed Deposit is an eligible investment option for religious and charitable trusts under Section 11(5) of the Income Tax Act, 1961.

Repayment : The Deposit will automatically expire on maturity. For repayment, the original Deposit Receipt, duly discharged on a revenue stamp of requisite value by all the depositor(s), should be submitted to SIDBI at least **2 weeks** prior to the date of maturity to any of the Offices of SIDBI. Repayment will be made, preferably, through ECS or by a "**Account Payee**" Cheque / DD or as the case may be. If the due date of maturity payment falls on a day which is not a business day, then payment of redemption amount will be made on the next business day, interest for the interveining period shall be also paid. If the maturity payment is delayed beyond 14 days, for whatsoever reasons, then simple interest at Savings Bank rate / rate specified by RBI or SIDBI shall accrue from the date of maturity till payment. Applicable TDS shall be deducted on post maturity interest accruals.

Renewal :

Automatic Renewal : The Deposit can be renewed 'Automatically', if specifically opted by the depositor at the time of placing the initial deposit. The deposit becomes eligible for renewal on the maturity date (renewal date) on the same terms and conditions (same period as the original / previous deposit) at the interest rate prevailing on the date of renewal at the discretion of SIDBI. The depositor has an option to change the terms of the deposit. However, such request has to be lodged with SIDBI, within 14 days prior to maturity

Normal Renewal : In case, the depositor has not availed the option for automatic renewal of FD, then the depositor could make a fresh request for renewal of FD **within 14 days from the date of maturity**, wherein the deposit would be renewed for a period as decided by the depositor at the then prevailing rate of interest and terms and conditions with effect from the date of maturity.

However, if the depositor has not renewed the deposit within 14 days, then simple interest at savings bank rate / rate stipulated by SIDBI / RBI, shall be paid from maturity to the date of payment. Applicable TDS shall also be deducted on such interest payment.

Premature Withdrawal : Premature withdrawal of Fixed Deposit before completion of 12 months from the date of deposit is permitted only due to death of the depositor, medical exigencies, educational expenses and such other reasons acceptable to SIDBI. However, premature withdrawal is not permitted in non individual deposits prior to completion of 12 months from the date of deposits.

The terms and conditions governing premature with drawal of Fixed Deposit is given under :

Premature Withdrawal	Rate of Interest
Before 6 months	No interest shall be paid
Between 6 months and 1 year	interest rate not exceeding Savings Bank Rate *(for scheduled Commercial Banks)* / Rate as specified by RBI
After 1 year	One percent less than the rate prevailing as on the Date of Deposit applicable for the period for which the deposit has run.
Brokerage	For deposits received through brokers, the applicable Brokerage is paid upfront for the entire period of deposit to our authorized agent. In case of premature withdrawal of such deposits the brokerage will be payable for the period completed and excess brokerage paid will be recovered from the deposit amount.
Interest Recalculation	The interest shall be recalculated as indicated above. However TDS already deducted and paid shall not be recalculated. ➢ Non cumulative / Periodic Interest Payment Option deposits : The difference between the amount of interest already paid and the interest payable at the revised rate (as stipulated above) shall be recovered from the original deposit amount of the fixed deposit and the balance amount shall be paid to the depositor ➢ Cumulative option : The maturity amount shall be recalculated on the revised rate of interest and the revised maturity value shall be paid
	Premature withdrawal of the Fixed Deposit by the nominee(s) is not permitted

Loan against deposits : SIDBI shall not grant any loan against the deposit. However, the same can be accepted as collateral security, subject to furnishing of suitable certificate to the satisfaction of SIDBI.

Others :

1. The Fixed deposit scheme of SIDBI is not covered under deposit guarantee / insurance
2. For the convenience of the depositors, SIDBI has appointed Agents, both individuals and Corporate entities, for collection of Application forms from Depositors. SIDBI pays Brokerage to such Agents for the deposit received through them at prevailing rates of Brokerage. However, SIDBI will not be responsible for any act of omission and commission on the part of Agents and Depositors are requested to satisfy themselves before entering into any transaction through a particular Agent. The agents are not authorised to collect cash for placing deposits with SIDBI or issue deposit receipts on behalf of SIDBI.
3. SIDBI reserves the right to waive or vary any of the above terms and conditions and also to reject any application for a fresh deposit or for renewal without assigning any reason. Acceptance, renewal and repayment of deposits would be governed by guidelines issued by RBI from time to time and subject to Mumbai Jurisdiction.
4. The interest warrants and repayment cheques would be encashable 'At Par' at the designated branches of such banks in India as may be decided by SIDBI from time to time.
5. SIDBI Fixed Deposits are Non Transferable. In the event of loss, theft, destruction, mutilation or defacement of the SIDBI Fixed Deposit Receipt / Interest warrant, a duplicate thereof will be issued by SIDBI upon being satisfied about the same and on furnishing Indemnity as may be deemed fit by SIDBI. Any communication may be either sent to the Mumbai Office of SIDBI or may be submitted to any other nearest Branch Office of SIDBI.
6. All the communication viz. FD Receipt, interest / principal repayment warrant etc. will be sent by SIDBI at the risk of depositor and SIDBI will not be responsible for the non delivery of the communication to the depositor. Depositor is liable to bear any expenditure involved in the issuance of any duplicate FD receipt or payment warrants etc.
7. Notwithstanding what is stated herein above, when any reference or request is made by a depositor to SIDBI on any matter pertaining to SIDBI Fixed Deposit, the rules prevailing on the day of reference or request shall be followed and shall be binding on the depositor.

General Instructions

1. The Application forms must be completed in Block Letters. SEPARATE APPLICATION FORM MUST BE USED FOR DEPOSITS UNDER DIFFERENT OPTIONS.
2. In case of deposit by Minors, the Application form should be signed by the Father / Natural guardian. The Guardian's name & relationship with minor should be specified in the Application form.
3. In case of Application by Hindu Undivided Family (HUF), the Application form shall be signed by the Karta of the HUF.
4. In case of Applications under Power of Attorney or by Limited Companies or Corporate bodies, Societies, Trusts and Association of Persons, a certified copy of the Power of Attorney or the relevant authority, as the case may be, shall accompany the Application form and the Application form shall be signed by the attorney or the authorized signatory(ies), as the case may be.
5. Signature(s) shall be in English or in any of the Indian languages. Thumb impressions shall be attested by an Authorised Official of a Bank or by a Magistrate / Notary Public under his / her Official seal.
6. Application form, complete in all respects along with Cheque / Demand Draft favouring 'SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA' shall be submitted at any of the SIDBI Offices. The Cheque / Demand Draft should be drawn on any Bank branch which is situated in the City where the Application is submitted. Outstation Cheque / Money Orders / Postal Orders or Cash payments will not be accepted.

ACKNOWLEDGEMENT

(to be filled by applicant)

Received from Mr./Mrs./Ms.______________________ Address____

(to be filled by SIDBI official)

an application for fixed deposit under SIDBI Fixed Deposit Scheme for a period of ___ months under ____ interest option along with cheque / demand draft / by UTR No__________________ dated_________ for ₹______________ drawn on ________________________ **or** Term Deposit Receipt no _____________ dated _____________ for ₹_________ *(subject to realization of cheque / demand draft).*

Date : _____________ **Signature & Stamp of SIDBI**

Know Your Customer Form (KYC)

(For Individuals only)

Please fill this form in English and in BLOCK LETTERS (All information as applicable in Section A,B and C below is mandatory).
This information is sought under the Prevention of Money Laundering Act, 2002, the rules notified there under and SEBI guidelines on Anti Money Laundering.

A. Identify Details (Please see guidelines A1 to A5 overleaf)

1. Name of the Applicant (As in supporting document)	Title		Mr		Ms		Oth	Gender	Male	Female
Name										
Father's Name										
2. Date of Birth	/ /									
3. Nationality (Please tick any one)	Indian		Others (Please specify)							
4. Status (Please tick anyone)	Resident Individual		Non Resident							
5. Permanent Account Number (PAN)										

Please paste most recent colour photograph (No staples please) 30 mmx40 mm

Sign across the photograph

(Please attach self attested photo copy of PAN Card)

B. Address Details (Please see guidelines B1 to B4)

1. Address of Correspondence		Tel no	
		Mobile	
		E Mail	
2. Permanent Address			

C. Proof of Address provided by Applicant (Please submit any one of the following certified documents and tick against the document attached)

- ☐ Latest Telephone Bill
- ☐ Latest Electricity Bill
- ☐ Passport
- ☐ Driving Licence
- ☐ Latest Bank Account Statement
- ☐ Latest Bank Passbook
- ☐ Latest Demat Account Statement
- ☐ Ration Card
- ☐ Voter Identity Card
- ☐ Registered lease/Sale Agreement of Residence
- ☐ For NRIs – Any other document attested by local Authority

D. Proof of Identity provided by Applicant (Please submit any one of the following certified documents and tick against the document attached)

- ☐ Passport
- ☐ Photo Pan Card
- ☐ Driving License
- ☐ Voters' ID card
- ☐ Photo Ration Card
- ☐ Photo Debit/Credit card issued by Bank
- ☐ Any other identification with Photograph (subject to satisfaction of SIDBI)

E. Other Details (Please see guidelines C1 and C2 overleaf)

1. Gross Annual Income Amount in Rupees) (Please tick anyone)

- ☐ Upto ₹. 5,00,000
- ☐ ₹.5,00,001 to ₹.25,00,000
- ☐ ₹.25,00,001 to ₹.1,00,00,000
- ☐ ₹.1,00,00,001 to ₹.5,00,00,000
- ☐ Above ₹.5,00,00,000

2.a Occupation Details (please tick anyone)

- ☐ Private Sector Service
- ☐ Public Sector / Government Service
- ☐ Business
- ☐ Professional
- ☐ Agriculturist
- ☐ Retired
- ☐ Housewife
- ☐ Student
- ☐ Forex Dealer
- ☐ Others

2.b. If the following is additionally applicable to you (Please tick one or more as applicable)

- ☐ Civil Servant
- ☐ Bureaucrat
- ☐ Current or former MP, MLA, MLC
- ☐ Politician
- ☐ Current or Former Head of State

DECLARATION	SIGNATURE OF THE APPLICANT
I hereby declare that the particulars given herein are true, correct and complete to the best of my knowledge and belief. The documents submitted along with the application are genuine and I am not making this application for the purpose of contravention of any Act, Rules, Regulations or any Statute or Legislation or any Notification/ Directions issued by any governmental or statutory authority from time to time. I authorise SIDBI, its authorised agents and representatives to disclose, share, remit in any form, mode or manner all /any of the information provided by me. I hereby agree to provide any additional information/documents that may be required in connection with this application.	Date : - Place : -

FOR OFFICE USE

Branch of SIDBI		Date of Receipt		Maker	Checker
Whether all information has been filled up by the applicant				YES / NO	YES / NO
Copy of the documents submitted as identity proof and address proof have been verified with the originals as produced by the applicant. Other KYC documents as required under the guidelines have been obtained and verified				YES / NO	YES / NO
The names of the parties connected with the transaction have been checked in the latest updated list(s) of terrorist individual / organizations circulated by KYC Cell and the name(s) of the depositor do not match with any name(s) mentioned in the said list(s).				YES / NO	YES / NO

Know Your Customer Form (KYC)

For Non Individuals

in addition to this form, use separate individual form(s) application for each Authorized Signatory

Please fill this form in English and in BLOCK LETTERS (All information as applicable in Section A,B and C below is mandatory).

This information is sought under the Prevention of Money Laundering Act, 2002, the rules notified thereunder and SEBI guidelines on Anti Money Laundering.

A. Identity Details (Please see guidelines A1 to A5 overleaf)

1. Name of the Applicant (As in supporting document)

Name of the depositor	
2. Date of Incorporation	/ /
3. Nationality (please tick any one)	Indian ☐ Others (please specify) ☐
4. Status (please tick any one)	Resident ☐ Non-Resident ☐
5. Permanent Account Number (PAN) (Mandatory) (please attach attested photo copy of PAN card)	

6 Constitution (pl tick)	**Proprietorship Concern**		**HUF**		**Partnership Firm**		**Trust or Foundation**		**Private Ltd Company**		**Public Ltd Company**	
	Others (Pl specify)											

B. Address Details (please see guidelines B1 to B4)

1. Address of Correspondence		Tel No. Mobile Email
2. Registered Office Address		

C. Proof of Identity provided by Applicant (Please submit any one of the following certified documents and tick against the document attached)

In case of Company	(i)	Certificate of incorporation and Memorandum & Articles of Association
	(ii)	Resolution of the Board of Directors to open an account and identification of those who have authority to operate the account
	(iii)	Power of Attorney granted to its managers, officers or employees to transact business on its behalf
	(iv)	Copy of PAN allotment letter (v) Copy of the telephone bill
In case of Partnership Firm	(i)	Registration certificate, if registered
	(ii)	Partnership deed
	(iii)	Power of Attorney granted to a partner or an employee of the firm to transact business on its behalf
	(iv)	Any officially valid document identifying the partners and the persons holding the Power of Attorney and their addresses
In case of Trust or Foundation	(i)	Certificate of registration, if registered
	(ii)	Power of Attorney granted to transact business on its behalf
	(iii)	Any officially valid document to identify the trustees, settlors, beneficiaries and those holding Power of Attorney, founders/managers/ directors and their addresses
	(iv)	Resolution of the managing body of the foundation/association
In case of Proprietorship Concern	(i)	Registration certificate (in the case of a registered concern)
	(ii)	Certificate/licence issued by the Municipal authorities under Shop & Establishment Act
	(iii)	Sales and income tax returns, duly authenticated/ acknowledged by the Income Tax/ Sales Tax Authorities.
	(iv)	CST/VAT certificate
	(v)	Certificate/registration document issued by Sales Tax/Service Tax/Professional Tax authorities
	(vi)	Licence issued by the Registering authority like Certificate of Practice issued by Institute of Chartered Accountants of India, Institute of Cost Accountants of India, Institute of Company Secretaries of India, Indian Medical Council, Food and Drug Control Authorities, registration/licensing document issued in the name of the proprietary concern by the Central Government or State Government Authority/ Department, etc.
	(vii)	IEC (Importer Exporter Code) issued to the proprietary concern by the office of DGFT.
In case of Hindu Undivided Family	(i)	Copy of any of these documents in the name of Karta, viz PAN Card, Passport, Driving Licence, Voters' Id Card, Photo Ration Card, Photo Debit / Credit Card issued by bank, Any other identification with Photograph (subject to satisfaction of SIDBI)
	(ii)	Deed of Declaration of HUF
Unincorporated Association or a Body of Individuals	(i)	Resolution of the Managing Body of such Association or body of individuals
	(ii)	Power of Attorney granted to him to transact on its behalf
	(iii)	An officially valid document in respect of persons holding an attorney to transact on its behalf
	(iv)	Such information as may be required to establish the legal existence of such an association or body of individuals.
Clubs, Socieites and Associations	(i)	Resolution for opening of the account
	(ii)	A copy of Bye-laws
	(iii)	Identity of authorised signatories
	(iv)	Copy of certificate of registration in the case of registered clubs, societies and associations

D. Proof of Address provided by Applicant (Please submit any one of the following certified documents and tick against the document attached)

	(i)	Latest Telephone Bill
	(ii)	Latest Electricity Bill
	(iii)	Latest Bank Account Statement
	(iv)	Registered Lease / Sale Agreement of Office
	(v)	Latest Bank Passbook
	(vi)	Latest Demat Account Statement

DECLARATION	SIGNATURE OF THE APPLICANT
I hereby declare that the particulars given herein are true, correct and complete to the best of my knowledge and belief. The documents submitted along with the application are genuine and I am not making this application for the purpose of contravention of any Act, Rules, Regulations or any Statute or Legislation or any Notification/ Directions issued by any governmental or statutory authority from time to time. I authorise SIDBI, its authorised agents and representatives to disclose, share, remit in any form, mode or manner all /any of the information provided by me. I hereby agree to provide any additional information/documents that may be required in connection with this application.	Date : Place :

FOR OFFICE USE

Branch of SIDBI		Date of Receipt		Maker	Checker
1	Whether all information has been filled up by the applicant			YES / NO	YES / NO
2	Copy of the documents submitted as identity proof and address proof have been verified with the originals as produced by the applicant. Other KYC documents as required under the guidelines have been obtained and verified			YES / NO	YES / NO
3	The names of the parties connected with the transaction have been checked in the latest updated list(s) of terrorist individual / organizations circulated by KYC Cell and the name(s) of the depositor do not match with any name(s) mentioned in the said list(s).			YES / NO	YES / NO

Know Your Customer Form (KYC)

IMPORTANT NOTES – PLEASE READ BEFORE FILLING UP THE FORM

1. This Application Form is meant to enable a person to comply with the Client Identification Programme laid down under the Prevention of Money Laundering Act, 2002 (PMLA) hereinafter referred to as Know Your Client (KYC) requirements. It is for use by **INDIVIDUALS** only. A separate form is provided for non-individual entities such as Hindu Undivided Family (HUF), Corporates, Trusts, Societies, etc.
2. This form is not a Fixed Deposit Application Form, and is only meant for providing information and documents required for KYC compliance. Deposit may be made under the Fixed Deposit Scheme only after completion of the KYC requirements.
3. **Joint Holders:** Joint holders need to be individually KYC compliant before they can invest in the Fixed Deposit Scheme. e.g. in case of three joint holders, all holders need to fill up the KYC form and should be KYC compliant.
4. **Minors:** In case of placement of deposits in respect of a Minor, the Guardian should be KYC compliant and accordingly fill up the KYC form. The Minor, upon attaining majority, should immediately apply for KYC compliance in his/her own capacity in order to be able to transact further in his/her own capacity.
5. **Power of Attorney (PoA) Holder**: Investors desirous of investing through a PoA must note that the KYC compliance requirements are mandatory for both the PoA issuer (i.e. Investor) and the Attorney (i.e. the holder of PoA), both of whom should be KYC compliant in their independent capacity.
6. The KYC process requires investors to provide their Proof of identity **(PAN card copy only)** and Proof of Address (any valid documents listed in section B of the KYC Application Form) to comply with KYC requirements. SIDBI reserves the right to seek any additional information /documentation in terms of the PMLA at any point of time.
7. SIDBI will not be liable for any errors or omissions on the part of the depositor in the KYC Application Form. Documents received in support of KYC requirements will be verified by the Agents appointed by SIDBI and thereafter scrutinized by SIDBI at the branch where the application is being made. The decision of SIDBI shall be final in the matter.
8. SIDBI and its Directors, employees and agent(s) shall not be liable in any manner for any claims arising whatsoever on account of rejection of any application due to non-compliance with the provisions of the PMLA or where SIDBI believes that transaction(s) by an applicant / investors is / are suspicious in nature within the purview of the PMLA.

GUIDELINES FOR FILLING UP THE KYC APPLICATION FORM

General

1. The Application Form should be completed in **ENGLISH** and in **BLOCK LETTERS**.
2. Please tick in the appropriate box wherever applicable.
3. Please fill the form in legible handwriting so as to avoid errors in your application processing. Please do not overwrite. Corrections should be made by canceling and re-writing, and such corrections should be counter-signed by the applicant.
4. Applications incomplete in any respect and / or not accompanied by required documents are liable to be rejected.
5. Applications complete in all respects and carrying necessary documentary attachments should be submitted at the branch of SIDBI directly or its appointed agents.
6. You are required to submit a Proof-of-Identity document **(PAN card is the only document which can be submitted)** and a Proof-of-Address document for each address filled by you in this form. Documents submitted to support Identity and Address should be

i. **Proof of Identity**
   - Original PAN Card + Self-attested photocopies *(Originals will be returned over-the-counter after verification)*.

ii. **Proof of Address**
   - Original Documents + Self-attested photocopies (Originals will be returned over-the-counter after verification) **OR**
   - True Copies attested by a Notary Public / Gazetted Officer / Manager of a Scheduled Commercial Bank or Multinational Foreign Banks (Name, Designation and Seal should be affixed on the copy). Unattested photocopies of an original document are not acceptable.
   - If the above documents including attestation / certifications are in regional language or foreign language then the same has to must be translated into English for submission.

A. Identity Details

1. Name : Please state your name as Title (Mr / Mrs / Ms / Dr etc.), First, Middle and Last Name in the space provided. This should match with the name as mentioned in the PAN card failinq which the application is liable to be rejected. If the PAN card has a name by which the applicant has been known differently in the past, than the one provided in this application form, then requisite proof should be provided e.g. marriage certificate, or gazetted copy of name change.
2. Date of Birth: Please ensure that this matches with the Date of Birth as indicated in the PAN card.
3. Nationality: Foreign Nationals are not allowed to apply, unless they are Non-Resident Indians (NRIs) or Persons of Indian Origin (PIO).
4. Status : Please tick your current residential status.
5. PAN : PAN is mandatory to be KYC compliant. Please read instruction given in 6(i) above carefully.
6. Please affix and sign across the most recent colour photograph.

B. Address Details

1. Address for Communication: Please provide here the address where you wish to receive all communications sent. **The address you give here will supercede existing information in the records. This address should match with the address in the 'Proof-of-Address' submitted as supporting document; otherwise the KYC Application Form is liable to be rejected.**
2. Contact Details: Please provide your Telephone / Email contact details.
3. Proof of Address Documents : Please note that **each** of the two addresses mentioned by you will need to be supported by a 'Proof-of-Address' bearing your or your spouse's / parent's (documents to establish relationship also to be submitted) name as supporting documents. Please tick the box as applicable, for the document provided by you. You may attach any one of the following documents (Any document having an expiry date should be valid on the date of submission):

Latest* Telephone Bill • Latest* Electricity Bill • Passport • Driving License • Latest* Bank Passbook • Latest* Bank Account Statement • Voter Identity Card • Ration Card • Latest* Demat Account Statement • Registered Lease / Sale Agreement of residence • Proof of Address issued by Bank Managers of Scheduled Commercial Banks / Multinational Foreign Banks / Gazetted Officer/ Notary Public / Elected Representatives to the Legislative Assembly / Parliament / Document issued by any Government or Statutory Authority

* *These documents should not be more than three months old as on the date of submission of this form.*

4. Permanent Address / Overseas Address: If you are a Resident Indian, and your Permanent address is different from the one mentioned in the Address for Correspondence, please state it here. If you are a Non-Resident Indian or a Person of Indian Origin, it is mandatory for you to state your Overseas Address here.

C. Other details

1. Gross Annual Income details: Please tick the applicable box indicating your Gross Annual Income (including both taxable and tax-free incomes).
2. Occupation details: Please indicate your current occupation by ticking the one most applicable to you. You are required to fill up the next section, if it additionally applies to you. After you have completed filling up the KYC Application Form, please submit the same along with the entire set of supporting documents.

Other important notes, after the KYC Acknowledgement is issued to you : Signature on the Fixed Deposit Application Form should match with that on this KYC Application Form. Any changes in an Applicant's details after submission of this form such as Name, Address, Status, Income bracket, Occupation or Signature, etc. should be the change should be registered Original / Attested copies

	of documents supporting the change will be required to be submitted together with the KYC

NOMINATION

SIDBI (Issue and Management of Bonds) Regulations, 1990 as Amended by SIDBI (Issue and Management of Bonds) Amendment Regulations, 2001 in respect of Fixed Deposits

Dear Sir/Madam,

Reg. FDR No(s) ____________________

I / We,

(i) Shri/Smt. ________________ S/W/o Shri ______________________________ aged about ________ residing at ________________________________

(ii) Shri/Smt. ________________ S/W/o Shri ______________________________ aged about ________ residing at ________________________________

(iii) Shri/Smt. ________________ S/W/o Shri ______________________________ aged about ________ residing at ________________________________

holder(s) of above FDR's of SIDBI wish to make a nomination / modify the existing nomination and do hereby nominate the following person(s) to whom in the event of my / our / minor's death the amount of deposit, particulars whereof are given below, may be returned by SIDBI

Sl No	Name of Nominee(s)	Full Address of Nominee(s)	Date of Birth *(in case of minor)*	Proportionate amount to each nominee

Note: *There cannot be more than one nominee in respect of a joint deposit account.*

As the nominee(s) mentioned at Sl No ______ is / are minor(s) on this date, I / We appoint Shri / Smt/Kum__________________________S/W/O______________________________ Residing at ____Telephone / Mobile No ________________ email id ______________________________ to receive the amount of the deposit on behalf of the nominee(s) in the event of my / our / minor's death during the minority of the nominee(s).

All the earlier instruction(s) on nominations stands withdrawn as on date.

Signature & Name
Depositor(s)

Witness(es) (*in case of thumb impression*) :

Signature : ______________________ Signature : ______________________
Name : ______________________ Name : ______________________
Address : ______________________ Address : ______________________
______________________ ______________________

For SIDBI Office Use Only	
Received on	
System Updated on	
Signature / Initials	
Maker	Checker

Place :
Date :

ACKNOWLEDGEMENT

(to be filled by SIDBI official)

Received from Mr/Mrs/Ms____________________, Nomination Form dated ______ towards appointing of Mr/Mrs/Ms ______________________________, as the nominee for FDR No.________________

Date : ____________ **Signature & Stamp of SIDBI**

CHANGE REQUEST FORM

Dear Sir/Madam,

I / We,

(i) Shri/Smt. ____________________S/W/o Shri ______________________________________aged about ___________ residing at ____

(ii) Shri/Smt. ____________________S/W/o Shri ______________________________________aged about ___________ residing at ____

(iii) Shri/Smt. ____________________S/W/o Shri ______________________________________aged about ___________ residing at ____

request SIDBI to note and authorise it to effect the following changes in its records on receipt of this letter.

❑ **Change of Address**

Sl No	Old Address							New Address						
	Pin Code:							Pin Code:						

Telephone No :													
Mobile No :													
Email IDs :													

❑ **Change in Bank Details**

Name & Branch of Bank	
IFSC Code	
Account Type	Savings / Current Account
Account No	
Copy of the cancelled personalised cheque leaf / self attested photo copy of 1st page of passbook, confirming above particulars is enclosed	

I / We understand that the change(s) are being carried out at my / our request and will affect all accounts held by me / us with SIDBI. I / We attach the necessary, self attested, documentary proof in support of the new address which is required for effecting the change.

Kindly do the needful at the earliest.

Yours faithfully

Encl: as above

Signature(s) and Name(s)

Depositor(s)

For SIDBI Office Use Only	
Received on	
System Updated on	
Signature / Initials	
Maker	Checker

Place :
Date :

FD Form (03)

On the Letter Head of the Company / Trust / Society

BOARD RESOLUTION – PLACEMENT OF DEPOSIT WITH SIDBI

Certified copy of the relevant extract from the minutes of the Meeting of * Board of Directors / Management Council / Board of Trustees of ____________________ held on __________ at ______________

The Chairman informed the *Board/Council that it is proposed to keep a fixed term deposit with SIDBI. After discussion the Board passed the following Resolution:

"Resolved that the *company / society / trust do create fixed term deposit of ₹________ amount and tenure _______ with SIDBI on such terms and conditions as may be discussed with and agreed by SIDBI. The following officials be and are hereby authorized, jointly and severally, to enter into correspondence, negotiate, exchange, enter into any transactions, correspondence and contracts on behalf of the *company /society / trust with SIDBI in this regard.

1.	Name	____________	2.	Name	____________
	Designation	____________		Designation	____________

The said signatories are hereby further authorized, jointly and severally, to negotiate and enter into contracts, give instructions to SIDBI regarding the renewal/rollover/ cancellation on behalf of the *company /society /trust and for such purpose to execute discharges, other documents including indemnities and other undertakings, letters of appropriation etc as may be necessary.

Resolved further that True Copy of this resolution may be provided to SIDBI and they may be requested to rely on this resolution."

True Copy
For _______ name __

* Director / Member / Company Secretary / Trustee.

* retain the relevant.

SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA

SIDBI FIXED DEPOSIT APPLICATION FORM

(Please read the instructions carefully before filling the Application form)

(Agents are not authorised to accept Cash or issue deposit receipt on behalf of SIDBI. SIDBI will not be responsible for any wrong tenders)

Agent / Broker Details : Name ______________________ Code ______________________

I/we hereby apply for SIDBI Fixed Deposit of ₹ ______________ (Rupees______________________________________only) for a period of ________ months at ________% p.a. interest under the interest option: ❑ Cumulative ❑ Annual Income ❑ Quarterly Compounding

Please tick the choice : ❑ Fresh ❑ Renewal **Automatic Renewal** ☐ Yes ☐ No

MODE OF PAYMENT (FRESH)	MODE OF PAYMENT (Renewal, in case of Existing Deposits)
Cheque / DD / Pay order / UTR No.______________ Date _______ Amount ₹. ______________ drawn on ______________________ Branch IFSC Code :	FDR No. ______________________ Date __________ Amount ₹.______________________________

NAME, ADDRESS AND OTHER DETAILS OF THE DEPOSITORS AS REQUIRED IN FD RECEIPT (IN BLOCK LETTERS)

***FIRST DEPOSITOR** [Mr / Mrs / Ms]*

Name in Full										
Address										
City			**State**				**PIN**			
Telephone No					Mobile No					
Date of Birth			Email id							
Occupation	Service		Professional		Business		Retired		Others	
SECOND DEPOSITOR										
Name in Full										
THIRD DEPOSITOR										
Name in Full										

DEPOSITOR TYPE / MODE OF HOLDING ❑ Sole Depositor ❑ Joint { ❑ Either or Survivor * ❑ Former or Survivor * ❑ Anyone or Survivor * }

DEPOSITOR CATEGORY: * *(additionally required, in case of Joint Mode of Holding)*

Individual : ❑ Single ❑ Joint ❑ Minor ❑ Karta of HUF ❑ Senior Citizen ❑ NRI

Others : ❑ Association of Persons ❑ Limited Company/ Banks ❑ Trusts ❑ Partnership Firm ❑ Society ❑ Body corporate

❑ Proprietary Concern ❑ Charitable Trusts ❑ Relief funds & NGOs ❑ Public Sector Undertaking ❑ Central /State Govt. Depts. ❑ Welfare Funds

❑ Govt University / Institutions ❑ Pvt. Educational Institutions ❑ PF Trusts ❑ Port Trusts ❑ Mutual Funds ❑ Others

IN CASE, FIRST / SOLE APPLICANT IS A MINOR, NAME AND ADDRESS OF NATURAL / LEGAL GUARDIAN:

*Father's / Mother's / Guardian's Name______________Relationship______________ Date of Birth of Minor__________Guardian's Address (if different from above)*____

______________________________City______________________State ______________________Pin______________

NOMINATION: *I / We hereby nominate the following persons to receive the amount payable to me / us, on my / our death.*

Nominee's Name ________________________________*Guardian's Name (other than applicant in case Nominee is Minor)*

______________________ *Address:* ____

________________________________ *City*______________________*State*______________ *Pin*______________

*Relationship with Depositor (if any)*______________________ *Age of Nominee* ______________________ *Date of Birth of Nominee*______________

*Signature of the Nominee (Optional)*______________________________ *Signature of depositor :* _________ *(if nomination is not required)*

TAX STATUS: *Exempt* ❑ YES ❑ NO (If yes, please enclose exemption certificate) PAN /GIR NO. ❑❑❑❑❑❑❑❑❑❑

Form Attached : ❑15H ❑15G ❑15AA Option for TDS Certificate : ❑ Consolidated ❑ Separate

I / We have read and understood the terms and conditions of the SIDBI Fixed Deposit and the same are acceptable to me / us. I / we also declare that above information is true to the best of my / our knowledge and belief. I / we further declare that the deposit made under the deposit application is through legitimate source and does not include directly / indirectly any proceeds of schedule of offence and / or is not designed for the purpose of contravention or evasion under any law.

First/Sole Depositor	Second depositor	Third depositor	Authorised Signatory/Power of Attorney #	Guardian in case of Minor

Date:______________________

Place:______________________

Bank details for the payment of interest and principal (only of First Depositor) *

Name of the Depositor / Father / Guardian : ______________________________

* *(In case, the first depositor is a minor on the **date of maturity**, then bank account particulars of the Father / Guardian. in whose account the maturity amount has to be credited)*

Bank Name: ______________________ Branch ________________ IFSC Code __________

A/c Type : ☐ Saving ☐ current   A/c No ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

Only for depositors Opting for Electronic Clearing Service (ECS) Yes ☐ No ☐ I/We would like to avail ECS facility.

(If yes, please enclose a cancelled Personalised Cheque leaf / self attested photocopy of cheque)

I / We hereby declare that the particulars given above are correct and complete. If the transmission is delayed / not affected for reasons of incomplete / incorrect information, or such facility is not arranged for that Branch/Centre. I / We would not hold SIDBI responsible. I / We have read the terms and conditions and agree to discharge the responsibility expected of me / us as a participant in the Electronic Clearing Service

Signature of depositor

Declaration in case of deposit made by Non Resident Indian

"I/We certify that the amount being deposited with SIDBI does not represent inward remittances or transfer from Non - Resident (External) Account / Foreign Currency (Non Resident) Account (Banks) into the NRO account No. ______________________, Bank ______________________ Branch ______________________ IFSC Code ______________________.City ______________________

Signature of depositor

FOR OFFICE USE ONLY

1. Date of receipt of application : ______________________
2. All particulars in FD form have been filled : Yes ☐ No ☐
3. KYC documents have been verified with originals : Yes ☐ No ☐
4. PAN details checked with Income Tax data base : Yes ☐ No ☐
5. Cheque / Demand Draft deposited for realization on : ______________________

Checked by   verified by

1. Cheque / Demand Draft realized on : ______________________
2. CIF No : ______________________
3. FDR / Deal No : ______________________
4. FDR / Deal Date : ______________________
5. FDR details verified and Issued on : ______________________

Deal Created by : Name & Signature   Deal Authorized by : Name & Signature

Signature of BO Incharge

SIDBI FIXED DEPOSIT

TERMS AND CONDITION

ELIGIBLE DEPOSITORS: Individuals - Resident individuals, Minors through their Guardians are eligible. Non Resident Indians (NRI) are also eligible, subject to compliance of certain conditions and furnishing of declaration.

Others : Hindu Undivided Family HUF (through Karta), Proprietary concern, Partnership firms, Companies, Body Corporate, Banks, Societies, Association of Persons (AOP), Trusts, Charitable Trusts, Relief Funds & NGO's, Public Sector undertakings, Central / State Govt Departments, P.F Trusts, Port Trusts , Mutual Funds, Welfare Funds, Government University / Institutions, Private Educational Institution, Statutory bodies which are authorised to invest in such deposits.

Deposit Options : (1) Cumulative, (2) Non Cumulative.

Rate of interest : Interest shall be payable at the rate(s) indicated in Table annexed. Senior citizen (60 years of age or above) shall be paid additional interest of 0.50% over and above the normal rate. The rate of interest prevailing on the date of realisation of the cheque / Demand Draft / RTGS / NEFT shall be applicable.

Interest Payment Option : In case of Non Cumulative option, the depositors can opt for Quarterly, or Annual Interest Payment options. Interest payment option once selected cannot be changed.

Minimum Deposit Amount : Minimum deposit of ₹.10,000 and in multiples of ₹.1,000 thereafter.

Deposit Period : For all options minimum deposit period is 12 months and in the multiples of 1 month upto a maximum of 60 months.

Mode of Payment : Deposit may be made only by way of Cheque / Demand Draft / Pay Order / RTGS / NEFT in favour of **'SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA'** marked 'Account Payee only' and payable at the place of SIDBI branch where the Application form is submitted. Please note that **Cash or Post dated cheques will not be accepted.**

Deposit by other than Individuals : All depositors other than individuals should submit a duly certified copy of Resolution / Letter from the competent authority of the Organisation / Trust / Company etc., along with the application form, which expressly (i) states that the organisation/trust/company etc., is authorised to make deposit in SIDBI Fixed Deposit, and (ii) specifies the names of persons authorised to sign all such documents as may be required by SIDBI for the purpose of making and redeeming such deposits with SIDBI, appending thereto their specimen signatures attested by the banker / notary public / magistrate or such other competent authority.

Joint Deposits : Joint deposits are accepted only from individuals. Joint deposits may be made by a maximum of three individuals. After the submission of Application form, request for addition of co-depositor or deletion of co-depositor (except in case of death of the depositor) will be considered only when the written request is signed by all the depositors. All payment communication would be addressed to the First depositor. For any change in particulars like address or Bank details the request should be signed by **all** the depositors in case of 'Joint' mode of deposit and by the 'First' depositor in all other mode of deposits. For the payment of principal amount along with interest at the time of maturity the FD Receipt should be discharged by **First** depositor in case of 'Sole' and 'Former or Survivor' mode, **jointly** by all depositors in case of 'Joint' mode, by **either / anyone** of the depositor in case of 'Either or Survivor' and 'Anyone or Survivor' mode of deposit.

Senior Citizen : In case of application from senior Citizen (Age 60 years and above), applicants are requested to furnish the proof of age viz. an attested copy of any one of the following documents viz. Ration Card, Passport, Driving License, Voter Identification Card, PAN Card, Pension / Service Book, Birth Certificate, School Leaving Certificate, LIC Policy etc. indicating the Date of Birth, as Depositor's status as Senior Citizen. Interest benefits, applicable for Senior Citizen, can also be availed during the currency of the FD, from the date of submission of Proof of Age, to the satisfaction of SIDBI. Such benefit would be effective from the date of submission of proof to SIDBI, with prospective effect

Nomination : Nomination facility is available for single & joint deposits received from individuals. However, persons applying on behalf of minors and HUF's or a Power of Attorney Holder cannot nominate. The nomination may be cancelled or substituted at a later date by the depositors. The nomination will be governed by the SIDBI (Issue and Management of Bonds) Regulations 1990 as amended by SIDBI (Issue and Management of Bonds) Amendment Regulations, 2001. Any request for cancellation / addition of nominee after the submission of Application form should be signed by all the depositors irrespective of mode of holding.

Succession : In the event of the demise of the sole or all joint depositors, the fixed deposit amount together with interest thereon, will be paid to the nominee as stated in the Application. In case nomination has not been provided, SIDBI will recognise the title of such person(s) to the deposit who would produce the requisite legal representation to the satisfaction of SIDBI. Before receiving such payment, such person(s) will surrender to SIDBI the post dated Interest Warrants, if any, relating to the deposit, remaining unencashed and the relevant Deposit Receipt. In the event of the demise of one of the Joint Depositors, SIDBI will recognise the title of the remaining Depositor(s) for receiving payment relating to the Deposits as given in the deposit Application.

Charitable Trusts: Along with the duly filled-in Application form, all Charitable Trusts are required to enclose an attested copy of (a) Certificate of Registration with the Charity Commisioner or such competent authority and/or (b) Certificate issued by Income Tax authorities that the Trust is registered under Section 12A of Income Tax Act, 1961.

Interest Payment : Interest will accrue from the Date of realisation of cheque / DD in SIDBI's account. Interest option once opted cannot be changed during the tenor of the Fixed Deposit. In case, the duly discharged FD Receipt, is not submitted for renewal / maturity payment, within 14 days from the date of maturity, then simple interest at savings bank rate / rate stipulated by SIDBI / RBI, shall be paid.

Calculation of interest : Interest in respect of all the cases would be computed on the basis of 'Actual / Actual (Financial Year)'. The interest on deposit will cease on the date of maturity except in case of Automatic Renewal / Renewal within 14 days from the date of maturity, at the then prevailing rate of interest. In case, Februray contains 29 days in the Financial Year, then the denominator shall contain 366 days, irrespective of whether the deposit has matured / placed after / prior to Februray.

Interest Calculation on Cumulative Deposit : Interest will be compounded after every **3/6 months** from the date of realisation of the cheque / DD/RTGS/NEFT. In case the accrued interest attracts deduction of tax at source as per the extant provisions of Income Tax Act, 1961, the compounding will be done on interest net of tax and relevant TDS certificate will be sent to the depositor, as per Income Tax guidelines.

Interest Calculation on Non Cumulative Deposit : In case of Quarterly interest payment option, the first interest will be calculated from the Date of realisation of the cheque / Demand Draft / Pay Order till the end of 3 calendar months on a Quarterly basis / 6 calendar months on a Half-yearly basis, as the case may be. In case of Annual interest payment option the interest will be calculated from the Date of realisation of the cheque / Demand Draft / Pay Order, which shall be compounded on quarterly basis, till the end of 12 calendar months and interest would be paid on Annual basis.

Interest Payment : Interest on Cumulative deposit, compounded Quarterly (net of TDS) will be paid along with the maturity proceeds.

Under Quarterly /Annual Interest payment Options, Interest, net of TDS, would be credited on the due dates, preferably by ECS to the bank account of the First depositor. In the absence of Bank account details, cheque / warrants will be issued in the first depositor's name at his / her sole risk and responsibility for any fraudulent encashment.

ECS Facility : Electronic Clearing Facility is presently available at **all core banking branches**. Depositors who wish to receive the payment by way of ECS facility at the aforementioned centres may indicate the same in the Application form at the appropriate space and also attach a self attested photocopy / cancelled leaf of the personalised Bank cheque leaf or relevant proof to the satisfaction of SIDBI, along with the Application form.

Tax Deduction : Tax will be deducted at source on the interest payable on the deposit as per the prevalent provisions under the Income Tax Act, 1961. As per the present provisions under Section 194A of the Income Tax Act, 1961, interest upto ₹.5,000 in a financial year is exempt from deduction of tax at source. No tax will be deducted if declaration under Section 197 of Income Tax Act, 1961 in **Form 15G** by Individuals with Annual Interest Income upto Rs. 1 lakh, or in **Form 15H** by Senior Citizens (irrespective of amount of Annual Interest income), or certificate in **Form 15AA** by the Assessing Officer, as applicable, is submitted by the First depositor at the beginning of every financial year one month before the first date of interest payment / compounding in the financial year. Please note that these rules under the Income Tax Act, 1961 are subject to change from time to time. Income Tax once deducted would not be refunded by SIDBI under any circumstances.

Tax Benefits : SIDBI Fixed Deposit is an eligible investment option for religious and charitable trusts under Section 11(5) of the Income Tax Act, 1961.

Repayment : The Deposit will automatically expire on maturity. For repayment, the original Deposit Receipt, duly discharged on a revenue stamp of requisite value by all the depositor(s), should be submitted to SIDBI at least **2 weeks** prior to the date of maturity to any of the Offices of SIDBI. Repayment will be made, preferably, through ECS or by a "**Account Payee**" Cheque / DD or as the case may be. If the due date of maturity payment falls on a day which is not a business day, then payment of redemption amount will be made on the next business day, interest for the interveining period shall be also paid. If the maturity payment is delayed beyond 14 days, for whatsoever reasons, then simple interest at Savings Bank rate / rate specified by RBI or SIDBI shall accrue from the date of maturity till payment. Applicable TDS shall be deducted on post maturity interest accruals.

Renewal :

Automatic Renewal : The Deposit can be renewed 'Automatically', if specifically opted by the depositor at the time of placing the initial deposit. The deposit becomes eligible for renewal on the maturity date (renewal date) on the same terms and conditions (same period as the original / previous deposit) at the interest rate prevailing on the date of renewal at the discretion of SIDBI. The depositor has an option to change the terms of the deposit. However, such request has to be lodged with SIDBI, within 14 days prior to maturity

Normal Renewal : In case, the depositor has not availed the option for automatic renewal of FD, then the depositor could make a fresh request for renewal of FD **within 14 days from the date of maturity**, wherein the deposit would be renewed for a period as decided by the depositor at the then prevailing rate of interest and terms and conditions with effect from the date of maturity.

However, if the depositor has not renewed the deposit within 14 days, then simple interest at savings bank rate / rate stipulated by SIDBI / RBI, shall be paid from maturity to the date of payment. Applicable TDS shall also be deducted on such interest payment.

Premature Withdrawal : Premature withdrawal of Fixed Deposit before completion of 12 months from the date of deposit is permitted only due to death of the depositor, medical exigencies, educational expenses and such other reasons acceptable to SIDBI. However, premature withdrawal is not permitted in non individual deposits prior to completion of 12 months from the date of deposits.

The terms and conditions governing premature with drawal of Fixed Deposit is given under :

Premature Withdrawal	Rate of Interest
Before 6 months	No interest shall be paid
Between 6 months and 1 year	interest rate not exceeding Savings Bank Rate *(for scheduled Commercial Banks)* / Rate as specified by RBI
After 1 year	One percent less than the rate prevailing as on the Date of Deposit applicable for the period for which the deposit has run.
Brokerage	For deposits received through brokers, the applicable Brokerage is paid upfront for the entire period of deposit to our authorized agent. In case of premature withdrawal of such deposits the brokerage will be payable for the period completed and excess brokerage paid will be recovered from the deposit amount.
Interest Recalculation	The interest shall be recalculated as indicated above. However TDS already deducted and paid shall not be recalculated. ➢ Non cumulative / Periodic Interest Payment Option deposits : The difference between the amount of interest already paid and the interest payable at the revised rate (as stipulated above) shall be recovered from the original deposit amount of the fixed deposit and the balance amount shall be paid to the depositor ➢ Cumulative option : The maturity amount shall be recalculated on the revised rate of interest and the revised maturity value shall be paid
	Premature withdrawal of the Fixed Deposit by the nominee(s) is not permitted

Loan against deposits : SIDBI shall not grant any loan against the deposit. However, the same can be accepted as collateral security, subject to furnishing of suitable certificate to the satisfaction of SIDBI.

Others :

1. The Fixed deposit scheme of SIDBI is not covered under deposit guarantee / insurance
2. For the convenience of the depositors, SIDBI has appointed Agents, both individuals and Corporate entities, for collection of Application forms from Depositors. SIDBI pays Brokerage to such Agents for the deposit received through them at prevailing rates of Brokerage. However, SIDBI will not be responsible for any act of omission and commission on the part of Agents and Depositors are requested to satisfy themselves before entering into any transaction through a particular Agent. The agents are not authorised to collect cash for placing deposits with SIDBI or issue deposit receipts on behalf of SIDBI.
3. SIDBI reserves the right to waive or vary any of the above terms and conditions and also to reject any application for a fresh deposit or for renewal without assigning any reason. Acceptance, renewal and repayment of deposits would be governed by guidelines issued by RBI from time to time and subject to Mumbai Jurisdiction.
4. The interest warrants and repayment cheques would be encashable 'At Par' at the designated branches of such banks in India as may be decided by SIDBI from time to time.
5. SIDBI Fixed Deposits are Non Transferable. In the event of loss, theft, destruction, mutilation or defacement of the SIDBI Fixed Deposit Receipt / Interest warrant, a duplicate thereof will be issued by SIDBI upon being satisfied about the same and on furnishing Indemnity as may be deemed fit by SIDBI. Any communication may be either sent to the Mumbai Office of SIDBI or may be submitted to any other nearest Branch Office of SIDBI.
6. All the communication viz. FD Receipt, interest / principal repayment warrant etc. will be sent by SIDBI at the risk of depositor and SIDBI will not be responsible for the non delivery of the communication to the depositor. Depositor is liable to bear any expenditure involved in the issuance of any duplicate FD receipt or payment warrants etc.
7. Notwithstanding what is stated herein above, when any reference or request is made by a depositor to SIDBI on any matter pertaining to SIDBI Fixed Deposit, the rules prevailing on the day of reference or request shall be followed and shall be binding on the depositor.

General Instructions

1. The Application forms must be completed in Block Letters. SEPARATE APPLICATION FORM MUST BE USED FOR DEPOSITS UNDER DIFFERENT OPTIONS.
2. In case of deposit by Minors, the Application form should be signed by the Father / Natural guardian. The Guardian's name & relationship with minor should be specified in the Application form.
3. In case of Application by Hindu Undivided Family (HUF), the Application form shall be signed by the Karta of the HUF.
4. In case of Applications under Power of Attorney or by Limited Companies or Corporate bodies, Societies, Trusts and Association of Persons, a certified copy of the Power of Attorney or the relevant authority, as the case may be, shall accompany the Application form and the Application form shall be signed by the attorney or the authorized signatory(ies), as the case may be.
5. Signature(s) shall be in English or in any of the Indian languages. Thumb impressions shall be attested by an Authorised Official of a Bank or by a Magistrate / Notary Public under his / her Official seal.
6. Application form, complete in all respects along with Cheque / Demand Draft favouring 'SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA' shall be submitted at any of the SIDBI Offices. The Cheque / Demand Draft should be drawn on any Bank branch which is situated in the City where the Application is submitted. Outstation Cheque / Money Orders / Postal Orders or Cash payments will not be accepted.

ACKNOWLEDGEMENT

(to be filled by applicant)

Received from Mr./Mrs./Ms.______________________Address____

(to be filled by SIDBI official)

an application for fixed deposit under SIDBI Fixed Deposit Scheme for a period of ___ months under ____ interest option along with cheque / demand draft / by UTR No__________________ dated_________ for ₹______________ drawn on __________________________ **or** Term Deposit Receipt no ______________ dated _____________ for ₹_________ *(subject to realization of cheque / demand draft).*

Date : ______________

Signature & Stamp of SIDBI

Know Your Customer Form (KYC)
(For Individuals only)

Please fill this form in English and in BLOCK LETTERS (All information as applicable in Section A,B and C below is mandatory).
This information is sought under the Prevention of Money Laundering Act, 2002, the rules notified there under and SEBI guidelines on Anti Money Laundering.

A. Identify Details (Please see guidelines A1 to A5 overleaf)

1. Name of the Applicant (As in supporting document) Title ☐ Mr ☐ Ms ☐ Oth ☐ Gender ☐ Male ☐ Female

Name

Father's Name

2. Date of Birth __ / __ / __

3. Nationality (Please tick any one) ☐ Indian ☐ Others (Please specify)

4. Status (Please tick anyone) ☐ Resident Individual ☐ Non Resident

5. Permanent Account Number (PAN)

(Please attach self attested photo copy of PAN Card)

Please paste most recent colour photograph (No staples please) 30 mmx40 mm

Sign across the photograph

B. Address Details (Please see guidelines B1 to B4)

1. Address of Correspondence

Tel no
Mobile
E Mail

2. Permanent Address

C. Proof of Address provided by Applicant (Please submit any one of the following certified documents and tick against the document attached)

☐ Latest Telephone Bill ☐ Latest Electricity Bill ☐ Passport ☐ Driving Licence ☐ Latest Bank Account Statement

☐ Latest Bank Passbook ☐ Latest Demat Account Statement ☐ Ration Card ☐ Voter Identity Card

☐ Registered lease/Sale Agreement of Residence ☐ For NRIs – Any other document attested by local Authority

D. Proof of Identity provided by Applicant (Please submit any one of the following certified documents and tick against the document attached)

☐ Passport ☐ Photo Pan Card ☐ Driving License ☐ Voters' ID card ☐ Photo Ration Card ☐ Photo Debit/Credit card issued by Bank

☐ Any other identification with Photograph (subject to satisfaction of SIDBI)

E. Other Details (Please see guidelines C1 and C2 overleaf)

1. Gross Annual Income Amount in Rupees) (Please tick anyone)

☐ Upto ₹. 5,00,000 ☐ ₹.5,00,001 to ₹.25,00,000 ☐ ₹.25,00,001 to ₹.1,00,00,000 ☐ ₹.1,00,00,001 to ₹.5,00,00,000

☐ Above ₹.5,00,00,000

2.a Occupation Details (please tick anyone)

☐ Private Sector Service ☐ Public Sector / Government Service ☐ Business ☐ Professional ☐ Agriculturist

☐ Retired ☐ Housewife ☐ Student ☐ Forex Dealer ☐ Others

2.b. If the following is additionally applicable to you (Please tick one or more as applicable)

☐ Civil Servant ☐ Bureaucrat ☐ Current or former MP,MLA, MLC ☐ Politician ☐ Current or Former Head of State

DECLARATION	SIGNATURE OF THE APPLICANT
I hereby declare that the particulars given herein are true, correct and complete to the best of my knowledge and belief. The documents submitted along with the application are genuine and I am not making this application for the purpose of contravention of any Act, Rules, Regulations or any Statute or Legislation or any Notification/ Directions issued by any governmental or statutory authority from time to time. I authorise SIDBI, its authorised agents and representatives to disclose, share, remit in any form, mode or manner all /any of the information provided by me. I hereby agree to provide any additional information/documents that may be required in connection with this application.	Date : - Place : -

FOR OFFICE USE

Branch of SIDBI	Date of Receipt	Maker	Checker
Whether all information has been filled up by the applicant		YES / NO	YES / NO
Copy of the documents submitted as identity proof and address proof have been verified with the originals as produced by the applicant. Other KYC documents as required under the guidelines have been obtained and verified		YES / NO	YES / NO
The names of the parties connected with the transaction have been checked in the latest updated list(s) of terrorist individual / organizations circulated by KYC Cell and the name(s) of the depositor do not match with any name(s) mentioned in the said list(s).		YES / NO	YES / NO

Know Your Customer Form (KYC)

For Non Individuals

in addition to this form, use separate individual form(s) application for each Authorized Signatory

Please fill this form in English and in BLOCK LETTERS (All information as applicable in Section A,B and C below is mandatory).

This information is sought under the Prevention of Money Laundering Act, 2002, the rules notified thereunder and SEBI guidelines on Anti Money Laundering.

A. Identity Details (Please see guidelines A1 to A5 overleaf)

1. Name of the Applicant (As in supporting document)

Name of the depositor	
2. Date of Incorporation	/ /
3. Nationality (please tick any one)	Indian [ ] Others (please specify)
4. Status (please tick any one)	Resident [ ] Non-Resident [ ]
5. Permanent Account Number (PAN) (Mandatory) (please attach attested photo copy of PAN card)	

6 Constitution (pl tick)	**Proprietorship Concern**	**HUF**	**Partnership Firm**	**Trust or Foundation**	**Private Ltd Company**	**Public Ltd Company**
	Others (Pl specify)					

B. Address Details (please see guidelines B1 to B4)

1. Address of Correspondence		Tel No. Mobile Email
2. Registered Office Address		

C. Proof of Identity provided by Applicant (Please submit any one of the following certified documents and tick against the document attached)

In case of Company	(i)	Certificate of incorporation and Memorandum & Articles of Association
	(ii)	Resolution of the Board of Directors to open an account and identification of those who have authority to operate the account
	(iii)	Power of Attorney granted to its managers, officers or employees to transact business on its behalf
	(iv)	Copy of PAN allotment letter (v) Copy of the telephone bill
In case of Partnership Firm	(i)	Registration certificate, if registered
	(ii)	Partnership deed
	(iii)	Power of Attorney granted to a partner or an employee of the firm to transact business on its behalf
	(iv)	Any officially valid document identifying the partners and the persons holding the Power of Attorney and their addresses
In case of Trust or Foundation	(i)	Certificate of registration, if registered
	(ii)	Power of Attorney granted to transact business on its behalf
	(iii)	Any officially valid document to identify the trustees, settlors, beneficiaries and those holding Power of Attorney, founders/managers/ directors and their addresses
	(iv)	Resolution of the managing body of the foundation/association
In case of Proprietorship Concern	(i)	Registration certificate (in the case of a registered concern)
	(ii)	Certificate/licence issued by the Municipal authorities under Shop & Establishment Act
	(iii)	Sales and income tax returns, duly authenticated/ acknowledged by the Income Tax/ Sales Tax Authorities.
	(iv)	CST/VAT certificate
	(v)	Certificate/registration document issued by Sales Tax/Service Tax/Professional Tax authorities
	(vi)	Licence issued by the Registering authority like Certificate of Practice issued by Institute of Chartered Accountants of India, Institute of Cost Accountants of India, Institute of Company Secretaries of India, Indian Medical Council, Food and Drug Control Authorities, registration/licensing document issued in the name of the proprietary concern by the Central Government or State Government Authority/ Department, etc.
	(vii)	IEC (Importer Exporter Code) issued to the proprietary concern by the office of DGFT.
In case of Hindu Undivided Family	(i)	Copy of any of these documents in the name of Karta, viz PAN Card, Passport, Driving Licence, Voters' Id Card, Photo Ration Card, Photo Debit / Credit Card issued by bank. Any other identification with Photograph (subject to satisfaction of SIDBI)
	(ii)	Deed of Declaration of HUF
Unincorporated Association or a Body of Individuals	(i)	Resolution of the Managing Body of such Association or body of individuals
	(ii)	Power of Attorney granted to him to transact on its behalf
	(iii)	An officially valid document in respect of persons holding an attorney to transact on its behalf
	(iv)	Such information as may be required to establish the legal existence of such an association or body of individuals.
Clubs, Socieites and Associations	(i)	Resolution for opening of the account
	(ii)	A copy of Bye-laws
	(iii)	Identity of authorised signatories
	(iv)	Copy of certificate of registration in the case of registered clubs, societies and associations

D. Proof of Address provided by Applicant (Please submit any one of the following certified documents and tick against the document attached)

	(i)	Latest Telephone Bill
	(ii)	Latest Electricity Bill
	(iii)	Latest Bank Account Statement
	(iv)	Registered Lease / Sale Agreement of Office
	(v)	Latest Bank Passbook
	(vi)	Latest Demat Account Statement

DECLARATION	SIGNATURE OF THE APPLICANT
I hereby declare that the particulars given herein are true, correct and complete to the best of my knowledge and belief. The documents submitted along with the application are genuine and I am not making this application for the purpose of contravention of any Act, Rules, Regulations or any Statute or Legislation or any Notification/ Directions issued by any governmental or statutory authority from time to time. I authorise SIDBI, its authorised agents and representatives to disclose, share, remit in any form, mode or manner all /any of the information provided by me. I hereby agree to provide any additional information/documents that may be required in connection with this application.	Date : Place :

FOR OFFICE USE

Branch of SIDBI		Date of Receipt		Maker	Checker
1	Whether all information has been filled up by the applicant			YES / NO	YES / NO
2	Copy of the documents submitted as identity proof and address proof have been verified with the originals as produced by the applicant. Other KYC documents as required under the guidelines have been obtained and verified			YES / NO	YES / NO
3	The names of the parties connected with the transaction have been checked in the latest updated list(s) of terrorist individual / organizations circulated by KYC Cell and the name(s) of the depositor do not match with any name(s) mentioned in the said list(s).			YES / NO	YES / NO

Know Your Customer Form (KYC)

IMPORTANT NOTES – PLEASE READ BEFORE FILLING UP THE FORM

1. This Application Form is meant to enable a person to comply with the Client Identification Programme laid down under the Prevention of Money Laundering Act, 2002 (PMLA) hereinafter referred to as Know Your Client (KYC) requirements. It is for use by **INDIVIDUALS** only. A separate form is provided for non-individual entities such as Hindu Undivided Family (HUF), Corporates, Trusts, Societies, etc.
2. This form is not a Fixed Deposit Application Form, and is only meant for providing information and documents required for KYC compliance. Deposit may be made under the Fixed Deposit Scheme only after completion of the KYC requirements.
3. **Joint Holders:** Joint holders need to be individually KYC compliant before they can invest in the Fixed Deposit Scheme. e.g. in case of three joint holders, all holders need to fill up the KYC form and should be KYC compliant.
4. **Minors:** In case of placement of deposits in respect of a Minor, the Guardian should be KYC compliant and accordingly fill up the KYC form. The Minor, upon attaining majority, should immediately apply for KYC compliance in his/her own capacity in order to be able to transact further in his/her own capacity.
5. **Power of Attorney (PoA) Holder**: Investors desirous of investing through a PoA must note that the KYC compliance requirements are mandatory for both the PoA issuer (i.e. Investor) and the Attorney (i.e. the holder of PoA), both of whom should be KYC compliant in their independent capacity.
6. The KYC process requires investors to provide their Proof of identity **(PAN card copy only)** and Proof of Address (any valid documents listed in section B of the KYC Application Form) to comply with KYC requirements. SIDBI reserves the right to seek any additional information /documentation in terms of the PMLA at any point of time.
7. SIDBI will not be liable for any errors or omissions on the part of the depositor in the KYC Application Form. Documents received in support of KYC requirements will be verified by the Agents appointed by SIDBI and thereafter scrutinized by SIDBI at the branch where the application is being made. The decision of SIDBI shall be final in the matter.
8. SIDBI and its Directors, employees and agent(s) shall not be liable in any manner for any claims arising whatsoever on account of rejection of any application due to non-compliance with the provisions of the PMLA or where SIDBI believes that transaction(s) by an applicant / investors is / are suspicious in nature within the purview of the PMLA.

GUIDELINES FOR FILLING UP THE KYC APPLICATION FORM

General

1. The Application Form should be completed in **ENGLISH** and in **BLOCK LETTERS**.
2. Please tick in the appropriate box wherever applicable.
3. Please fill the form in legible handwriting so as to avoid errors in your application processing. Please do not overwrite. Corrections should be made by canceling and re-writing, and such corrections should be counter-signed by the applicant.
4. Applications incomplete in any respect and / or not accompanied by required documents are liable to be rejected.
5. Applications complete in all respects and carrying necessary documentary attachments should be submitted at the branch of SIDBI directly or its appointed agents.
6. You are required to submit a Proof-of-Identity document **(PAN card is the only document which can be submitted)** and a Proof-of-Address document for each address filled by you in this form. Documents submitted to support Identity and Address should be

i. **Proof of Identity**
   - Original PAN Card + Self-attested photocopies *(Originals will be returned over-the-counter after verification).*

ii. **Proof of Address**
   - Original Documents + Self-attested photocopies (Originals will be returned over-the-counter after verification) **OR**
   - True Copies attested by a Notary Public / Gazetted Officer / Manager of a Scheduled Commercial Bank or Multinational Foreign Banks (Name, Designation and Seal should be affixed on the copy). Unattested photocopies of an original document are not acceptable.
   - If the above documents including attestation / certifications are in regional language or foreign language then the same has to must be translated into English for submission.

A. Identity Details

1. Name : Please state your name as Title (Mr / Mrs / Ms / Dr etc.), First, Middle and Last Name in the space provided. This should match with the name as mentioned in the PAN card failing which the application is liable to be rejected. If the PAN card has a name by which the applicant has been known differently in the past, than the one provided in this application form, then requisite proof should be provided e.g. marriage certificate, or gazetted copy of name change.
2. Date of Birth: Please ensure that this matches with the Date of Birth as indicated in the PAN card.
3. Nationality: Foreign Nationals are not allowed to apply, unless they are Non-Resident Indians (NRIs) or Persons of Indian Origin (PIO).
4. Status : Please tick your current residential status.
5. PAN : PAN is mandatory to be KYC compliant. Please read instruction given in 6(i) above carefully.
6. Please affix and sign across the most recent colour photograph.

B. Address Details

1. Address for Communication: Please provide here the address where you wish to receive all communications sent. **The address you give here will supercede existing information in the records. This address should match with the address in the 'Proof-of-Address' submitted as supporting document; otherwise the KYC Application Form is liable to be rejected.**
2. Contact Details: Please provide your Telephone / Email contact details.
3. Proof of Address Documents : Please note that **each** of the two addresses mentioned by you will need to be supported by a 'Proof-of-Address' bearing your or your spouse's / parent's (documents to establish relationship also to be submitted) name as supporting documents. Please tick the box as applicable, for the document provided by you. You may attach any one of the following documents (Any document having an expiry date should be valid on the date of submission):

Latest* Telephone Bill • Latest* Electricity Bill • Passport • Driving License • Latest* Bank Passbook • Latest* Bank Account Statement • Voter Identity Card • Ration Card • Latest* Demat Account Statement • Registered Lease / Sale Agreement of residence • Proof of Address issued by Bank Managers of Scheduled Commercial Banks / Multinational Foreign Banks / Gazetted Officer/ Notary Public / Elected Representatives to the Legislative Assembly / Parliament / Document issued by any Government or Statutory Authority

* *These documents should not be more than three months old as on the date of submission of this form.*

4. Permanent Address / Overseas Address: If you are a Resident Indian, and your Permanent address is different from the one mentioned in the Address for Correspondence, please state it here. If you are a Non-Resident Indian or a Person of Indian Origin, it is mandatory for you to state your Overseas Address here.

C. Other details

1. Gross Annual Income details: Please tick the applicable box indicating your Gross Annual Income (including both taxable and tax-free incomes).
2. Occupation details: Please indicate your current occupation by ticking the one most applicable to you. You are required to fill up the next section, if it additionally applies to you. After you have completed filling up the KYC Application Form, please submit the same along with the entire set of supporting documents.

Other important notes, after the KYC Acknowledgement is issued to you : Signature on the Fixed Deposit Application Form should match with that on this KYC Application Form. Any changes in an Applicant's details after submission of this form such as Name, Address, Status, Income bracket, Occupation or Signature, etc. should be the change should be registered Original / Attested copies

	of documents supporting the change will be required to be submitted together with the KYC

NOMINATION

SIDBI (Issue and Management of Bonds) Regulations, 1990 as Amended by SIDBI (Issue and Management of Bonds) Amendment Regulations, 2001 in respect of Fixed Deposits

Dear Sir/Madam,

Reg. FDR No(s) ____________________

I / We,

(i) Shri/Smt. ________________S/W/o Shri ______________________________aged about __________ residing at ________________________________

(ii) Shri/Smt. ________________S/W/o Shri ______________________________aged about __________ residing at ________________________________

(iii) Shri/Smt. ________________S/W/o Shri ______________________________aged about __________ residing at ________________________________

holder(s) of above FDR's of SIDBI wish to make a nomination / modify the existing nomination and do hereby nominate the following person(s) to whom in the event of my / our / minor's death the amount of deposit, particulars whereof are given below, may be returned by SIDBI

Sl No	Name of Nominee(s)	Full Address of Nominee(s)	Date of Birth *(in case of minor)*	Proportionate amount to each nominee

Note: *There cannot be more than one nominee in respect of a joint deposit account.*

As the nominee(s) mentioned at Sl No ______ is / are minor(s) on this date, I / We appoint Shri / Smt/Kum____________________________S/W/O______________________________ Residing at ____Telephone / Mobile No __________________ email id ___________________________________ to receive the amount of the deposit on behalf of the nominee(s) in the event of my / our / minor's death during the minority of the nominee(s).

All the earlier instruction(s) on nominations stands withdrawn as on date.

Signature & Name
Depositor(s)

Witness(es) (*in case of thumb impression*) :

Signature : ______________________________
Name : ______________________________
Address : ______________________________
____

Signature : ______________________________
Name : ______________________________
Address : ______________________________
____

For SIDBI Office Use Only	
Received on	
System Updated on	
Signature / Initials	
Maker	Checker

Place :
Date :

ACKNOWLEDGEMENT

(to be filled by SIDBI official)

Received from Mr/Mrs/Ms______________________, Nomination Form dated ______ towards appointing of Mr/Mrs/Ms ________________________________, as the nominee for FDR No.________________

Date : ______________

Signature & Stamp of SIDBI

FD Form (05)

CHANGE REQUEST FORM

Dear Sir/Madam,

I / We,

(i) Shri/Smt. ____________ S/W/o Shri ____________ aged about ________ residing at ____________

(ii) Shri/Smt. ____________ S/W/o Shri ____________ aged about ________ residing at ____________

(iii) Shri/Smt. ____________ S/W/o Shri ____________ aged about ________ residing at ____________

request SIDBI to note and authorise it to effect the following changes in its records on receipt of this letter.

❑ **Change of Address**

Sl No	Old Address	New Address
	Pin Code:	Pin Code:
	Telephone No :	
	Mobile No :	
	Email IDs :	

❑ **Change in Bank Details**

Name & Branch of Bank	
IFSC Code	
Account Type	Savings / Current Account
Account No	
Copy of the cancelled personalised cheque leaf / self attested photo copy of 1st page of passbook, confirming above particulars is enclosed	

I / We understand that the change(s) are being carried out at my / our request and will affect all accounts held by me / us with SIDBI. I / We attach the necessary, self attested, documentary proof in support of the new address which is required for effecting the change.

Kindly do the needful at the earliest.

Yours faithfully

Encl: as above

Signature(s) and Name(s)

Depositor(s)

For SIDBI Office Use Only	
Received on	
System Updated on	
Signature / Initials	
Maker	Checker

Place :

Date :

FD Form (03)

On the Letter Head of the Company / Trust / Society

BOARD RESOLUTION – PLACEMENT OF DEPOSIT WITH SIDBI

Certified copy of the relevant extract from the minutes of the Meeting of * Board of Directors / Management Council / Board of Trustees of ____________________ held on __________ at ______________

The Chairman informed the *Board/Council that it is proposed to keep a fixed term deposit with SIDBI. After discussion the Board passed the following Resolution:

"Resolved that the *company / society / trust do create fixed term deposit of ₹________ amount and tenure _______ with SIDBI on such terms and conditions as may be discussed with and agreed by SIDBI. The following officials be and are hereby authorized, jointly and severally, to enter into correspondence, negotiate, exchange, enter into any transactions, correspondence and contracts on behalf of the *company /society / trust with SIDBI in this regard.

1.	Name	______________	2.	Name	______________
	Designation	______________		Designation	______________

The said signatories are hereby further authorized, jointly and severally, to negotiate and enter into contracts, give instructions to SIDBI regarding the renewal/rollover/ cancellation on behalf of the *company /society /trust and for such purpose to execute discharges, other documents including indemnities and other undertakings, letters of appropriation etc as may be necessary.

Resolved further that True Copy of this resolution may be provided to SIDBI and they may be requested to rely on this resolution."

True Copy
For _______ name __

* Director / Member / Company Secretary / Trustee.

* retain the relevant.