

**SUNDARAM HOME FINANCE LIMITED**

Registered Office: 21, Patullos Road, Chennai 600 002

Corporate Office: Sundaram Towers, No. 46, Whites Road, Royapettah, Chennai - 600 014.

Toll Free Number: 1800 572 1840 E-mail: depositorcare@sundaramhome.in

CIN: U65922TN1999PLC042759 Website: www.sundaramhome.in

Rated  
[ICRA]  
AAA (Stable)  
by ICRA

**APPLICATION FOR DEPOSIT - (INDIVIDUALS / HUF / FIRMS / COMPANIES)**

**INTEREST RATES EFFECTIVE 01.07.2025**

Rated  
CRISIL AAA /  
Stable  
by CRISIL

Term	REGULAR			CUMULATIVE DEPOSITS	
	Rate (% p.a. at Annual Rests)	Monthly Interest Rate* (% p.a.)	Quarterly Interest Rate (% p.a.)	Rate (% p.a. at Annual Rests)	Effective Yield % p.a.
12 Months	6.70	-	6.54	6.70	6.70
24 Months	7.00	-	6.82	7.00	7.25
36 Months	7.00	6.78	6.82	7.00	7.50
48 Months	7.15	6.93	6.97	7.15	7.95
60 Months	7.15	6.93	6.97	7.15	8.24

Term	SENIOR CITIZENS #			CUMULATIVE DEPOSITS	
	Rate (% p.a. at Annual Rests)	Monthly Interest Rate* (% p.a.)	Quarterly Interest Rate (% p.a.)	Rate (% p.a. at Annual Rests)	Effective Yield % p.a.
12 Months	7.20	-	7.01	7.20	7.20
24 Months	7.50	-	7.30	7.50	7.80
36 Months	7.50	7.25	7.30	7.50	8.07
48 Months	7.50	7.25	7.30	7.50	8.38
60 Months	7.50	7.25	7.30	7.50	8.72

- Interest Compounded Annually.
- Minimum Deposit Rs. 10,000/- Per Account, under both schemes (Additional Deposit in multiples of Rs. 1,000/-).
- \* Monthly interest option available for 36/48/60 months deposits under Regular Income Scheme.
- # Senior Citizens – Those who have completed 60 years of age on date of deposit / renewal.
- Remittances for deposits will be accepted by crossed "Account Payee" Cheques / Drafts favouring "Sundaram Home Finance Limited". Remittance for deposit can be made through RTGS/NEFT: HDFC Bank Ltd., R.K Salai, Chennai 600004; Account Number 5750000623711; IFSC Code: HDFC0001097.
- Outstation depositors (where there is no branch of Sundaram Home Finance Limited) can send deposits by way of DD after deducting bank charges favouring "Sundaram Home Finance Limited", payable at "Chennai". Cash will not be accepted.
- Interest rates are subject to change and the rate applicable will be the prevalent rate on the date of deposit / renewal
- No deduction at source on interest from deposits upto Rs. 10,000/- in a Financial Year.
- Interest rates are subject to change and the rate applicable will be the prevalent rate on the date of Deposit / Renewal.
- Cheques for the deposit should be issued by first depositor only.

Scan this for Branches



**TERMS & CONDITIONS GOVERNING ACCEPTANCE OF DEPOSIT**

**1. MINIMUM DEPOSIT/ADDITIONAL DEPOSIT**

All deposits (irrespective of the scheme) received in the same name or same order of names (in case of joint deposits) would be controlled in one deposit account. Deposits will be accepted in multiples of Rs. 1,000/- subject to a minimum amount of Rs. 10,000/- per account. For each deposit a separate application form and Cheque / DD (for value of deposit) should be submitted.

**2. CUMULATIVE INCOME SCHEME**

Deposits under this scheme are accepted for periods at the rates of interest as mentioned above. Interest compounded at the respective rates will be credited to the Depositor's account on 31st March every year and the accumulated interest is payable only on maturity.

**3. REGULAR INCOME SCHEME**

Deposits under this scheme are accepted for periods as mentioned above.

- Monthly interest is payable on the last day of every month (for 36/48/60 months deposit only)
- Quarterly interest is payable on the last day of March, June, September and December of every year.
- Interest payment will be made through Electronic mode.  
In all cases, interest will be calculated up to the last day of the month in which the interest is due.

4. The actual rates of return under both the schemes are mentioned above.

**5. SENIOR CITIZENS**

- To avail the benefit of additional rate of interest, the first depositor should have completed 60 years of age on the date of deposit/renewal. Proof of date of birth, must be submitted along with the application form.
- Where a depositor completes 60 years of age during the currency of the deposit, such depositor shall not be entitled to higher rate of interest applicable to senior citizens for the remaining period.

**6. JOINT DEPOSITS**

Deposits may be made in the joint names of two persons, under Number one or Survivor/s ('N' or 'S') or Anyone or Survivor ('A' or 'S') basis. All correspondence will be addressed to the first depositor. All repayment of deposit amounts and interest payments will be effected favouring first depositor only.

**7. HUF DEPOSITS:**

HUF Deposits will be accepted subject to production of HUF Declaration consisting of the name and age of members of the HUF, Beneficial Ownership Declaration duly filled and signed by the Karta along with the KYC proof of all the members.

**8. NOMINATION FACILITY**

Nomination facility is available under both the schemes for individuals holding deposits Singly or Jointly. He/She may nominate any adult individual competent to contract, to whom proceeds of the deposit would be payable in the event of death of the depositor. For this purpose, particulars of nomination may be filled in at the appropriate place in the Application for deposit.

**9. INCOME-TAX:**

Income-Tax, in terms of provisions of Income Tax Act 1961, will be deducted from the interest payable/ credited in the account.

If a non-assessee Depositor requires any exemption from tax deduction at source on interest payments a valid declaration in Form 15G/ 15H or any other form as may be prescribed under the Income Tax Act 1961 need to be submitted.

In case of Cumulative Deposits, interest will be credited on 31st March or maturity date whichever is earlier and tax deduction if applicable will be made.

A new Form 15G/15H has to be submitted again when any additional deposit is made or when an existing deposit is renewed, even though the Depositors may have already furnished the forms for the current financial year. TDS will be deducted at twice the rate in force if the Depositor is a Specified person under section 206AB of the Income Tax Act 1961.

**10. AUTO RENEWAL FACILITY**

Depositors can avail the "Auto Renewal Facility" offered by the Company. If opted, the deposit will automatically be renewed for the same tenure as that of the immediately preceding tenure of the maturing deposit at the interest rate prevailing on the date of maturity. However, in the case of maturity for the second tenure (post first auto renewal), the maturity amount will be automatically remitted to the depositor's account unless there is any other specific instruction relating to renewal from the depositor in this regard.

**11. RENEWALS:**

Cumulative Deposits can be renewed for the maturity value. In case of A or S/s deposits, a renewal retaining one of the Depositor(s) as the first depositor is possible. Transfer of Deposits by a change in the first named Depositor is not possible in the case of N or S/s deposits. Renewal form should be signed by all the Depositors for both A or S & N or S type of holdings. In case of Online renewals, First depositor who is authorised to access our portal can do so using the facility in our portal.  
It shall be the obligation of the housing finance company to intimate the details of maturity of the deposit to the depositor at least 14 days before the date of maturity of the deposit.

**12. REPAYMENT :** For repayment of deposit on maturity, the deposit receipt has to be surrendered duly discharged on one rupee revenue stamp with instructions for repayment. In case of Number one or Survivor/s ('N' or 'S/s') deposit, the discharge has to be made by the first named depositor only. However in the case of Any one or Survivor/s ('A' or 'S/s') deposit, any one of the joint depositor can give the discharge.  
For depositors opting auto renewal facility, the deposits will be renewed based on the point 10 above. In any other case, deposits can be renewed from the date of maturity. In case, the Company does not receive such instruction before the date of maturity, the maturity amount will automatically be remitted to the designated bank account furnished by the depositor. Interest ceases on date of the maturity.

**13. The Company reserves the right to allow, at its absolute discretion, withdrawal of deposits before maturity. Where a deposit is so allowed to be prematurely withdrawn, the relative deposit receipt must be discharged by both / all the depositors in the case of A or S/s deposit and by the first named depositor in the case of N or S/s deposit. Premature Payment (PMP) / withdrawal will not be allowed before completion of three months from the date of deposit. In case of request for premature withdrawal after the expiry of three months, the rates given in the below table shall apply.**

Up to 3 months from the date of deposit / renewal (Lock-in-period)	No premature repayment (except in the event of death of the depositor, with interest at the contracted rate up to the date of repayment)
However, in order to meet certain expenses of emergent nature, subject to satisfaction of the Company:	
1. Tiny deposit will be repaid without interest, at the request of the depositor. ('Tiny deposit' means the aggregate amount of public deposits not exceeding Rs. 10,000/- standing in the name of the sole or the first named depositor in the same capacity in all the branches of the housing finance company.)	
2. In case of deposits other than tiny deposit, not more than 50% of the amount of the principal sum of deposit or Rs. 5 lakh, whichever is lower, may be prematurely paid to individual depositors, at the request of the depositors, before the expiry of three months from the date of acceptance of such deposits, without interest. The remaining amount with interest at the contracted rate shall be governed by the provisions of the extant Directions as applicable for public deposits.	
3. In cases of critical illness, 100% of the amount of the principal sum of deposit, may be prematurely paid to individual depositors, at the request of the depositors, before the expiry of three months from the date of acceptance of such deposits, without interest. For the above purpose, expenses of an emergent nature includes medical emergency or expenses due to natural calamities / disaster as notified by the concerned Government / Authority. 'Critical illness' shall be guided by the IRDAI (Health Insurance) Regulations, 2016 and the guidelines issued thereunder, as amended from time to time.	
After 3 months but before 6 months	3% p.a. for individual depositor and no interest in case of other depositors
After 6 months but before the date of maturity	The interest payable shall be 1% lower than the interest rate applicable to deposit for the period for which the deposit has run or if no rate has been specified for that period, then 2% lower than the minimum rate at which deposits are accepted by the Company

• The interest rate as decided by the Company on the date of repayment will be paid subject to RBI / NHB Directions in force.

**14.** In the event of death of a depositor, the deposit may be repaid prematurely, if required, to the surviving depositor/s in the case the deposit is jointly held with survivor clause or to the legal heir/s/ nominee with interest at the contracted rate of interest upto the date of repayment.

**15.** All repayments of deposit amounts and interest payments will be effected by electronic mode.

**16. Payment of interest / repayment of deposit falling due on a Sunday or a bank holiday or any day when the Company's head office is not working due to holiday or otherwise will be made on the next working day.**

## TERMS & CONDITIONS GOVERNING ACCEPTANCE OF DEPOSIT

17. Interest will cease on the maturity date of deposit, if the deposit is withdrawn after the maturity date.
18. Any deposit which remains unclaimed for a period of seven years from the date of maturity will be transferred to "The Investor Education and Protection Fund" established by the Central Government under relevant provisions of the Companies Act.

### 19. LOAN ON DEPOSITS

The Company may grant, at its sole discretion, Loan against Deposit up to 75% of the deposit amount, provided the deposit had run for a minimum period of 3 months. The loan amount shall carry interest @2% above the contracted rates (Compounded in case of Cumulative Deposit) payable on such deposits. The relative Term Deposit Receipt(s) and other documents have to be signed by all the Depositors in case of A or S/s deposits and by the first Depositor in case of N or S/s Deposits. Loan payments shall be effected favouring first Depositor only.

Renewal with loan is not possible. Maturity payment after adjustment of loan principal and loan interest will be made on maturity, if renewal instructions for the balance amount (subject to a minimum of Rs. 10,000) are not received within one week in advance of the maturity. No loan against NRI Deposits will be allowed.

### 20. CHEQUE RETURNS

In case of cheques issued by Depositors gets returned, for any reasons as stipulated by the Bankers, Term Deposit Receipt (TDR) issued by the Company stands cancelled. Depositors are requested to return such TDR for our records.

### 21. GENERAL

- (i) First Depositor can access to his/her deposit information online. Mobile Number and Email ID of the first depositor is mandatory to register for access to the online portal.
- (ii) Online transactions effected by the First Depositor (who is authorised to access our portal) as well as information provided for the Deposit account from time to time using Online Facility, is binding on all Joint Depositors in the deposit.
- (iii) In case of minor attaining majority to furnish a) Photograph b) Copy of any one of the OVD (mentioned above) as KYC proof duly self-attested c) Copy of PAN duly self-attested.
- (iv) The Company reserves the right to reject any application for deposit or for renewal without assigning any reason thereof.
- (v) Application for Regular Income Scheme / Cumulative Income Scheme deposit should be made only on the form supplied by the Company or downloaded from Company's website.
- (vi) Deposit receipts are not transferable.
- (vii) The Company will not recognise any lien, charge or other encumbrances on the deposit.
- (viii) Depositors are requested to intimate any change of address/bank instructions regarding interest remittance to reach the Company, atleast 15 days before the next interest payment is due.
- (ix) In the event of demise of the first / joint depositor, on production of death certificate, the survivor/s will be recognized as the sole/joint depositor/s for all purposes and all correspondence, payment of interest and repayment of deposit will be made to the survivor/s. The Company shall be discharged from all liabilities by transferring the deposit absolutely in favour of the survivor/s.
- (x) The Company has been assigned a rating of "ICRA]AAA (Stable)" by ICRA and "CRISIL AAA/Stable" by CRISIL.
- (xi) The Company has a right to change, amend, add or delete the terms and conditions and it shall give notice of the same to the applicant/depositor, in accordance with the guidelines issued under Non-Banking Finance Company – Housing Finance Company (Reserve Bank) Directions, 2021, as applicable, from time to time.
- (xii) In case of any deficiency of the Company in servicing its deposits, the depositor may approach National Housing Bank (NHB), The National Consumer Disputes Redressal Forum, The State Level Consumer Disputes Redressal Forum or The District Level Consumer Disputes Redressal Forum for relief.
- (xiii) In case of non-repayment of the deposit or part thereof in accordance with the terms and conditions of the deposit, the depositor may make an application to authorised officer of the National Housing Bank or approach the Chennai Bench of National Company Law Tribunal (previously Company Law Board) whose full address is given hereunder: Corporate Bhawan (UTI Building), 3rd Floor, No.29 Rajaji Salai, Chennai-600001.
- (xiv) The financial position of the Company as disclosed and the representations made in the application form are true and correct and that the Company and its Board of Directors are responsible for the correctness and veracity thereof.
- (xv) There are no aggregate dues and exposures (both fund based and non-fund based facilities) to Companies in the same group or other entities or business ventures, in which, the Directors and / or the Company are/ is holding substantial interest as on 31st March 2025.
- (xvi) The financial activities of the Company are regulated by the Reserve Bank of India. It must however, be distinctly understood that the Reserve Bank of India and/or the National Housing Bank does not undertake any responsibility for the financial soundness of the Company or for the correctness of any of the statements or the representations made or opinion expressed by the Company, and for repayment of deposit/discharge of liabilities by the Company.
- (xvii) All correspondences with regard to deposits should be addressed to Sundaram Home Finance Limited, No. 21, Patullos Road, Chennai - 600 002.
- (xviii) The acceptance, renewal and repayment of deposits and interest payment are subject to directions of NHB issued from time to time and are subject to jurisdiction of Chennai only.
- (xix) Interest rates are subject to change and the rates applicable will be the prevalent rates on the date of Deposit / Maturity.
- (xx) **The Public Deposits solicited by the Company are not insured.**

### 22. FAIR PRACTICE CODE (FPC)

Under the National Housing Bank's directives, the FPC has been implemented by the Company and a copy of the FPC is available at all SHFL's branches. Depositors desirous of knowing more on SHFL's FPC can visit the Company's website www.sundaramhome.in.

### 23. IDENTIFICATION OF DEPOSITORS

To comply with KYC (Know Your Customer) guidelines for NBFCs prescribed by the RBI (Reserve Bank of India), new depositors should provide a copy of any one of the following Officially Valid Documents (OVD) duly Self-Attested (which contains the photograph of the concerned depositor's) for identification and proof of residential address

**i) Passport ii) Voters Identity Card iii) Driving Licence iv) Aadhaar Card (Optional) v) NREGA Job Card duly signed by the Officer of the State/Central Government vi) Letter issued by the National Population Register containing Name and address.** If copy of Aadhaar is provided kindly furnish after redacting the first eight digits.

In case the address of the OVD furnished differs from the address furnished in the application form, the following utility bills which are not more than 2 months old to be provided

- (i) Electricity/Telephone/Post-paid Mobile/Piped Gas/Water tax/Municipal or Property Tax
- (ii) Pension Order issued to the retired Employees by the Government
- (iii) Letter of allotment of house issued by the Government.

### 24. FATCA-CRS INSTRUCTIONS

(Foreign Account Tax Compliance Act-Common Reporting Standards) : In compliance with the regulations of Government of India, depositors are required to provide their additional information / certification / documentation as and when sought by the company. Depositors (including joint holders/guardian/POA holders) are required to refer and mandatorily fill FATCA-CRS details which are part of this application form. In certain circumstances the company may be obliged to share information on the Depositor's account with the relevant authorities. Depositors are required to inform the company promptly whenever there is a change in the status/information already provided to the company.

### 25. CENTRAL KYC REGISTRY

Depositor(s) are requested to share the CKYC number if already allotted, for us to share the information to Central KYC Registry as per RBI Guidelines.

**Particulars as required under Master Direction – Non-Banking Financial Company – Housing Finance Company (Reserve Bank) Directions, 2021 (as amended from time to time) and The Non-Banking Financial Companies and Miscellaneous Non-Banking Companies (Advertisement) Rules, 1977**

- (a) Name of the Company: Sundaram Home Finance Limited (Sundaram Home)
- (b) Date of Incorporation: 2nd July 1999
- (c) Business carried on by the Company and its subsidiaries with details of branches:  
Sundaram Home is a public limited company, primarily engaged in the business of providing housing finance to meet the long term needs of individuals and others for construction/purchase of dwelling units in India.  
The Company does not have any subsidiary.
- (d) Brief particulars of the Management of the Company: The Company is managed by its Managing Director under the overall supervision and guidance of the Board.

- (e) Names, addresses and occupation of the Directors.

DIRECTOR	ADDRESS	OCCUPATION
Mr. T.T. Srinivasaraghavan (Chairman)	New No.9, Old No.5, Kasturi Estates, Third Street, Chennai 600 086	Company Director
Mr. Harsha Viji (Non-Executive Director)	New No.10A, Old No.11, Raghavaaveera Avenue, Poes Garden, Chennai 600 086	Company Director
Mr. A.N. Raju (Non-Executive Director)	Flat 1A, Block I, Magnolia Park, 2, Five Furlong Road, Guindy, Chennai 600 032	Company Director
Mrs. Bhavani Balasubramanian (Independent Director)	B 302, Bhaggyam Sahridaya, 78, Ranga Road, Mylapore, Chennai 600 004	Company Director
Mr. Mahesh Parasuraman (Independent Director)	Villa 51, Prestige Ozone, Hagadur Main Road, Whitefield, Bangalore 560 066	Company Director
Mr. S. Mahalingam (Independent Director)	6, Subbaraya Iyer Avenue, Abhiramapuram, Chennai 600 018	Company Director
Ms. C. Sruthi (Independent Director)	No.28, Adyar Club Gate Road, Boat Club, Raja Annamalaiapuram, Chennai 600 028	Company Director
Mr. Lakshminarayanan Duraiswamy (Managing Director)	87/4, "Padma Apartments", 1st Main Road, Damodarapuram, Adyar, Chennai 600 020	Company Director

- (f) Profits of the Company before and after making provision for tax, and dividend declared by the Company for the three financial years immediately preceding the date of advertisement.

Financial Year ended	Profit Before Provision for Tax (Rs. in crores)	Profit After Provision for Tax (Rs. in crores)	Dividend Declared	
			Rate	Amount (Rs. in crores)
31st March 2025	311.32	244.66	27.29%	27.64
31st March 2024	308.21	235.83	58.23%	58.96
31st March 2023	281.70	215.41	100.00%	101.25

- (g) Summarised financial position of the Company as appearing in the two Audited Balance Sheets immediately preceding the date of advertisement:

LIABILITIES	As at		ASSETS	As at	
	31.3.2025	31.3.2024		31.3.2025	31.3.2024
Paid up capital	101.25	101.25	Loans	15,291.29	12,811.85
Reserves and Surplus	1,995.70	1,779.01	Fixed Assets	72.80	61.46
Secured Loans	9,768.82	8,255.51	Investments	380.82	331.22
Unsecured Loans	4,106.87	3,201.83	Current Assets, Loans and Advances	285.61	152.71
Current Liabilities & Provisions	88.31	68.41	Deferred Tax Asset (net)	30.43	48.77
Total	16,060.95	13,406.01		16,060.95	13,406.01

Contingent Liabilities and Commitments (to the extent not provided for)

	Rs. in crores	
	24-25	23-24
(1) Contingent Liabilities shall be classified as:		
a) Claims against the company not acknowledged as debt	-	-
b) Guarantees excluding financial guarantees and	-	-
c) Other money for which the company is contingently liable	1.69	-
(2) Commitments shall be classified as:		
a) Estimated value of contracts remaining to be executed on capital account and not provided for (net of advance)	0.68	4.69
b) Uncalled liability on shares and other investments partly paid	-	-
c) Commitments remaining uncalled in schemes of Alternatives Investment Fund	-	-
d) Loan Commitments		
Gross carrying amount	795.20	813.57
Expected Credit Loss	3.88	3.38
Net carrying amount	791.32	810.19

3. (i) The maximum amount of Public Deposits which the Company can raise under the Master Direction – Non-Banking Financial Company – Housing Finance Company (Reserve Bank) Directions, 2021 (as amended from time to time), equivalent to 1.5 times the Net Owned Funds : Rs. 2812.47 Crore
- Aggregate deposits as on 31.03.2025 : Rs. 2344.26 Crore
- (ii) The Company has no overdue deposits other than unclaimed deposits.

**We declare that:**

- i. The Company has complied with the provisions of the NHB Directions applicable to it.
- ii. The compliance with the Directions does not imply that repayment of deposits is guaranteed by the Reserve Bank of India and/or the National Housing Bank.
- iii. The deposits accepted by the Company are unsecured and rank pari passu with other unsecured liabilities, save and except the floating charge created on the statutory liquid assets in terms of Section 29B of the National Housing Bank Act, 1987, as may be prescribed from time-to-time.

The above text has been approved by the Board of Directors of the Company by a resolution passed at its meeting held on 05th May 2025 and is being issued on the authority and in the name of the Board of Directors of the Company.

By Order of the Board of Directors  
For **Sundaram Home Finance Limited**  
Lakshminarayanan Duraiswamy  
Managing Director  
DIN : 07988186

**Place : Chennai**  
**Date : 05th May, 2025**



# SUNDARAM HOME

— Sundaram Finance Group —

SUNDARAM HOME FINANCE LIMITED

Registered Office: 21, Patullos Road, Chennai 600 002

Corporate Office: Sundaram Towers, No. 46, Whites Road, Royapettah, Chennai - 600 014.

CIN: U65922TN1999PLC042759 Website: www.sundaramhome.in

Toll Free Number: 1800 572 1840 E-mail: depositorcare@sundaramhome.in

NEW  ADDITION

Deposit A/C No.

Broker Code **B 0 0 2 4**

Broker Name **ECS FINANCIAL**

**RATED [ICRA]AAA (STABLE) BY ICRA AND CRISIL AAA/STABLE BY CRISIL**

## APPLICATION FOR FRESH / RENEWAL OF DEPOSITS (INDIVIDUALS / HUF / FIRMS / COMPANIES)

I/We wish to place a deposit as mentioned below for Rs.  (Rupees in words)

and enclose a Cheque/Draft/UTR No. / TDR No.  Dated

drawn on  Bank  Branch

## FIRST DEPOSITOR (KYC FORM)

Mr.  Ms.  Miss  Minor

Name

Customer Id :

Father's  Spouse's  Guardian's Name

Gender M/F/T

Date of Birth (Mandatory)

Age :

Mother's Name

Place of Birth:

Country of Birth

PAN

Nationality  Indian  Others  (Pl. Provide self-Attested Copy)

Annual Income :  Below 5 Lakhs  5 Lakhs < 25 Lakhs  25 Lakhs < 50 Lakhs  50 Lakhs < 1 Crore  1 Crore & Above

Occupation :  Private Sector  Public Sector  Professional  Self Employed  Retired  Housewife  Student  Business

Marital Status:  Single  Married

Please tick  if applicable to you  Politically Exposed Person (PEP)  Relative of PEP  Not applicable

Proof of Identity & Permanent Address (Please attach self-attested copy of one of the following Officially Valid Documents (OVD) and carry original document for verification)

a) Aadhaar No:  b) Voter ID Card No:  c) Passport No:

Expiry Date:  d) Driving Licence No:  Expiry Date:

Permanent Address

City :  District :  State :

Pin Code :  Mobile :  Email :

Correspondence Address: Please submit self-attested copy of Utility Bills (Electricity, Gas, Telephone, Post-paid Mobile) which is not more than 2 months old.

CKYC Number

Affix a Latest  
Passport Size  
Photo of the  
Second Depositor

## BANK ACCOUNT DETAILS OF FIRST DEPOSITOR (FOR PAYMENT OF INTEREST AND REPAYMENT OF PRINCIPAL)

Bank Name

Branch

Bank A/c No.  Savings  Current

IFSC Code  Please enclose copy of cancelled cheque leaf / bank passbook first page

## SECOND DEPOSITOR (KYC FORM)

Mr.  Ms.  Miss  Minor

Name

Customer Id :

Father's  Spouse's  Guardian's Name

Gender M/F/T

Date of Birth (Mandatory)

Age :

Mother's Name

Place of Birth:

Country of Birth

PAN

Nationality  Indian  Others  (Pl. Provide self-Attested Copy)

Annual Income :  Below 5 Lakhs  5 Lakhs < 25 Lakhs  25 Lakhs < 50 Lakhs  50 Lakhs < 1 Crore  1 Crore & Above

Occupation :  Private Sector  Public Sector  Professional  Self Employed  Retired  Housewife  Student  Business

Marital Status:  Single  Married

Please tick  if applicable to you  Politically Exposed Person (PEP)  Relative of PEP  Not applicable

Proof of Identity & Permanent Address (Please attach self-attested copy of one of the following Officially Valid Documents (OVD) and carry original document for verification)

a) Aadhaar No:  b) Voter ID Card No:  c) Passport No:

Expiry Date:  d) Driving Licence No:  Expiry Date:

Permanent Address

City :  District :  State :

Pin Code :  Mobile :  Email :

Correspondence Address: Please submit self-attested copy of Utility Bills (Electricity, Gas, Telephone, Post-paid Mobile) which is not more than 2 months old.

CKYC Number

Affix a Latest  
Passport Size  
Photo of the  
Second Depositor

## BANK ACCOUNT DETAILS OF SECOND DEPOSITOR

Bank Name

Branch

Bank A/c No.  Savings  Current

IFSC Code  Please enclose copy of cancelled cheque leaf / bank passbook first page

