

MUFG Bank, Ltd.

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I. Details of Branches

Branch	Address	Working Hours
Bengaluru Branch	N701, 7th Floor, World Trade Center Bangalore, Brigade Gateway Compus,26/1 Dr. Rajkumar Road, Malleshwaram West, Bengaluru 56005, Karnataka, India Tel: 91-80-6758-0000	Monday to Saturday: 10:00 am - 02:00 pm Except 2 nd and 4 th Saturday
Chennai Branch	Seshachalam Centre, Door No. 636/1, Anna Salai Teynampet, Chennai-600018 Tel: 91-44-45605900	Monday to Saturday: 10:00 am - 02:00 pm Except 2 nd and 4 th Saturday
Neemrana Branch	1st Floor, Neemrana Central, CC-12, RIICO Industrial Area Phase 1, Neemrana, Alwar, Rajasthan – 301705 Tel: 91-1494670800	Monday to Saturday: 10:00 am - 02:00 pm Except 2 nd and 4 th Saturday
New Delhi Branch	5 th Floor, Worldmark - 2, Asset 8, Aerocity, New Delhi-110037 Tel: 91-11-41003456	Monday to Saturday: 10:00 am - 02:00 pm Except 2 nd and 4 th Saturday
Mumbai Branch	Hoechst House, 15th Floor, 193, Vinay K.Shah Marg, Nariman Point, Mumbai-400021 Tel: 91-22-66693000	Monday to Saturday: 10:00 am - 02:00 pm Except 2 nd and 4 th Saturday

II. Terms, Conditions and Rules governing Deposit Account [Current/Saving and Fixed Deposit Account]

(Revised w.e.f. 14th May, 2018)

This document lays out the Terms & Conditions and Rules for the services which shall be applicable to all types of Account(s) which are existing or may be opened at any time hereafter with MUFG Bank, LTD. in India (hereinafter called the 'Bank'). In addition for certain transactions, such as security transaction, credit transfer, collection of bills/cheques, use of cheques, etc. Special Conditions may apply which are agreed upon when the account is opened or other services are availed of and in the event any of the provisions of such special conditions differ from the provisions of these Terms and Conditions and Rules, the Special Conditions shall prevail.

The Customer agrees to comply with and be bound by the Terms & Conditions and Rules for the services for the time being and from time to time in force governing operation of Account and recognizes that the terms and conditions herein are without prejudice to any right that the Bank may have with respect to the Account in law or otherwise. Further these Terms, Conditions and Rules are subject to any Guidelines/ Circulars, Directions applicable / issued by RBI or Other Controlling/ Statutory Authorities from time to time.

The Bank reserves the rights to alter, modify, amend or cancel any of the Terms, Conditions and Rules and the Special Conditions, applicable to the use of banking services provided by the Bank.

The word 'Customer' refers to the person or person(s) in whose name the Account with the Bank are existing, may be opened now/any time in future. The word 'Customer' shall include both singular and plural.

The word 'Account' refers to all types of Accounts with the Bank including Accounts held either singly or jointly which are existing, may be opened at any time hereafter. The word 'Account' shall include singular and plural.

General Conditions

1. Business Hours of the Bank-

Please contact our branch or refer the details on our website:
<http://www.bk.mufg.jp/global/globalnetwork/asiaoceania/index.html>

2. Accounts

2-1. General Condition

(1) At present the Bank facilitates opening and servicing of Savings Account, Current Account and Fixed Deposit Account. Such accounts may be opened by the Bank upon submission of prescribed application, documents, satisfactory proof of identity/date of birth/address and proper introduction to the satisfaction of the Bank. The Bank, at its sole discretion, may reject any request for opening any Account without assigning any reason.

(2) It shall be the responsibility of the Customer to inform the Bank, without delay, in a specified manner of any change(s) in any data submitted to the Bank.

(3) The Account Holder may expressly in writing authorize any person(s) to sign, but shall be exclusively entitled to make and revoke such authorization.

2-2. Minimum Balance Requirement

Minimum Balance, as per the Bank's current tariff, should be maintained by the Customer at all times. In case of default in compliance with the Minimum Balance Requirement in relation to Savings and Current Accounts, service charges as prescribed by the Bank will be levied.

In case of default in compliance with Minimum Balance Requirement continues for a period of six months or Credit Balance falls short of recoverable service charges, the Bank may issue a 15 days notice to the Customer to remedy the default and failing compliance with such notice, the Bank may close the Account.

2-3 Issuance of Cheque Book (for Savings & Current Account only)

Upon opening an Account, Chequebook shall be issued by the Bank on specific request of the Customer in the Bank's designated standard Form. Subsequent requests for Cheque book shall be entertained only when the same is made on the Bank's standard Cheque Book Application form enclosed in Cheque book previously issued to the Customer. At the time of taking delivery, the Cheque Book should be carefully examined by the Customer to ensure that all the Cheque leaves (serially numbered) with Account identification and the Cheque Book Application Form are intact. The Bank should be immediately intimated of any deficiency (printing error, missing Cheque leaf/Cheque book application form etc.) that may be observed by the Customer in this regard. The Bank reserves the right to refuse to issue a Cheque book on an Account which is not maintained satisfactorily (non maintenance of minimum balance, frequent dishonor of cheques drawn on the Account due to insufficient balance etc.) and also when an excessive number of cheques from the previous Cheque book remain unused.

2-4 Issuance of Fixed Deposit Advice

For a deposit made by the Customer, the Bank will issue Fixed Deposit Advice (FDA). However, for requirements like marking of lien, third party FDs, Bank will issue Fixed Deposit Receipts (FDR). The FDA/FDR can be collected at the Bank's counter or mailed as per the Customer's instruction. In case the Customer requests the Bank to retain the FDR in its safe custody, a safe custody charge is payable.

2-5 Withdrawal by Cheque (for Savings and Current Account only)

(1) Withdrawal of monies from the Account is permissible by means of a Cheque provided by the Bank. Alteration/cutting in a Cheque should be avoided in principle.

The Bank to honour a Cheque with alterations / cuttings at its sole discretion. As per instructions of Reserve Bank of India w.e.f. 01st December, 2010 any Cheque presented through CTS Clearing or otherwise which has any alterations/additions/cuttings shall be returned.

(2) Bank will not be liable for dishonor/returning of any Cheque if the Account has insufficient balance as per the records of the Bank at that point of time, even though, on the same date, the Account may have sufficient balance at some other point of time, due to receipt of clearing, deposit of cash, etc. Bank is not liable to inform the Customer about cheques which are dishonored / returned for any reason whatsoever.

(3) For any intended Cash Withdrawal against Cheque (s) including bearer Cheque (s) for sum exceeding Rs.1,00,000/- (Rupees one lakh only) from the Account, the Customer shall intimate the Bank in writing during Banking Hours at least 24 hours in advance.

The Bank may require the Customer to declare source/purpose of large cash withdrawal/deposits from/into the Account.

The Bank may refuse to honor a request for withdrawal or accept deposit of funds in cash if it believes that the amount is unreasonably large and honoring the request could cause the Bank undue hardship or security risk.

(4) In case of bearer Cheque(s) favouring third parties and involving Cash Withdrawals of amounts in excess of Rs. 50,000.00 (Rupees Fifty Thousand only), the Customer should advise the Payee/Holder to provide to the Bank, if so required, requisite proof of identity and the Bank may in its discretion require the holder or bearer of such Cheque(s) to provide proof of identity without being in any way liable to the Customer or the holder for bearer of the Cheque. The Bank reserves the right to refuse payment till such proof is furnished.

2-6 Cheque Deposit / Cash Deposit

While depositing a Cheque for credit/ collection, it should be ensured that the same has no alterations/ additions/cuttings as no such cheques shall be accepted for credit/collection.

Any credit allowed in the Account for item(s) drawn on the Bank or another bank or party will be provisional until the proceeds are actually realized and in the event of non realization the amount of such item will be charged back to the Account irrespective of whether such items are returned to the Customer.

In case of cash deposit in excess of INR 50,000 (Rupees Fifty Thousand only) made by the customer in person or by customer's representative, a valid proof of identity is required to be furnished by the person depositing cash at the Bank counter. The Bank reserves the right to refuse acceptance of cash deposit in case no valid ID proof is furnished, without being in any way liable to the customer or representative for any risk or loss.

2-7 Interest

(1) Interest on credit balances in the Current Account will be as per RBI guidelines.

(2) In case of Saving Account, interest on credit balances will be computed as per RBI Guidelines and subject to deduction of TDS (if applicable), shall be credited to the Account on quarterly intervals (i.e. March, June, September and December) for three month periods ending February, May, August and November respectively.

(3) In case of a Fixed Deposit Account, Interest (subject to deduction of Tax at source, if applicable) is payable at such rate (s) and intervals as contracted at the time of placement of each deposit. For premature withdrawal of Terms Deposits before completion of the prescribed minimum term no interest will be payable.

In case conversion of Term Deposit, Daily Deposit, Recurring Deposit for Reinvestment in another term deposit with the Bank for a period longer than the remaining part of any such original Deposit is desired, accrued interest on the amount of the Term Deposit will be paid without deduction/ reduction of any penalty.

On a premature withdrawal of Fixed Deposit, the interest rate applicable to corresponding reduced period will be paid subject to deduction of such penal interest as may be determined by the Bank at its discretion and notified from time to time. In case of premature withdrawal of NRE/FCNR Deposit(s) interest would be paid as per applicable RBI guidelines / directions/instructions.

On completion of the term of automatic renewal and in the absence of specific instructions from the customer thereafter, interest will be paid at the applicable savings bank rate.

2-8 Levy of Charges and Interest

The Bank will be entitled to debit or request the customer to pay all charges, fees, interest and cost, including Service Tax/other applicable taxes payable by/ recoverable from the customer in respect of the Account or transactions or services to the Customer' Account.

Prevalent tariff of charges in respect of transactions/ services relating to the Account may be ascertained by the Customer.

2-9 Statement of Account

(1) Statement of Account shall be sent to the Customer by Ordinary Mail/ Courier service or by any other mode of delivery at the discretion of the Bank.

In case the Customer desires/opts to collect or cause to be collected Statement of Account from the Bank's counter, a written request in prescribed format may be submitted in advance.

In such a case if the Statement of Account is not collected within 15 days from the end of the period to which it relates, the Bank may dispatch the same by Ordinary Mail / under Certificate of Posting/ Courier at the recorded mailing address of the Customer.

Statement of Account pertaining to Current / Savings Account will be sent / provided on monthly basis.

Transaction up date Statement of Current/Savings Account for any shorter period(s), if required may be obtained by the Customer upon making a written request at the Bank's Counter. The Bank may at any point of time, without notice, cancel/reverse or debit Customer's Account in order to correct/rectify any mistake or when the Bank otherwise becomes liable to return/refund/cancel any credit made to such Account. The Bank may at any time correct any Statement of Account, Advice or Confirmation provided to the customer and forward requisite advice about such correction to the Customer in the manner specified therein.

(2) It shall be customer's responsibility to verify and confirm accuracy of Accounts Statement, Confirmation and Advices and in case of any inaccuracy/discrepancy or non-receipt of the statement to notify the same to the Bank within 15 days of the issue of such Accounts Statement, Confirmation and Advice, failing which such Account Statement, Confirmation and Advice shall be deemed to have been accepted and the Bank shall not be liable in relation to any inaccuracy therein.

2-10 Stop Payments

(1) Customer may, issue "Stop Payment" instructions in respect of any one or more Cheque(s) or series of Cheques issued/misplaced prior to such Cheques being paid/debited to the Customer's Account. "Stop Payment" instructions shall clearly indicate Account No., Cheque No., Date of issue, Amount, Name of Payee and reason.

(2) The Customer undertakes that all instructions for "Stop Payment" given orally or otherwise than in writing shall immediately be followed by a written confirmation under Customer's/authorized signature.

2-11 Instructions to the Bank

(1) Instructions in relation to any Account may be given by the Customer or the person duly authorised by the Customer only during banking hours. Any instructions received after banking hours will be considered for acceptance on the following banking day.

The Bank may, in any special case, at its discretion accept instructions received outside the banking hours. The customer shall ensure that instructions are delivered sufficiently/ reasonably in advance to enable the acceptance/ processing.

(2) Customer declares and undertakes that it will not raise any dispute or make any claim in respect of any action taken by the Bank pursuant to any instructions received by the Bank by telephone/Fax/other medium purporting to be from the Customer/its authorized signatory irrespective of whether such instructions are claimed nor to have been actually issued by the Customer.

(3) The Customer shall have no right to make any claim on the Bank for any direct or indirect consequences including without limitation any loss, liability, claim, expense, action or prosecution.

(4) The Customer shall fully indemnify and hold the Bank its Officers / Agents / representatives harmless against any losses, claims / liabilities / action / prosecution resulting from Bank acting upon such instructions received from or purporting to have been given by the Customer.

(5) The Bank may accept withdrawal of any such instructions, if made in writing, under authorised signatures of the Customer and before the same having been acted upon.

(6) The Bank shall only entertain/act upon any communication/instruction which bears the registered signature of the Customer/its authorized signatory (ies) which are strictly in conformity with the signature specimen on record of the Bank.

(7) The Bank is not bound to accept/act upon instructions given by a Customer by a medium other than in writing and signed in original. However, the Bank at its sole discretion, pursuant to instructions received by the Bank over a telephone / fax / other electronic medium (all instructions given to the Bank by any means otherwise than in writing shall be immediately followed by a confirmation in writing by the Customer for due completion of records of the Bank), but without any liability and without any obligation to keep a record of such instructions, may act upon the same and provide information about Account including balance / transaction information, issue duplicate Account statements, Cheque-books, effect funds transfer, draft(s) / pay order(s) in favour of Customer / third parties and mail / courier of the same at the address of the Customer or as directed by the Customer and such other services to the Customer such as payment to persons / entities, delivery of cash, as directed by the Customer, collection of cash / Cheque / documents, etc. The Bank is deemed authorized to act on any such instruction which the Bank, in its sole discretion, believes emanate from the Customer.

(8) Customer having opened an Account with the Bank, is deemed to have agreed, declared and undertaken that it will not dispute any action taken by the Bank pursuant to any instruction received by the Bank by way of telephone/fax/electronic medium, irrespective of the fact that whether such instruction are issued by the Customer or not, and even if such instruction is received by the Bank but not acted upon or improperly/incorrectly acted upon with respect to any Account of the Customer with the Bank nor make any claim on the Bank for any consequences, direct or indirect thereof, including without limitation any losses / liabilities / claims / prosecutions / expenses (including attorney fees and legal costs), costs and the like incurred/suffered by the Customer thereof and the Customer fully indemnify and hold the Bank, its officers, employees, correspondents, agents and representatives fully harmless against the same as well as against any and all losses / claims / prosecutions / liabilities / expenses (including attorney fee and legal costs), costs and like suffered /incurred by the Bank as a result thereof as well as arising out of the actions / omissions of the Bank / third party from the use of the Bank's services by the Customer.

(9) This indemnity will not be effective when the Bank is liable for negligence, fraud or willful misconduct.

(10) The applicant / customer understands, agrees and authorizes the Bank, at its discretion, and without further notice to the applicant / customer to monitor and record any or all telephonic communications including business queries / discussions / conversation made on the Bank's telephone lines, for quality control purposes and as a conclusive evidence of the content of the communication.

2-12 Obligations of the Customer

(1) The customer undertakes to comply with any request or instructions that may be issued by the Bank from time to time in relation to any operational or technical matters or generally in relation to any account for service (including any relevant security measures and Know Your Customer Policy (KYC) implemented by the Bank in compliance with the Indian as well as Japanese regulations).

(2) The Customer shall immediately notify the Bank in writing of any changes in the customer's name and the address, amendments to or termination of authorization granted to any person(s) regarding Account operation or other dealings with the bank. This notification should be in the prescribed form provided by the Bank and should be accompanied by the necessary documents requested by the Bank.

(3) The Customer shall also immediately notify in writing to the Bank any change in the particulars /information/documents provided to the Bank.

(4) The Customer shall indemnify the Bank for any loss, damage or claim arising from the non-intimation or delay of any of the changes from the customer to the Bank.

(5) Bank shall send all notices/communications, Statement of Account, Cheque book, return of cheques deposited & dishonored and other documents & payment instruments etc. at the address of the customer duly recorded with the Bank. The Customer authorizes the Bank to engage and utilize the services of third parties/vendors to mail/deliver the Statements and/or other documents/material addressed to the Customer. The Bank is not responsible for any item lost in transit. If any item dispatched to the Customer is returned undelivered due to non-availability of the customer at the said address/ changed address and no intimation of change having been furnished by the Customer to the Bank. The bank may at its sole discretion discontinue sending any further communication to the Customer and the Customer holds the Bank not responsible for any inconvenience/loss resulting from such action of the Bank.

(6) The Customer shall safely and securely keep Cheque Book/Accounting information and documents to ensure that the same are not misused by any unauthorized person and Bank assumes no liability for any miss-utilization of any such documents due to customer's neglect or failure in this regard.

2-13 Disclosure of Information

Except as otherwise provided hereunder in this section, the Bank agrees to maintain confidentiality of all information in connection with these terms & conditions and rules or other information relating to the Customer and / or its Account with the Bank, provided to the Bank by the Customer or otherwise known to the Bank (Customer Information). The Customer acknowledge and agrees that the Bank may disclose from time to time Customer Information to other offices or branches of the Bank, to the Bank's subsidiaries and affiliates and to third parties/vendors engaged by the Bank to provide, including without limitation, services to the Customer. The Customer further consents to the disclosure of Customer Information by the Bank, or any such subsidiary or affiliate of the Bank (a) at the instruction/request of any Government regulatory or other similar agency or authority having jurisdiction over the Bank, or any such subsidiary or affiliate (b) pursuant to any order or process of the Court (c) When otherwise required to do so in accordance with applicable law or statute (d) where there is a duty of the Bank to the public to disclose and (e) where interest of the Bank requires disclosure. Bank may obtain credit reports and make other inquiries about the Customer as necessary in the regular course or Banking business.

2-14 Use of Standardized Forms

As a measure of added safety to the Customer's transaction against misuse by unauthorized/unscrupulous persons and also to minimize/avoid any error/ambiguity/dispute in respect of Bank's action on an instruction from the Customer, Bank advises the Customer to use Bank's standard forms (available at Bank's counters) of application/instruction for all their transactions including but not limited to Change of Address, Change of Constitution/Status of Account, Change in Signatory, Requisition for Cheque Book, Request for Remittance (Telegraphic/Wire Transfer, Demand Draft, Pay Order etc). Request for Change of Address/Specimen Signature/Signatory/Closure of Account etc. in case of a Joint Account shall be accepted by the Bank only when it is signed by all the joint account holders.

2-15 Cost and Charge

The Customer shall pay or reimburse to the Bank immediately upon demand and the Bank shall be entitled to debit any of the Customer's accounts with all ordinary commissions and other charges whether or not previously notified to the Customer. All other costs, charges and out-of-pocket and other expenses incurred by the Bank in connection with any of the transactions with the Customer, including legal expenses and withholding tax.

Special Conditions

1. Joint Account

Communications, including Statement of Account, Cheque Book, other payment instruments & documents relating to joint Account shall be sent to the person whose name appears first in the joint Account. On the death of any joint-holder, surviving holder(s) of the Account shall be entitled to operate the Account/receive balance thereof, unless specifically prohibited by an order of the Court or any other statutory authority. Bank shall at all times have the right to set-off the whole of the amount lying to the credit of such Account. In a joint Account, if any holder forbids payment from the Account, no amount shall be paid from the Account except on discharge by all the joint holder(s) / survivor(s). Joint Account including Fixed Deposit Account can be operated singly, jointly by all, or by either or survivor(s) etc. as instructed by the Customer in the Account application form. It is clarified that operating an Account shall mean and include without limitation, (i) premature breakage and/or renewal (partial or whole), (ii) Change of the maturity instructions from auto renewal to single maturity and vice versa (iii) renewal upon maturity (iv) change of interest disposition instruction from credit to Account to reinvestment/pay by Cheque and vice versa (v) change in principal disposition instruction from credit to Account to pay by Cheque and vice versa.

2. Minor's Account

An Account may be opened on behalf of a minor by his/her natural guardian or by a guardian appointed by a Court of competent jurisdiction. Upon the minor attaining majority, the right of the guardian to operate the Account shall cease and any balance in the Account will be deemed to belong exclusively to hitherto minor who has attained majority and unless he/she confirms in writing his/her intention to continue the Account, further operation in the Account will not be allowed. It is the sole responsibility of the guardian of a minor to ensure that the Bank is intimated of the event of the minor attaining majority [attaining the age of 18 years] and the minor is promptly produced before the Bank upon his/her attaining majority for completion of necessary documentation & recording of his/her signature specimen to facilitate change of status of the Account from minor to major. The guardian indemnifies the Bank against any claims or damages that the Bank may incur due to the failure of guardian to furnish timely intimation of the minor attaining majority and consequent action of the Bank permitting operations in the Account by the guardian on or after the date when a minor attains majority.

3. Facility for Nomination

As stipulated by Reserve Bank of India, this facility is available to certain category of Customers who hold deposit Account with the Bank. These nominations can be registered/cancelled/varied by completing the prescribed Bank forms. The nominee could be an individual only and not an association, a society, a trustee and other organization or office bearer in his official capacity. A minor can be a nominee but during the period the minor does not attain majority, the natural guardian will receive the balance in the Account of the deceased on the minor's behalf. In case the Customer does not wish to make nomination, the same should be recorded on the Account opening form by the Customer with full signature. The right of a nominee to receive payment from the Bank arises only after the death of the Customer in single Account and death of all the joint Account holders in case of a joint Account. The Customer is strongly advised to use nomination facility to avoid cumbersome and time-consuming claim formalities in the event of death of the Customer.

4. Overdrawn Account / Overdraft

A Current Account shall not be allowed to be overdrawn unless the Customer has already arranged for with the Bank as such. However, under no circumstances, a Savings Account shall be allowed to overdraw. If for any reasons the Account has a debit balance, Customer shall pay interest and other charges in accordance with the Bank's prevalent rate and practice.

5. Right of Lien / Set-Off

The Bank may, at any time without notice to the Customer, combine and consolidate any and all of the Customer's Accounts including Accounts held jointly with other Customer with the liabilities to the Bank and set-off/transfer any sum/sums standing to the credit of any of the Account of the Customer against liabilities to the Bank on any Account or of any nature whether such liabilities be actual/contingent, primary/collateral and joint or several. Bank has the first and paramount lien on all moneys in the Account of any Customer, including Account held jointly with other Customer.

6. Death or Incompetence of the Customer

The Customer agrees to give due and prompt notice if any co-owner or authorized signatory of the Account dies or is declared incompetent by a Court of Law. Bank may place a hold on the Account and stop all operations when an owner dies or is declared incompetent. Bank may retain any funds in the Account until it establishes the identity and credentials of the nominee/successor to its satisfaction. Bank shall exercise due diligence in releasing funds to the nominee or successor who makes the first claim and will not be a party to or liable to any disputes which may arise subsequently. For settlement of claims in respect of Deceased Customers the Bank shall be primarily guided by the Model Operational Procedure for Settlement of Claims of Deceased Depositors established from time to time by the Indian Bank's Association (IBA).

7. Applicable / Governing Law

All Accounts shall be governed and be subject to laws of India and guidelines as may be issued, by Reserve Bank of India / any other competent authority in India/ Japan having jurisdiction over the Bank, from time to time. The Courts of the city in which the branch of the Bank in which the Account of the Customer is/was opened shall have the exclusive jurisdiction and the Customer and the Bank unconditionally submit to jurisdiction of such Court(s).

8. Changes in Terms & Conditions and Rules

Alteration(s)/ addition(s)/ modification(s) of/ to any of the Terms, Conditions and Rules notified by the Bank will be binding on the Customer.

9. Tax Deduction at Source (TDS)

The Customer is liable for payment and the Bank has the right to deduct/set off any amount(s) by debit to any Account of the Customer towards any Tax (es) imposed or levied or required to be deducted or paid under the applicable laws in relation to any Account / transaction of the Customer with the Bank (including Tax Deduction at Source on interest paid on deposits, Service Tax on Bank charges)

10. Use of Correspondent banks /agents and transmission systems

Bank uses the services of correspondent banks/agents or other entity or any funds transfer system or method, as it may deem best in doing any act or thing in the course of or in connection with the banking transaction of the Customer. Such correspondent or agent or other entity, in providing such services, and the Bank, in using funds transfer methods or systems shall be deemed the agent of the Customer. Bank will take due care to protect the interest of the Customer, but the Bank will not be responsible or liable to the Customer by reason of (i) any act or omission of such correspondent, agent or other entity in the performance of such services or the failure of funds transfer method or system due to any reason beyond the reasonable control of the Bank (ii) the loss, destruction, delayed delivery of funds, instrument, security, certificate, document, instruction or signal of any kind while in transit or while in the possession or control of a person other than the Bank (iii) any delay in completing or failure to complete any funds transfer instruction through the use of any funds transfer method or system for any reason not within the reasonable control of the Bank.

11. Cheque Drop/Deposit Box (CDB)

The Cheque Drop/Deposit Box facility (if made available by the Bank at any of its branches) is only for the convenience of Customers and Bank accepts no responsibility and shall not be liable for any losses (including consequential losses) due to non-processing or delayed processing of any document or Cheque deposited into the Box. CDB shall not be used for deposit of Cash or post dated cheques. The Bank will not be responsible for any loss and /or damage to the items dropped in CDB.

12. Dormant A/c

If a Savings / Current Account remains inoperative or moneys lying in a Fixed Deposit Account remain unclaimed after maturity, for more than 2 years, the Bank categorizes such Account as a Dormant A/C.

In cases where during the two years period, during which the Account remains inoperative, if any three Statement of Accounts issued to the Customer at his/her/its notified address are received back undelivered, the Bank may suspend forwarding Statements at such address.

In case of a Dormant Account the Bank may stop/suspend issue of Accounts Statements.

The Bank reserves its rights to close a Dormant Account after notifying the Customer at the address as per Bank's record of its decision to close the Account.

13. Closure of Account

(1) Unless otherwise agreed in writing the Customer may at any time close the Account by signing and submitting the prescribed "Application for Termination of bank Account" and returning the unused Cheque Book(s) for cancellation.

(2) Application from the Customer having artificial person's status (Company, Trust, Society, Association, etc.) should be accompanied by a Resolution of respective managing/Governing Body.

(3) It is the responsibility of the Customer to ensure that all Cheques issued and drawn on the Account/other payments are arranged to be paid/received out of/into the Account prior to closure/termination and duly settled. The Bank assumes no liability or responsibility for any claim/loss/damage resulting from failure of the Customer to discharge its liability.

(4) In case circumstances require or the Bank deems it necessary, it may at its sole discretion close the Account without assigning any reason by giving at least 15 days notice in writing to the Customer.

(5) Notwithstanding any Agreement to the contrary the Bank shall be entitled to close the Account/terminate the relationship at any time and without any notice for the reasons mentioned herein after:-

- a) If the customer has made incorrect statement as to any significant/material information/particulars while opening the Account or at any time while obtaining/availing of any of the facilities provided by the Bank.
- b) The Customer becoming insolvent or is unable to pay debts or fails or admits in writing its inability generally to pay its debts as it become due.
- c) The Customer having Resolution passed for its voluntary winding up/Liquidation (other than pursuant to arrangement of consolidation/amalgamation or merger).
- d) In case of institution against the Customer of the proceedings or Petition seeking a Judgment of insolvency or Bankruptcy which proceedings result in the appointment of an Administrator, Provisional Liquidator, Receiver, Trustee Custodian in respect of all or substantially all its assets or results in a Judgment of Insolvency or Bankruptcy or the entering of and/or making of an Order for its winding up.
- e) Default, failure or breach of these Terms, Conditions and Rules despite Notice for remedial/corrective action or warning.
- f) Non-compliance/Upon occurrence of any Event of Default.

(6) Upon Closure of the Account/termination of the relationship all the amounts owed there under will immediately become due and payable by the Customer to the Bank in full. The Bank may at its sole discretion without being obliged, allow the Customer a reasonable time for settlement of Accounts. The Bank shall, however, automatically stand discharged from all liabilities assumed by it on behalf of the Customer. The Bank shall be entitled to receive all fees and other moneys becoming due upto the date of such termination or closure. The Bank shall be entitled to deduct any sum payable to it from any amount the Bank may have to remit to the Customer on termination or closure.

III. Schedule of Fees and Charges (as of, 2nd June, 2017)

TRANSACTION	CHARGES
ACCOUNT RELATED CHARGES – DEPOSITS	
CURRENT ACCOUNT : Minimum Average Quarterly Balance Requirement / Default fee	Rs. 50,000 / Rs. 300 per quarter
CURRENT ACCOUNT TRANSACTION CHARGES (applicable to Non-Individual Accounts only)	Rs. 1.50 per transaction (Charged to account on quarterly basis)
CURRENT ACCOUNT : CHEQUE BOOK ISSUANCE (50 leaves per Cheque Book)	Rs. 65 per Cheque Book
Saving Cheque Book Issuance	No Charge
Stop payment of cheque and release of Stop payment	Rs. 50 per Cheque
	Rs. 200 per Cheque Series
<u>DUPLICATE STATEMENT OF ACCOUNTS</u>	
Upto 6 months from the last month statement	Rs. 50 per page
More than 6 months from the last statement	Rs. 100 per page
Standing Instructions	Rs. 100 per transaction
Account Closure Within 6 months of A/C Opening	Rs. 200
COPIES OF PAID CHEQUES / DEPOSITS SLIPS / CERTIFICATES	
Upto 6 months from the date of transaction	Rs. 50 per item
More than 6 months from the date of transaction	Rs. 100 per item
CHEQUE RETURN CHARGES (applicable to both Inward and Outward clearing)	Inward Clearing Return (Financial reason only) : Rs. 250 per cheque Inward Clearing Return (Other reasons) : Rs. 100 per cheque Outward Clearing Return (Any reason except for cheque returned due to Paying Bank Holiday) : Rs. 100 per cheque
Balance Certificate	Rs. 50
Banker's Report / Certificate	Rs. 200
Signature Verification	Rs. 50 per document
Photo Attestation	Rs. 50 per document
Duplicate TDS Certificate	Rs. 200 per certificate
ECS Return	Inward ECS Return (Financial reason only) : Rs. 250 per return Inward ECS Return (Other reasons) : Rs. 100 per return
Safekeeping of FD Receipts	Rs. 500 per annum
GCMS	Rs. 1000 per month

Pay order (PO) / Banker's Check - Issuance	0.20% (Min Rs. 50/ Max Rs. 2500)
PO - Cancellation	Rs. 100
PO – Duplicate Issuance / Revalidation	Rs. 100
CHEQUE PRINTING SERVICE	
Printing Cost	Rs. 6 per Cheque
Courier Delivery (Any location within India)	Rs. 50 per packet
THE ABOVE CHARGES ARE EXCLUSIVE OF STATUTORY TAXES , WHEREVER APPLICABLE	
ACCOUNT RELATED CHARGES- REMITTANCE	
Traveller's Check – Sale	1% Flat + actual charges as per arrangement with Money Changer
Traveller's Check-Purchase/ Surrender	Rs. 300 + charges claimed by correspondent bank on actual basis
FCY Cash sale by debit to Foreign currency A/c	1% Flat
Foreign DD-Issuance	0.125% [Min Rs. 550] + Cable Rs. 350 + Correspondent Bank charges as applicable.
Foreign Remittance by TT/SWIFT(Outgoing) by Debit to INR Account	0.125% [Min Rs. 550] + Cable Rs. 350 + Cable Cover Rs. 350 + Correspondent Bank charges as applicable
Foreign Remittance (outgoing) by DD/TT/SWIFT by DEBIT to EEFC/Foreign Currency A/C	0.125% [Min Rs. 550] + Cable Rs. 350 + Cable Cover Rs. 350 + Correspondent Bank charges as applicable + Commission in lieu of exchange @ 0.125%
Foreign DD/TT - Cancellation	Rs. 200
Collection of cheques other than clearing	Upto Rs. 5,000 : Rs. 12.50 per instrument
	Above Rs. 5,000 upto Rs.10,000 : Rs. 25 per instrument
	Above Rs. 10,000 upto Rs.100,000 : Rs. 50 per instrument
	Above Rs. 1 Lakh : 0.25% Max Rs. 3000 per instrument
Return of Collection Cheque	Upto Rs. 5,000 : Rs. 12.50 per instrument
	Above Rs. 5,000 upto Rs.10,000 : Rs. 25 per instrument
	Above Rs. 10,000 upto Rs.100,000 : Rs. 50 per instrument
	Above Rs. 1 Lakh : Rs. 100 per instrument
Local DD-issuance (DD drawn on own Branches, Correspondent Banks)	0.25% of DD value, Min Rs. 50 and Max Rs. 3250
Local DD-issuance (DD issued by correspondent Banks)	Rs. 100 flat charge per DD + actual charge of correspondent bank as applicable
Local DD - Cancellation/Revalidation	Rs. 100 for local DD drawn on own branches, Rs. 100 + correspondent bank charges for DD issued by / drawn on correspondent banks
DD Commission (Bhutan & Nepal)	Rs. 100 flat charge per DD + actual charge of correspondent bank as applicable
Local Remittance by TT /SWIFT (Outgoing) to upcountry branches	Upto Rs.5 Lakh : Rs. 25 per transaction Above Rs. 5 Lakh : Rs. 50 per transaction

Local Remittance by Outward RTGS (applicable to transactions originated and payable within India)	Rs. 2 to Rs.5 Lakh : Rs. 25 per transaction Above Rs. 5 Lakh : Rs. 50 per transaction
Local Remittance by Inward RTGS (applicable to transactions originated and payable within India)	NIL
Local Remittance by Outward NEFT (applicable to transactions originated and payable within India)	Upto Rs. 10000 : Rs 2.50 per transaction Rs 10,001 to Rs. 1 Lakh: Rs. 5 per transaction Rs. 1 Lakh to 2 Lakh : Rs. 15 per transaction Above Rs. 2 Lakh : Rs. 25 per transaction
Local Remittance by Inward NEFT (applicable to transactions originated and payable within India)	NIL
Foreign Remittance (Incoming) received in Foreign Currency for credit to Customer's A/c	(i) Charges for Beneficiary's Account : Nil (ii) Charges for Sender's Account : Upto Rs. 500,000 : USD 30 Above Rs. 500,000 : USD 60
Foreign Remittance (Incoming) received in INR for credit to Customer's A/C	INR 2000; In case of Remittance Amount less than INR 4000 then 50% of the Remittance Amount; Additionally in case of charges from sender's account :- Upto Rs. 500,000 : USD 30 Above Rs. 500,000 : USD 60
Foreign Remittance (incoming) received in any currency for payment (in INR) as intermediary bank to Non Customer.	INR 2000; In case of Remittance Amount less than INR 4000 then 50% of the Remittance Amount + DD/PO/TT/ RTGS/NEFT Charges + Postages Additionally in case of charges from sender's account :- Upto Rs. 500,000 : USD 30 Above Rs. 500,000 : USD 60
Foreign Remittance (Incoming) received in Foreign Currency for Remittance (Outward) in Foreign Currency.	INR 2000; In case of Remittance Amount less than INR 4000 then 50% of the Remittance Amount + DD/TT Charges + Postages Additionally in case of charges from sender's account :- Upto Rs. 500,000 : USD 30 Above Rs. 500,000 : USD 60
Foreign Remittance (incoming) - Cancellation	USD 25 or Equivalent
Collection of Foreign [DD/Cheques/TCs]	0.25% [Min. Rs. 400 including postage] + Cable Charges if applicable
Issuance of (FIRC) & Encashment Certificate	Transaction upto 1 year : Rs. 100 Transaction above 1 year : Rs. 200
Charges for Duplicate FIRCs	Rs. 500
THE ABOVE CHARGES ARE EXCLUSIVE OF STATUTORY TAXES , WHEREVER APPLICABLE	
ACCOUNT RELATED-EXPORT	
Commission- Foreign Currency Bills on Collection	0.0625% [Min Rs. 500] + Courier charges Rs. 1200
Foreign Currency Bills - Purchase / Negotiation	Courier charges Rs. 1200 + Rs. 600 [If reimbursement by SWIFT]
INR Bills - Collection	0.50% [Min. Rs.500] + courier charges (Foreign) Rs. 600 per mail / (Local) Rs. 300

INR Bills Bought - Purchase / Negotiation	0.25% [Min. Rs. 750] + courier charges (Foreign) Rs. 600 per mail / (Local) Rs. 300
Advising Export L/C	Rs. 1500
Advising Amendment of L/C	Rs. 1000
L/C Confirmation	Based on Country / Bank Risk.
L/C Transfer Charges	Rs. 1,000
GR Approval for Participating in Exhibitions Abroad	Rs. 2,500
Export Bill against Advance received & GR Report to RBI	0.0625% Min Rs. 2000
Reimbursement claims by SWIFT	Rs. 600
Bank Certificate for Export Realization	Transaction upto 1 year : Rs. 100 Transaction above 1 Year : Rs. 200
ACCOUNT RELATED CHARGES-IMPORTS	
Commission Import L/C - issuance	Minimum charge Rs. 500
Commitment fees	0.15% per quarter
Usance Charges : upto 10 Days sight	0.15%
: upto 3 months	0.30%
: over 3 months	0.30% + 0.075% for each month over 3 months
Cable /SWIFT charges (Preliminary Advice/Full Text L/C)	Rs.600 / Rs. 2000
L/C Amendment Charges	Rs. 350 + Rs. 350 cable charges + Commitment & Usance fee (if applicable)
Inland L/C	Minimum Charge Rs 500 + Courier / SFMS charges Rs 150 (as applicable)
Commitment fees	0.20% per quarter
Usance Charges : upto 7 Days sight	0.20%
: upto 3 months	0.40%
: over 3 months	0.40% + 0.20% for each month over 3 months
Inland L/C Amendment Charges	Rs. 500 + Courier / SFMS charges Rs. 150 (as applicable) + Commitment & Usance fee (if Applicable)
Import Bills under L/C	
Settlement : At Sight bills within 10 days / Usance Bills on due date	Foreign Currency Bills : 0.15% [Min. Rs. 300] + Cable Charges Rs. 350 (if applicable)
	INR Bills : 0.25% [Min. Rs. 300] + Cable Charges Rs. 350 (if Applicable)
Settlement : At Sight bills after 10 days / Usance Bills after due date	Foreign Currency Bills : Additional 0.15% [Min. Rs. 300]
Rupee Bills (under Local L/C) Settlement	0.5% [Min. Rs. 300] +[NEFT / RTGS Charges] / [DD/TT Charges + Postage] (as applicable)
Processing fees for Revised Import Documents received for collection	Rs.500
Revolving Letter Of Credit	Full TLX / SWIFT : Rs. 2000/- ; Short TLX/SWIFT : Rs. 600/-

Commitment Charges	0.15% per quarter or part thereof on the maximum amount of drawings permitted at any one time during period from the date of establishment of LC to the last date of validity - on each amount reinstated from the date of reinstatement to the date of subsequent reinstatement or the date of validity of L/C (Min. charges for reinstatement Rs. 500)
Usance Charges	0.15% for bills upto 10 days
	0.30% for bills over 10 days sight & upto 3 months sight
	0.30% for the first 3 months + 0.075% for each month in excess of 3 months
Foreign Currency Bills - Crystallisation	0.15% of the bill amount [Min. Rs. 500] + cable charges Rs. 500 (if applicable)
Import Bills - Without L/C	
Advance Payments for Imports	0.25% with a minimum of Rs.300 + cable charges Rs. 600
Import Bills (Collection)	0.25% with a minimum of Rs.300 + cable charges Rs. 600
Import Bills settlement (Documents Received directly by customer)	0.125% [Minimum Rs. 300] + cable charges Rs. 600
Import (Rupee) Bills without LC	0.5% [Min. Rs 300] + courier charges Rs. 150
Booking of Forward contracts	NIL
Cancellation of forward contracts	NIL
GR waiver charges	Rs. 500
Commission in lieu of exchange (In case of settlement of Import Bill through Foreign Currency Account)	0.125%
Acceptance of Foreign Import Bill	Through Post: Rs. 500 / Through Cable: Rs 350 (whichever is applicable)
THE ABOVE CHARGES ARE EXCLUSIVE OF STATUTORY TAXES , WHEREVER APPLICABLE	

IV. Basic Savings Bank Deposit Account -Schedule of Fees and Charges

Basic Savings Bank Deposit Account (earlier known as "No Frills" Account) [Terms & Conditions – Revised January 30, 2014]		
1	Eligibility	Resident individuals who do not have any other account with the Bank can avail of this facility.
1.1		Single or Joint account in the name of two individuals only.
2	Nature of Account	Savings Bank Account [Resident Account only]
3	Initial Deposit	NIL
4	Minimum Balance Requirement	NIL
5	Facilities Available on the Account	
5.1	Cheque Book [Cheque Book Facility Available]	Yes – Free
5.2	Account Statement	
	Account Statement shall be mailed to the Customer (No hand delivery). However, Account update [Snap Shot Statement] of all transactions in the Account after the close of preceding Statement Cycle available upon request in person only at the Bank's counter free of charge.	
6	Cash Withdrawal / Deposit	
6.1	Cash Withdrawals	Yes
6.2	Cash Deposits	Yes
7	Charges [Applicable Taxes (Service Tax etc.), if any, shall be charged extra]	
7.1	Cash Withdrawals	NIL
7.2	Cash Deposits	NIL
	Duplicate A/C Statement Charges	
7.3	Statement for upto 6 months	NIL
7.4	Statement older than 6 months	NIL
	Cheque Dishonor Charges	
7.5	Cheques Deposited in the Account and Dishonored.	Rs. 100 per cheque return.
7.6	Cheques Drawn on the Account and Dishonored or Dishonor of Debit Authorization [under Standing Instructions or through Electronic Clearing Service (ECS)] due to non-availability of clear funds in the Account.	Rs. 250 per cheque / debit authority dishonor (financial reason only). Rs. 100 per cheque (other reasons).
	Dormant Account Charges	
7.7	For an account remaining dormant (in case of no transaction in the account for last two years)	NIL
All other Terms & conditions as applicable to other Savings Bank Accounts. The above charges are exclusive of Statutory Taxes, wherever applicable.		

V. Comprehensive Deposit Policy

Preamble:

One of the important functions of the Bank is to accept deposits for the purpose of lending. The depositors and their interests form the key area of the regulatory framework for banking in India and this has been enshrined in the Banking Regulation Act, 1949. The Reserve Bank of India (RBI) is empowered to issue directives / advices on interest rates on deposits and other aspects regarding conduct of deposit accounts from time to time. With the liberalization in the financial system and deregulation of interest rates, banks are now free to formulate deposit products within broad guidelines issued by RBI

This policy document on deposits outlines the guiding principles in respect of various deposit related banking services offered by the Bank and terms and conditions governing the conduct of the account. The document recognizes the rights of depositors and aims at dissemination of information with regard to various aspects of acceptance of deposits from the members of the public, conduct and operations of various deposits accounts, payment of interest on various deposit accounts, closure of deposit accounts, method of disposal of deposits of deceased depositors, etc. for the benefit of customers. It is expected that this document will impart greater transparency in dealing with the individual customers and create awareness among the customers of their rights.

The ultimate objective is that the customer will get services they are rightfully entitled to receive without demand.

This document is a broad framework based on the regulations existing at this time, and on the guidelines on deposits provided by the Indian Banks Association.

A) Types of Deposit Accounts:

The Bank provides Deposit account facility for both Residents and Non- Residents

Deposit Accounts can be categorized broadly into the following types. The definition of major deposit schemes are as under:

- i) "Demand Deposits" means a deposit received by the Bank which is withdrawable on demand.
- ii) "Savings Deposits" means a form of Demand Deposit which is subject to restrictions as to the number of withdrawals as also the amounts of withdrawals permitted by the Bank during any specified period;
- iii) "Term Deposit" means a deposit received by the Bank for a fixed period withdrawable only after the expiry of the fixed period and includes Short Deposits / Fixed Deposits / Reinvestment Fixed Deposit.
- iv) "Current Account" means a form of demand deposit wherefrom withdrawals are allowed any number of times depending upon the balance in the account or up to a particular agreed amount and will also include other deposit accounts which are neither Savings Deposit nor Term Deposit;

B) Account Opening and Operation of Deposit Accounts:

The Bank will provide its customers with details of various types of accounts that they may open with the Bank. Customers can make a choice on what type of account best suits them based on their requirements and applicable guidelines.

A Domestic account may be opened as Current, Savings or Term Deposit. Ordinary Non-Resident (NRO) and Non-Resident (External) account may also be opened as Current, Savings or Term Deposit account.

The Bank before opening any deposit account will carry out due diligence as required under 'Know Your Customer' (KYC) / Anti-Money Laundering (AML) guidelines issued by Reserve Bank of India or such other norms or procedures as per Customer Identification Program (CIP) procedure of the Bank.

The due diligence process that the Bank follows, will involve scrutinizing documentation, verifying customer's identity, verifying their address, information on occupation or business and source of income. As part of due diligence process, the Bank will need customer's recent photograph as well.

The customer undertakes to comply with any request or instructions that may be issued by the Bank from time to time in relation to the account maintained with the Bank including but not limited to Know Your Customer (KYC) Policy implemented by the Bank in compliance with Indian as well as Japanese regulations.

PAN/ Form 60: The Bank is required to obtain Permanent Account Number (PAN) from the customers and where customers do not possess the same; the Bank will need to obtain a declaration in Form No. 60 as specified under the Income Tax Rules.

FATCA/CRS: On 9 July 2015, India signed an inter-governmental agreement with the United States of America for co-operation on Foreign Account Tax Compliance Act (FATCA). In addition, India also signed the OECD's Model Competent Authority Agreement for tax information sharing in accordance with multilateral Common Reporting Standard (CRS) on 3 June 2015. These developments have resulted in compliance and reporting obligations on Financial Institutions like MUFG Bank, Ltd. With this bank is now required to submit to the Indian Government, information on customers identified as having foreign tax residency. Hence, customer is required to provide all the relevant information under the FATCA & CRS guidelines.

If the decision to open an account of a prospective depositor requires clearance at a higher level, reasons for any delay in opening the account will be informed to the customer and the final decision of the Bank will be conveyed at the earliest.

The account opening forms and other material would be provided to the prospective customer by the Bank. The same will contain details of information to be furnished and documents to be produced for verification and/or for record. The Bank official opening the account will explain the procedural formalities and provide necessary clarifications sought by the prospective depositor when he/ she approaches for opening a deposit account.

The Bank reserves the right, at its sole discretion, to open any account and at such terms and conditions as the Bank may prescribe from time to time.

The Bank is committed to provide basic banking services to financially weaker sections of the society. Banking services will be provided to them through 'Basic Savings Bank Deposit Account'.

Account of Special (Illiterate/ Blind/ Incapacitated/ Old/ Sick) Person:

Bank has a procedure in place to facilitate operation of account by **Illiterate/ Blind Person/ Sick/ Old/ Incapacitated** customers. The Bank shall not discriminate while opening accounts for special person and follow the guidelines of RBI from time to time. The Bank official shall explain the terms and conditions governing the account to the special.

For deposit accounts like Savings Bank and Current Deposit Account, the Bank will normally stipulate certain minimum/ average balances to be maintained as part of the Terms and Conditions governing operation of such accounts. Failure to maintain the stipulated minimum/ average balance in the account will attract levy of charges as specified by the Bank from time to time.

For savings account, the Bank can place restrictions on number of transactions that can be performed in a Financial Year i.e. withdrawals etc. for given period. Similarly, the Bank may specify charges for issue of cheque books, duplicate statement of account etc. All such details, regarding terms and conditions for operation of the accounts and schedule of charges for various services provided will be communicated to the prospective depositor while opening the account.

WRITING OF CHEQUES IN ANY LANGUAGE: The bank will accept cheques written in Hindi, English or in the concerned Regional language. The Branches should accept the cheque with Saka calendar date.

Savings Bank Account can be opened for eligible person / persons and certain organizations/ agencies (as advised by Reserve Bank of India from time to time).

Current Accounts can be opened by Individuals / Partnership firms / Private and Public Limited Companies / HUFs / Specified Associates / Societies/ Trusts, etc.

Term Deposits Accounts can be opened by Individuals / Partnership firms / Private and Public Limited Companies / HUFs / Specified Associates / Societies / Trusts, etc

Deposit accounts can be opened by an individual in his / her own name (status: known as account in single name) or by more than one individual in their own names (status: known as Joint Account). Savings Bank account can also be opened by a minor under guardianship with father / mother as the natural guardian or legal guardian appointed by Court. Minors above the age of 10 will also be allowed to open and operate SB account subject to prevailing guidelines of the Bank. No overdraft would however, be granted to minors. The Savings Bank Account opened by minor jointly with natural guardian /legal guardian can be operated by such natural guardian/ legal guardian only till attainment of majority. On attaining majority, the erstwhile minor should confirm the balance in his/her account and if the account is operated by the natural guardian / guardian, fresh re-KYC forms with the operational mandate; photograph and fresh specimen signature of the erstwhile minor, duly verified by the natural guardian would be obtained and kept on record for all operational purposes.

C) Operation of Joint Account:

The joint account opened by more than one individual can be operated by single individual or by more than one individual jointly. The mandate for operating the account can be modified with the consent of all account holders. The joint account holders can give any one of the following mandates for the disposal of balance in the above accounts:

- i) Either or Survivor- If account is held by two individuals, the final balance along with interest, if applicable, will be paid to survivor on death of anyone of the account holders.
- ii) Anyone or Survivor/s- If account is held by more than two individuals, the final balance along with interest, if applicable, will be paid to the survivor on death of any two account holders.
- iii) Jointly or Survivor/s- If account is held by two or more than two individuals, upon the death of the joint account holder, the right to operate the account and entitlement to the balance in the account vests with the surviving account holder/s.
- iv) Former or Survivor- If the account is held by two individuals, former will operate the account so long as he/she is alive and after his/her death, account shall be operated by the survivor. In case the survivor dies first, the account is to be operated upon solely by the former and the legal representative of the survivor will have no right to the balance in the account or to operate the account.

The above mandates will be applicable to or become operational only on or after the date of maturity of term deposits. This mandate can be modified by the consent of all the account holders.

At the request of the depositors, the Bank will register Mandate / Power of Attorney given by him/ her authorizing another person to operate the account on his behalf.

The term deposit account holders at the time of placing their deposits can give instructions with regard to closure of deposit account or renewal of deposit for further period on the date of maturity. In absence of any written instructions about the disposal of the term deposit, the Bank reserves the right at its discretion to renew the deposit along with accrued interest thereon at prevailing rates of interest for a similar tenor of the deposit which has matured.

A statement of account will be provided by the Bank to Savings Bank as well as Current Deposit Account holders periodically as per Terms, Conditions and Rules Governing Deposit Account.

D) Nomination Facility:

Bank offers nomination facility on all deposit accounts opened by the individuals. Nomination is also available to a sole proprietary concern account. Nomination can be made in favor of one individual only. Nomination so made can be cancelled or changed by the account holder/s any time. Nomination can be modified by the consent of account holder/s. Nomination can be made in favor of a minor also subject to other major individual being named appointee during the minority period.

The Bank recommends that all depositors avail nomination facility. The nominee, in the event of death of the depositor/s would receive the balance outstanding in the account as a trustee of legal heirs. The depositor will be informed of the advantages of the nomination facility while opening a deposit account.

E) Interest Payments:

Interest on credit balances in the Current Account will be as per RBI guidelines.

In case of Savings Account, interest on credit balances will be computed as per RBI directives. Interest shall be on a daily product basis at the rate determined by the Bank. The interest will be credited on regular basis whether the account is operative or not. Interest shall be calculated at quarterly intervals and paid at the rate decided by the Bank subject to deduction of TDS (if applicable for NRO accounts) and shall be credited to the account on quarterly basis (i.e. March, June, September, December). Further payment of interest on deposits would be rounded off to the nearest rupee; i.e. fractions of 50 paise and above shall be rounded off to the next higher rupee and fraction of less than 50 paise shall be ignored.

In case of a Fixed Deposit Account, interest (subject to deduction of TDS, if applicable) is payable at such rate(s) and intervals as contracted at the time of placement of each deposit.

The Bank has statutory obligation to deduct tax at source if the total interest paid/ payable on all term deposits and Recurring Deposits opened effective June 1, 2015 held by a person exceeds the amount specified under the Income Tax Act. The Bank will issue a tax deduction certificate (TDS certificate) for the amount of tax deducted. The depositor, if entitled to exemption from TDS can submit declaration in the prescribed format at the beginning of every financial year.

For premature withdrawal of Term Deposits before completion of the prescribed minimum term, no interest will be payable.

In case, conversion of Term Deposit, Daily Deposit, and Recurring Deposit for Reinvestment in another term deposit with the Bank for a period longer than the remaining part of any such original Deposit is desired, accrued interest on the amount of the Term Deposit will be paid without deduction/ reduction of any penalty.

On a premature withdrawal of Fixed Deposit, the interest rate applicable to corresponding reduced period will be paid subject to deduction of such penal interest as may be determined by the Bank at its discretion and notified from time to time. In case of premature withdrawal of NRE/ FCNR Deposit(s) interest would be paid as per applicable RBI guidelines/ directions/ instructions.

On completion of the term of automatic renewal and in the absence of specific instructions from the customer thereafter, interest will be paid at the applicable savings bank rate.

Banks are now free to offer varying rates of interest for different size of deposits above a cut-off point on domestic deposits.

The rate of interest on deposits will be displayed in the branch premises. Changes, if any, with regard to the deposit schemes and other related services shall also be displayed.

The Bank computes interest on term deposit based on the actual number of days and 365 days in a year in case of rupee deposits and for foreign currency deposits based on the actual number of days and 360 days in a year.

In case of savings or term deposits held by the Bank staff and their dependent family members, the Bank may allow additional interest at a rate not exceeding one percent per annum over and above the normal Bank rate as per RBI guidelines.

F) Account of Illiterate / Blind Person:

The Bank may at its discretion open Deposit accounts other than Current Accounts of illiterate person. The account of such person may be opened provided he/ she calls on the Bank personally along with a witness who is known to both the depositor and the Bank. Normally, no cheque book facility is provided for such Savings Bank Account. At the time of withdrawal / repayment of deposit amount and/ or interest, the account holder should affix his / her thumb impression or mark in the presence of the authorized officer who should verify the identity of the person. The Bank will explain the need for proper care and safekeeping of statement of account etc. sent to the account holders. Upon receipt of cheque book request from a blind customer, cheque book with account payee cheques will be issued to the customer with an undertaking by the account holder that the cheque book is issued at his/ her own risk. The Bank official shall explain the terms and conditions governing the account.

G) Addition or Deletion of the name/s of joint account holders:

The Bank may at the request of all the joint account holders allow addition or deletion of name/s of joint account holder/s if the circumstances so warrant or allow an individual depositor to add the name of another person as a joint account holder. Currently, however, the first holder cannot be deleted from any account.

H) Disclosure of Customer Information:

The Bank agrees to maintain confidentiality of all information relating to the customer and/or its account held with the Bank, provided to the Bank by the customer or otherwise known to the Bank. The customer acknowledges and agrees that the Bank may disclose from time to time Customer Information to other offices or branches of the Bank, to the Bank's subsidiaries and affiliates and to third parties/ vendors engaged by the Bank to provide, including without limitation, services to the customer. The customer further consents to the disclosure of Customer Information by the bank or any such subsidiary or affiliate of the bank in situations such as:-

- a) At the instruction / request of any Government, Regulatory or other similar Agency or Authority having jurisdiction over the Bank, or any such subsidiary or affiliate.
- b) Pursuant to any order or process of the Court.
- c) When otherwise required to do so in accordance with applicable law or statute.
- d) Where there is a duty of the Bank to the public to disclose.
- e) Where interest of the Bank requires disclosure.

Further, the Bank may obtain credit reports and make other inquiries about the customer as necessary in the regular course of banking business.

I) Settlement of Dues in Deceased Deposit Account:

- i) If the depositor has registered nomination with the Bank; the balance outstanding in the account of the deceased depositor will be transferred to the account of / paid to the nominee after the Bank is satisfied about the identity of the nominee, etc.
- ii) The above procedure will be followed even in respect of a joint account where nomination is registered with the Bank.
- iii) In a joint deposit account, when one of the joint account holders dies, the Bank is required to make payment jointly to the legal heirs of the deceased person and the surviving depositor(s). However, if the joint account holders had given mandate for disposal of the balance in the account in the forms such as "Either or Survivor, Former/ Latter or Survivor, Anyone of Survivors or Survivor; etc., the payment will be made as per the mandate.
- iv) In the absence of nomination and when there is no dispute among the claimants, the Bank will pay the amount outstanding in the account of deceased person against joint application and indemnity by all legal heirs or the person mandated by the legal heirs to receive the payment on their behalf without insisting on legal documents up to the limit approved by the Bank's Board. This is to ensure that the common depositors are not put to hardship on account of delays in completing legal formalities.
- v) In case of death of the primary holder of the term deposit prior to the maturity date, premature termination of the deposit would be allowed as per terms of contract subject to necessary verifications and submission of proof of death of the depositor. Such premature withdrawals will not attract any penal charge.

J) Interest payable on Term Deposit in Deceased Account:

- i) In the event of death of the depositor before the date of maturity of deposit and amount of the deposit is claimed after the date of maturity, the bank shall pay interest at the contracted rate till the date of maturity. From the date of maturity to the date of payment, the bank shall pay simple interest at the applicable rate operative on the date of maturity, for the period for which the deposit remained with the bank beyond the date of maturity; as per the Bank's policy in this regard.
- ii) However, in the case of death of the depositor after the date of maturity of the deposit, the bank shall pay interest at savings deposit rate as operative on the date of maturity from the date of maturity till the date of payment.

K) Insurance Cover for Deposits:

All bank deposits are covered under the insurance scheme offered by Deposit Insurance and Credit Guarantee Corporation of India (DICGC) subject to certain limits and conditions.

The details of the insurance cover in force will be made available to the depositor.

L) Stop Payment Facility:

The Bank will accept stop payment instruction from the depositors in respect of cheques issued by them. Charges, as specified, will be recovered.

M) Inoperative / Dormant / Inactive Accounts:

In case a Savings/ Current account has not been operated upon for a continuous period of one year, the account shall be treated as an Inoperative account.

Saving/ Current Account which are not operated for a continuous period of more than 2 years by customer will be treated as a Dormant Account in the interest of the depositor as well as the Bank. The depositor will be notified of charges, if any, which the bank will levy on dormant/inoperative accounts. The depositor can request the Bank to activate the account for operating it. The Bank shall make efforts to establish contact with such account holders by sending communication and/or through the introducer in the account.

Accounts wherein there is no customer induced transaction for ten years or more are to be classified as Inactive and operations in such accounts to be allowed after due diligence. Due diligence refers to ensuring genuineness of the transaction, verification of the signature(s) and identity of the customer.

N) The Depositor Education and Awareness Fund Scheme, 2014 (DEAF)

RBI has established The Depositor Education and Awareness Fund (the Fund). Under the provisions of Fund the amount to the credit of any account with the Bank which has not been operated upon for a period of ten years or any deposit or any amount remaining unclaimed for more than ten years shall be credited to the Fund, within a period of three months from the expiry of the said period of ten years. The Fund shall be utilized for promotion of depositors' interest and for such other purposes which may be necessary for the promotion of depositors' interests as specified by RBI from time to time. The depositor would, however, be entitled to claim from the Bank his/her deposit or any other unclaimed amount or operate his/her account after the expiry of ten years, even after such amount has been transferred to the Fund. The Bank would be liable to pay the amount to the depositor/claimant and claim refund of such amount from the Fund.

In case the customer is still non-contactable under the above scenario, then the account may be classified as Unclaimed Deposit and the balance shall be transferred to RBI under Depositor Education and Awareness Fund (DEAF) Scheme 2014.

In an effort to play a more pro-active role in finding the whereabouts of the account holders of unclaimed deposits/ inoperative accounts, the list of such accounts, which are inoperative for ten years or more have been displayed on our Bank's website.

O) Closure of Account

Accounts can be closed either based on written instruction from the customer or suo moto by the bank, where necessary, under the policy and procedures of the bank.

Inability of an existing customer to furnish details required by the Bank to fulfill statutory obligations could also result in closure of the account after due notice(s) is provided to the customer.

P) Redressal of Complaints and Grievances:

Depositors having any complaint/ grievance with regard to services rendered by the Bank has a right to approach authority(ies) designated by the Bank for handling customer complaint/ grievances. The details of the internal set up for redressal of complaints/ grievances will be displayed in the branch premises. The branch officials shall provide all required information regarding procedure for lodging the complaint. In case the depositor does not get response from the Bank within one month from date of complaint or he/ she is not satisfied with the response received from the Bank, he/ she has a right to approach Banking Ombudsman appointed by the Reserve Bank of India.

Q) Standing Instructions:

Standing instructions can be given to the Bank for inland transfer/ remittance of funds from account of the customer.

R) Service Charges:

All new accounts opened would be provided Schedule of Fees and Charges detailing various types of Services & Charges being levied by the bank for any of the services availed. Updated Schedule of Fees and Charges is also made available to all customers at the branch for reference at any point of time. Any change in service and fees will be communicated one month in advance to all customers before effecting the change.

S) Exchange of soiled/ mutilated notes:

The Bank accepts mutilated / soiled notes from customers / non customers for exchange. All branches of the Bank offer the facility of exchange of soiled and mutilated notes. The process of exchange would be as per RBI's Note Refund Rules.

T) Basic Savings Bank Deposit Account:

The Bank offers "Basic Savings Bank Deposit Account" with all basic banking facilities. Details about the product offering are available with all the branches.

These accounts do not have the requirement of any minimum balance. The services available in the account includes deposit and withdrawal of cash at bank branch as well as receipt / credit of money through electronic payment channels or by means of deposit / collection of cheques drawn by Central / State Government agencies and departments. While there will be no limit on the number of deposits that can be made in a month.

The 'Basic Savings Bank Deposit Account' would be subject to RBI instructions on Know Your Customer (KYC) / Anti-Money Laundering (AML) for opening of bank accounts issued from time to time. If account is opened on the basis of simplified KYC norms, the account would additionally be treated as a 'Small Account' and would be subject to regulations issued by RBI.

Holders of 'Basic Savings Bank Deposit Account' are not be eligible for opening any other savings bank deposit account in the bank. If a customer has any other existing savings bank deposit account in the bank, he / she will be required to close it within 30 days from the date of opening a 'Basic Savings Bank Deposit Account'.

U) Foreign Exchange Services:

The Bank offers Foreign Exchange Products and Services to all customers. All Foreign Exchange transactions are conducted subject to Rules and Regulations under the Foreign Exchange Management Act, 1999 (FEMA).

V) Cost and Charges:

The Customer shall pay or reimburse to the Bank immediately upon demand and the Bank shall be entitled to debit any of the Customer's accounts with all ordinary commissions and other charges whether or not previously notified to the Customer including but not limited to all costs,

charges and out-of-pocket and other expenses incurred by the Bank in connection with any of the transactions with the Customer, including legal expenses and withholding tax.

VI. Cheque Collection Policy

Being a leading international Bank, we always strive to take the lead in adopting the best internationally accepted standards and practices in the conduct of its business operations. In our continuous efforts to meet this objective and in pursuance of the directives of the Reserve Bank of India, we place before you this document, which covers in detail the Procedure & Policy on handling CHEQUE COLLECTION transactions entrusted by you to the Bank.

The basic intent of this policy document is to inform the Customer of our commitment to adherence to the quality standards in providing Cheque Collection service by ensuring:

1. Advance intimation to Customer regarding different time frames involved in the process of Collection of Cheques.
2. Prompt Credit of proceeds of collection realized by the Bank.
3. Credit of collection proceeds to the Customer's Account with the Value Date corresponding to the actual date of realization / Bank's liability to pay interest for any undue delay on its part in affording credit of collection proceeds to Customer's account.

You are requested to carefully familiarize yourselves with the basic features of the Policy before you entrust the Bank with any Cheque Collection transaction, which are as under:

S. No.	Description of Transaction	Cut-off time for receipt at Bank's counter for same day processing. Weekdays Saturdays	Time frame for processing by the Bank. [Day-0 = day of receipt of Cheque by Bank within Cut-off time]	Normal Time frame for affording Credit of collection proceeds to Customer's Account. [Day-1/2.... relate to next working day after Day-0 & so on]	Remarks
a	b	c	d	E	h
1.	Local (CTS) Clearing	<u>14.00 Hrs.</u> 12.00 Hrs.	Day-0	Credit to A/C and amount available for withdrawal on Day-1 after 4 p.m. [subject to realization]	Collection through New Delhi Bankers Clearing House [NDBCH]
2.	Upcountry / Outstation Cheques [payable in India]	<u>12.00 Hrs.</u> 11.00 Hrs.	Day-0	Within 1 working day after date of realization of Collection proceeds. [Approx. Realization period : 14 Days]	Cheques/instruments are directly sent to drawee banks for collection.
3.	Cheques payable outside India	<u>12.00 Hrs.</u> 11.00 Hrs.	Day-0	3 working days after intimation about realization of collection proceeds from Correspondent Bank. [Approx. Realization period : 15 to 30 Days]	Cheques collected through correspondent Bank/ Our Branch.
	US\$ Cheque payable in NY	<u>12.00 Hrs.</u> 11.00 Hrs.	Day-0	3 working days after intimation about realization of collection proceeds from Correspondent Bank. [Approx. Realization period : 21 to 30 Days]	
	US\$ Cheque payable in USA (outside NY)	<u>12.00 Hrs.</u> 11.00 Hrs.	Day-0	3 working days after date of realization of collection proceeds. [Approx. Realization period : 21 to 30 Days]	Cheques sent for collection directly to drawee bank.
	All other cheques payable abroad (outside USA)	<u>12.00 Hrs.</u> 11.00 Hrs.	Day-0	3 working days after date of realization of collection proceeds. [Approx. Realization period : 21 to 30 Days]	

POLICY ON INTEREST/COMPENSATION FOR DELAY IN CREDIT OF COLLECTION PROCEEDS TO CUSTOMER'S ACCOUNT. CHEQUE / INSTRUMENTS LOST IN TRANSIT/IN CLEARING PROCESS OR AT PAYING BANK'S BRANCH.

1. Credit of proceeds of collection (of cheques payable within India) to the Customer's Account shall be affected with Value Date corresponding to the actual date of realization of the collection proceeds. In case of foreign currency cheques/cheques payable outside India the credit received for the collection item is considered provisional and is subject to certain cooling off period (indicated in column 'E' above) before final confirmation of realization of collection. Customer's account shall be credited after expiry of such cooling off period. Value Date credit/interest payment for delay into the Customer's Account shall be given when there is a delay in credit of collection proceeds beyond the cooling off period.
2. In case such back Value Dated credit is not feasible due to the close of previous half yearly interest cycle [for Savings Bank Account] or monthly Interest charge cycle [for Overdraft/Cash Credit Accounts], the Customer's Account shall be credited with interest at the following rates from the Actual Date of Realization of collection proceeds till the date of Credit to the Customer's Account
SAVINGS BANK ACCOUNT : Rate of Interest applicable to Savings Bank Account.
OVERDRAFT/CASH CREDIT ACCOUNT : Rate of Interest on Overdraft/Cash Credit applicable to the Customer.
3. Compensation for delay in credit shall be as per clause no2 mentioned above.
4. In the event a cheque or an instrument is lost in transit or in the clearing process or at the paying bank's branch, the bank shall immediately on coming to know of the loss, bring the same to the notice of the account holder so that the accountholder can inform the drawer to record stop payment and also take care of cheques issued by him from his account. The bank would provide him assistance to obtain a duplicate instrument and also interest for reasonable delays occurred in obtaining the same.
5. In the event a cheque or an instrument is dishonored the bank shall immediately on coming to know of the dishonor, bring the same to the notice of the account holder by courier / registered post.
6. Cheque return charges shall not be levied in cases where there is no fault of the customer and the customer is not responsible for such returns.
7. Cheques that need to be re-presented without any recourse to the payee, shall be made in the next presentation clearing not later than 24 hours (excluding holidays) with due notification to the customer.

Note:

1. Any credit allowed in the Customer's Account for cheques / item(s) tendered for collection will be provisional until the proceeds are actually realized and in the event of non realization the amount of such item will be charged back to the Account irrespective of whether such cheques/ items are returned to the Customer.
2. The time frames mentioned in column-E above are indicative and subject to force majeure [the time taken for realization of collection proceeds in case of item S.No. 2 & 3 largely depends upon mail days consumed (as the bank sends all instruments to the Correspondent Bank / Drawee Bank directly by mail/courier) and efficiency of Correspondent / Drawee Bank in sending payment of collection proceeds].
3. Please refer to Bank's tariff schedule for information on Bank charges applicable to collection of various cheques/instruments.
4. This Policy is subject to change at Bank's discretion without any prior notice. The Customer is advised to refer to the latest policy displayed at Bank's branches.

VII. Fair Practice Code for Lenders

Under Fair Practice Code for Lending, our commitment to all our customers is as follows:

- Give acknowledgement for loan applications by way of sanction letter acknowledgement.
- Loan applications to be processed within 30 days.
- Credit Appraisal and assessments of the borrowers to be done properly in line with the Loan Policy of the bank and appraisal rules of Head Office.
- Sanction letter, which includes clear terms and condition of sanction, tenor, rate of interest fee, commission and security etc., to be issued to borrowers. Acceptance of sanction letter to be obtained from the borrowers.
- Copy of loan agreement along with a copy of all enclosures quoted in the loan agreement to be provided to the borrowers and obtain acknowledgement by the borrower.
- Loan agreement to clearly specify that credit facilities are solely at the discretion of the bank. It should also be specifically stated that the Bank does not have an obligation to meet further credit requirements on account of growth in business.
- Where the bank is a member of the consortium, it is to abide by ground rules of the consortium or decision taken by the consortium for disposal of credit application within the time frame stipulated.
- Bank to ensure timely disbursement of loans sanctioned in conformity with the terms and conditions governing such sanction.
- Bank to release all securities on receiving that payment of loan or realization of loan, subject to any legitimate right or lien for any other claim bank may have against borrowers. Securities to be released upon settlement of loan.
- Bank to restrain from interference in the affairs of the borrowers except for what is provided in the terms and conditions of the loan sanction documents.
- The borrowers would not be discriminated on grounds of sex, caste and religion in the matter of lending.
- Bank would not use illegitimate means of recovery namely undue harassment, persistent bothering the borrowers at odd hours, use of muscle power for recovery of loans, etc. The recovery of dues to be done through legitimate means like recovery through negotiations, civil suits etc. by giving notice to the borrower.
- Transfer of borrower account to be properly entertained and objection if any, to be conveyed within 21 days from the receipt of request.
- Complaint received to be redressed within 15 days from the date of receipt.
- Any rejection of loan would be conveyed along with the reasons in writing and a record sheet to be maintained.

VIII. Service and Facilities

Service and Facilities being offered by the Bank:-

A) Opening of Accounts:-

The Bank provides Deposit Account facility for both Residents and Non- Residents.

A Domestic Account may be opened as Current, Saving or Term Deposit. Ordinary Non-Resident (NRO) and Non- Resident (External) Account may also be opened as Savings or Term Deposit Account.

Before opening any Deposit Account, the Bank shall carry out due diligence as per the 'Know Your Customer' (KYC) / Anti Money Laundering (AML) guidelines issued by the Reserve Bank of India or such other norms and procedures as per the Customer Identification Program (CIP) procedure of the Bank.

The Account Opening forms and other material is provided to the prospective customers by the Bank.

Types of Accounts:-

i) Current Account - Current Account means a form of demand deposit wherefrom withdrawals are allowed any number of times depending upon the balance in the account or up to a particular agreed amount.

Current Account can be opened by Individuals / Partnership Firms / Private and Public Limited Companies / HUFs / Specified Associates / Societies / Trusts, etc.

ii) Savings Account - Savings Deposit means a form of demand deposit which is subject to the restrictions as to the number of withdrawals as also the amounts of withdrawals permitted by the Bank during any specified period.

Savings Bank Account can be opened for eligible person / persons and certain organizations / agencies (as advised by RBI from time to time).

Such an account can also be opened by a minor under guardianship with father / mother as the natural guardian or legal guardian appointed by Court.

With a view to provide inclusion to financially weaker sections of the society, the Bank also offers facility of "Basic Savings Bank Deposit Account".

iii) Term Deposit Account- Term Deposit means a deposit received by the Bank for a fixed period withdrawable only after the expiry of the said fixed period and shall also include reinvestment deposits.

Term Deposit Accounts can be opened by Individual / Partnership Firms / Private and Public Limited Companies / HUFs / Specified Associates / Societies / Trusts etc.

In case of term deposit, interest (subject to deduction of TDS, if applicable) is payable at such rate(s) and intervals as contracted at the time of placement of each deposit.

The Bank will issue a tax deduction certificate for the amount of tax deducted. The depositor, if entitled to exemption from TDS can submit declaration in the prescribed format at the beginning of every financial year.

iv) Foreign Currency Non- Resident Accounts- Non Resident Indians are eligible to open and maintain Foreign Currency Non Resident Account in Pound Sterling, US Dollar, Japanese Yen and Euro.

These accounts may be opened with funds remitted from outside India through normal banking channels or by transfer of funds from existing NRE / FCNR accounts.

Interest on FCNR Deposit(s) interest would be paid as per applicable RBI guidelines / directions / instructions.

B) Electronic Modes of Payment:-

i) RTGS (Real Time Gross Settlement):

RTGS is the fastest possible domestic money transfer system through which funds can be remitted electronically as per customer instructions from his/ her account to the account of the beneficiary held with another bank. It is a safe, secure and efficient mode of transfer of funds.

The settlements are made in real time and transactions are not subject to any waiting periods. Therefore, the money can reach the beneficiary instantaneously.

ii) NEFT (National Electronic Funds Transfer):

NEFT is a system whereby the customer can give instructions/ authorization for electronic transfer of funds directly from his account to the bank account of the receiver/ beneficiary. NEFT system operates on a Deferred Net Settlement basis and fund transfer transactions are settled in batches and usually get effected on the same day.

Complete details such as the receiver's name, bank account number, account type (saving or current account), bank name, city branch name, IFSC etc should be furnished to the bank at the time of requesting for such electronic transfers so that amount reaches the beneficiary's account correctly and faster.

C) Issuance of Pay order, Demand drafts, Speed Clearing and Outstation Cheque Collection:-

The Bank offers other services such as Issuance of Pay Orders, Demand Drafts drawn on own branches and correspondent banks. Facility of Outstation Cheque collection and Speed clearing is also available.

D) Payment of Taxes / Duty:-

The Bank offers facility to its customers for making E- payment of Customs Duty, E-Payment of Direct Tax (Income Tax) through arrangement made with an Agency Bank.

E) Foreign Exchange Transactions:-

Facility is also available for the bank's customers for remittance of funds abroad, receipt of Inward remittances, and issuance of foreign currency demand draft, collection of cheques, issuance and deposit of foreign currency.

All foreign exchange transactions are subject to extant FEMA guidelines and Bank's Rules and Regulations.

In case of further details/ query regarding any service or facility provided by the Bank, you are requested to contact the concerned department and/or Officer-in-charge at the branch.

Please note that all services and facilities provided shall be governed by the Bank's Rules, Regulations and Policy and be subject to laws of India and guidelines as may be issued, by Reserve Bank of India / any other competent authority in India/ Japan having jurisdiction over the Bank, from time to time.

IX. KYC Brochure

What is KYC?

KYC is an acronym for “Know your Customer” a term used for Customer Identification process. It involves making reasonable efforts to verify the true identity of the customer.

Know Your Customer (KYC) procedure enables the bank to know/ understand their customers and their financial dealings to be able to serve the customers better.

Why are KYC norms essential?

KYC norms are the means to verify the identity of the customers while establishing a banking relationship, carrying out a financial transaction or at the time of account review by using reliable, independent source documents, data or information so as to enable the bank to have a proper understanding of its customers in order to fulfill the KYC obligations.

Bank would need to satisfy the regulatory authorities that due diligence was observed in accordance with the requirements as per the prevalent rules and regulations.

Objective of KYC:

The objective of Know Your Customer (KYC) / Anti Money Laundering (AML) / Combating Financing of Terrorism (CFT) guidelines is to prevent banks from being used, intentionally or unintentionally, for Money laundering or Terrorist Financing Activities.

The primary objective of KYC policy is to ensure that customers are properly identified using reliable and independent documentation.

Is KYC Mandatory?

Yes, KYC is a Regulatory and Legal requirement.

All banks are required to put in place a comprehensive policy framework covering KYC standards and AML measures in terms of the guidelines issued by Reserve Bank of India (RBI).

Also, the Prevention of Money Laundering Act, 2002 (PMLA) which came into force from 1st July 2005, requires Banks, Financial Institutions and Intermediaries to ensure that certain minimum standards of KYC and AML are followed.

What are the KYC requirements to be fulfilled by the customers?

For natural persons viz., individual customers, joint holders and mandate holders, bank needs to obtain identification documents to verify the identity of the customer, address/location, date of birth and recent photograph.

For legal persons and entities bank needs to obtain identification documents to verify the legal status of the legal person/entity, to verify the identity of the authorised signatories and to verify the identity of the beneficial owners/controllers of the account.

When does KYC apply?

KYC will be carried out in the following instances:

Opening of a new account.

Opening of a subsequent account where documents as per current KYC standards were not submitted while opening the initial account.

When the bank deems it necessary to obtain additional information from existing customers or after periodic intervals based on instructions and guidelines issued by RBI or in case there is a change in the account signatories, mandate holders, beneficial owners, etc.

Who is the contact point in the Bank for KYC purposes?

The contact point in the bank is the Relationship Manager/ Account Officer managing the account relationship or such an Officer who opens the account or the bank staff who establishes contact with the customer in relation to the account held with the Bank.

What will happen in case the required information/ documents relating to KYC is not submitted to the Bank?

In such a case, the Bank will be entitled to refuse opening of the account (in case of a prospective customer) or discontinue the relationship (in case of an existing customer) wherein the Bank is unable to verify the identity and/or obtain the required identification documents or in case of non-reliability/ insufficiency of the data/information furnished to the Bank or on account of non- cooperation by the customer in submission of the documents/ information requested by the Bank

MUFG Bank, Ltd. seeks your kind co-operation and understanding in providing the requisite documents/information as and when requested by the Bank to enable us to serve you better and ensure smooth operations in your bank account held with us.

In case of any details/ clarification regarding KYC, you may please contact the Officer-in-charge at the branch.

X. Contact Details of RTGS /NEFT Customer Facilitation Centre Details

RTGS / NEFT Help Desk Details

Name of the persons manning the helpdesk	Land Line number	Mobile Number	email id
Naresh Sahijwani	011-43641453	9717393949	naresh_sahijwani@in.mufg.jp
Susheel Gera	011-43641464	9810511810	susheel_gera@in.mufg.jp

RTGS / NEFT Cell Nodal Officers at Base Level

Name	Designation	Address	Land Line Number	Mobile Number	email id
Ms Preeta Malik	Manager	Jeevan Vihar Building, 3 Parliament Street, New Delhi	011-43641451	9811319690	preeta_malik@in.mufg.jp
Mr Anil Gulabani	Manager		011-43641458	9899655755	susheel_gera@in.mufg.jp

Middle Management Level Officers

Name	Designation	Address	Land Line Number	Mobile Number	email id
Mr Naresh Sahijwani	Department Head	Jeevan Vihar Building, 3 Parliament Street, New Delhi	011-43641453	9717393949	naresh_sahijwani@in.mufg.jp
Mr Susheel Gera	Deputy Department Head		011-43641464	9810511810	susheel_gera@in.mufg.jp

Senior Management Level Officers

Name	Designation	Address	Land Line Number	Mobile Number	email id
Mr Kishor K. Bijlani	Deputy General Manager	Jeevan Vihar Building, 3 Parliament Street, New Delhi	011-43641205	9810188755	kishor_bijlani@in.mufg.jp
Mr Sanjiv Kaushik	Assistant General Manager		011-43641426	9810809800	sanjiv_kaushik@in.mufg.jp

XI. Fictitious Offers of Cheap Funds from Abroad

CAUTION NOTICE

Dear Customer,

Re: RBI Advisory -Registering Complaints with Cyber Crime Cell/ Economic Offences Wing about Fictitious Offers of Cheap Funds from Abroad.

Registering of Complaints:

We wish to bring to your Notice that as per Circular No. DBS.CO.PPD.10403/11.01.005/2011-12 dated February 9,2012, RBI has advised that in case any Fictitious Offer of Money from abroad is received the complaint regarding the same should be registered with the Nodal Agency (Cyber Crime Cell / Economic Offence Wing) etc.

For your ready reference a List of the Nodal Agencies received from the Reserve Bank is available below.

In case of receipt of any Fictitious Offer of Cheap Funds from Abroad or if victim of such offer, you are advised to report the matter and register the complaint with concerned Nodal Agency.

**Fictitious Offers of Cheap Funds from Abroad - Awareness Campaign - List of Nodal Agency
(Cyber Crime Cell / Economic Offence Wing)**

Sr. No.	Regional Office	Name / Address	Mobile No.	Telephone No.	Fax No.
1.	Agartala (Tripura)	Shri Soumitra Dhar, Superintendent of Police(CID) A. D. Nagar (Arnudhati Nagar), Agartala - 799 003 spcid-tri@nic.in	09436123828	0381-2376963	0381-2376979
2.	Ahmedabad (Gujarat)	Shri R. V. Jotangia, Dy. Inspector General of Police, C.I.D. (Crime & Railways), Gujarat State, Gandhinagar, Office of the Additional Director General of Police, C.I.D. (Crime & Railways), 4th Floor, Police Bhavan, Sector-18, Gandhinagar - 382018 Gujarat.	09978406062	079-23259419	079-23257545
3.	Arunachal Prades	Shri Anil Shukla, IPS, DIG-Crime, Police Head Quarters, Government of Arunachal Pradesh, Itanagar - 791 113 arpolice@reduffnauk.com		0360-2291065 2212576	
4.	Bengaluru (Karnataka)	Cyber Crime Police Station COD Headquarters, Carlton House #1, Palace Road, Bengaluru - 560 001 ccps@kar.noc.in ccps@bir.vsnl.net.in http://www.cyberpolicebangalore.nic.in		080-22201026 22943050	080-22387611
5.	Belapur, Navi Mumbai, (Maharashtra)	Shri Dattatraya Shende DCP - Crime Shri Bagde, PI cybercell.navimumbai@mahapolice.gov.in Police Commissioner's Office H. H. Nirmaladevi Marg, CBD, Belapur, Navi Mumbai - 400 614	09821222601 09823224584		
6.	Bhopal (Madhya Pradesh)	Office of the State Cyber Police, Police Radio Headquarters Bhadbhada Road, Bhopal www.mpcyberpolice.nic.in mpcyberpolice@gmail.com		0755-2770278	
7.	Bhubaneshwar	Shri Abhay, IPS,		0671-	

		Additional D.G.-CID, Crime Branch, P.O.Buxi Bazaar, Cuttack - 753 001 adgcidcb.orpol@nic.in		2304834	
8.	Chandigarh	Baljeet Singh, Chaddha, Home Guard Building, Sector - 17, Chandigarh pdspeow-chd@nic.in	09779589913	172272440	
9.	Chennai (Tamil Nadu)	Dr. Sudhakar Asst. Commissioner of Police Cyber Crime Cell, Commissioner Office Campus, Egmore, Chennai - 600008 acpcybercellchb@nic.in		044- 23452350	
		Ms. P.C. Thenmozhi, IPS, A-Wing, IIIrd Floor, Rajaji Bhawan, Besant Nagar, Chennai - 600090 hobechn@cbi.gov.in		044- 24461959 24468889 24463888	
10.	Dehradun (Uttarakhand)	Director General of Police (Uttarakhand), Dehradun Cyber Cell - Uttarakhand		0135- 2712685	
		Special Task Force, Shri Mukesh Kumar, Nodal Officer, spstf-uk@nic.in insp3stf-uk@nic.in	09411112747	Toll Free No. 1800-1804- 111 0135- 2640982 (Tele fax)	
11.	Gangtok (Sikkim)	Superintendent of Police, Criminal Investigation Dept., Sikkim Police Headquarters, Gangtok - 737101 sikpha@bsnl.in		03595- 202087 204297	
		Mrs. Mrinalini Shrivastava, IPS (Present Incumbent) mrinalini.shrivastava@yahoo.co	09968832416	03595- 202087 204297	
12.	Guwahati (Assam)	Shri Rajendra Kumar IPS Director, Bureau of Investigation Economic Offences Wing Government of Assam Srimantapur Opposite Border Office Bhangagarh Guwahati - 781032 www.assampolice.com		0361- 2452050	
		Shri M. Sahay, IPS Additional Director General of Police CID		0361- 2524494	

		Cyber Crime Cell, Government of Assam, Ulubari, Guwahati - 781007 adgp.cid@assampolice.com			
13.	Haryana	Rajpal Singh, Dy. Inspector General of Police / Crime-I, rajpalsinghips@yahoo.com		01733- 253221 0172- 6539024	
14.	Hyderabad (Andhra Pradesh)	Dr. Mahender Kumar Rathod, IPS, Superintendent of Police, CID, EOW, Office of the Additional Director General of Police, CD, DGP Office Complex, III Floor Lakdikapool, Hyderabad-500004 eow.khalid@yahoo.com	099491071882	040- 23234045	
15.	Jaipur (Rajasthan)	Shri N. Morris Babu, Inspector General of Police, Human Rights, CID(CB), Police Headquarters, Near Hawa Mahal, Jaipur nallimorrisbabu@rediffmail.com	09414152551	0141- 2604216	
16.	Jammu (Jammu & Kashmir)	Inspector General of Police, Crime Head Quarter, Jammu & Kashmir Srinagar (Summer)		0194- 2310912	
		Inspector General of Police, Crime Head Quarter, Jammu & Kashmir Jammu (Winter) igcrimejk@rediffmail.com		0191- 2540496	
		Supervisory Officer or Cyber Cell / Economic Offences Cell Raja Ajjaz Ali, IPS, Crime Headquarters, J & K	09419000862 09419000862	0194- 2310945 0191- 2572475	0194- 2310912 0191- 2564210
		Royal Apartments, Opposite Police Station, Faj Bagh, Srinagar (Summer)			
		CPO Complex, Panjitrithi Jammu (Winter) igcrimejk@rediffmail.com			
		In-charge officer of the Cyber Cell / Economic Offence Cell Shri Ranjit Singh Sambyal, Addl. Supdt. of Police / SSP Crime Branch, Crime Branch, Kashmir, Royal Apartments,	09419156965	0194- 2310948	

		Opposite Police Station, Raj Bagh, Srinagar (Summer)			
		Crime Branch, Panjtirthi, Jammu (Winter) kps996893@rediffmail.com		0191- 2578901	
17.	Kanpur (U.P.)	Additional Director General, Economic Offence Wing, 5th Floor, Indira Bhawan, Ashok Marg, Lucknow eowhq@up.nic.in		0522- 2287253	0522- 2287090
		Nodal Officer, Cyber Complaints Redressal Cell, I G Agra Range - 7, 7, Kutchery Road, Balu Ganj, Agra - 282001 (Cyber Cell-U.P.) info@cybercellagra.com digrange@up.nic.in		0562- 2463343	0562- 2261000
18.	Kochi (Kerala)	The Station House Officer, Cyber Crime Police Station SCRB, Pattom, Thiruvananthapuram-695004 cyberps@keralapolice.gov.in www.keralapolice.org		0471- 2449090 2556179	
19.	Kolkata (W.B.)	Website of the Police Authorities www.kolkatapolice.gov.in		033- 22505120 22141420 22143000	
		DIG, CID, Operations, Cyber Crime Branch, Bhawani Bhawan, 3rd Floor, Alipore, Kolkata - 700027 http://www.kolkatapolice.cybercrime.net/ cybercrime@kolkatapolice.gov.in			
20.	Lucknow U.P.)	Cyber Crime Cell ASP, Lucknow CO, Gomatinagar, Shivalik Complex, Aarawali Marg, Faizabad Road, Lucknow - 226016 asp.lucknow@gmail.com	094544401499		
21.	Manipur	Dr. S. Ibocha Singh, Superintendent of Police, Economic Offences Wing, PS, Crime Branch, Manipur, Government of Manipur Imphal - 795 001 cideb_mn@nic.in		0385- 2451501	
22.	Meghalaya	Shri H.H. Marbaniana IPS DIG-CID	09402195711	0364- 2226185	

		Police Headquarters, Government of Meghalaya Shillong meghcid2002@yahoo.com			
23.	Mizoram	Shri Joseph Lalchhuana, Superintendent of Police CID (Crime), Economic Offences Wing, Government of Mizoram, Aizawl-796 001. ahtumizoram@gmail.com	09436140735	0389- 2334082 2333112	
24.	Mumbai (Maharashtra)	Cyber Crime Investigation Cell' (Crime Branch, CID, Annex-III building, Police Commissioner Office, Crowford Market, Mumbai. officer@cybercellmumbai.com http://www.cybercellmumbai.com		022- 22541261	
25.	Nagaland	The Inspector General of Police (Crime), Chairman and Nodal Officer, Police Head Quarters, Government of Nagaland, Kohima -797001 klkonp@rediffmail.com		0370- 2223897	
26.	Nagpur (Maharashtra)	Cyber Crime Cell Office of the Additional Commissioner of Police, Crime Branch, Civil Lines, Nagpur City cybercrimecell.ngp@gmail.com		0712- 2566766 2559977 2565570	
		Economic Offences wing Office of the Additional Commissioner of Police, Crime Branch, Civil Lines, Nagapur City dcpeco.ngp@gmail.com		0712- 25343012	
27.	New Delhi	Shri Vivek Gogia, Joint Commissioner of Police, Economic Offences wing, C-22/23, Udyog Sadan, Qutab Institutional Area, New Delhi-110 016 dcp-eow-dl@nic.in		011- 26851998	
		Shri Vikram K. Porwal, Asst. Commissioner of Police Cyber Crime Cell, EOW, Crime Branch, 2nd Floor, Police Trainging School, Malaviya Nagar, New Delhi - 110 017 dcp-eoc-dl@nic.in		011- 26515229	011- 26511552

28.	Panaji (Goa)	Superintendent of Police, Cyber Crime Cell, Crime Branch, Dona Paula, Near NIO Circle, Goa-403004 goapol@bsnl.in		0832- 2456688	
		Superintendent of Police, Economic Offences Cell, Panaji - 403001 goapol@bsnl.in		0832- 2428267	
29.	Punjab	K.V.P.Singh, SSP / Crime, Punjab, State Crime Building, Phase-IV, SAS Nagar, Mohali policehelp100@gmail.com SspOcyber.pb@nic.in		0172- 2742293	
30.	Patna (Bihar)	Shri Nilesh Kumar, Sr.DSP, Cyber Crime Investigation Cell, ATS Building, Police Computer Bhawan, Bailey Road, Patna, cybercell-bih@nic.in dsp-cyber-bih@nic.in	08986912828		
31.	Raipur (Chhatisgarh)	Office of the Additional Director General of Police, State Economic Offences Investigations and anti Corruption Bureau, Chhatisgarh, G.E. Road, Raipur.		0771- 2445301	0771- 2445201
32	Ranchi (Jarkhand)	Shri Anurag Gupta, IG, CID (Organised Crime), Raja Rani Building, Doranda, Ranchi, Jharkhand - 834002 a Gupta@jharkhandpolice.gov.in	09431141999	0651d- 2481532 2481315	
33.	Shimla (Himachal Pradesh)	Shri Rameshwar Singh Thakur, Superintendent of Police, CID / Crime, Police, Headquarters, Shimla - 171002 sp-cr-hq@nic.in	09418477707	0177- 2622140	
		Shri Vijay Sharma, Deputy Superintendent of Police, CID / Crime, CID Bharari, Shimla, Himachal Pradesh dsp-cr-hq@nic.in	09418490088	0177- 2622140	
34.	Thiruvana- nthapuram (Kerala)	Economic Offences Additional Director General of Police (Crime) Police Headquarters, Vazhuthacaud, Thiruvananthapuram-695 010 Kerala		0471- 2722215	

	adgpcrimes@keralapolice.gov.in			
	Cyber Crime Inspector General of Police- SCRB, Kerala Police, Pottom, Thiruvananthapuram - 695004 Kerala cyberps@keralapolice.gov.in		0471- 2446522	

XII. Grievance Redressal Mechanism

At MUFG Bank, Ltd. we truly believe in providing best service to our customers. Customer service and customer satisfaction is the prime concern of our bank. This policy document aims at minimizing instances of customer complaints and grievances through proper service delivery and review mechanism and to ensure prompt redressal of customer complaints and grievances.

Nodal Officer Chief Compliance Officer Mr. Sivabalan Ramanathan is the nodal officer for the Indian operation.

Complaint Registration Customer may lodge complaint with the Bank, over telephone/verbal or through email if he is not satisfied with the services provided by the Bank. All complaints will be recorded by the Bank.

Written Complaints

Customer Complaint Book is available in Customer Area of the Branch for the purpose of recording Complaints and obtaining acknowledgement. Customers may use complaint cum suggestion box kept at Branch for any complaint /feedback /suggestions for improvement in our products and services.

Telephonic/verbal Complaints/through e-mail Customer may also call the respective Branch and register complaint over phone alternatively customer can visit the branch and record verbal complaints.

Customer may also submit complaint through e-mail to the respective Branch Officers.

Branch Name	Name of the Branch Officer	Email ID	Telephone Number
New Delhi	Ms. Ameeta Tandon	ameeta_tandon@in.mufg.jp	011-43641258
Mumbai	Mr. Amit Agarwal	amit_agarwal@in.mufg.jp	022-67344641
Chennai	Ms. Nandhini Chari	nandhini_chari@in.mufg.jp	044-45605901
Neemrana	Ms. Ameeta Tandon	ameeta_tandon@in.mufg.jp	011-43641258
Bengaluru	Mr. T V Vijayaganesh	t_vijayaganesh@in.mufg.jp	080 - 67580028

Escalation to Nodal Officer

Name of the Branch Officer	Email ID	Telephone Number
Mr. Sivabalan Ramanathan	s_ramanathan@in.mufg.jp	022-67344603

Time Frame for resolution of Grievances

The Bank will endeavor to resolve the complaints within one month of receipt of the complaint. In case of complaints, which require some time for examination of issues involved, the Bank will send a suitable response and shall endeavor to provide a status to the complainant within one month of receipt of the complaint.

Banking Ombudsman

The Banking Ombudsman located in State Capitals under RBI Ombudsman Scheme 1995 re-launched as Banking Ombudsman scheme 2006. Customer may approach the Banking Ombudsman provided his written representations to the Bank has been rejected or he has not received any reply within a period of one month after the Bank has received his representation or the complainant is not satisfied with the reply given to him/her by the Bank. Name and address of the Banking Ombudsman is given below:

New Delhi	C/o Reserve Bank of India, Sansad Marg, New Delhi STD Code: 011 Tel. No. 23725445/23710882 Fax No. 23725218 Email : bonewdelhi@rbi.org.in Click on the link below to lodge complaint https://secweb.rbi.org.in/BO/precompltindex.htm
Mumbai	C/o Reserve Bank of India 4th Floor, RBI Byculla Office Building, Opp. Mumbai Central Railway Station, Byculla, Mumbai-400 008 STD Code: 022 Tel No. 23022028 Fax : 23022024 Email : bomumbai@rbi.org.in Click on the link below to lodge complaint https://secweb.rbi.org.in/BO/precompltindex.htm
Chennai	C/o Reserve Bank of India Fort Glacis, Chennai 600 001 STD Code: 044 Tel No. 25395964 Fax No. 25395488 Email : bochennai@rbi.org.in Click on the link below to lodge complaint https://secweb.rbi.org.in/BO/precompltindex.htm
Neemrana	C/o Reserve Bank of India, Ram Bagh Circle, Tonk Road, Post Box No. 12 Jaipur-302 004 STD Code: 0141 Tel. No. 0141-5107973 Fax No. 0141-2562220 Email : bojaipur@rbi.org.in Click on the link below to lodge complaint https://secweb.rbi.org.in/BO/precompltindex.htm
Bengaluru	C/o Reserve Bank of India 10/3/8, Nrupathunga Road Bengaluru -560 001 STD Code: 080 Tel. No. 22210771/22275629 Fax No. 22244047 Email : bobangalore@rbi.org.in Click on the link below to lodge complaint https://secweb.rbi.org.in/BO/precompltindex.htm

XIII. MSME Application Form

MSME Application Form	
Application date: _____	Application No <u>BBY/NDL/CNI</u>
Name of the Enterprise _____	
Constitution (<i>select one</i>)	Sole Proprietor / Partnership / Limited Company / Public Limited Company / HUF /Trust
Registered Office Address _____ _____	
Correspondence Address (<i>if different form the above</i>) _____	
Telephone No (s). _____	
Place and Date of Establishment /Incorporation _____	
PAN Card No. _____	
Details of Promoters / Proprietor / Partners/ Directors / Karta for HUF *	1. 2.
<i>Please provide the Names & Addresses, telephone numbers, Academic and work experience background</i>	3.
Scope of Activity /Trading _____	
Turnover for the Past 3 Years _____	
Financial Data* <i>Please provide a copy of the past 3 years audited financials along with audit report</i>	
Names & Details of Associate Concerns , if any* <i>Please provide details - Name, Address , Existing Bankers ,Nature of Association and extent of Interest of the Associate Firm(S)</i>	_____ _____
Branch from where Loan/Credit Delhi/Chennai/Neemrana	Mumbai /New

Facilities are required (*select one*)

Credit Facilities with Existing Banks*

*Please provide details of Existing Banks –
Name, Address, limit & outstanding,
Security provided and rate of Interest*

Credit Facilities Proposed*

*Please provide details of Nature, Amount,
Purpose, Security that can be offered.*

Declaration

1. I /We hereby certify that all the information furnished above and along with this application form is true
2. As on date we do not have any borrowing relationships with any other Bank/Financers/NBFC's except those that have been declared in this application
3. I We also confirm that as on date there are no over dues / statutory dues against any of the Promoters --Proprietor / Partners/ Directors / Karta for HUF -except as indicated with this application and that no legal action has been /is being under taken
4. I /We undertake to furnish any details/data/information that may be required in connection with this application and this applications or details of the same may be exchanged with any Agency or statutory body as may be deemed fit by the Bank
5. I/ We understand that any credit facilities that may be sanctioned at the sole discretion of MUFG Bank, Ltd and the Bank reserves all rights to decline any proposal/request and the submission of such application does not construe a right to avail credit facilities
6. The above listed requirements are only indicative and not exhaustive and depending on the Banks requirements additional information and documents may be sought.

Name & Signature of the Applicant(s)

* -Please provide the same as attachments to this form

For Branch use

Note : Photocopy of this form should be returned to the applicant as an acknowledgement

Application Number: _____

Application receipt date _____

XIII. Customer Complaint Form

MUFG Bank, Ltd.-Customer Complaint Form

Part A- For Customer use

Customer Type	Existing Customer <input type="checkbox"/>	Not a Customer <input type="checkbox"/>
---------------	--------------------------------------------	-----------------------------------------

Date	
Name	
Account Number	
Branch Name	
Email Id	
Telephone No.	
Mobile No.	
Product/ Services about which you have complaint	
Nature of redressal sought	
Please give brief of your complaint	

Signature of the complainant _____.

Part B-For Bank use

Copy sent to RE office on	
Remarks	
Signature /Chop of the authorized official	
Date of Final Disposal	

Remarks

Customer to take the print, sign and submit to the relevant branch.

Customer may approach the Banking Ombudsman provided his written representations to the Bank has been rejected or he has not received any reply within a period of one month after the Bank has received his representation or the complainant is not satisfied with the reply given to him/her by the Bank.

XIV. Handling of Deceased Deposit Accounts

On receipt of the request from nominee/survivor(s)/legal heir(s), it is confirmed that there is no order from the competent court restraining the bank from making the payment from the account of the deceased.

The bank has to exercise due care and caution in establishing the identity of nominee/survivor(s)/legal heir(s) and the fact of death of the account holder, through appropriate documentary evidence.

The bank has to inform the nominee/survivor(s) that they would be receiving the payment from the bank as a trustee of the legal heirs of the deceased depositor, i.e., such payment to him shall not affect the right or claim which any person may have against the nominee /survivor(s) to whom the payment is made.

There cannot be more than one nominee of a deposit account. In case of joint deposit account the nominee's right arises only after the death of all the depositors.

Documents

(1)With Nomination

- a) Claim Application Form
- b) Self Attested copy of death certificate(s) (with the Bank having seen the original(s) of the Death Certificate(s) and returning the same to nominee/survivor/legal heir)
- c) Identification & Signature Proof of the nominee.
- d) Unused Cheque leaves, if available
- e) Any other document, as required by the bank.

(2)Without Nomination

- a) Claim Application Form.
- b) Identification & Signature Proof of the Legal Heirs/Survivor/Nominee.
- c) Self attested copy of death certificate(s) (with the Bank having seen the original(s) of the Death Certificate(s) and returning the same to Legal heir/nominee/survivor).
- d) *Indemnity Bond* signed by the Principal Obligant (Claimant), Surety and two witnesses on Non Judicial Stamp Paper (of value applicable at the place where the same is executed) and duly notarized.
- e) *Affidavit* signed by two deponents and a witness on Rs.10.00 Stamp Paper and duly notarized.
- f) *Letter of Disclaimer* signed by all the legal heirs other than Claimant and two witnesses on Rs.100.00 Stamp Paper and duly notarized.
- g) Unused Cheque leaves, if available.
- h) Any other document, as required by the bank.

In case the claim amount exceeds Rs 3 Lacs, in addition to the above mentioned documents, Probated Will/Succession Certificate/Letter of Administration issued by competent jurisdiction, in India needs to be submitted.

There can be three situations pertaining to death cases:

Case I: Individuals/Sole Proprietorship

a) Accounts with Nomination

The balance outstanding at the time of the death of the depositor will be paid to the nominee, subject to the documentation as mentioned above. (Documents-With Nomination)

b) Accounts without Nomination

The balance outstanding at the time of death of the depositor will be paid to the legal heirs (or any of them as mandated by all the legal heirs), subject to the documentation as mentioned above. (Documents-Without Nomination)

Case II: Joint Accounts (operated jointly)

a) Accounts with Nomination

- 1) In case of death of both/all the joint account holders, the nominee will be paid by the Bank, subject to the documentation as mentioned above. (Documents-With Nomination)
- 2) In case of death of one/some of the joint account holders, the balance will be paid jointly to survivor(s) and the legal heirs of the deceased account holder (or any of them as mandated by all the legal heirs), against their joint claim subject to the documentation as mentioned above. (Documents-Without Nomination)

b) Accounts without Nomination

- 1) In case of death of both/all the joint account holders, the balance will be paid to the legal heirs (or any of them as mandated by all the legal heirs) subject to the documentation as mentioned above. (Documents-Without Nomination).
- 2) In case of death of one/some of the joint holders, the balance will be paid to the survivors and legal heirs, (or any of them as mandated by all the legal heirs), against their joint claim subject to the documentation as mentioned above. (Documents-Without Nomination).

Case III: Joint Accounts (with mandate “Either or Survivor”/ “Former or Survivor”/ “Anyone or Survivors”/ “Latter or Survivor”)

a) Accounts with Nomination

- 1) In case of death of both/all the joint account holders, the nominee will be paid by the Bank subject to the documentation as mentioned above. (Documents-With Nomination).

2) In case of death of one of the joint account holders, the account can continue to remain in survivor(s) name. Deceased account holder(s) name can be deleted after the survivor produces the below mentioned documents along with request for the change in title of the account through an application for Change in Profile.

- Self attested copy of death certificate(s) (with the Bank having seen the original(s) of the Death Certificate(s) and returning the same to survivor(s)).
- Identification & Signature Proof of the Survivor(s).

In case the account is to be closed and balance needs to be settled, it will be paid to survivor(s), on receipt of below mentioned documents in addition to the above documents:

- Claim Application Form
- Unused Cheque leaves, if available

b) Accounts without Nomination

1) In case of death of both/all the joint account holders, the balance outstanding will be paid jointly to the legal heirs (or any of them as mandated by all the legal heirs) subject to the documentation as mentioned above. (Documents-Without Nomination)

2) In case of death of one of the joint account holders, the account can continue to remain in survivor(s) name. Deceased account holder(s) name can be deleted after the survivor produces the below mentioned documents along with request for the change in title of the account through an application for Change in Profile.

- Self attested copy of death certificate(s) (with the Bank having seen the original(s) of the Death Certificate(s) and returning the same to survivor(s)).
- Identification & Signature Proof of the Survivor.

In case the account is to be closed and balance needs to be settled, it will be paid to survivor(s), on receipt of below mentioned documents in addition to the above documents:

- Claim Application Form
- Unused Cheque leaves, if available

Time limit for settlement of claims

Bank is required to settle the claims in respect of deceased depositors and release payments to survivor(s) / nominee(s) within a period not exceeding 15 days from the date of receipt of the claim subject to the production of proof of death of the depositor and suitable identification of the claim(s), to the bank's satisfaction.

Premature Termination of Term Deposits

In case of death of the primary holder of the term deposit prior to the maturity date, premature termination of the deposit would be allowed as per terms of contract subject to necessary verifications and submission of proof of death of the depositor. Such premature withdrawals will not attract any penal charge.

Interest payable on Term Deposit in Deceased Account:

- 1) In the event of death of the depositor before the date of maturity of deposit and amount of the deposit is claimed after the date of maturity, the Bank shall pay interest at the contracted rate till the date of maturity. From the date of maturity to the date of payment, the Bank shall pay simple interest at the applicable rate operative on the date of maturity, for the period for which the deposit remained with the Bank beyond the date of maturity; as per the Bank's policy in this regard.
- 2) However, in the case of death of the depositor after the date of maturity of the deposit, the Bank shall pay interest at savings deposit rate operative on the date of maturity from the date of maturity till the date of payment.

Reporting to Customer Service Committee of the Board

As per RBI requirements, details of claims received pertaining to deceased depositors & those pending beyond the stipulated period, is to be reported to the Executive Customer Service Committee of the Bank on quarterly basis.

Settlement of Claims in Various types of Operational Instructions

With Nomination

Account in the name of	Operational Instructions	Nominee	Situation	What is to be done
A	Self	X	X dies	A can change the nomination
A	Self	X	A dies	X will receive the outstanding
A,B	Either or Survivor	X	A dies	Balance outstanding will be payable to B
A,B	Either or Survivor	X	B dies	Balance outstanding will be payable to A
A,B	Either or Survivor	X	A & B dies	X will receive the outstanding
A,B	Jointly	X	A dies	Payable to B & legal heirs of A jointly
A,B	Jointly	X	B dies	Payable to A & legal heirs of B jointly
A,B	Jointly	X	A & B dies	Payable to X

Without Nomination

Account in the name of	Operational Instructions	Situation	What is to be done
A	Self	A dies	Outstanding will be payable to the legal heirs or any one of them mandated by all the legal heirs.
A,B	Either or Survivor	A dies	Outstanding will be payable to B
A,B	Either or Survivor	B dies	Outstanding will be payable to A
A,B	Either or Survivor	A & B dies	Jointly payable to legal heirs of A & B (or any of them mandated by all the legal heirs)
A,B	Jointly	A dies	Jointly payable to B & legal heirs of A (or any of them mandated by all the legal heirs)
A,B	Jointly	B dies	Jointly payable to A & legal heirs of B (or any of them mandated by all the legal heirs)
A,B	Jointly	A & B dies	Jointly payable to legal heirs of A & B (or any of them mandated by all the legal heirs)

CLAIM APPLICATION FORM

To
The General Manager
MUFG Bank, Ltd.

_____ Branch

Dear Sir,

Re: Claim in respect of Account No. _____ of Late
Shri/Smt _____

I/We _____ hereby declare that I am/we are the
nominee/successor/survivor in the above account.

I/we, further declare that I am/we are the nominee/successor/survivor to claim the deposit
money held with MUFG Bank, Ltd. _____ branch by
_____ (deceased).

Yours Faithfully

Place:
Date:

PAN No.

INDEMNITY BOND

By the present indemnity bond, we Shri / Smt (CLAIMANT) wife / husband of (NAME OF DECEASED) resident of (ADDRESS OF CLAIMANT) and Ms. (CLAIMANT) daughter of (NAME OF DECEASED) resident of (ADDRESS OF THE CLAIMANT) hereinafter called the obligant & (NAME OF SURETY) resident of (ADDRESS OF THE SURETY).

Hereinafter called the surety are hereby held and firmly bind ourselves to MUFG Bank, Ltd. (branch) in the sum of Rs. _____ plus interest as applicable (Rupees plus interest as applicable) of lawful good money for which payment to be truly and faithfully made, we bind ourselves as well as our respective heir, executors, administrators and representatives.

EXECUTED this the _____ day of _____

WHEREAS Shri / Smt. (NAME OF THE DECEASED) since deceased had at the time of his/her death, which occurred on the day of _____, was maintaining the following deposit account (s) with MUFG Bank, Ltd. (branch).

1. (FIXED DEPOSITS HELD IN THE NAME OF THE DECEASED) PRINCIPAL AMOUNT
2. (ACCOUNT NO. HELD IN THE NAME OF THE DECEASED)
3. (ACCOUNT NO. HELD IN THE NAME OF THE DECEASED)

AND WHEREAS the said Shri /Smt (CLAIMANT) claims the proceeds of the said accounts as heir of the said late Sh./Smt (NAME OF THE DECEASED) and further represents that in as much as the deceased had died intestate, representation to the estate has been made to receive the payments.

And whereas MUFG Bank, Ltd. has agreed to pay the proceeds of the said account to the said Sh/Smt. (CLAIMANT) aggregating to Rs. _____ on his furnishing an indemnity with one surety in terms hereunder contained.

Now the condition of the above written bond or obligation is such that in the event of any claim being at any time hereafter made to the proceeds of the said accounts by any other person or persons, we the Principal Obligant and the Surety undertake to pay or cause to be paid to MUFG Bank, Ltd. (branch), the said sum of Rs. _____ (together with interest at the rate of 16.5% p.a. with quarterly rests, and further pay for all the losses, damages, costs, charges and expenses whatsoever, which MUFG Bank, Ltd. (branch) may suffer and they shall always keep MUFG Bank, Ltd. (branch) and its officers and agents fully indemnified and harmless, then and in such an event, the above written bond or obligation shall cease, otherwise the same shall remain in full force and virtue.

IN WITNESS WHEREOF THE said Principal Obligant and the Surety have signed and delivered this bond on the day, month and year first above mentioned

SIGNED AND DELIVERED BY THE PRINCIPAL OBLIGANT

(Sign of claimant)

Witness # 1

Witness # 2

1. (NAME & ADDRESS) 2. (NAME & ADDRESS)
(SIGNATURE) (SIGNATURE)

SIGNED AND DELIVERED BY THE SURETY

(Sign of surety)

Witness # 1

Witness # 2

1. (NAME & ADDRESS) 2. (NAME & ADDRESS)
(SIGNATURE) (SIGNATURE)

AFFIDAVIT

We (1) _____ (*DEPONENT 1*)

and (2) _____ (*DEPONENT 2*)

residing at (1) _____ (*DEPONENT 1*)

and (2) _____ (*DEPONENT 2*)

do hereby make oath/solemnly affirm and say as follows:

(1) That Shri / Smt _____ (*NAME OF THE DECEASED*) (hereinafter referred to as “the deceased”) died intestate on _____ (*DATE*) in _____ (*PLACE*) .

(2) That we know the deceased and his family for the last _____ years.

(3) That at the time of his/her death the deceased left surviving him/her that following persons who, according to the law by which they are governed, are the only legal heirs of the deceased on an intestate succession :

i) (NAME, AGE AND RELATION WITH THE DECEASED)

ii) (NAME, AGE AND RELATION WITH THE DECEASED)

(4) That we are not related in any manner whatsoever to the deceased or any of the above mentioned persons nor have we any claim or interest of whatsoever nature in the estate of the deceased.

(5) That we are informed and we believe that the deceased has left certain deposits/assets with MUFG Bank, Ltd. _____ Branch, to which only the above mentioned persons are entitled to claim.

(6) That we are making this solemn declaration sincerely and conscientiously believing the same to be true and with full knowledge that it is on the strength of this declaration that MUFG Bank, Ltd. _____ Branch, has agreed at our request, to make payment of the amounts of the deposits/to deliver the assets to the above mentioned persons without insisting on production by them of a grant of legal representation to the estate of the deceased from a competent court.

Sworn / Solemnly affirmed at _____ (*PLACE*) on this _____ day of _____ month _____ year.

Signature
DEPONENT 1

Signature
DEPONENT 2

IN THE PRESENCE OF WITNESS
(SIGNATURE, NAME & ADDRESS OF WITNESS)

LETTER OF DISCLAIMER

We hereby declare that (NAME OF THE DECEASED) died intestate on the (DATE OF DEATH) in (PLACE OF DEATH) leaving behind:

- (i) (NAME, AGE AND RELATION WITH THE DECEASED)
- (ii) (NAME, AGE AND RELATION WITH THE DECEASED)

We, the above named, (NAME OF (i),(ii)...), for selves and on behalf of our respective heir(s) execute, representatives and assignees do hereby forgo/relinquish our all claims and rights to the balance of Rs. _____ plus interest as applicable (Rupees plus interest as applicable) in his/her Fixed deposit Account No./savings Bank Account No. _____ with MUFG Bank, Ltd. _____ Branch and do hereby affirm and declare that we have no objection whatsoever in the aforesaid amount together with interest if any accrued thereon being paid by the bank to Mr./Mrs. (CLAIMANT).

We further declare that Mr. /Mrs. (DECEASED) has not left any other property which would necessitate taking out of a legal representation.

- 1. (NAME & ADDRESS) (SIGNATURE)
- 2. (NAME & ADDRESS) (SIGNATURE)

WITNESS

- 3. (NAME & ADDRESS) (SIGNATURE OF WITNESS # 1)
- 4. (NAME & ADDRESS) (SIGNATURE OF WITNESS # 2)