

Branch Name:										Branch Code:					Product Code:				Application Date:											
																				D	D		M	M		Y	Y		Y	Y

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**Please fill the form in BLOCK LETTERS only - All fields marked "\*" are MANDATORY.)**

If you have an existing relationship with us, please mention your Customer ID Number.

3<sup>rd</sup> Appl. Mem Id

T1								T2								T3							

## PERSONAL DETAILS\*

**S/o w/o D/o**

☐ Trust Savings A/C ☐ Resident Savings A/C

Fixed Deposit Details*																
One time Amount `										Tenure		months			<input type="checkbox"/> Cheque <input type="checkbox"/> online <input type="checkbox"/> savings ac <input type="checkbox"/> cash	
Rate of Interest: _____ p.a. (Rate as applicable for Fixed Deposit for the corresponding tenure)																
1. Minimum investment amount of 5,000 (in multiples of 100/- thereafter) 2. Minimum period of Fixed Deposit Resident Fixed Deposit – 6 months (and in multiples of 3 months thereafter)																
3. Maximum period of Fixed Deposit – 60 months 4. Interest on Fixed Deposit will be paid out on maturity 5. Maturity proceeds will be transferred to the source Savings Account																

Foreclosure of deposits should be governed by the following guidelines:

- (a) No foreclosure shall be allowed within 3 months of deposit;  
(b) No interest shall be allowed for foreclosure between three and six months of deposits. Only principal amount will be refunded.  
(c) Interest shall be allowed at the Savings Bank rate payable by the HBF Nidhi LTD for foreclosure between six and twelve months.  
(d) If foreclosure is opted after twelve months of deposit the interest payable on such deposits would be reduced by 2% from the contracted rate of interest payable for such period for which the deposits have remained with the company.

## Terms & Conditions

I / We, the undersigned, hereby confirm that I / We have read, understood and agree to abide and be bound by all the provisions of the Terms & Conditions and Schedule of Charges copies of which are provided to me/us and also displayed on [www.hbfidhi.com](http://www.hbfidhi.com) (hereinafter referred to as the "T&Cs") which govern / shall govern, all of our accounts, present, past and future, maintained / opened / to be maintained / opened with HBF NIDHI Limited (hereinafter referred to as "NIDHI COMPANIES") from time to time and also the provision of the various services / facilities provided at present / that may be provided in future.

I / We hereby authorize the HBF NIDHI to debit any of our account with any amount due and payable by us to the HBF NIDHI in relation to costs, charges, expenses, debts due under any / all facilities / services granted by the HBF NIDHI LIMITED and / or to combine or consolidate and set off or appropriate the balance in any of our account with the amounts due to the HBF NIDHI LIMITED. I / We understand that the HBF NIDHI LIMITED may, at its discretion, at any time and from time to time, with prior or post intimation to us, add to, alter or modify any of the terms and conditions of the T&Cs and that I / we hereby agree to abide and be bound by all such changes as if they form part of the T&Cs as at present and that any transaction in our account(s) with the HBF NIDHI LIMITED and/or usage of any Services by us subsequent to such change shall be deemed and tantamount to our acceptance of all such changes.

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Signature 3rd Applicant

Name ..... Name ..... Name .....

Date       Date       Date

D DM MY Y Y Y D DM MY Y Y Y D DM MY Y Y Y

Please ensure that all mandatory fields have been filled correctly else the form is liable to be rejected.

## ACKNOWLEDGEMENT

Barcode

Amount of Rs. \_\_\_\_\_ ps. \_\_\_\_\_

Officer Name:

Date

Signature of HBF NIDHI Official

Yes, I/We require nomination under section 45ZA & 45QB of the Banking Regulation Act, 1949 and Rule 2(1) of the Finance Companies (Nomination) Rules, 1985 in respect of bank/finance deposits.

I/We.....  
Name(s) and address(es)

**Deposit / Account**  
**NATURE**

[illegible]

.....Relationship with depositor, if any	.....Age	If minor, nominee's date of birth
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\*As the nominee is a minor on this date, I/we appoint Shri / Smt. / Kum. (name) (age)

I ☐ agree/ ☐ do not agree for the name of my nominee to be displayed on the Fixed Deposit Advice/ Statement of Accounts and/or other documents/ letters.

\*\*Signature / Thumb Impression of 3<sup>rd</sup> Applicant

\* Strike out if nominee is not a minor      \*\*Where deposit is made/account is held in the name of minor, the nomination should be signed by a person lawfully entitled to act on behalf of the minor.  
\*\*\* Witness signatures are required only for cases where the customer is providing thumb impression. \*\*\*\* In case the customer does not opt for nomination this declaration needs to be mandatorily obtained.

# To be approved by BBL OR BSDL

- Interest on Fixed Deposits will be paid out on maturity
- In case of delay in payment of any installment or premature closure of the Fixed Deposit before the expiry of Tenure, the Depositor/s shall be liable to pay penal interest as per applicable terms and conditions. Please visit our website [www.hbfnidhi.com](http://www.hbfnidhi.com)
- No part premature withdrawal will be allowed for a Fixed Deposit.
- No overdraft will be allowed against Fixed Deposit.