

**'Sampurna' Fixed Deposit (SFD) Facility For Salary Gold A/C Holders**

I would like to opt for the Sampurna Deposit Scheme for the period specified below and request the Bank to link my below mentioned savings account to the said Scheme. I have read and understood the terms and conditions hereinafter appearing and I bind myself to the terms and conditions governing the Sampurna Deposit Scheme specified herein below, namely:-

1. The Scheme is restricted to Salary Gold Savings Account No. \_\_\_\_\_ only.
2. The minimum account quarterly balance shall be Nil & for Sweep facility minimum balance shall be Rs. 1,00,000/- in the Salary Gold linked to the Sampurna Deposit Scheme.
3. The amount in excess of the minimum balance will be transferred to the Sampurna Deposit Scheme in multiples of INR. 25,000/-, every day, at End of Day.
4. The effective date of each Sampurna Deposit unit shall be the date on which the amount is swept out to the Sampurna Deposit unit.
5. The period of each Sampurna Deposit unit shall be for a period of 365 days only.
6. The amount in the savings accounts would earn interest at the rate prevailing for savings account and the Sampurna Deposit's Units shall earn interest at the prevailing rate for short term deposits for the period the amount/deposit Units remained with the Bank. The Principal amount together with the interest, on maturity of the Sampurna Deposit Unit, shall be credited to the base savings account after deduction of TDS. In the event of Sweep In of funds from the Sampurna Deposit's, the interest earned on the amount Swept in shall be credited to the savings accounts, after deduction of TDS. TDS shall be rounded off to the nearest Rupee.
7. The Sampurna Deposits Unit(s) linked to the base savings account automatically gets broken (Swept in) to meet the shortfall of funds in the savings account on account of withdrawals through any permitted modes. The Sampurna Deposits Units shall be swept in on Last-In- First-Out basis in units of INR. 25,000/-.
8. Direct premature withdrawal of Sampurna Deposit Units shall not be permitted. Withdrawals through base account only will be permitted. On a written request for closure of the base savings account, the Sampurna Deposit Units will be closed and the balance in the Sampurna Deposit Units will be automatically transferred to the base Savings Account.
9. If the account holder has issued standing instructions to the Bank for making certain payments, then such standing instructions shall take preference over other Sweep out(s).
10. It is clarified that in the event of the savings account being frozen by instructions of the account holder or otherwise, all the Sampurna unit(s) shall automatically stands frozen.
11. The account holder will not be permitted to link any other Fixed Deposits to the base savings account
12. Different mandate/ instructions and nomination shall not be permitted for the Sampurna Deposit units
13. Withdrawals through all permitted modes such as through ATM, Cheque received in clearing/collection, across the counter, RTGS system shall be allowed.



14. No lien noting (except the general lien of the Bank) or loan/overdraft against the Sampurna Deposit Unit (s) will be permitted.
15. The Bank shall have unconditional lien on the savings account a t and Sampurna Deposit Unit (it (s) and it shall have the right of set off against the dues payable to the Bank. The Bank shall be at liberty to sweep out funds from the Sampurna Deposit Unit(s) for setting off its dues. The Bank's dues shall have priority over all the other obligations of the Bank to make payments on the withdrawals sought by the account holder in the savings account. The lien of the Bank shall be irrevocable and continuing till all payments of the Bank is received.
16. The account holder shall be bound by the rules and regulations prescribed by the RBI from time to time in respect of term deposits / savings account. The account holder(s shall also be bound by all the prevailing terms and conditions the Bank and as framed by the Bank from time to time regarding Savings Account/ term Deposits.
17. The Bank reserves the right to alter, change, add, modify, delete, and revise any of terms and conditions at any time at its discretion.
18. The Bank shall have absolute discretion and liberty to refuse opening a Sampurna Deposit account. So also the Bank shall be at liberty to close the savings account/ Sampurna Deposit account if the operator-is in the account is found to be unsatisfactory or otherwise.
19. The account holder (s) shall be issued a separate statement on request showing the details of balance available in Flexi Fixed Deposits. There will be no Fixed Deposit Receipts issued for Deposits created through this facility.
20. The account holder shall duly intimate the Bank of any change in the residential address & contact number.

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Details of the Salary Gold Savings Ac. to be linked: \_\_\_\_\_

Name of the account holder: -

Signature:

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\_\_\_\_\_  
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\_\_\_\_\_  
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**For Office Use Only:**

Account Holders verified: Yes/No

Request received on: \_\_\_\_\_

Name of the Bank Official: \_\_\_\_\_

Signature of the Bank Official with Date & Branch Stamp: \_\_\_\_\_