

Bank Accounts & Interest

1. In respect of accounts opened in the name of minors (whether or not jointly with an individual who is not a minor), the Bank shall be entitled to act on the instructions received from the guardian named in the account opening form, irrespective of whether the minor account holder continues to be a minor or not, unless the Bank receives written notice to the contrary from an appropriate/ person.
2. The Bank may continue to rely upon the information provided in the account opening form until it is notified to the contrary by any one or more of the Joint Customers and, if it deems necessary, has been able to advise everyone whom it considers to be affected by it.
3. The amount payable at maturity/closure shall be paid subject to the deduction of tax, excise duty etc. imposed by the Government from time to time.

Loan Facility

Loan facility may be allowed against lien/pledge on such instrument at the Bank's prescribed rates and rules.

Lien

If this FD is under lien by me/us for serving any loan, then the Bank shall be at liberty to encash this FD at any time and adjust the loan if the loan liability is not adjusted on due time and/or renew the FD without any further instruction from me/us till the expiry of the loan and thereafter encash this FD and adjust the loan if the loan is not settled by me/us before expiry.

Encashment, Renewal & Withdrawal

1. Unless prior written notice is received by the Bank, on the due date the deposit will be automatically renewed at the discretion of the Bank without notice for the same period at the prevailing rate of interest. However, special savings/recurring deposit scheme will not fall under the purview of this.
2. In case of encashment and disbursement for loan against fixed deposit, original instrument has to be submitted to the Bank, duly discharged by the Customer.
3. The Bank may, at its sole discretion, allow pre-mature withdrawal of fixed deposits and recurring/special deposit schemes. All such pre-mature withdrawals will be subject to levy or penalties and charges, as the Bank may determine and these may be subject to change without notice.
4. In case of early encashment, any additional amount already paid to the customer will be adjusted with the principal amount

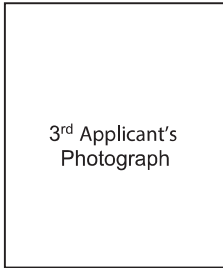
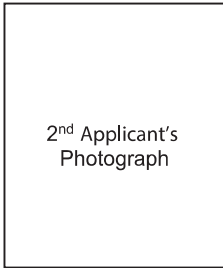
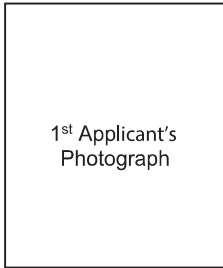
Indemnity

I also agree to fully indemnify the Bank against all costs and expenses (including legal fees) arising in any way in connection with the above accounts, these terms and conditions or, in enforcing these terms and conditions and in recovering of any amount due to the Bank or incurred by the Bank in any legal proceeding of whatever nature.

Declaration and Signature

Declaration Regarding Operation of A/C (Please √) Singly Jointly Either or Survivor Others.....

I/We, hereby confirm that I/We have read all the terms/conditions related to the account and shall be bound to abide by the said terms/conditions. I/We hereby declare consciously that the information mentioned above is true. In addition to the information furnished, I/We shall provide additional necessary information/document(s) as and when required by the bank.



Signature :	Signature :	Signature :
Name :	Name :	Name :
Date : D D M M Y Y Y Y	Date : D D M M Y Y Y Y	Date : D D M M Y Y Y Y
(1st Applicant)	(2nd Applicant)	(3rd Applicant)

For Bank Use Only

Name of MTB Employee

RM Code

Initiated by (sign with seal)

Approved by (BM) (sign with seal)