

TERMS AND CONDITION

1. MEMBER ACCOUNT OPENING

- A) The Minimum Denomination of the company will be as follows
Daily Deposit Minimum Rs. 10/- and in Multiple of Rs. 10/-
Recurring Monthly Deposit Minimum Rs. 100/- and in Multiple of Rs. 100/-
Fixed Deposit Minimum Rs. 1000/- and in Multiple of Rs. 1000/-
Monthly Income Scheme Minimum and in multiple of Rs. 10,000/-
- B) The Company has the sole right to accept or reject or application without assigning any reason after opening an account

2. MODE OF PAYMENT

All payments should be made Cash/Cheque/DD, Cheque/DD Should be Made in Favour of **DIVYA KOSH NIDHI LTD.**
Payment Made by Cheque or DD Will be Subject of Realization

3. ISSUE OF PASSBOOK OR CERTIFICATE

A passbook will be issued to the person having Recurring A/c Either Monthly or Daily in Company and must be updated periodically to avoid further inconvenience

A Certificate will be Issued to the person either Fixed or Monthly Income Scheme in Company.

In case of Loss of Passbook or Certificate and Amount of Rs. 500/- will be levy to Issue Duplicate Passbook or Certificate

4. MATURITY

Maturity Payment of irregular payments in the deposit account (Where member does not paid installment at specified interval), The company have right to pay less than specified interest or to charge for recovery of liquidated damage, All Maturity Payments after 30 days.

5. NOMINEE BENEFIT

- A) Nominee must be of age 18 years.
- B) In Case of death of member/applicant in paying terms nominee will get only total deposit amount after the submission of required documents.
- C) Nominee can continue the Policy after the death of member.

GENERAL RULES

5. NOMINEE BENEFIT

- 1) Company May modify terms and condition at any time without giving a reason to any person
- 2) The company have rights to reduce or increase any scheme's interest rate without showing any cause to any person
- 3) Deposits are accepted only when company understands that member have been understand all the rules and regulations and will be fulfill their responsibility in future
- 4) The Payment that is excess than 19999/- will be made by A/c. Payee Cheque or DD.

JURIDICTION

Any kinds of dispute will be the subject of Delhi Jurisdiction.

I Here by Declare that I have been understand all the rules and regulation of company. I am also to abide by the rules of company and shall never request anything against the rules of company. I also declare that all the information given by me here is true according to my knowledge and belief.

Signature of the Member / Applicant

I Have explained everything in the language konwn by member/applicant and he/she has given his/her full conscent to open the account on terms and condition mentioned above. I further hereby declare that all declaration made by the correct and true according to my knowledge and belief.

Signature of the Member / Applicant