## **Declaration Letter by Senior Citizen Depositor (Individual)**

*Under the Special Fixed Deposit Scheme for Senior Citizens – 2025* 

To: The Manager Bank Name: Branch Name: Date: [DD/MM/YYYY] NIC No: Name of Depositor: Address: Subject: Declaration under the Special Interest Scheme for Senior Citizens – 2025	
I, the undersigned, hereby declare and confirm the following in connection with the fixed deposit account I am opening under the Special Fixed Deposit Scheme for Senior Citizens – 2025:	
1.	The funds being deposited in this fixed deposit account are my own and are not held on behalf of any other person or entity.
2.	The total value of my deposits under this scheme across all participating banks does <b>not</b>
2	exceed Rs. 1,000,000.00 (One Million Rupees) as per the terms of the scheme.
3.	I understand and agree that:  o If the total deposits, I have made under this scheme exceed the permitted Rs. 1 million limit, I will be disqualified from receiving the additional 3% interest subsidy for all deposits under this scheme.
	<ul> <li>The bank has the right to recover any excess interest already paid to me from future interest payments or from the deposit principal.</li> </ul>
	<ul> <li>Any premature withdrawal of deposits will result in disqualification from the interest subsidy.</li> </ul>
4.	I further declare that my monthly income is less than Rs. 150,000.00.
5.	I also confirm that the <b>interest income</b> received from this fixed deposit will be <b>used to support</b>
	my essential day-to-day expenses, including healthcare, food, and cost-of-living expenses.
6.	I express my consent for the sharing of relevant information with the Government for verification and administration purposes
I certify that the above information is true and correct to the best of my knowledge and belief, and I undertake to notify the bank immediately in case of any change in these circumstances.	
Signature of Depositor: Date:	