

**Declaration Letter by Senior Citizen Depositors (Joint Account)**  
Under the Special Fixed Deposit Scheme for Senior Citizens – 2025

To: The  
Manager Bank  
Name:  
Branch Name:

Date: [DD/MM/YYYY]

NIC No (Main Account Holder): \_\_\_\_\_ Name of Main Account Holder: \_\_\_\_\_

NIC No (Joint Account Holder): \_\_\_\_\_ Name of Joint Account Holder: \_\_\_\_\_

Address: \_\_\_\_\_

**Subject: Declaration under the Special Interest Scheme for Senior Citizens – 2025 (Joint Account)**

We, the undersigned, hereby declare and confirm the following in connection with the fixed deposit account we are opening jointly under the Special Fixed Deposit Scheme for Senior Citizens – 2025:

1. The funds being deposited in this fixed deposit account are our own and are not held on behalf of any other person or entity.
2. The total value of our deposits under this scheme across all participating banks does **not exceed Rs. 1,000,000.00 (One Million Rupees)** as per the terms of the scheme.
3. We understand and agree that:
  - If the total deposits made under this scheme exceed the permitted Rs. 1 million limit, we will be **disqualified from receiving the additional 3% interest subsidy** for all deposits under this scheme.
  - The bank has the right to recover any excess interest already paid from future interest payments or from the deposit principal.
  - Any premature withdrawal of deposits will result in disqualification from the interest subsidy
4. We further declare that **our combined monthly income is less than Rs. 150,000.00.**
5. We also confirm that the **interest income** received from this fixed deposit will be **used to support our essential day-to-day expenses**, including **healthcare, food, and cost-of-living expenses.**
6. We express our consent for the sharing of relevant information with the Government for verification and administration purposes

We certify that the above information is true and correct to the best of our knowledge and belief, and we undertake to notify the bank immediately in case of any change in these circumstances.

Signature of Main Account Holder: \_\_\_\_\_

Date: \_\_\_\_\_

Signature of Joint Account \_\_\_\_\_

Holder: Date: \_\_\_\_\_