

Authorisation Letter from HUF

(In case where the user is the Karta or manager of HUF)

Place : _____

Date : _____

The Branch Manager,

Utkarsh Small Finance Bank Limited,

_____ Branch,

_____.

Dear Sir,

We, the coparcener whose full names and addresses are set out hereunder, declare and state that we are the only members of the Hindu Undivided Family by the name **<insert name of the HUF>** ("HUF") carrying its family business at **<insert full address of HUF>** and that amongst us Mr. _____ is the Karta/Manager of the HUF

We are issuing this authorisation letter for and on behalf of the HUF, being the coparcener of the HUF.

That we as HUF are desirous of availing Corporate Internet Banking ("CIB") facility in the **<insert nature of the account>** Account ("Account") of the HUF, having the account number **<insert the account number>** maintained at **<I Branch Name>** Branch of Utkarsh Small Finance Bank Limited ("Bank"). We hereby request you to provide the HUF with the CIB facility for its above referred account.

We hereby jointly authorise, Mr **<insert the name of the Karta /Manager of HUF being Authorised Signatory of the HUF>** (who is one of the coparcener of the HUF and Authorised Signatories for the Account), to submit to the Bank, the Customer On boarding Form and/or any other application/ information required for facilitating the CIB facility to the HUF. Mr. _____, (Karta/Manager) is authorized to operate on behalf of HUF through 'Corporate Internet Banking' service the firms accounts including by causing a debit balance in company's account(s) with the Bank and/or continually operate the account(s) even when overdrawn, as per the access specifications authorized in the Corporate Internet Banking form.

We hereby further authorise, Mr _____ **Karta /Manager of HUF**, to act as User of the CIB facility being availed by the HUF. We agree that the Bank be and is hereby authorized to accept all valid and legal instructions through the 'Corporate Internet Banking' service singly from Mr _____ (Karta/Manager) in respect of HUF account/s. We does agree to hold Utkarsh Bank harmless and their interest protected on account of it

We hereby jointly authorise, Mr **<insert the name of the Karta /Manager of HUF>** to do all such acts, deeds and things on behalf of the HUF, which are necessary to facilitate the Corporate Internet Banking facility and to maintain the same operative and in order.

Further, that the aforesaid Karta /Manager be and is hereby authorized to receive the login id and passwords as may be sent by the Bank, for entering into transactions on the website and through the phone banking medium and is authorized to convey to the Bank acceptance on behalf of the HUF for any transactions as well as enter into transactions on behalf of the HUF on the website and through the phone banking medium.

We hereby jointly authorise, Mr **<insert the name of the Karta /Manager of HUF being Authorised Signatory of the HUF>** to execute all such deeds, documents, indemnities and other writings as are necessary or required to comply with all formalities as prescribed by the Bank for carrying out such changes and modifications pertaining to the Account, CIB facility and/or to comply with the terms and conditions as may be suggested by the Bank from time to time. We also agree to execute such deeds, documents, indemnities and other writings and will never raise any objection in case the Bank requires all of the major coparceners to execute such deeds, documents, indemnities and other writings.

We hereby confirm that this authorisation to the Bank shall remain in force till such time it is served with a fresh authorisation from the HUF, cancelling or modifying or varying the matters discussed herein. We further declare that all claims due to Utkarsh Bank from the said HUF shall be recoverable personally from all or any of us and also from the entire properties of the said HUF. That the aforesaid Karta/Manager is authorized to sign on behalf of HUF and has full and unrestricted authority to bind all the members of HUF however constituted from time to time.

We hereby declare that we are the only adult coparcener of the HUF. In the event of any change occurring in the HUF, the Bank shall be given notice in writing by delivering such notice to you.

Yours faithfully,

Name and complete address of all adult coparcener	Signatures of coparcener

Note: Authorisation letter / consent has to be signed by all members of HUF including female members. In case of minor members, their names (and dates of Birth) to be mentioned like 'A' (minor) through 'B' the natural guardian.'