

**Annexure 20**

**Joint Hindu Undivided Family (HUF) Letter**

<Month DD, YYYY>

The Branch Manager,

ICICI Bank Limited, \_\_\_\_\_ Branch

Dear Sir/ Madam,

Declaration by HUF members

We, the undersigned, declare that we are the members of Joint HUF under the name and style of M/s. \_\_\_\_\_  
\_\_\_\_\_ (HUF) and further declare as under:

- (a) We, the undersigned undertake and declare that:  
We are the only co-parceners/ members of joint HUF, conducting business, under the name and style of M/s. \_\_\_\_\_ (HUF) and are responsible for the conduct of the affairs of the HUF;
- (b) Shri \_\_\_\_\_ is the Karta/Manager of HUF and is authorised to open and operate
- (i) Singly (or)  
(ii) Jointly with \_\_\_\_\_
- the current account and/or do all such acts, deeds and things necessary and to execute all such documents as are necessary, in connection therewith.
- (c) That, Karta is authorised to sign on behalf of the HUF or firm and has full and unrestricted authority to bind all the members of HUF however constituted from time to time
- (d) All instructions and transactions entered into with the bank and obligations and liabilities entered or incurred by all or any one or more of us on behalf of the HUF for the account/s whether in credit or overdraft, shall be binding on each member of HUF, present and future, personally and on the estate of each of us and shall be subject to applicable terms and conditions as may be specified by ICICI Bank from time to time which we agree to abide by. We further declare that all claims due to the 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.
- (e) We undertake to inform you any change in the constitution of the HUF by any reason including due to any addition of members, or on account of the death of any member of the HUF.

Sincerely,

Sr. No.	Co-parceners and Members	Signature
1.		
2.		
3		
4		
5.		

Note: To be signed by all co-parceners, including female co-parceners. Name should be given on the left hand side with details like s/o, d/o, w/o with address where the address is different from the HUF address. Minors name (and date of birth) to be mentioned like 'A' (minor) through 'B' the natural guardian.