

The terms and conditions document that a client needs to agree to before investing in corporate fixed deposits:

1. **Interest Rate:** The company offers a fixed rate of interest on the deposit amount, which will be payable at maturity as selected by the client during form details submission.
2. **Investment Amount:** The minimum and maximum investment amounts are specified by the company, and investors can invest any amount within that range.
3. **Tenure:** The deposit scheme has a fixed tenure, which can range from a few months to a few years.
4. **Premature Withdrawal:** In case the investor wants to withdraw the deposit before the maturity date, there may be penalties or charges involved.
5. **Renewal:** The investor can choose to renew the deposit on maturity, and the company may offer a different interest rate for the renewed deposit.
6. **Interest Payment:** The interest on the deposit may be paid out on a quarterly, half-yearly or yearly basis, as per the company's policy.
7. **Tax Deduction:** The interest earned on the fixed deposit is subject to tax deduction at source (TDS), as per the prevailing income tax laws.
8. **Credit Rating:** The investor should check the credit rating of the company offering the deposit scheme before investing, as this indicates the company's financial strength and ability to repay the deposit amount.
9. **Risk:** Corporate fixed deposits are not guaranteed by the government, and there is a risk of default by the company. Investors should assess the risk before investing.
10. **Documentation:** The investor will need to submit relevant documents such as identity proof, address proof, and PAN card to invest in the scheme. The company may also require other documents as per their policy.
11. **Terms and Conditions:** The investor agrees to the terms and conditions of the deposit scheme, which are subject to change by the company at any time.
12. **Dispute Resolution:** Any dispute arising out of or in connection with the deposit scheme will be resolved in accordance with the company's policy.
13. **Governing Law:** The deposit scheme is governed by the laws of the country where the company is registered.
14. **Termination:** The company reserves the right to terminate the deposit scheme at any time, with or without notice.
15. **Disclaimer:** The company makes no representations or warranties regarding the accuracy or completeness of any information provided in connection with the deposit scheme. The investor acknowledges that they have read and understood the terms and conditions of the deposit scheme and have invested in the scheme based on their own assessment of the risks involved.