HDFC BANK

We understand your world

DEPOSIT CONFIRMATION/RENEWAL ADVICE

Type of Deposit	Resident
Deposit Account Number	50300776780642
Name and Holding pattern	AVINASH KUMAR(Sole Owner)
Currency	INDIAN RUPEES
Mode of Operation	Single

Current* Principal Amount	Deposit Start Date	Period of Deposit	Rate of Interest(%p.a.)	Deposit Maturity Date	Current* Maturity Amount
200000.00	06 apr 2023	17 months 20 days	7.10	26 Sep 2024	221876.00

Thank you for banking with us!

This is a system generated Advice ...

Maturity Instructions : Redeem Principal + Interest

Lien Amount : 200000.00

Nomination : Not Registered

HDFC BANK LTD. 4812 PATNA-800001 DIGHA

3/6/23

Lien mark in favour of EE. RWD WORKS DIVISION, ARARIA

IMPORTANT - "As per section 206AA introduced by finance (No.2) Act 2009 w.e.f 01.4.2010, every person who receives income on which TDS is deductible shall furnish his PAN, failing which TDS shall be deducted at the rate of 20% (as against 10% which is existing TDS rate in case of domestic deposits and 30.09% in case of NRO deposits". Please further note that in the absence of PAN as per CBDT circular no: 03/11, TDS certificate will not be issued. Form 15G/H and other exemption certificates will be invalid even if submitted and Penal TDS will be applicable.

Terms & Conditions (T&C)

Bank computes interest based on the actual number of days in a year. In case the deposit is spread over a leap or a non-leap year, the interest is calculated based on the number of days i.e. 366 days in a leap year & 365 days in a non-leap year.

Tax Deduction at Source (TDS)

- As per section 206AA introduced by finance (No 2) Act 2009 w.e.f 01.4.2010, every person who receives income on which TDS is deductible shall furnish his pan, failing which TDS shall be deducted at the rate of 20% (as against 10% which is existing TDS rate in case of domestic deposits and 30% plus applicable surcharge and health and Education cess in case of NRO deposits". Please further note that in the absence of PAN as per CBDT circular no. 03/11, TDS certificate will not be issued. In absence of PAN, Form 15G/H and other exemption certificates will be invalid even if submitted and TDS at higher rate will be applicable.
- Every person who has been allotted a Permanent Account Number (PAN) and is eligible to obtain Aadhaar number, must update their Aadhaar number to the Income tax department (PAN- Aadhaar Linkage) as per Section 139 AA of the Income Tax Act 1961 by 30th June 2021. Further non linking of PAN with Aadhaar shall make PAN "inoperative" and may attract higher TDS rate.
- TDS rate is applicable from time to time as per the IT Act, 1961 and IT rules. The current rates applicable for TDS would be displayed on Bank's website Today. TDS is recovered when interest payable or reinvested on FD & RD per customer across all Branch exceeds Rs 40,000/- (Rs. 50,000/- for senior citizen) in a Financial Year. Further, TDS is recovered at the end of the financial year on Interest accruals if applicable.
- If interest amount is insufficient to recover TDS, the same may get recovered from the principal amount of Fixed Deposit. If customer wishes to have TDS recovered from CASA, same can be availed by filling separate declaration at branch.
- For renewed deposits, the new deposit amount consists of the original deposit amount plus Interest Less TDS, if any, less compounding effect on TDS. For reinvestment deposit, the interest reinvested is post TDS recovery and "hence the maturity amount for reinvestment deposits would vary to the extent of tax and compounding effect on tax for the period subsequent of deduction till maturity.
- As Per Section 139A(5A) of IT Act, every person receiving any sum of income or amount from which tax has been deducted under the provisions of IT Act shall provide his PAN to the person responsible for deducting such tax. In case PAN is not provided as required, the bank shall not be liable for the non availment of the credit of Tax deducted at Source / for non issuance of TDS certificate.
- If your PAN is not updated with the Bank or is incorrect, please visit your nearest branch to submit your PAN details.
- No deduction of Tax shall be made from the taxable interest in the case of an individual resident in India, if such individual furnishes to the Bank, a declaration in writing in the prescribed Format (Form 15G / Form 15H as applicable) to the effect that the tax on his estimated total income for the year in which such interest income is to be included in computing his total income will be Nil. This is subject to PAN availability on Bank records.
- If aggregated value of all outstanding FDs/RDs booked in same customer id during the Financial Year exceeds INR 50 lakhs (min 1%) then PAN Form 60 is mandatory.

In absence of PAN/Form 60: (a) - FD/RD will not be renewed on maturity and maturity proceeds will be credited to your linked account or a Demand Draft will be sent to your mailing address as updated in Bank's records. (b) Maturity instructions to convert RD proceeds to FD will not be acted upon and RD proceeds will be credited to your linked account on maturity.

The maximum interest not charged to tax during the financial year where form 15 G/H is submitted is as below:

- Upto 2,50,000/- for residents of India below the age of 60 years or a person (not being a company or firm).
- Upto 5,00,000/- for senior citizen residents of India between the age of 60-79 years at any time during the FY
- Upto 5,00,000/- for senior citizen residents of India who are 80 years or more at any time during the FY
- Form 15G/H to be submitted by customer in triplicate to the bank for submitting one copy to IT Department, one copy for Bank record and third copy to be returned to customer with Branch seal as an acknowledgment. A fresh Form 15G/H needs to be submitted at the start of every new Financial Year. In case form 15G/H is submitted post interest payout credit, waiver shall be effective from the day next to the interest payout credit immediately preceding the date of submission of form 15G/H.
- Form 15G/H needs to be submitted for every fixed Deposits booked with bank for Tax exemption.
- The bank shall not be liable for any consequences arising due to delay or non submission of Form 15G/H.
- To enable us to serve you better kindly submit the Form 15G/H latest by April 15 of the new financial year.

Note: The above guidelines are subject to change as per Income Tax regulations/directives of Finance Ministry Govt of India prevalent from time to time.

Automatic Renewal We will be happy to renew your deposit, unless we hear from you to the contrary, for the same period as the original deposit, at the prevailing rate of interest. You can change the deposit instruction within 7 days. Without prejudice to clause above, I hereby authorize the Bank and or its authorised person to approach me through various mode of communication, viz. via email, telephonic call, voice bot (through chat bot or any other Artificial Intelligent Tool), message etc and seek my consent/confirmation to renew the existing Fixed Deposit for same tenure and at the prevailing applicable rate of interest. I confirm that the consent confirmation given by me through the above channels for renewal shall be treated as written instruction / advice given by me to the Bank for renewal of the Fixed Deposit as above.

Premature Encashment

- In the event of death of one of the joint account holders, the right to the deposit proceeds does not automatically devolve on the surviving joint deposit account holder, unless there is a survivorship clause.
- *In case of joint fixed deposits with a survivorship clause, the Bank shall be discharged by paying the Fixed Deposit proceeds prematurely to survivor's on request, in the event of one or more Joint Depositor.*
- *In the case of premature encashment, all signatories to the deposit must sign the encashment instruction.*
- *All premature encashment will be governed by rules of Reserve Bank of India Prevalent at the time of encashment.*
- *In case joint holder mandate submitted to the bank, any of the holders can sign where mode of operation is either or survivor / former or survivor.*
- *As per IT laws, if aggregate amount of the deposit (s) held by a person with a branch either in his own name or jointly with any person on the date of repayment together with the interest at payable is equal to or exceeds 20,000/- then the* amount will be paid by bank draft drawn in the name of the deposit holder or by crediting the savings / current account of the deposit holder.
- Partial Premature withdrawal and sweep-in facility is not allowed for fixed deposits with amount >5 cr to <25 cr.
- The interest rate applicable for premature closure of deposits (all amounts) will be lower of: The rate of Original contracted tenure for which the deposit has been booked OR base rate applicable for the tenure for which deposit has been in force with the Bank.
- For deposits <5cr booked on or after 7th March'19, the base rate is the rate applicable to deposits of less than Rs 2 Cr as on the date of booking the deposit. Prior to this the base rate is the rate applicable to deposits of less than Rs 1 Cr as on date of booking the deposit. For 5 Crore and above deposits, the base rate is the rate applicable for 5 cr deposits.
- As per terms & conditions of the fixed deposits accounts of the bank in case of premature closure of Fixed Deposit (including sweep in / partial closure) the interest rate will be 1.00% below the contracted rate or the base rate applicable for the period the deposit has remained with the bank, whichever is lower, except for the deposits booked with tenor 7-14 days for deposit with amount >= 5.25 cr to <5.50 cr (w.e.f 29th Aug 2018), for deposits >24.75 cr to <25 cr (w.e.f 29th Aug 2018) and also for FD's booked with value >25 crore (single fd booked post Sept 2017). 1% reduced rate will not be applicable for NRE fixed deposits.
- In case of death of primary holder of the deposit prior to maturity date, premature termination of the deposit would be allowed as per the terms of contract subject to necessary verifications and submission of proof of death of the depositor. Such premature withdrawals will not attract any penal charge.

Insurance Cover for Deposits The deposits in the Bank are insured with DICGC for an amount of Rs 5 lakhs (principal + interest) per depositor.

Non Withdrawable Fixed Deposits (Applicable for Resident and Non Resident)

- The Deposits cannot be closed by the depositor before expiry of the tenure. However, the Bank may allow premature withdrawal of these deposits in certain exceptional circumstances, in the event of direction from any statutory and / or regulatory body or deceased claim settlement cases.
- In the event of premature withdrawal of these deposits under above mentioned exceptional circumstances, the Bank will not pay any interest on the principal amount of the deposit. Any interest credited or paid upto the date of such premature closure will be recovered from the deposit.
- Sweep-in facility is not allowed.
- The minimum tenor for resident and NRO deposits is 91 days and 1 Year for NRE deposits.
- The deposit will be booked with maturity instruction as "Do Not Renew".
- The Non Withdrawable Deposit is offered for amount 5 crore and above only.
- Only first party FD OD is provided with 90% limit. Third party FD OD is not allowed.

SureCover Fixed Deposit

- This is a new product variant which provides complimentary life insurance cover for the 1st year of the Fixed Deposit tenure to the primary holder of the Fixed Deposit (FD) only and the same shall not be available for the joint holders (if any). The Policy shall be available subject to the below terms and conditions.
- That the eligible age criteria of the primary holder (Resident Individual) of the FD shall be between 18 years to 50 years.
- The minimum amount of the FD is Rs 2 lakhs and maximum amount of the FD is Rs 10 lakhs.
- The tenure for the FD is Min 1 year and Max 120 months.
- The Policy offered shall be equivalent to principal amount of the FD.
- The Complimentary insurance is applicable only for 1st year of the Fixed Deposit tenure and the premium for the subsequent years (i.e. 2nd year onwards) (if availed) shall be chargeable and paid by the primary holder of the FD.
- The complimentary Policy issued in any favour shall be cancelled upon premature partial liquidation of FD principal amount >50% of the total FD booked by me.
- Premature withdrawal clause will be applicable as per bank's extant process.
- Nomination in the FD and Policy is mandatory. If nominee is minor, guardian/appointee details should be shared and guardian/appointee should not be minor.
- Customer can avail only one Policy against each FD per customer. New Policy against the FD can be availed only after 1 year from premature withdrawal/closure of the earlier FD.
- Insurance cover will be applicable only to the primary holder of the FD.
- The details for the renewal of the Policy for the subsequent year (i.e. 2nd year onwards) shall be shared by the concerned Insurance company on or before the expiry of the Policy.
- For any dispute grievances in relation to the Policy, Customer to contact the Insurance Company for grievance redressal.
- For any queries related to the policy, customer can write to epgroupeps@hdfclife.com or visit nearest branch.
- For any queries related to the claim, customer can write to groupclaims@hdfclife.com
- TDS will be applicable on these FDs as per the extant statutory guidelines.
- All terms and conditions with respect to regular FD will be applicable.
- That the eligible age criteria of the primary holder of the FD shall be between 18 years to 50 years. In the event of the change in age of member between the date of receipt of member consent and the risk commencement date, the sum assured of the member shall be provided as per the age on the risk commencement date.
- I/We hereby declare that I/We have not been hospitalized in the last 5 years and/or have suffered/suffering from any illness for which I/We have been advised medical treatments or investigation. I/We have not travelled outside India in the last 45 days nor will be travelling outside India for the next 6 (six) months from the date of signing this Terms and Conditions. I/we not been tested positive for COVID-19 or are not awaiting results of such a test or not been advised to be under quarantine due to COVID-19 and / or are not currently suffering from or in the last 2 months, have not suffered from fever, persistent cough, sore throat, breathing difficulties, gastro-intestinal symptoms (vomiting/ diarrhoea).
- The coverage shall terminate if you fail to satisfy any of the eligibility criteria, if you cease to be a member of the group for whatsoever reason or your relationship ceases with the master policy holder or if the premium is not paid within the allowed premium payment period.

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DEPOSIT CONFIRMATION/RENEWAL ADVICE

Type of Deposit	Resident
Deposit Account Number	50300776783447
Name and Holding pattern	AVINASH KUMAR(Sole Owner)
Currency	INDIAN RUPEES
Mode of Operation	Single

Current* Principal Amount	Deposit Start Date	Period of Deposit	Rate of Interest(%p.a.)	Deposit Maturity Date	Current* Maturity Amount
200000.00	06 apr 2023	17 months 20 days	7.10	26 Sep 2024	221876.00

Thank you for banking with

This is a system generated Advice hence does not require any Signature

Maturity Instructions : Redeem Principal + Interest
Lien Amount 200000.00
Nomination Not Registered

Lien mark in favour of EE RWD WORKS DIVISION, ARARIA

HDFC BANK 4812 DIGHA BR., PATNA-800011

13/6/23

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Terms & Conditions (T&C)

Bank computes interest based on the actual number of days' in a year. In case, the deposit is spread over a leap or a non-leap year, the interest is calculated based on the number of days i.e. 366 days in a leap year & 365 days in a non-leap year.

Tax Deduction at Source (TDS)

- As per section 206AA introduced by finance (No.2) Act, 2009 w.e.f 01.4.2010, every person who receives income on which TDS is deductible shall furnish his pan, failing which TDS shall be deducted at the rate of 20% (as against 10% which is existing TDS rate in case of domestic deposits and 30% plus applicable surcharge and health and Education cess in case of NRO deposits". Please further note that in the absence of PAN as per CBDT circular no. 03/11, TDS certificate will not be issued. In absence of PAN, Form 15G/H and other exemption certificates will be invalid even if submitted and TDS at higher rate will be applicable.
- Every person who has been allotted a Permanent Account Number (PAN) and is eligible to obtain Aadhaar number, must update their Aadhaar number to the Income tax department (PAN- Aadhaar Linkage) as per Section 139 AA of the Income Tax Act 1961 by 30th June 2023. Further non linking of PAN with Aadhaar shall make PAN "inoperative" and may attract higher TDS rate.
- TDS rate is applicable from time to time as per the IT Act, 1961 and IT rules. The current rates applicable for TDS would be displayed on Bank's website. Today, TDS is recovered when interest payable or reinvested on FD & RD per customer, across all Branches exceeds Rs 40,000/- (Rs. 50,000/- for senior citizen) in a Financial Year. Further, TDS is recovered at the end of the financial year on Interest accruals if applicable.
- If interest amount is insufficient to recover TDS, the same may get recovered from the principal amount of Fixed Deposit. If customer wishes to have TDS recovered from CASA, same can be availed by filling separate declaration at branch.
- For reinvestment deposits, the new deposit amount consists of the original deposit amount plus Interest Less TDS, if any, less compounding effect on TDS. For reinvestment deposit, the interest reinvested is post TDS recovery and "hence the maturity amount for reinvestment deposits would vary to the extent of tax and compounding effect on tax for the period subsequent of deduction till maturity.
- As Per Section 139A(5A) of IT Act, every person receiving any sum of income or amount from which tax has been deducted under the provisions of IT Act shall provide his PAN to the person responsible for deducting such tax. In case PAN is not provided as required, the bank shall not be liable for the non availment of the credit of Tax deducted at Source on non issuance of TDS certificate.
- If your PAN is not updated with the Bank or is incorrect, please visit your nearest branch to submit your PAN details.
- No deductions of Tax shall be made from the taxable interest in the case of an individual resident in India, if such individual furnishes to the Bank, a declaration in writing in the prescribed Format (Form 15G / Form 15H as applicable) to the effect that the tax on his estimated total income for the year in which such interest income is to be included in computing his total income will be Nil. This is subject to PAN availability on Bank records.
- If aggregated value of all outstanding FDs RDs booked in same customer id during the Financial Year exceeds INR 5 Lakhs (INR [illegible]) then PAN Form 60 is mandatory.

In absence of PAN/Form 60: (a) FD RD will not be renewed on maturity and maturity proceeds will be credited to your linked account or a Demand Draft will be sent to your mailing address as updated in Bank's records. (b) Maturity instructions to convert RD proceeds to FD will not be acted upon and RD proceeds will be credited to your linked account on maturity.

The maximum interest not charged to tax during the financial year where form 15 G/H is submitted is as below:

- Upto 2,50,000/- for residents of India below the age of 60 years or a person (not being a company or firm)
- Upto 3,00,000/- for senior citizen residents of India between the age of 60-79 years at any time during the FY
- Upto 5,00,000/- for senior citizen residents of India who are 80 years or more at any time during the FY
- Form 15G/H to be submitted by customer in triplicate to the bank for submitting one copy to IT Department, one copy for Bank record and third copy to be returned to customer with Branch seal as an acknowledgment. A fresh Form 15G/H needs to be submitted at the start of every new Financial Year. In case form 15G/H is submitted post interest payout credit, waiver shall be effective from the day next to the interest payout credit immediately preceding the date of submission of form 15G/H.
- Form 15G/H needs to be submitted for every fixed Deposits booked with bank for Tax exemption.
- The bank shall not be liable for any consequences arising due to delay or non-submission of Form 15G/H
- To enable us to serve you better kindly submit the Form 15G/H latest by April 1st of the new financial year.

Note: The above guidelines are subject to change as per Income Tax regulations /directives of Finance Ministry Govt of India prevalent from time to time.

Automatic Renewal We will be happy to renew your deposit, unless we hear from you to the contrary, for the same period as the original deposit, at the prevailing rate of interest. You can change the deposit instruction within 7 days. Without prejudice to clause above, I hereby authorise the Bank and or its authorised person to approach me through various mode of communication, viz. via email, telephonic call, voice bot (through chat bot or any other Artificial Intelligent Tool), message etc. and seek my consent/confirmation to renew the existing Fixed Deposit for same tenure and at the prevailing applicable rate of interest. I confirm that the consent/confirmation given by me through the above channels for renewal shall be treated as written instruction / advice given by me to the Bank for renewal of the Fixed Deposit as above.

Premature Encashment

- In the event of death of one of the joint account holders, the right to the deposit proceeds does not automatically devolve on the surviving joint deposit account holder, unless there is a survivorship clause.
- *In case of joint fixed deposits with a survivorship clause, the Bank shall be discharged by paying the Fixed Deposit proceeds prematurely to survivor/s, on request, in the event of one or more Joint Depositor.*
- *In the case of premature encashment, all signatories to the deposit must sign the encashment instruction.*
- *All premature encashment will be governed by rules of Reserve Bank of India Prevalent at the time of encashment.*
- *In case joint holder mandate submitted to the bank, any of the holders can sign where mode of operation is either or survivor / former or survivor.*
- *As per IT laws, if aggregate amount of the deposit (s) held by a person with a branch either in his own name or jointly with any person on the date of repayment together with the interest at payable is equal to or exceeds 20,000/- then the* amount will be paid by bank draft drawn in the name of the deposit holder or by crediting the savings / current account of the deposit holder.

- Partial Premature withdrawal and sweep-in facility is not allowed for fixed deposits with amount >5 cr to <25 cr.
- The interest rate applicable for premature closure of deposits (all amounts) will be lower of: The rate of Original contracted tenure for which the deposit has been booked OR base rate applicable for the tenure for which deposit has been in force with the Bank.
- For deposits <5cr booked on or after 7th March'19, the base rate is the rate applicable to deposits of less than Rs 2 Cr as on the date of booking the deposit. Prior to this the base rate is the rate applicable to deposits of less than Rs 1 Cr as on date of booking the deposit. For 5 Crore and above deposits, the base rate is the rate applicable for 5 cr deposits.
- As per terms & conditions of the fixed deposits accounts of the bank in case of premature closure of Fixed Deposit (including sweep in / partial closure) the interest rate will be 1.00% below the contracted rate or the base rate applicable for the period the deposit has remained with the bank, whichever is lower, except for the deposits booked with tenor 7-14 days, for deposit with amount >=5.25 cr to < 5.50 cr (wef 29th Aug 2018), for deposits >=24.75 cr to < 25 cr (wef 29th Aug 2018)and also for FD's booked with value >=25 crore (single fd booked post Sept 2017). 1% reduced rate will not be applicable for NRE fixed deposits.
- In case of death of primary holder of the deposit prior to maturity date, premature termination of the deposit would be allowed as per the terms of contract subject to necessary verifications and submission of proof of death of the depositor. Such premature withdrawals will not attract any penal charge.

Insurance Cover for Deposits The deposits in the Bank are insured with DICGC for an amount of Rs 5 lakhs (principal + interest) per depositor.

Non Withdrawable Fixed Deposits (Applicable for Resident and Non Resident)

- The Deposits cannot be closed by the depositor before expiry of the tenure. However, the Bank may allow premature withdrawal of these deposits in certain exceptional circumstances, in the event of direction from any statutory and / or regulatory body or deceased claim settlement cases.
- In the event of premature withdrawal of these deposits under above mentioned exceptional circumstances, the Bank will not pay any interest on the principal amount of the deposit. Any interest credited or paid upto the date of such premature closure will be recovered from the deposit.
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- The minimum tenor for resident and NRO deposits is 91 days and 1 Year for NRE deposits.
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SureCover Fixed Deposit

- This is a new product variant which provides complimentary life insurance cover for the 1st year of the Fixed Deposit tenure to the primary holder of the Fixed Deposit (FD) only and the same shall not be available for the joint holder(s) (if any). The Policy shall be available subject to the below terms and conditions
- That the eligible age criteria of the primary holder (Resident Individual) of the FD shall be between 18 years to 50 years
- The minimum amount of the FD is Rs 2 lakhs and maximum amount of the FD is Rs 10 lakhs.
- The tenure for the FD is Min 1 year and Max 120 months
- The Policy offered shall be equivalent to principal amount of the FD
- The Complimentary insurance is applicable only for 1st year of the Fixed Deposit tenure and the premium for the subsequent years i.e. 2nd year onwards (if availed) shall be chargeable and paid by the primary holder of the FD
- The complimentary Policy issued in my favour shall be cancelled upon premature partial liquidation of FD principal amount >50% of the total FD booked by me
- Premature withdrawal clause will be applicable as per bank's extant process
- Nomination in the FD and Policy is mandatory. If nominee is minor, guardian/ appointee details should be shared and guardian/ appointee should not be minor
- Customer can avail only one Policy against each FD per cust id. New Policy against the FD can be availed only after a year from premature withdrawal/ closure of the earlier FD
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- The details for the renewal of the Policy for the subsequent year (i.e. 2nd year onwards) shall be shared by the concerned Insurance company on or before the expiry of the Policy
- For any dispute/ grievances in relation to the Policy, Customer to contact the Insurance Company for grievance redressal
- For any queries related to the policy, customer can write to epgroupops@hdfclife.com or visit nearest branch
- For any queries related to the claim, customer can write to groupclaims@hdfclife.com
- TDS will be applicable on these FDs as per the extant statutory guidelines
- All terms and conditions with respect to regular FD will be applicable
- That the eligible age criteria of the primary holder of the FD shall be between 18 years to 50 years. In the event of the change in age of member between the date of receipt of member consent and the risk commencement date, the sum assured of the member shall be provided as per the age on the risk commencement date
- I/We hereby declare that I/We have not been hospitalized in the last 5 years and/or have suffered suffering from any illness, for which I/We have been advised medical treatments or investigation. I/We have not travelled outside India in the last 45 days nor will be travelling outside India for the next 6 (six) months from the date of signing this Terms and Conditions. I/We not been tested positive for COVID-19 or are not awaiting results of such a test or not been advised to be under quarantine due to COVID-19 and/or are not currently suffering from or in the last 2 months, have not suffered from fever, persistent cough, sore throat, breathing difficulties, gastro-intestinal symptoms (vomiting/ diarrhoea)
- The coverage shall terminate if you fail to satisfy any of the eligibility criteria, if you cease to be a member of the group for whatsoever reason or your relationship ceases with the master policy holder or if the premium is not paid within the allowed premium payment period

ENCLOSURE – I

HDFC BANK
We understand your world

DEPOSIT CONFIRMATION/RENEWAL ADVICE

Type of Deposit	Resident
Deposit Account Number	50300776774333
Name and Holding pattern	AVINASH KUMAR(Sole Owner)
Currency	INDIAN RUPEES
Mode of Operation	Single

Current* Principal Amount	Deposit Start Date	Period of Deposit	Rate of Interest(%p.a.)	Deposit Maturity Date	Current* Maturity Amount
200000.00	06 apr 2023	17 months 20 days	7.10	26 Sep 2024	221876.00

Thank you for banking with [illegible]

This is a system generated Advice and does not require any signature

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Nomination : Not Registered

Lien mark in favour of EE RWD WORKS DIVISION, ARARIA

HDFC BANK LTD. 4812 PATNA-800001 BIHAR
13/6/23

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- For renewed deposits, the new deposit amount consists of the original deposit amount plus Interest Less TDS, if any, for reinvestment deposit, the interest reinvested is post TDS recovery and "hence the less compounding effect on TDS. For reinvestment deposit, the interest reinvested is post TDS recovery and "hence the maturity amount for reinvestment deposits would vary to the extent of tax and compounding effect on tax for the period from current of deduction till maturity.
- As Per Section 139A(5A) of IT Act, every person receiving any sum of income or amount from which tax has been deducted under the provisions of IT Act shall provide his PAN to the person responsible for deducting such tax. In case PAN is not provided as required, the bank shall not be liable for the non availment of the credit of Tax deducted at Source or non issuance of TDS certificate.
- If your PAN is not updated with the Bank or is incorrect, please visit your nearest branch to submit your PAN details.
- No deductions of Tax shall be made from the taxable interest in the case of an individual resident in India, if such individual furnishes to the Bank, a declaration in writing in the prescribed Format (Form 15G / Form 15H as applicable) to the effect that the tax on his estimated total income for the year in which such interest income is to be included in computing his total income will be Nil. This is subject to PAN availability on Bank records.
- If aggregated value of all outstanding FDs RDs booked in same customer id during the Financial Year exceeds INR 5 Lakhs limit (*) then PAN Form 60 is mandatory.

In absence of PAN/Form 60: (a) - FD RD will not be renewed on maturity and maturity proceeds will be credited to your linked account or a Demand Draft will be sent to your mailing address as updated in Bank's records. (b) Maturity instructions to convert RD proceeds to FD will not be acted upon and RD proceeds will be credited to your linked account on maturity.

The maximum interest not charged to tax during the financial year where form 15 G/H is submitted is as below:

- Upto 2,50,000/- for residents of India below the age of 60 years or a person (not being a company or firm).
- Upto 3,00,000/- for senior citizen residents of India between the age of 60-79 years at any time during the FY
- Upto 5,00,000/- for senior citizen residents of India who are 80 years or more at any time during the FY.
- Form 15G/H to be submitted by customer in triplicate to the bank for submitting one copy to IT Department, one copy for Bank record and third copy to be returned to customer with Branch seal as an acknowledgment. A fresh Form 15G/H needs to be submitted at the start of every new Financial Year. In case form 15G/H is submitted post interest pay out/credit, waiver shall be effective from the day next to the interest payout/credit immediately preceding the date of submission of form 15G/H.
- Form 15G/H needs to be submitted for every fixed Deposits booked with bank for Tax exemption.
- The bank shall not be liable for any consequences arising due to delay or non-submission of Form 15G/H.
- To enable us to serve you better kindly submit the Form 15G/H latest by April 1st of the new financial year.

Note: The above guidelines are subject to change as per Income Tax regulations/directives of Finance Ministry Govt of India prevalent from time to time.

Automatic Renewal We will be happy to renew your deposit, unless we hear from you to the contrary, for the same period as the original deposit, at the prevailing rate of interest. You can change the deposit instruction within 7 days. Without prejudice to clause above, I hereby authorise the Bank and or its authorised person to approach me through various mode of communication viz. via email, telephone call, voice bot (through chat bot or any other Artificial Intelligent Tool), message, etc. and seek my consent confirmation to renew the existing Fixed Deposit for same tenure and at the prevailing applicable rate of interest. I confirm that the consent/confirmation given by me through the above channels for renewal shall be treated as written instruction / advice given by me to the Bank for renewal of the Fixed Deposit as above.

Premature Encashment

- In the event of death of one of the joint account holders, the right to the deposit proceeds does not automatically devolve on the surviving joint deposit account holder, unless there is a survivorship clause.
- In case of joint fixed deposits with a survivorship clause, the Bank shall be discharged by paying the Fixed Deposit proceeds prematurely to survivor/s on request, in the event of one or more Joint Depositor.
- *In the case of premature encashment, all signatories to the deposit must sign the encashment instruction.*
- *All premature encashment will be governed by rules of Reserve Bank of India Prevalent at the time of encashment.*
- *In case joint holder mandate submitted to the bank, any of the holders can sign where mode of operation is either or survivor / former or survivor.*
- As per IT laws, if aggregate amount of the deposit is held by a person with a branch either in his own name or jointly with any person on the date of repayment together with the interest at payable is equal to or exceeds 20,000/- then the amount will be paid by bank draft drawn in the name of the deposit holder or by crediting the savings / current account of the deposit holder.

- Partial Premature withdrawal and sweep-in facility is not allowed for fixed deposits with amount >5 cr to <25 cr.
- The interest rate applicable for premature closure of deposits (all amounts) will be lower of: The rate of Original contracted tenure for which the deposit has been booked OR base rate applicable for the tenure for which deposit has been in force with the Bank.
- For deposits <5cr booked on or after 7th March'19, the base rate is the rate applicable to deposits of less than Rs 2 Cr as on the date of booking the deposit. Prior to this the base rate is the rate applicable to deposits of less than Rs 1 Cr as on date of booking the deposit. For 5 Crore and above deposits, the base rate is the rate applicable for 5 cr deposits.
- As per terms & conditions of the fixed deposits accounts of the bank in case of premature closure of Fixed Deposit (including sweep in / partial closure) the interest rate will be 1.00% below the contracted rate or the base rate applicable for the period the deposit has remained with the bank, whichever is lower except for the deposits booked with tenor 7-14 days, for deposit with amount >= 5.25 cr to <5.50 cr (wef 29th Aug 2018), for deposits >24.75 cr to <25 cr (wef 29th Aug 2018) and also for FD's booked with value >25 crore (single fd booked post Sept 2017). 1% reduced rate will not be applicable for NRE fixed deposits.
- In case of death of primary holder of the deposit prior to maturity date, premature termination of the deposit would be allowed as per the terms of contract subject to necessary verifications and submission of proof of death of the depositor. Such premature withdrawals will not attract any penal charge.

Insurance Cover for Deposits The deposits in the Bank are insured with DICGC for an amount of Rs 5 lakhs (principal + interest) per depositor.

Non Withdrawable Fixed Deposits (Applicable for Resident and Non Resident)

- The Deposits cannot be closed by the depositor before expiry of the tenure. However, the Bank may allow premature withdrawal of these deposits in certain exceptional circumstances, in the event of direction from any statutory and / or regulatory body or deceased claim settlement cases.
- In the event of premature withdrawal of these deposits under above mentioned exceptional circumstances, the Bank will not pay any interest on the principal amount of the deposit. Any interest credited or paid upto the date of such premature closure will be recovered from the deposit.
- Sweep-in facility is not allowed.
- The minimum tenor for resident and NRO deposits is 91 days and 1 Year for NRE deposits.
- The deposit will be booked with maturity instruction as 'Do Not Renew'
- The Non Withdrawable Deposit is offered for amount 5 crore and above only.
- Only first party FD OD is provided with 90% limit. Third party FD OD is not allowed.

SureCover Fixed Deposit

- This is a new product variant which provides complimentary life insurance cover for the 1st year of the Fixed Deposit tenure to the primary holder of the Fixed Deposit (FD) only and the same shall not be available for the joint holders (if any). The Policy shall be available subject to the below terms and conditions.
- That the eligible age criteria of the primary holder (Resident Individual) of the FD shall be between 18 years to < 50 years.
- The minimum amount of the FD is Rs 2 lakhs and maximum amount of the FD is Rs 10 lakhs.
- The tenure for the FD is Min 1 year and Max 120 months.
- The Policy offered shall be equivalent to principal amount of the FD.
- The Complimentary insurance is applicable only for 1st year of the Fixed Deposit tenure and the premium for the subsequent years i.e. 2nd year onwards (if availed) shall be chargeable and paid by the primary holder of the FD.
- The complimentary Policy issued in my favour shall be cancelled upon premature partial liquidation of FD principal amount >=50% of the total FD booked by me.
- Premature withdrawal clause will be applicable as per bank's extant process.
- Nomination in the FD and Policy is mandatory. If nominee is minor, guardian/ appointee details should be shared and guardian/ appointee should not be minor.
- Customer can avail only one Policy against each FD per cust id. New Policy against the FD can be availed only after 1 year from premature withdrawal/ closure of the earlier FD.
- Insurance cover will be applicable only to the primary holder of the FD.
- The details for the renewal of the Policy for the subsequent year (i.e. 2nd year onwards) shall be shared by the concerned Insurance company on or before the expiry of the Policy.
- For any dispute/ grievances in relation to the Policy, Customer to contact the Insurance Company for grievance redressal.
- For any queries related to the policy, customer can write to epgroupeps@hdfclife.com or visit nearest branch.
- For any queries related to the claim, customer can write to groupclaims@hdfclife.com
- TDS will be applicable on these FDs as per the extant statutory guidelines.
- All terms and conditions with respect to regular FD will be applicable.
- That the eligible age criteria of the primary holder of the FD shall be between 18 years to 50 years. In the event of the change in age of member between the date of receipt of member consent and the risk commencement date, the sum assured of the member shall be provided as per the age on the risk commencement date.
- I/We hereby declare that I/We have not been hospitalised in the last 5 years and/ or have suffered suffering from any illness for which I/We have been advised medical treatments or investigation. I/We have not travelled outside India in the last 45 days nor will be travelling outside India in the next 6 (six) months from the date of signing this Terms and Conditions. I/we not been tested positive for COVID-19 or are not awaiting results of such a test or not been advised to be under quarantine due to COVID-19 and/ or are not currently suffering from or in the last 2 months, have not suffered from fever, persistent cough, sore throat, breathing difficulties, gastro-intestinal symptoms (vomiting, diarrhoea).
- The coverage shall terminate if you fail to satisfy any of the eligibility criteria, if you cease to be a member of the group for whatsoever reason or your relationship ceases with the master policy holder or if the premium is not paid within the allowed premium payment period.

HDFC BANK
We understand your world

DEPOSIT CONFIRMATION/RENEWAL ADVICE

Type of Deposit	Residen
Deposit Account Number	50300776770??
Name and Holding pattern	AVINASH KUMAR(Sole Owne
Currency	INDIAN RUPEE
Mode of Operation	Sing

Current* Principal Amount	Deposit Start Date	Period of Deposit	Rate of Interest(%p.a.)	Deposit Maturity Date	Current* Maturity Amoun
250000.00	06 apr 2023	17 months 20 days	7.10	26 Sep 2024	277345.00

Thank you for banking

This is a system generated advice, hence does not require an

Maturity Instructions : Redeem Principal + Interest
Lien Amount 250000.00
Nomination Not Registered

Lien mark in favour of EE RWD WORKS DIVISION, ARARIA

HDFC BANK PATNA-800001 13/6/2

IMPORTANT - "As per section 206AA introduced by finance (No 2) Act, 2009 wef01.4.2010, every person who receives income on which TDS is deductible shall furnish his PAN, failing which TDS shall be deducted at the rate of 20% (as against 10% which is existing TDS rate in case of domestic deposits and 30.09% in case of NRO deposits". Please further note that in the absence of PAN as per CBDT circular no: 03/11, TDS certificate will not be issued. Form 15G/H and other exemption certificates will be invalid even if submitted and Penal TDS will be applicable

Terms & Conditions (T&C)

Bank computes interest based on the actual number of days" in a year. In case, the deposit is spread over a leap or a non-leap year, the interest is calculated based on the number of days i.e. 366 days in a leap year & 365 days in a non-leap year.

Tax Deduction at Source (TDS)

- As per section 206AA introduced by finance (No 2) Act, 2009 w.e.f 01.4.2010, every person who receives income on which TDS is deductible shall furnish his pan, failing which TDS shall be deducted at the rate of 20% (as against 10% which is existing TDS rate) in case of domestic deposits and 30% plus applicable surcharge and health and Education cess in case of NRO deposits". Please further note that in the absence of PAN as per CBDT circular no: 03/11, TDS certificate will not be issued. In absence of PAN, Form 15G/H and other exemption certificates will be invalid even if submitted and TDS at higher rate will be applicable.
- Every person who has been allotted a Permanent Account Number (PAN) and is eligible to obtain Aadhaar number, must update their Aadhaar number to the Income tax department (PAN- Aadhaar Linkage) as per Section 139 AA of the Income Tax Act 1961 by 30th June 2021. Further non linking of PAN with Aadhaar shall make PAN "inoperative" and may attract higher TDS rate.
- TDS rate is applicable from time to time as per the IT Act, 1961 and IT rules. The current rates applicable for TDS would be displayed on Bank's website Today. TDS is recovered when interest payable or reinvested on FD & RD per customer across all Branch exceeds Rs 40,000 - (Rs. 50,000 - for senior citizen) in a Financial Year. Further, TDS is recovered at the end of the financial year on Interest accruals if applicable.
- If interest amount is insufficient to recover TDS, the same may get recovered from the principal amount of Fixed Deposit. If customer wishes to have TDS recovered from CASA, same can be availed by filling separate declaration at branch.
- For renewed deposits, the new deposit amount consists of the original deposit amount plus Interest Less TDS, if any, less compounding effect on TDS. For reinvestment deposit, the interest reinvested is post TDS recovery and "hence the maturity amount for reinvestment deposits would vary to the extent of tax and compounding effect on tax for the period subsequent of deduction till maturity.
- As Per Section 139A(5A) of IT Act, every person receiving any sum of income or amount from which tax has been deducted under the provisions of IT Act shall provide his PAN to the person responsible for deducting such tax. In case PAN is not provided as required, the bank shall not be liable for the non availment of the credit of Tax deducted at Source and non issuance of TDS certificate.
- If your PAN is not updated with the Bank or is incorrect, please visit your nearest branch to submit your PAN details.
- No deductions of Tax shall be made from the taxable interest in the case of an individual resident in India, if such individual furnishes to the Bank, a declaration in writing in the prescribed Format (Form 15G / Form 15H as applicable) to the effect that the tax on his estimated total income for the year in which such interest income is to be included in computing his total income will be Nil. This is subject to PAN availability on Bank records.
- If aggregated value of all outstanding FDs/RDs booked in same customer id during the Financial Year exceeds INR 5Lakhs limit (*) then PAN/Form 60 is mandatory

In absence of PAN/Form 60: (a) - FD/RD will not be renewed on maturity and maturity proceeds will be credited to your linked account or a Demand Draft will be sent to your mailing address as updated in Bank's records. (b) Maturity instructions to convert RD proceeds to FD will not be acted upon and RD proceeds will be credited to your linked account on maturity

The maximum interest not charged to tax during the financial year where form 15 G/H is submitted is as below:

- Upto 2,50,000 - for residents of India below the age of 60 years or a person (not being a company or firm).
- Upto 3,00,000 - for senior citizen residents of India between the age of 60-79 years at any time during the FY
- Upto 5,00,000 - for senior citizen residents of India who are 80 years or more at any time during the FY
- Form 15G/H to be submitted by customer in triplicate to the bank for submitting one copy to IT Department, one copy for Bank record and third copy to be returned to customer with Branch seal as an acknowledgment. A fresh Form 15G/H needs to be submitted at the start of every new Financial Year. In case form 15G/H is submitted post interest payout credit, waiver shall be effective from the day next to the interest payout credit immediately preceding the date of submission of form 15G/H
- Form 15G/H needs to be submitted for every fixed Deposits booked with bank for Tax exemption
- The bank shall not be liable for any consequences arising due to delay or non-submission of Form 15G/H
- To enable us to serve you better kindly submit the Form 15G/H latest by April 1st of the new financial year

Note: The above guidelines are subject to change as per Income Tax regulations /directives of Finance Ministry Govt of India prevalent from time to time.

Automatic Renewal We will be happy to renew your deposit, unless we hear from you to the contrary, for the same period as the original deposit, at the prevailing rate of interest. You can change the deposit instruction within 7 days. Without prejudice to clause above, I hereby authorise the Bank and or its authorised person to approach me through various mode of communication viz. via email, telephonic call, voice bot (through chat bot or any other Artificial Intelligent Tool), message etc. and seek my consent confirmation to renew the existing Fixed Deposit for same tenure and at the prevailing applicable rate of interest. I confirm that the consent confirmation given by me through the above channels for renewal shall be treated as written instruction / advice given by me to the Bank for renewal of the Fixed Deposit as above.

Premature Encashment

- In the event of death of one of the joint account holders, the right to the deposit proceeds does not automatically devolve on the surviving joint deposit account holder, unless there is a survivorship clause.
- In case of joint fixed deposits with a survivorship clause the Bank shall be discharged by paying the Fixed Deposit proceeds prematurely to survivor/s, on request, in the event of one or more Joint Depositor.
- In the case of premature encashment, all signatories to the deposit must sign the encashment instruction.
- All premature encashment will be governed by rules of Reserve Bank of India Prevalent at the time of encashment.
- In case joint holder mandate submitted to the bank, any of the holders can sign where mode of operation is either or survivor / former or survivor.
- As per IT laws, if aggregate amount of the deposit (s) held by a person with a branch either in his own name or jointly with any person on the date of repayment together with the interest at payable is equal to or exceeds 20,000/- then the amount will be paid by bank draft drawn in the name of the deposit holder or by crediting the savings / current account of the deposit holder.

- Partial Premature withdrawal and sweep-in facility is not allowed for fixed deposits with amount >5 cr to <25 cr.
- The interest rate applicable for premature closure of deposits (all amounts) will be lower of: The rate of Original contracted tenure for which the deposit has been booked OR base rate applicable for the tenure for which deposit has been in force with the Bank.
- For deposits <5cr booked on or after 7th March'19, the base rate is the rate applicable to deposits of less than Rs 2 Cr as on the date of booking the deposit. Prior to this the base rate is the rate applicable to deposits of less than Rs 1 Cr as on date of booking the deposit. For 5 Crore and above deposits, the base rate is the rate applicable for 5 cr deposits.
- As per terms & conditions of the fixed deposits accounts of the bank in case of premature closure of Fixed Deposit (including sweep in / partial closure) the interest rate will be 1.00% below the contracted rate or the base rate applicable for the period the deposit has remained with the bank, whichever is lower, except for the deposits booked with tenor 7-14 days,for deposit with amount >=5.25 cr to <5.30 cr (wef 29th Aug 2018), for deposits >=24.75 cr to <25 cr (wef 29th Aug 2018)and also for FD's booked with value >=25 crore (single fd booked post Sept 2017). 1% reduced rate will not be applicable for NRE fixed deposits.
- In case of death of primary holder of the deposit prior to maturity date, premature termination of the deposit would be allowed as per the terms of contract subject to necessary verifications and submission of proof of death of the depositor. Such premature withdrawals will not attract any penal charge.

Insurance Cover for Deposits The deposits in the Bank are insured with DICGC for an amount of Rs 5 lakhs (principal + interest) per depositor.

Non Withdrawable Fixed Deposits (Applicable for Resident and Non Resident)

- The Deposits cannot be closed by the depositor before expiry of the tenure. However, the Bank may allow premature withdrawal of these deposits in certain exceptional circumstances, in the event of direction from any statutory and regulatory body or deceased claim settlement cases.
- In the event of premature withdrawal of these deposits under above mentioned exceptional circumstances, the Bank will not pay any interest on the principal amount of the deposit. Any interest credited or paid upto the date of such premature closure will be recovered from the deposit.
- Sweep-in facility is not allowed.
- The minimum tenor for resident and NRO deposits is 91 days and 1 Year for NRE deposits.
- The deposit will be booked with maturity instruction as "Do Not Renew"
- The Non Withdrawable Deposit is offered for amount 5 crore and above only.
- Only first party FD OD is provided with 90% limit. Third party FD OD is not allowed.

SureCover Fixed Deposit

- This is a new product variant which provides complimentary life insurance cover for the 1st year of the Fixed Deposit tenure to the primary holder of the Fixed Deposit (FD) only and the same shall not be available for the joint holders (if any). The Policy shall be available subject to the below terms and conditions.
- That the eligible age criteria of the primary holder (Resident Individual) of the FD shall be between 18 years to 50 years.
- The minimum amount of the FD is Rs 2 lakhs and maximum amount of the FD is Rs 10 lakhs.
- The tenure for the FD is Min 1 year and Max 120 months
- The Policy offered shall be equivalent to principal amount of the FD
- The Complimentary insurance is applicable only for 1st year of the Fixed Deposit tenure and the premium for the subsequent years i.e. 2nd year onwards (if availed) shall be chargeable and paid by the primary holder of the FD.
- The complimentary Policy issued in my favour shall be cancelled upon premature partial liquidation of FD principal amount >50% of the total FD booked by me.
- Premature withdrawal clause will be applicable as per bank's extant process.
- Nomination in the FD and Policy is mandatory. If nominee is minor, guardian/appointee details should be shared and guardian/appointee should not be minor.
- Customer can avail only one Policy against each FD per cust id. New Policy against the FD can be availed only after 1 year from premature withdrawal/closure of the earlier FD.
- Insurance cover will be applicable only to the primary holder of the FD.
- The details for the renewal of the Policy for the subsequent year (i.e. 2nd year onwards) shall be shared by the concerned Insurance company on or before the expiry of the Policy.
- For any dispute grievances in relation to the Policy, Customer to contact the Insurance Company for grievance redressal.
- For any queries related to the policy, customer can write to cpgroupops@hdfclife.com or visit nearest branch
- For any queries related to the claim, customer can write to groupclaims@hdfclife.com
- TDS will be applicable on these FDs as per the extant statutory guidelines.
- All terms and conditions with respect to regular FD will be applicable.
- That the eligible age criteria of the primary holder of the FD shall be between 18 years to 50 years. In the event of the change in age of member between the date of receipt of member consent and the risk commencement date, the sum assured of the member shall be provided as per the age on the risk commencement date.
- I/We hereby declare that I/We have not been hospitalized in the last 5 years and/or have suffered/suffering from any illness for which I/We have been advised medical treatments or investigation. I/We have not travelled outside India in the last 45 days nor will be travelling outside India for the next 6 (six) months from the date of signing this Terms and Conditions. I/we not been tested positive for COVID-19 or are not awaiting results of such a test or not been advised to be under quarantine due to COVID-19 and/or are not currently suffering from or in the last 2 months, have not suffered from fever, persistent cough, sore throat, breathing difficulties, gastro-intestinal symptoms (vomiting, diarrhoea).
- The coverage shall terminate if you fail to satisfy any of the eligibility criteria, if you cease to be a member of the group for whatsoever reason or your relationship ceases with the master policy holder or if the premium is not paid within the allowed premium payment period.

HDFC BANK
We understand your world

DEPOSIT CONFIRMATION/RENEWAL ADVICE

Type of Deposit	**Resident**
Deposit Account Number	**50300776769971**
Name and Holding pattern	AVINASH KUMAR(Sole Owner)
Currency	INDIAN RUPEES
Mode of Operation	[illegible]

Current* Principal Amount	Deposit Start Date	Period of Deposit	Rate of Interest(%p.a.)	Deposit Maturity Date	Current* Maturity Amount
225000.00	06 apr 2023	17 months 20 days	7.10	26 Sep 2024	249610.00

Thank you for banking with us

This is a system generated Advice, hence does not require any signature

Maturity Instructions : Redeem Principal + Interest
Lien Amount 225000.00
Nomination Not Registered

Lien mark in favour of EE RWD WORKS DIVISION, ARARIA

HDFC BANK LTD. 4812 DIGHA BR. PATNA-800011
13/6/23

IMPORTANT - "As per section 206AA introduced by finance (No 2) Act 2009 w.e.f 01.4.2010 every person who receives income on which TDS is deductible shall furnish his PAN, failing which TDS shall be deducted at the rate of 20% (as against 10% which is existing TDS rate in case of domestic deposits and 30.09% in case of NRO deposits" Please further note that in the absence of PAN as per CBDT circular no: 03/11, TDS certificate will not be issued. Form 15G/H and other exemption certificates will be invalid even if submitted and penal TDS will be applicable.

Terms & Conditions (T&C)

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- Every person who has been allotted a Permanent Account Number (PAN) and is eligible to obtain Aadhaar number, are to update their Aadhaar number to the Income tax department (PAN- Aadhaar Linkage) as per Section 139 AA of the Income Tax Act, 1961 by 30th June 2023. Further non linking of PAN with Aadhaar shall make PAN "inoperative" and may attract higher TDS rate.
- TDS rate is applicable from time to time as per the IT Act, 1961 and IT rules. The current rates applicable for TDS would be displayed on Bank's website. Today, TDS is recovered when interest payable or reinvested on FD & RD per customer across all Branch exceeds Rs.40,000/- (Rs. 50,000/- for senior citizen) in a Financial Year. Further, TDS is recovered at the end of the financial year on Interest accrued if applicable.
- If interest amount is insufficient to recover TDS, the same may get recovered from the principal amount of Fixed Deposit. If customer wishes to have TDS recovered from CASA, same can be availed by filling separate declaration at branch.
- For reinvested deposits the new deposit amount consists of the original deposit amount plus Interest Less TDS, if any, has compounding effect on TDS. For reinvestment deposit, the interest reinvested is post TDS recovery and hence the maturity amount for reinvestment deposits would vary to the extent of tax and compounding effect on tax for the period from the date of deduction till maturity.
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In absence of PAN/Form 60 (a) FD/RD will not be renewed on maturity and maturity proceeds will be credited to your linked account or a Demand Draft will be sent to your mailing address as updated in Bank's records. (b) Maturity instructions to convert RD proceeds to FD will not be acted upon and RD proceeds will be credited to your linked account on maturity.

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Automatic Renewal We will be happy to renew your deposit unless we hear from you to the contrary, for the same period as the original deposit, at the prevailing rate of interest. You can change the deposit instruction within 7 days without prejudice to clause above. I hereby authorise the Bank and or its authorised person to approach me through various mode of communication viz (via email, telephone call, voice bot (through chat bot or any other Artificial Intelligent Tool), message etc.) and seek my consent/confirmation to renew the existing Fixed Deposit for same tenure and at the prevailing applicable rate of interest. I confirm that the consent/confirmation given by me through the above channels for renewal shall be treated as written instruction/advice given by me to the Bank for renewal of the Fixed Deposit as above.

Premature Encashment

- In the event of death of one of the joint account holders, the right to the deposit proceeds does not automatically devolve on the surviving joint deposit account holder, unless there is a survivorship clause.
- In case of joint fixed deposits with a survivorship clause, the Bank shall be discharged by paying the Fixed Deposit proceeds prematurely to survivor/s on request, in the event of one or more Joint Depositor.
- In the case of premature encashment, all the joint holders to the deposit must sign the encashment instruction.
- All premature encashment will be governed by rules of Reserve Bank of India Prevalent at the time of encashment.
- In case joint holder mandate submitted to the bank, any of the holders can sign where mode of operation is either or survivor / former or survivor.
- As per IT laws, if aggregate amount of the deposit (s) held by a person with a branch either in his own name or jointly with any person on the date of repayment together with the interest payable is equal to or exceeds 20,000/- then the amount will be paid by bank draft drawn in the name of the deposit holder or by crediting the savings / current account of the deposit holder.
- Partial Premature withdrawal and sweep-in facility is not allowed for fixed deposits with amount >5 cr to <25 cr.
- The interest rate applicable for premature closure of deposits (all amounts) will be lower of: The rate of Original contracted tenure for which the deposit has been booked OR base rate applicable for the tenure for which deposit has been in force with the Bank.
- For deposits <5cr booked on or after 7th March'19, the base rate is the rate applicable to deposits of less than Rs 2 Cr as on the date of booking the deposit. Prior to this the base rate is the rate applicable to deposits of less than Rs 1 Cr as on date of booking the deposit. For 5 Crore and above deposits, the base rate is the rate applicable for 5 cr deposits.
- As per terms & conditions of the fixed deposits accounts of the bank in case of premature closure of Fixed Deposit (including sweep in / partial closure) the interest rate will be 1.00% below the contracted rate or the base rate applicable for the period the deposit has remained with the bank, whichever is lower except for the deposits booked with tenor 7-14 days (for deposit with amount >= 5.25 cr to < 5.50 cr w.e.f 20th Aug 2018), for deposits >=24.75 cr to < 25 cr w.e.f 20th Aug 2018 and also for FD's booked with value >= 25 crore (single fd booked post Sept 2017). The reduced rate will not be applicable for NRE fixed deposits.
- In case of death of primary holder of the deposit prior to maturity date, premature termination of the deposit would be allowed as per the terms of contract subject to necessary verifications and submission of proof of death of the depositor. Such premature withdrawals will not attract any penal charge.

Insurance Cover for Deposits The deposits in the Bank are insured with DICGC for an amount of Rs 5 lakhs (principal + interest) per depositor.

Non Withdrawable Fixed Deposits (Applicable for Resident and Non Resident)

- The Deposits cannot be closed by the depositor before expiry of the tenure. However, the Bank may allow premature withdrawal of these deposits in certain exceptional circumstances, in the event of direction from any statutory and / or regulatory body or deceased claim settlement cases.
- In the event of premature withdrawal of these deposits under above mentioned exceptional circumstances, the Bank will not pay any interest on the principal amount of the deposit. Any interest credited or paid upto the date of such premature closure will be recovered from the deposit.
- Sweep-in facility is not allowed.
- The minimum tenor for resident and NRO deposits is 91 days and 1 Year for NRE deposits.
- The deposit will be booked with maturity instruction as "Do Not Renew".
- The Non Withdrawable Deposit is offered for amount 5 crore and above only.
- Only first party FD OD is provided with 40% limit. Third party FD OD is not allowed.

SureCover Fixed Deposit

- This is a new product variant which provides complimentary life insurance cover for the 1st year of the Fixed Deposit tenure to the primary holder of the Fixed Deposit (FD) only and the same shall not be available for the joint holders (if any). The Policy shall be available subject to the below terms and conditions.
- That the eligible age criteria of the primary holder (Resident Individual) of the FD shall be between 18 years to <= 50 years.
- The minimum amount of the FD is Rs 2 lakhs and maximum amount of the FD is Rs 10 lakhs.
- The tenure for the FD is Min 1 year and Max 120 months.
- The Policy offered shall be equivalent to principal amount of the FD.
- The Complimentary insurance is applicable only for 1st year of the Fixed Deposit tenure and the premium for the subsequent years i.e. 2nd year onwards (if availed) shall be chargeable and paid by the primary holder of the FD.
- The complimentary Policy issued in my favour shall be cancelled upon premature partial liquidation of FD principal amount >50% of the total FD booked by me.
- Premature withdrawal clause will be applicable as per bank's extant process.
- Nomination in the FD and Policy is mandatory. If nominee is minor, guardian/appointee details should be shared and guardian/appointee should not be minor.
- Customer can avail only one Policy against each FD per cust id. New Policy against the FD can be availed only after a year from premature withdrawal/closure of the earlier FD.
- Insurance cover will be applicable only to the primary holder of the FD.
- The details for the renewal of the Policy for the subsequent year (i.e. 2nd year onwards) shall be shared by the concerned Insurance company on or before the expiry of the Policy.
- For any dispute/grievances in relation to the Policy, Customer to contact the Insurance Company for grievance redressal.
- For any queries related to the policy, customer can write to cpgroupops@hdfclife.com or visit nearest branch.
- For any queries related to the claim, customer can write to group.claims@hdfclife.com
- TDS will be applicable on these FDs as per the extant statutory guidelines.
- All terms and conditions with respect to regular FD will be applicable.
- That the eligible age criteria of the primary holder of the FD shall be between 18 years to 50 years. In the event of the change in age of member between the date of receipt of member consent and the risk commencement date, the sum assured of the member shall be provided as per the age on the risk commencement date.
- I/We hereby declare that I/We have not been hospitalized in the last 5 years and/or have suffered suffering from any illness for which I/We have been advised medical treatment or investigation. I/We have not travelled outside India in the last 45 days nor will be travelling outside India in the next 6 (six) months from the date of signing this Terms and Conditions. I/we not been tested positive for COVID-19 or are not awaiting results of such a test or not been advised to be under quarantine due to COVID-19 and/or are not currently suffering from or in the last 2 months have not suffered from fever, persistent cough, sore throat, breathing difficulties, gastro-intestinal symptoms (vomiting, diarrhoea).
- The coverage shall terminate if you fail to satisfy any of the eligibility criteria, if you cease to be a member of the group for whatsoever reason or your relationship ceases with the master policy holder or if the premium is not paid within the allowed premium payment period.