

DEPOSIT CONFIRMATION/RENEWAL ADVICE

Type of Deposit
Deposit Account Number
Name and Holding pattern
Currency
Mode of Operation

Resident
80300776780642
AVINASH KUMAR Sole Owner
INDIAN RUPEES
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

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

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This is a system generated Advice



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

IMPORTANT: As per section 70A 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 10% against 10% which is existing TDS rate on case of domestic deposits and 30% 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 and PAN card 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 70A 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 obtain 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 furnishing 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 deposited on bank's website. TDS is recovered when interest payable or received on FD & RD per customer across all Branches exceeds Rs. 40,000/- (Rs. 50,000/- for non-resident citizens) in a Financial Year. Further, TDS is also levied on the income of the financial year on interest received, 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. For compounding effect on TDS, for reinvestment deposit, the interest invested 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 to deduction till maturity.

As per Section 170A(A) 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 tax. In case PAN is not provided as required, the bank shall not be liable for the non availability of the credit of Tax deducted at Source. Non-availability of TDS certificate.

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.

Tranche gated value of all outstanding FDs/RDs booked in name of customer at closing the Financial Year exceeds INR 10 Lakhs, then PAN is mandatory.

In absence of PAN, Form 15G/H, FD/RD will not be renewed on maturity and maturity proceeds will be credited to your linked account or 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 automatically.

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

- Upto Rs. 50,000/- for residents of India below the age of 60 years or a person (not being a company or firm).
- Upto Rs. 60,000/- for senior citizen residents of India between the age of 60-79 years at any time during the FY.
- Upto Rs. 60,000/- for senior citizen residents of India who are 80 years or more at any time during the FY.

Form 15G/H is 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 payment 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 you hear from you to the contrary, for the same term as the original deposit at the prevailing rate of interest. You can change the deposit instruction within 7 days. A notice will be sent to you by email, telephone call, sms or through chat box or any other Artificial Intelligent Tools, messages, etc. and seek my consent confirmation to renew the existing Fixed Deposit for same tenure and at the prevailing applicable rate of interest. I consent 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 holder, 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 depositors. In case of premature encashment, all signatures to the deposit must sign the consent instruction. All premature encashments will be governed by rules of Reserve Bank of India. Pre-ident 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 on payee or bearer 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 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 or to > 25% of the deposit.
- The interest rate applicable for premature closure of deposits will be lower than 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 booked on or after 26 March 19, the base rate is the rate applicable to deposits of less than Rs. 25 lakhs as on the date of booking the deposit. Prior to this date, the base rate is the rate applicable to deposits of less than Rs. 25 lakhs as on the date of booking the deposit. For 50 crore and above deposits, the base rate is the rate applicable for 5 or 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 was remained with the bank, whichever is lower, except for the deposits booked with tenure 7-14 days for deposit with amount > 5.25 lakhs to < 5.50 lakhs of 20th Aug 2018, for deposits > 24.75 lakhs to < 25 lakhs of 20th Aug 2018 and also for FDs booked with value > 25 lakhs (single fd booked post Sept 2017). The actual 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 de-escalation 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 lakhs 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 of any. The Policy shall be available subject to the below terms and conditions.

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 5 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 of a policy shall be chargeable and paid by the primary holder of the FD.

The Complimentary Policy issued in my taxon 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 appointer should not be minor.

Customer can avail only one Policy against each FD per year. 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 agroup@hdfclife.com or visit nearest branch. For any queries related to the claim, customer can write to groups@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.

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 undergone 1. 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. We are not 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, one throat breathing difficulties, gastro-intestinal symptoms (vomiting/diarrhoea).

The company shall terminate if you fail to satisfy any of the eligibility criteria if you cease to be a member of the group for whatever 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
Deposit Account Number
Name and Holding pattern
Currency
Mode of Operation

Resident
50300776783447
AVINASH KUMAR (Sole Owner)
INDIAN RUPEES
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

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

This is a system generated Advice. No signature required.
Thank you for banking with us.



Lien mark in favour of EE RWD WORKS DIVISION, ARARIA

IMPORTANT: As per section 115A introduced by Finance (No. 2) Act, 2009 with effect from 1.4.2010, every person who receives income on which TDS is deductible shall furnish for PAN, failing which TDS shall be deducted at the rate of 20% against 10% which is existing TDS rate in case of deposits and 30% in case of NRO deposits. Please further note that in the absence of PAN as per CBI circular no. 0311, TDS certificate will not be issued. Form 15G/H and TDS certificate will not be issued even if submitted and PAN 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 115A introduced by Finance (No. 2) Act, 2009 with effect from 1.4.2010, every person who receives income on which TDS is deductible shall furnish for PAN, failing which TDS shall be deducted at the rate of 20% against 10% which is existing TDS rate in case of deposits and 30% in case of NRO deposits. Please further note that in the absence of PAN as per CBI circular no. 0311, TDS certificate will not be issued. Form 15G/H and other exemption certificates will be invalid even if submitted and PAN TDS will be applicable.

Every person who has been allotted a Permanent Account Number (PAN) and is eligible to obtain Aadhaar number, must indicate 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 will attract higher TDS rate.

TDS is applicable from time to time as per the IT Act, 1961 and IT rules. The current rates applicable for TDS should be deduced on (bank + branch) 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 accrued (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 interest deposits, the new deposit amount consists of the original deposit amount plus interest less TDS, if any. For 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 to deduction of TDS.

As per Section 170A(3) 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-availability of the credit of Tax deducted at Source (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 or Form 15H as applicable).

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 Rs. 10,00,000/- (Ten Lakhs) PAN Form 99 is mandatory.

In absence of PAN Form 99 (or FD FD 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 automatically.

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

- Up to Rs. 40,000/- for residents of India below the age of 60 years or a person (not being a company or firm)
- Up to Rs. 50,000/- for senior citizen residents of India between the age of 60-79 years at any time during the FY
- Up to Rs. 60,000/- 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 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 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 regulatory directives of Finance Ministry Govt of India, valid 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 its authorized agents to approach me through various mode of communication viz. via email, telephone and voice bot (through chat bot or any other Artificial Intelligent Tool), message, sms, and seek my consent/confirmation to renew the existing Fixed Deposit for same tenure 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 early termination of the joint account holder, 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 surviving account holder, in the event of one or more joint depositors.

In the case of premature encashment, all signatories to the deposit must sign the encashment instruction.

All payments, commitments 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 in joint or survivorship basis.

As per IT Law, if aggregate amount of the deposit as 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 20,00,000/- 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 or more -25 or more.

The interest rate applicable for premature closure of deposits (all amounts) will be lower of: The rate of FD booked / (contested) 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 booked on or after 26th March/19, the base rate is the rate applicable to deposits of less than Rs. 1 Crore 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 Crore as on the date of booking the deposit. For 5 or more and above deposits, the base rate is the rate applicable for 5 or more.

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 instructed 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 senior 7-4 days for deposit with amount -5.25 or to -5.50 or on 26th Aug 2018; for deposits -24.75 or to -25 or on 26th Aug 2018; and also for FDs booked with value -25 or more (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 decisional order of the court.

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 upon 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.

Surge Cover 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 of 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 60 years.

The minimum amount of the FD is Rs. 7 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 available) 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 nomination 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 cut-off. 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 groupgrievance@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 60 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 to medical treatment or surgery on I/we have not travelled outside India in the last 45 days nor have I/we been travelling outside India in the next 60 days from the date of signing this Terms and Conditions. I/we have 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 it 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 whatever 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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Understand your world

DEPOSIT CONFIRMATION/RENEWAL ADVICE

Type of Deposit
Deposit Account Number
Name and Holding pattern
Currency
Mode of Operation

Resident
60300776749971
ADINASH KUMAR (Sole Owner)
INDIAN RUPEES

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

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

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This is a system generated Advice, hence no signature and stamp

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



EXEMPTION - 1% per annum TDS (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 to PAN (filing which TDS shall be deducted at the rate of 20% (as against 10% in case of NRO 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 from 13G H and the complete TDS will be deducted and 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 194A of IT Act, 2009 w.e.f. 01.4.2010, every person who receives income on which TDS is deductible shall furnish to PAN (filing which TDS shall be deducted at the rate of 20% (as against 10% in case of NRO 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 from 13G H and the complete TDS will be deducted and TDS will be applicable.

For PAN, please note the new allowed Permanent Account Number (PAN) and is eligible to obtain Aadhaar number. Once update the Aadhaar number to the Income tax department (PAN-Aadhaar Linkage) as per Section 139 AA of the Income Tax Act, 1961, from June 2013. Further non-linking of PAN with Aadhaar shall make PAN "non-operative" and non-usable for TDS.

TDS is applicable from time to time as per the IT Act, 1961 and IT rules. The current rates applicable for TDS are as follows: (i) TDS on interest on deposits (including FDs) is 20% (or 10% in case of NRO deposits) and (ii) TDS on maturity proceeds of FDs is 20% (or 10% in case of NRO deposits). TDS is payable on the date of maturity of the deposit. TDS is not payable on the interest on deposits (including FDs) if the interest is reinvested in the same bank.

For interest on deposits, the new deposit amount consists of the original deposit amount plus interest less TDS. (Any compounding effect on TDS for reinvestment deposits, 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 to deduction of TDS).

As per Section 194A of IT Act, every person receiving any sum of income or amount from which tax has been deducted and the person on whom TDS shall provide his PAN to the person responsible for deducting such tax. In case of non-provision of PAN, the bank shall not be liable for the non availing of the credit of Tax deducted at Source for the availing of TDS certificate.

For PAN, please note the new allowed Permanent Account Number (PAN) and is eligible to obtain Aadhaar number. Once update the Aadhaar number to the Income tax department (PAN-Aadhaar Linkage) as per Section 139 AA of the Income Tax Act, 1961, from June 2013. Further non-linking of PAN with Aadhaar shall make PAN "non-operative" and non-usable for TDS.

No calculation 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 Form (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 or Bank records.

For aggregated name of all outstanding FDs, the FDs booked in more customer id during the Financial Year exceeds INR 10 Lakhs, then PAN form will be mandatory.

In absence of PAN Form 60 (Form 15G/15H) will not be renewed on maturity and maturity proceeds will be credited to your bank account as a Matured Draft will be sent to your mailing address as entered in Bank's records. (ii) Maturity proceeds, if any, will be credited to your bank account as a Matured Draft will be sent to your mailing address as entered in Bank's records.

The maximum interest charged to tax during the financial year where Form 15G/15H is submitted is as below:
- For salaried individuals: For a sum of deposit below the age of 60 years or a person (not being a company or firm) below the age of 60 years.
- For un-salaried individuals: For a sum of deposit below the age of 60 years or a person (not being a company or firm) below the age of 60 years.

Form 15G/15H is to be submitted by customer in triplicate to the bank for submitting one copy to IT Department, one copy to the Bank record and one copy to be returned to customer with Branch seal as an acknowledgment. A fresh Form 15G/15H is to be submitted at the start of every new Financial Year. For Form 15G/15H is submitted post interest on maturity, the interest shall be effective from the day next to the interest payment credit immediately preceding the date of submission of Form 15G/15H.

Form 15G/15H 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/15H. For maturity to serve you better kindly submit the Form 15G/15H latest by 31st of the new Financial year.

Note: The above guidelines are subject to change as per Income Tax regulatory directives of Finance Ministry Govt of India, 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 of other period to have done. Thereby, authorize the Bank and its authorized person to approach here through various mode of communication, via e-mail, telephone, call, voice, but through chat bot or any other Artificial Intelligent Tool, in e-mail, etc. and such any source confirmation to renew the existing Fixed Deposit for same tenure and at the prevailing applicable rate of interest. Confirm that the consent confirmation given by me through the above channels for renewal shall be treated as written instruction and 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 holder, the right to the deposit proceeds does not automatically devolve on the surviving joint account holder, unless there is a contrary 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 premature closure of Joint Deposit.

In the case of premature encashment, all the parties to the deposit must sign the encashment instruction. All parties encashment will be governed by order of Branch Head of India. Proceeds at the time of encashment. In case joint holder mandate submitted to the bank, any of the holders can sign here mode of operation is either in person or by power of attorney.

As per IT Act, if aggregate amount of the deposit is held by a person with a branch either in his own name or jointly with another person on the date of payment together with the interest payable, is equal to or exceeds 20 lakhs, 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 encashment facility is not allowed for fixed deposits with amount ₹5 or to ₹25 or more. The interest rate applicable for premature closure of deposits will amount to be lower than 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 booked on or after 7th March 2019, the base rate is the rate applicable to deposits of less than 91 days as on the date of booking the deposit. Prior to this the base rate is the rate applicable to deposits of less than 91 days as on the date of booking the deposit. For deposits booked on or after 7th March 2019, the base rate is the rate applicable to deposits of less than 91 days as on the date of booking the deposit.

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 100% 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 tenure 7 to 14 days for deposit with amount ₹5.25 or to ₹50 as on 26th Aug 2019 for deposits ₹24.75 or to ₹25 as on 26th Aug 2019 and also for FDs booked with value ₹25 or more (single FD booked post Sep 2017). The interest 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 should be allowed as per the terms of contract subject to necessary verifications and submission of proof of death of the depositor. Such premature withdrawal 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 decision of court of competent jurisdiction.

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 upon the date of such premature closure will be recovered from the deposit.

Sweep 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 is provided with 40% limit. Third party FD is not allowed.

Sure Cover Fixed Deposit
This is a new product variant which provides complimentary life insurance cover for the full term 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 of FD. The Policy shall be available subject to the below terms and conditions.

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 1 Lakh 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 (2nd year onwards) of the policy shall be chargeable and paid by the primary holder of the FD.
The Complimentary Policy issued in any format 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 Policy is mandatory. If nomination is minor, guardian appointment details should be shared and guardian appointment 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 clause 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 spgroups@hdfcbank.com or visit nearest branch.

For any queries related to the claim, customer can write to groups@hdfcbank.com.
TDS will be applicable on the FD 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 insured between the date of receipt of nomination and the date of maturity of the policy, the nomination of the policy shall be provided to per the age on the risk commencement date.

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 are on medication. I/we have not travelled outside India in the last 45 days and will be travelling outside India in the next 30 days from the date of signing this Terms and Conditions. I/we have not been tested positive for COVID-19 or are not awaiting results of such a test or not been advised to self 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, loss of taste or smell, 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 whatever reason or your relationship ceases with the master policy holder or if the premium is not paid within the allowed premium payment period.