

कार्यपालक अभियंता का कार्यालय
ग्रामीण कार्य विभाग, कार्य प्रमंडल, हाजीपुर

पत्रांक:- 2808

/दिनांक:- 15/12/22

प्रेषक,

कार्यपालक अभियंता,
ग्रामीण कार्य विभाग, कार्य प्रमंडल,
हाजीपुर।

सेवा में,

शाखा प्रबन्धक
पंजाब नेशनल बैंक,
हाजीपुर, वैशाली।

विषय:- BG का सत्यापन के संबंध में।

महाशय,

उपर्युक्त विषयक संबंध में कहना है कि आपके शाखा से निर्गत BG जिसका ब्यौरा निम्न प्रकार है
का अधोहस्ताक्षरी के नाम से प्रतिज्ञिप्त है या नहीं इसकी जाँच/सत्यापन कर इस कार्यालय को कृपया सूचित
करने का कष्ट किया जाय। BG जिसका ब्यौरा निम्न प्रकार है-

Sl. No.	Name & Address of Contractor	BG A/c NO-	Amount	Valid Date
1	Basant Kumar	BG A/c No- 40370ILG000222 dt- 30.11.2022	Rs. 12,25000/-00	29.11.2023
2		BG A/c No- 40370ILG000322 dt- 30.11.2022	Rs. 4,75000/-00	29.11.2023

अनुरोध है कि सत्यापन कर email - eehajipur@gmail.com के माध्यम से सूचित करने की कृपा करे।
विश्वासभाजन

We confirm that
mentioned BG

i) 40370ILG000222

ii) 40370ILG000322

is genuine. *[Signature]*
5155335/22/12/22

कार्यपालक अभियंता
ग्रामीण कार्य विभाग, कार्य प्रमंडल,
हाजीपुर



कार्यपालक अभियंता का कार्यालय
ग्रामीण कार्य विभाग, कार्य प्रमंडल, हाजीपुर

पत्रांक:- 2808

/दिनांक:- 15/12/22

प्रेषक,

कार्यपालक अभियंता,
ग्रामीण कार्य विभाग, कार्य प्रमंडल,
हाजीपुर।

सेवा में,

शाखा प्रबन्धक
पंजाब नेशनल बैंक,
हाजीपुर, वैशाली।

विषय:- BG का सत्यापन के संबंध में।

महाशय,

उपर्युक्त विषयक संबंध में कहना है कि आपके शाखा से निर्गत BG जिसका ब्यौरा निम्न प्रकार है का अधोहस्ताक्षरी के नाम से प्रतिज्ञिप्त है या नहीं इसकी जाँच/सत्यापन कर इस कार्यालय को कृपया सूचित करने का कष्ट किया जाय। BG जिसका ब्यौरा निम्न प्रकार है-

Sl. No.	Name & Address of Contractor	BG A/c NO-	Amount	Valid Date
1	Basant Kumar	BG A/c No- 40370ILG000222 dt- 30.11.2022	Rs. 12,25000/-00	29.11.2023
2		BG A/c No- 40370ILG000322 dt- 30.11.2022	Rs. 4,75000/-00	29.11.2023

अनुरोध है कि सत्यापन कर email – eehajipur@ gmail.com के माध्यम से सूचित करने की कृपा करे।
विश्वासभाजन

कार्यपालक अभियंता
ग्रामीण कार्य विभाग, कार्य प्रमंडल,
हाजीपुर

SN
15/12/22

We confirm that

Mentioned BG

403700ILG000222 & 403700ILG000322

is genuine.

Signature
5155335 / 22/12/22



कार्यपालक अभियंता का कार्यालय
ग्रामीण कार्य विभाग, कार्य प्रमंडल, हाजीपुर

पत्रांक:- 2842

/दिनांक:- 21-12-22

प्रेषक,

कार्यपालक अभियंता,
ग्रामीण कार्य विभाग, कार्य प्रमंडल,
हाजीपुर।

सेवा में,

शाखा प्रबन्धक
राष्ट्रीय स्टेट बैंक,
शाखा - ए०डी०बी० हाजीपुर।

विषय:- BG का सत्यापन के संबंध में।

महाशय,

उपर्युक्त विषयक संबंध में कहना है कि आपके शाखा से निर्गत BG जिसका ब्यौरा निम्न प्रकार है का अधोहस्ताक्षरी के नाम से प्रतिज्ञिप्त है या नहीं इसकी जाँच/सत्यापन कर इस कार्यालय को कृपया सूचित करने का कष्ट किया जाय। BG जिसका ब्यौरा निम्न प्रकार है-

Sl. No.	Name & Address of Contractor	BG A/c NO-	Amount	Valid Date
1	Basant Kumar	BG A/c No- 368495SADB4433 dt- 20.12.2022	Rs. 10,51000/-00	19.12.2023
2		BG A/c No- 368495sadb4322	Rs. 23,50000/-00	14.12.2023

अनुरोध है कि सत्यापन कर email - eehajipur@ gmail.com के माध्यम से सूचित करने की कृपा करे।
विश्वासभाजन

We have verified two BG

① 368495 SADB 4433

② 368495 SADB 4322

existing at ADB Branch (03624)



कार्यपालक अभियंता
ग्रामीण कार्य विभाग, कार्य प्रमंडल,
हाजीपुर

21/12/22

कार्यपालक अभियंता का कार्यालय
ग्रामीण कार्य विभाग, कार्य प्रमंडल, हाजीपुर

पत्रांक:- 2842

/दिनांक:- 21-12-22

प्रेषक,

कार्यपालक अभियंता,
ग्रामीण कार्य विभाग, कार्य प्रमंडल,
हाजीपुर।

सेवा में,

शाखा प्रबन्धक
भारतीय स्टेट बैंक,
शाखा - ए0डी0बी0 हाजीपुर।

विषय:- BG का सत्यापन के संबंध में।

महाशय,

उपर्युक्त विषयक संबंध में कहना है कि आपके शाखा से निर्गत BG जिसका ब्यौरा निम्न प्रकार है का अधोहस्ताक्षरी के नाम से प्रतिज्ञिप्त है या नहीं इसकी जाँच/सत्यापन कर इस कार्यालय को कृपया सूचित करने का कष्ट किया जाय। BG जिसका ब्यौरा निम्न प्रकार है-

Sl. No.	Name & Address of Contractor	BG A/c NO-	Amount	Valid Date
1	Basant Kumar	BG A/c No- 368495SADB4433 dt- 20.12.2022	Rs. 10,51000/-00	19.12.2023
2		BG A/c No- 368495sadb4322	Rs. 23,50000/-00	14.12.2023

अनुरोध है कि सत्यापन कर email - eehajipur@ gmail.com के माध्यम से सूचीत करने की कृपा करे।
विश्वासभाजन

We have verified two BG

① 368495 SADB 4433

② 368495 SADB 4322 are
existing at ADB Branch (03684)



कार्यपालक अभियंता
ग्रामीण कार्य विभाग, कार्य प्रमंडल,
हाजीपुर

कार्यपालक अभियंता का कार्यालय
ग्रामीण कार्य विभाग, कार्य प्रमंडल, हाजीपुर

पत्रांक:- 2807

/दिनांक:- 15/12/2022

प्रेषक,

कार्यपालक अभियंता,
ग्रामीण कार्य विभाग, कार्य प्रमंडल,
हाजीपुर।

सेवा में,

शाखा प्रबन्धक
भारतीय स्टेट बैंक,
ए0डी0बी0, हाजीपुर, वैशाली।

विषय:- FD का सत्यापन के संबंध में।

महाशय,

उपर्युक्त विषयक संबंध में कहना है कि आपके शाखा से निर्गत FD जिसका ब्यौरा निम्न प्रकार है का अधोहस्ताक्षरी के नाम से प्रतिज्ञिप्त है या नहीं इसकी जाँच/सत्यापन कर इस कार्यालय को कृपया सूचित करने का कष्ट किया जाय। FD जिसका ब्यौरा निम्न प्रकार है-

Sl. No.	Name & Address of Contractor	BG/FD A/c NO-	Amount	Valid Date
1	Basant Kumar	FD A/C No- 41505476287 dt- 15.12.2022	Rs. 1,50,000.00	15.12.2023
2		FD A/C No- 41038807981 dt- 08.06.2022	Rs. 3,15,500.00	08.06.2023
3		FD A/C No- 41067549594 dt- 21.06.2022	Rs. 84500.00	21.06.2023
4		FD A/C No- 41131809959 dt- 18.07.2022	Rs. 121000.00	18.07.2023

अनुरोध है कि सत्यापन कर email - eehajipur@gmail.com के माध्यम से सूचीत करने की कृपा करें।
विश्वासभाजन

We have verified all four fixed deposit, these are existing at ADB Branch (03684), Our hold is exist on these four FD.



कार्यपालक अभियंता
ग्रामीण कार्य विभाग, कार्य प्रमंडल,
हाजीपुर



STATE BANK OF INDIA
ADB HAJIPUR (03684)

(THIS IS NOT A NEGOTIABLE DOCUMENT)

Date: 15/12/2022

Dear Sir/Madam,

We have pleasure in confirming your deposit held with us, the details of which are as shown below.
Your FD account number is **41505476287**. Please quote this in all correspondences.
Thank you for banking with SBI.

This FD pledged to E.E.RWD works div.
Launched



A. Customer Name - **BASANT KUMAR**

CIF Number
85194504322

Maturity Instruction
Auto Renewal

Nomination
Registered

Mode of Operation
SINGLE

Frequency of Interest Payment
At Maturity

Nominee(s), if any
RUNJHUN KUMARI

Scheme

STD-PUB IND UNI 181D-10YRS

Credit Interest & Maturity Proceeds to (A/c)
30325469845

TDR/STDR A/c No.	Tenure	Interest Rate	Principal Amt.	Value Date	Maturity Date	Maturity Value
41505476287	1 Year(s), 0 Month(s), 0 Days(s)	06.75 %	INR 150000	15/12/2022	15/12/2023	INR 160384

B. Terms & Conditions for TDR/STDR

- Please inform us of any change in your Resident/Non-Resident status as and when such change takes place. The status declaration on the account opening form shall remain in force until such time as a change is advised to us.
- In case of premature payment the deposit represented by this advice shall be subject to penalty provisions at the rates decided by the bank from time to time.
- Bank will deduct Income Tax as per the law applicable and in case no tax is to be deducted, Form 15G/H has to be submitted by the depositor to the branch just after opening the FD and at the beginning of the Financial Year in the subsequent Financial Years. The facility for online submission of Form 15G/H is also available in the INB platform (onlinesbi.com) of the bank.
- FD with additional rate of interest for senior citizens will be issued if option for "Senior Citizen" is given by the customer and age of customer is 60 Yrs or above, on the date of creating the fixed deposit, as per date of birth recorded with the Bank. The minimum days and minimum amount applicable for additional rate of Interest for senior citizen will be as per Bank's policy.
- FD will be disposed of according to the Maturity Instruction given at the time of opening the deposit. In case of auto renewal, the deposit will be renewed for the same duration for which it was originally kept, at the rate of interest prevailing on the date of renewal for that duration. If auto renewal instruction are given, the instructions will continue to be executed till terminated by the account holder.
- As per section 206AA introduced by Finance (No. 2) Act, 2009 effective April 01, 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% in case of Domestic deposits and 30.90% in case of NRO deposits.
- Additionally, in the absence of PAN, Form 15G/H and other exemption certificates will be invalid even if submitted & penal TDS will be applicable. Kindly visit your SBI branch with your PAN card (original & copy) to get the same updated on the bank records.



Launched



बिहार BIHAR

कोषागार पराधिकारी
वैशाली
12 DEC 2022

943

19-12-2022

वसन्त कुमार मिश्रा श्री हरि मिश्रा पालेस हाउस

वाराणसी जिल्ला

AR 911232
Munna Kumar Singh

Stamp Vender

Lic No.- 3/2000-2001

Registree Office Hajipur, Vaishali

Date: 20/12/2022..

To,

E.E.R, W D Works Division Hajipur,

Guarantee No.-368495SADB4433

Date of Issue: 20.12.2022

Guarantee Amount Rs.-10,51,000/- (Ten Lac Fifty One Thousands Only)

Date of Expiry: .19.2023

Date of Claim: 19.12.2023

Applicant Name: Basant Kumar

Beneficiary Name: E.E.R.W.D Works Division Hajipur

Works name:-

IN FAVOUR OF THIS WORK

Bhagwanpur prakhand ke Akbar malahi panchayat antargat gram Munsurpur NH - 77 petrol pump ke bagal to mangal singh ke ghar railway gumti gram shambhupur Berai Belkunda road tak sadak nirman. Bhagwanpur Rasalpur to Husena Ghat Chaksherpur to Mustafapur construction of road from Husena Khurd panchayat avasthit utkarmit madhaya middle school Husena Buzurg to mebalal singh ke ghar se hote hue jogi asthan. DIVISION HAJIPUR BLOCK BHAGWANPUR.





STATE BANK OF INDIA
ADB HAJIPUR (03684)

Date: 20/12/2022

To,

E.E.R, W D Works Division Hajipur,

Guarantee No.-368495SADB4433

Date of Issue: 20.12.2022

Guarantee Amount Rs.-10,51,000/- (Ten Lac Fifty One Thousands Only)

Date of Expiry: 19.12.2023

Date of Claim: 19.12.2023

Applicant Name: Basant Kumar

Beneficiary Name: E.E.R.W.D Works Division Hajipur

Works name:-

IN FAVOUR OF THIS WORK

Bhagwanpur prakhand ke Akbar malahi panchayat antargat gram Munsurpur NH - 77 petrol pump ke bagal to mangal singh ke ghar railway gumti gram shambhupur Bera Belkunda road tak sadak nirman. Bhagwanpur Rasalpur to Husena Ghat Chaksherpur to Mustafapur construction of road from Husena Khurd panchayat avasthit utkarnit madhaya middle school Husena Buzurg to mebalal singh ke ghar se hote hue jogi asthan. DIVISION HAJIPUR BLOCK BHAGWANPUR.







STATE BANK OF INDIA
ADB HAJIPUR (03684)

Date: 15/12/2022..

To,

E.E.R, W D Works Division Hajipur,

Guarantee No.-368495SADB4322

Date of Issue: 15.12.2022

Guarantee Amount Rs.-23,50,000/- (Twenty Three Lac Fifty thousands Only)

Date of Expiry: 14.12.2023

Date of Claim: 14.12.2023

Applicant Name: Basant Kumar

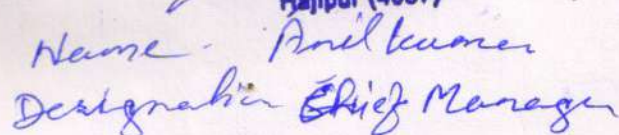
Beneficiary Name: E.E.R.W.D Works Division Hajipur

Works name:-

IN FAVOUR OF THIS WORK

Bhagwanpur prakhand ke Akbar malahi panchayat antargat gram Munsurpur NH - 77 petrol pump ke bagal to mangal singh ke ghar railway gumti gram shambhupur Bera Belkunda road tak sadak nirman. Bhagwanpur Rasalpur to Husena Ghat Chaksherpur to Mustafapur construction of road from Husena Khurd panchayat avasthit utkarmit madhaya middle school Husena Buzurg to mebalal singh ke ghar se hote hue jogi asthan. DIVISION HAJIPUR BLOCK BHAGWANPUR.







ਪੰਜਾਬ ਨੈਸ਼ਨਲ ਬੈਂਕ

punjab national bank

RAJENDRA CHOWK HAJIPUR (403700)

To,

E.E.R W D Works Division Hajipur,

Guarantee No.40370ILG000322

Date of Issue: 30.11.2022

Guarantee Amount-Rs.475000/- (Four Lac Seventy Five Thousands Only)

Date of Expiry: 29.11.2023

Date of Claim: 29.11.2023

Applicant Name; Basant Kumar

Beneficiary Name: E.E.R.W.D Works Division Hajipur.

Works Name: -

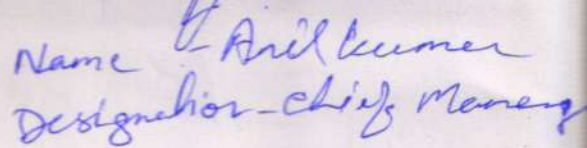
IN FAVOUR OF THIS WORK.

Bhagwanpur prakhand ke Akbar Malahi panchayat antargat gram Munsurpur NH 77 petrol pump ke bagal to mangal singh ke ghar railway gumti gram shambhupur Bera Belkunda road tak sadak nirman.Bhagwanpur Rasalpur to Husena Ghat Chaksherpur to Mustafapur construction of road from Husena Khurd panchayat avasthit utkarmit madhaya middle school Husena Buzurg to mebalal singh ke gahr se hote hue jogi asthan.

DIVISION HAJIPUR BLOCK BHAGWANPUR



For
Punjab National Bank
Chief Manager
Hajipur (4037)





ਪੰਜਾਬ ਨੈਸ਼ਨਲ ਬੈਂਕ

punjab national bank

RAJENDRA CHOWK HAJIPUR (403700)

To,

E.E.R W D Works Division Hajipur,

Guarantee No.40370ILG000222

Date of Issue: 30.11.2022

Guarantee Amount-Rs.1225000/- (Twelve Lac Twenty Five Thousands Only)

Date of Expiry: 29.11.2023

Date of Claim: 29.11.2023

Applicant Name; Basant Kumar

Beneficiary Name: E.E.R.W.D Works Division Hajipur.

Works Name: -

IN FAVOUR OF THIS WORK.

Bhagwanpur prakhand ke Akbar Malahi panchayat antargat gram Munsurpur NH 77 petrol pump ke bagal to mangal singh ke ghar railway gumti gram shambhupur Berai Belkunda road tak sadak nirman.Bhagwanpur Rasalpur to Husena Ghat Chaksherpur to Mustafapur construction of road from Husena Khurd panchayat avasthit utkarmit madhaya middle school Husena Buzurg to mebalal singh ke gahr se hote hue jogi asthan.

DIVISION HAJIPUR BLOCK BHAGWANPUR



For
Punjab National Bank

Chief Manager
Hajipur (4037)



STATE BANK OF INDIA
ADB HAJIPUR (03684)

Special Term Deposit Advice
(In lieu of Special Term Deposit Receipt)

Date: 08/06/2022

Dear Sir/Madam,

We have pleasure in confirming your deposit held with us, the details of which are as shown below.

Your FD account number is **41038807981**. Please quote this in all correspondences.

Thank you for banking with SBI.

A. Customer Name - BASANT KUMAR

CIF Number 85194504322	Mode of Operation SINGLE	Scheme STD-PUB IND UNI 181D-10YRS
Maturity Instruction Auto Renewal	Frequency of Interest Payment At Maturity	Credit Interest & Maturity Proceeds to (A/c) 30325469845
Nomination Registered	Nominee(s), if any	

TDR/STDR A/c No.	Tenure	Interest Rate	Principal Amt.	Value Date	Maturity Date	Maturity Value
41038807981	1 Year(s), 0 Month(s), 0 Days(s)	05.10 %	INR 315500	08/06/2022	08/06/2023	INR 331901

B. Terms & Conditions for TDR/STDR

- Please inform us of any change in your Resident/Non-Resident status as and when such change takes place. The status declaration on the account opening form shall remain in force until such time as a change is advised to us.
- In case of premature payment the deposit represented by this advice shall be subject to penalty provisions at the rates decided by the bank from time to time.
- Bank will deduct Income Tax as per the law applicable and in case no tax is to be deducted, Form 15G/H has to be submitted by the depositor to the branch just after opening the FD and at the beginning of the Financial Year in the subsequent Financial Years. The facility for online submission of Form 15G/H is also available in the INB platform (onlinesbi.com) of the bank.
- FD with additional rate of interest for senior citizens will be issued if option for "Senior Citizen" is given by the customer and age of customer is 60 Yrs or above, on the date of creating the fixed deposit, as per date of birth recorded with the Bank. The minimum days and minimum amount applicable for additional rate of interest for senior citizen will be as per Bank's policy.
- FD will be disposed of according to the Maturity Instruction given at the time of opening the deposit. In case of auto renewal, the deposit will be renewed for the same duration for which it was originally kept, at the rate of interest prevailing on the date of renewal for that duration. If auto renewal instruction are given, the instructions will continue to be executed till terminated by the account holder.
- As per section 206AA introduced by Finance (No. 2) Act, 2009 effective April 01, 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% in case of Domestic deposits and 30.90% in case of NRO deposits.
- Additionally, in the absence of PAN, Form 15G/H and other exemption certificates will be invalid even if submitted & penal TDS will be applicable. Kindly visit your SBI branch with your PAN card (original & copy) to get the same updated on the bank records.

Plg to EERWB WORKS DIV. HAJIPUR





STATE BANK OF INDIA
ADB HAJIPUR (03684)

Special Term Deposit Advice
(In lieu of Special Term Deposit Receipt)

Date: 21/06/2022

Dear Sir/Madam,

We have pleasure in confirming your deposit held with us, the details of which are as shown below.

Your FD account number is **41067549594**. Please quote this in all correspondences.

Thank you for banking with SBI.

A. Customer Name - BASANT KUMAR

CIF Number 85194504322	Mode of Operation SINGLE	Scheme STD-PUB IND UNI 181D-10YRS
Maturity Instruction Auto Renewal	Frequency of Interest Payment At Maturity	Credit Interest & Maturity Proceeds to (A/c) 30325469845
Nomination Registered	Nominee(s), if any RUNJHUN KUMARI	

TDR/STDR A/c No.	Tenure	Interest Rate	Principal Amt.	Value Date	Maturity Date	Maturity Value
41067549594	1 Year(s), 0 Month(s), 0 Days(s)	05.30 %	INR 84500	21/06/2022	21/06/2023	INR 89068

B. Terms & Conditions for TDR/STDR

1. Please inform us of any change in your Resident/Non-Resident status as and when such change takes place. The status declaration on the account opening form shall remain in force until such time as a change is advised to us.
2. In case of premature payment the deposit represented by this advice shall be subject to penalty provisions at the rates decided by the bank from time to time.
3. Bank will deduct Income Tax as per the law applicable and in case no tax is to be deducted, Form 15G/H has to be submitted by the depositor to the branch just after opening the FD and at the beginning of the Financial Year in the subsequent Financial Years. The facility for online submission of Form 15G/H is also available in the INB platform (onlinesbi.com) of the bank.
4. FD with additional rate of interest for senior citizens will be issued if option for "Senior Citizen" is given by the customer and age of customer is 60 Yrs or above, on the date of creating the fixed deposit, as per date of birth recorded with the Bank. The minimum days and minimum amount applicable for additional rate of interest for senior citizen will be as per Bank's policy.
5. FD will be disposed of according to the Maturity Instruction given at the time of opening the deposit. In case of auto renewal, the deposit will be renewed for the same duration for which it was originally kept, at the rate of interest prevailing on the date of renewal for that duration. If auto renewal instruction are given, the instructions will continue to be executed till terminated by the account holder.
6. As per section 206AA introduced by Finance (No. 2) Act, 2009 effective April 01, 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% in case of Domestic deposits and 30.90% in case of NRO deposits.
7. Additionally, in the absence of PAN, Form 15G/H and other exemption certificates will be invalid even if submitted & penal TDS will be applicable. Kindly visit your SBI branch with your PAN card (original & copy) to get the same updated on the bank records.

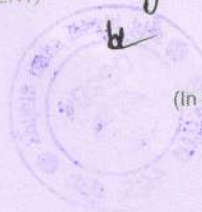
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Plage to FERRWA WOODS DIV HAJIPUR

STATE BANK OF INDIA
ADB HAJIPUR (03684)Special Term Deposit Advice
(In lieu of Special Term Deposit Receipt)

Date: 18/07/2022

Dear Sir/Madam,

We have pleasure in confirming your deposit held with us, the details of which are as shown below.
 Your FD account number is **41131809959**. Please quote this in all correspondences.
 Thank you for banking with SBI.

Customer Name - BASANT KUMAR

CIF Number 85194504322	Mode of Operation SINGLE	Scheme STD-PUB IND UNI 181D-10YRS
Maturity Instruction Auto Renewal	Frequency of Interest Payment At Maturity	Credit Interest & Maturity Proceeds to (A/c) 30325469845
Nomination Registered	Nominee(s), if any RUNJHUN KUMARI	

TDR/STDR A/c No.	Tenure	Interest Rate	Principal Amt.	Value Date	Maturity Date	Maturity Value
41131809959	1 Year(s), 0 Month(s), 0 Days(s)	05.30 %	INR 121000	18/07/2022	18/07/2023	INR 127542

Terms & Conditions for TDR/STDR

- Please inform us of any change in your Resident/Non-Resident status as and when such change takes place. The status declaration on the account opening form shall remain in force until such time as a change is advised to us.
- In case of premature payment the deposit represented by this advice shall be subject to penalty provisions at the rates decided by the bank from time to time.
- Bank will deduct Income Tax as per the law applicable and in case no tax is to be deducted, Form 15G/H has to be submitted by the depositor to the branch just after opening the FD and at the beginning of the Financial Year in the subsequent Financial Years. The facility for online submission of Form 15G/H is also available in the INB platform (onlinesbi.com) of the bank.
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