



RWD Belsand Executive Engineer &lt;belsandrwd@gmail.com&gt;

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**FD verification of rajnish kumar**

1 message

**Prince15 Kumar** <Prince15.Kumar@axisbank.com>

Tue, Feb 28, 2023 at 2:13 PM

To: "belsandrwd@gmail.com" &lt;belsandrwd@gmail.com&gt;

Cc: Maripur Branchhead &lt;Maripur.Branchhead@axisbank.com&gt;

dear sir

we have verified the detail

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902K

lien marked in favour  
of CERWD works  
division beland

**DEPOSIT ADVICE**

(Not transferable / Not negotiable)

RAJNISH KUMAR  
SAR GANESH DUTT NAGAR ROAD NO-4  
BHAGWANPUR BHAGWANPUR  
MUZAFFARPUR  
Pincode- 842001 Phone

Joint Holder : RAJNISH KUMAR

ACCOUNT NUMBER	DEPOSIT AMOUNT	INTEREST RATE (%P.A.)	START DATE	MATURITY DATE	MATURITY AMOUNT
922040060302936	INR 800000	5.1	2022-04-18	2023-04-18	INR 841587

Deposit Amount : Rupees Eight Lakh Only  
Maturity Amount : Rupees Eight Lakh Forty-One Thousand Five Hundred Eighty-Seven Only  
Scheme Code : RIC



Verified  
28/02/2023

**BRANCH NAME :**  
MARIPUR, MUZAFFARPUR (BH)  
BISHNU PRASAD GUPTA MEMORIAL FOUNDATION, NEAR  
MARIPUR OVERBRIDGE  
KAZIMOHMADPUR,  
Pincode- 842001 Phone 06212-223737

**PERIOD OF DEPOSIT :** 12 month(s)  
**MODE OF OPERATION :** SELF  
**NOMINATION STATUS :** Nominee registered with Bank  
**NOMINEE NAME :** MRS SONY KUMARI  
**MATURITY INSTRUCTION :** Auto Renewal Mode

Note : \* Premature Closure will attract penal rates as per Bank rules. \* Maturity value is subject to TDS deduction, wherever applicable. \* Facility of renewal with retrospective effect not available to deposit that have been overdue beyond fourteen days.

**IMPORTANT INFORMATION FOR DEPOSITORS**

- As per section 194A of the income Tax Act, 1961, interest, other than interest on securities, shall be liable to TDS at the applicable rate for interest if the projected interest exceeds the prescribed limit during the financial year (Please refer the section 194A of the income Tax Act, 1961, for detailed provisions for tax deducted at source)
  - If you are tax resident in India and eligible for non-deduction of tax at source (not being a company or firm) from interest on fixed deposits under section 197A (1A) of the income tax Act, you can visit your branch and submit declaration in Form 15G duly signed in duplicate.
  - If your interest income (paid or credited) on fixed deposits by all branches of the bank exceeds the maximum amount which is not chargeable to income-tax as provided u/s 197A(1B), TDS will be deducted even if you have submitted Form 15G / 15H.
  - Senior Citizen customers, 60 years and above can submit declaration in Form 15H duly signed in duplicate, subject to eligibility under section 197A(1C) of the Income Tax Act, for non-deduction of TDS from interest on term deposits (Senior Citizen rates are not applicable for NRI Customers)
  - A fresh declaration in Form 15G/15H, both for non-cumulative and cumulative fixed deposits, is required to be submitted at the start of each financial year. (Not applicable for NRI Customers)
  - Declaration in Form 15G/H shall be invalid unless correct PAN (of the first holder in case of joint holders) is furnished in the declaration and consequently interest payable to such customer shall be liable for deduction of tax at source at higher rate of 20%.
  - It shall be mandatory for deductees (customers) to furnish PAN details (of the first holder in case of joint holders) to deductor (Axis Bank Ltd.) failing which Tax on interest on deposits held by residents shall be deducted at source @ higher rate of 20% instead of normal 10%.
  - Where PAN provided to the deductor is invalid or does not belong to the customer, it will be ignored and the higher rate of TDS(20%) shall be applicable.
  - Banks are mandatorily required to issue Form 16A generated through TIN central system of Income-Tax Department:
    - TIN central system shall generate quarterly a consolidated PAN-based Form 16A to customers
    - TIN central system shall generate Form 16A with the name and address that would be available in Income-Tax Central Database
    - TIN central system shall generate Form 16A only for those deductee whose valid PAN is available with the bank
  - If/We, understand and confirm that in terms of Section 206AB, the Bank is required to deduct higher rates of TDS effective from 1st July, 2021, if I/we have not filed Income Tax Returns for two previous years immediately preceding the year in which tax is required to be deducted, time limit for filing of such Income Tax Returns has expired and aggregate TDS in each of said two financial years is Rs.50,000/- or more. Accordingly, the tax shall be deducted at higher of the three rates viz. (a) twice the rate specified in the relevant provision of the Income tax Act, (b) twice the rate or rates in force (c) at the rate of 5%.
  - Minimum Deposit for opening of Fixed Deposit Plus Account is Rs. 5 Crore
  - Fixed Deposit Plus Deposits (Retail & Corporate) cannot be closed prior to date of maturity. Premature withdrawal is not permissible under this scheme except for exception cases which include bankruptcy/ winding up/ directions by court/ regulators/ receiver/ liquidator/ deceased cases
  - Premature Closure arising out of aforementioned scenarios in the above cases will result in the change of applicable interest rate from the Fixed Deposit Plus rate to that of Normal Fixed Deposit rate (as per the prevailing rate) and will include application of penalty
  - Autorenewal option will not be available for Fixed Deposit Plus
- In order to avail proper credit for the TDS while filing your income tax returns, you are requested to contact your branch and provide your PAN details immediately.

**DEPOSIT ADVICE**

(Not transferable / Not negotiable)

RAJNISH KUMAR  
SAR GANESH DUTT NAGAR ROAD NO -4  
BHAGWANPUR BHAGWANPUR  
MUZAFFARPUR  
Pincode- 842001 Phone .

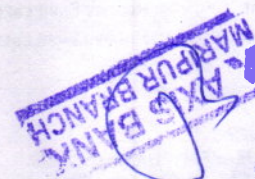
lian marked in favour  
of ECRUD Work Joint Holder :  
division balance RAJNISH KUMAR

ACCOUNT NUMBER	DEPOSIT AMOUNT	INTEREST RATE (%P.A.)	START DATE	MATURITY DATE	MATURITY AMOUNT
921040063704664	INR 305000	5.1	2021-06-03	2022-06-03	INR 320855

Deposit Amount : Rupees Three Lakh Five Thousand Only  
Maturity Amount : Rupees Three Lakh Twenty Thousand Eight Hundred Fifty-Five Only  
Scheme Code : RIC

**BRANCH NAME :**  
MARIPUR, MUZAFFARPUR (BH)  
BISHNU PRASAD GUPTA MEMORIAL FOUNDATION, NEAR  
MARIPUR OVERBRIDGE  
KAZIMOHMADPUR,  
Pincode- 842001 Phone 06212-223737

PERIOD OF DEPOSIT : 12 month(s)  
MODE OF OPERATION : SELF  
NOMINATION STATUS : Nominee registered with Bank  
NOMINEE NAME : SONY KUMARI  
MATURITY INSTRUCTION : Auto Renewal Mode



verified  
28/02/2023

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