AXIS BANK

AXIS BANK (3417)

DEPOSIT ADVICE

AXIS BANK BAGAHA BRANCH(3417)
(Not negotiable)
Bank Road Bagaha Bazar West Champaran Bagaha
845101
CONTACT NO :

Joint Holder : ASHOK KUMAR GUPTA

Pledged in favour of
EE/RWD/W·Div, Bagaha

AXIS BANK LTD. BAGAHA BRANCH

ASHOK KUMAR GUPTA
C/O GAURISHANKER PRASAD WARD NO 18
GANDHINAGAR BAGAHA-1 BAGHA WEST
WEST CHAMPARAN
Pincode- 845101 Phone , +91()8825386255

ACCOUNT NUMBER	DEPOSIT AMOUNT	INTEREST RATE (P.A.)	START DATE	MATURITY DATE	MATURITY AMOUNT
923040064145657	INR 1105000	6.75	2023-03-20	2024-03-20	INR 1181497

Deposit Amount : Rupees Eleven Lakh Five Thousand Only
Maturity Amount : Rupees Eleven Lakh Eighty-One Thousand Four Hundred Ninety-Seven Only
Scheme Code : RIC

BRANCH NAME :
BAGAHA BH
BANK ROAD,BAGAHA BAZAR,W.CHAMPARAN,
,
Pincode- 845101 Phone

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

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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.

Terms & Conditions:

IMPORTANT INFORMATION FOR DEPOSITORS

1. 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)
2. 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)
3. 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)
4. 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
5. The special rates for senior citizens and staff will not be applicable for NRI Deposits.
6. Interest earned by a Non-resident Indian (NRI) from the NRO deposits is taxable in India as per provisions of Sec 9 (1) (V)of the Income tax Act, 1961 and TDS will be effected as mentioned in the Finance act. The rate at present is 30% plus surcharge and education cess (Not applicable on NRE & FCNR deposits for NRIs)

Premature Encashment:

a. For Rupee Term Deposits of a contracted amount less than Rs 5 Crores opened/renewed on or after May 1, 2014 (including Flexi deposits), interest rate shall be 1.00% below the card rate, prevailing as on the date of deposit, as applicable for the period the deposit has remained with the bank. However, for Rupee Term Deposits closed within 14 days from the date of booking of the deposit interest rate shall be rate applicable for the period the deposit has remained with the bank .
b. For Rupee Term Deposits of a contracted amount of Rs 5 Crores and above, interest rate shall be 1% below the card rate prevailing as on the date of deposit, as applicable for the period the deposit has remained with the bank . This would also be applicable on Rupee Term Deposits closed within 14 days from the date of booking of the deposit.
c. No penalty for individual NRE Deposits below INR 5 crores. Penalties on respective FCNR currencies are available on Bank's website. No interest payable on premature withdrawal within 1 year for NRE and FCNR Deposits.

Please visit https://www.axisbank.com/mailers/TnC/Axis-FD-RD-T-C.html for additional terms and conditions that are applicable for term deposits.

For Queries and Information:	
Write to Resident Customer - www.axisbank.com/support Non-Resident Customer - www.axisbank.com/support	Toll Free Resident Customer - 1860-419-5555/1860-500-5555 NRI Customer - https://www.axisbank.com/bank-smart/phone-banking/nri-phone-banking#menuTab www.axisbank.com/nri/

This is computer generated communication and thus require no signature

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CONTACT NO.:

Pledged in favour of EE/RWD/W. Div. Bagaha

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C/O GAURISHANKER PRASAD WARD NO 18
GANDHINAGAR BAGAHA-1 BAGHA WEST
WEST CHAMPARAN
Pincode- 845101 Phone , +91()8825386255

ACCOUNT NUMBER	DEPOSIT AMOUNT	INTEREST RATE (% P.A.)	START DATE	MATURITY DATE	MATURITY AMOUNT
923040064145149	INR 381000	6.75	2023-03-20	2024-03-20	INR 407376

Deposit Amount : Rupees Three Lakh Eighty-One Thousand Only
Maturity Amount : Rupees Four Lakh Seven Thousand Three Hundred Seventy-Six Only
Scheme Code : RIC

BRANCH NAME :
BAGAHA BH
BANK ROAD,BAGAHA BAZAR,W.CHAMPARAN,
,
Pincode- 845101 Phone

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

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2. 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)
3. 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)
4. 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
5. The special rates for senior citizens and staff will not be applicable for NRI Deposits.
6. Interest earned by a Non-resident Indian (NRI) from the NRO deposits is taxable in India as per provisions of Sec 9 (1) (V)of the Income tax Act, 1961 and TDS will be effected as mentioned in the Finance act. The rate at present is 30% plus surcharge and education cess (Not applicable on NRE & FCNR deposits for NRIs)

Premature Encashment:

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b. For Rupee Term Deposits of a contracted amount of Rs 5 Crores and above, interest rate shall be 1% below the card rate prevailing as on the date of deposit, as applicable for the period the deposit has remained with the bank . This would also be applicable on Rupee Term Deposits closed within 14 days from the date of booking of the deposit.
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Please visit https://www.axisbank.com/mailers/TnC/Axis-FD-RD-T-C.html for additional terms and conditions that are applicable for term deposits.

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GANDHINAGAR BAGAHA-1 BAGHA WEST
WEST CHAMPARAN
Pincode- 845101 Phone , +91()8825386255

Joint Holder : [illegible] KUMAR GUPTA

ACCOUNT NUMBER	DEPOSIT AMOUNT	INTEREST RATE (% P.A.)	START DATE	MATURITY DATE	MATURITY AMOUNT
922040086765287	INR 800000	6.5	2022-11-14	2025-11-15	INR 970899

Deposit Amount : Rupees Eight Lakh Only
Maturity Amount : Rupees Nine Lakh Seventy Thousand Eight Hundred Ninety-Nine Only
Scheme Code : RIC

BRANCH NAME :
BAGAHA BH
BANK ROAD,BAGAHA BAZAR,W.CHAMPARAN,
.
Pincode- 845101 Phone

PERIOD OF DEPOSIT : 36 month(s) 1 day(s)
MODE OF OPERATION : SELF
NOMINATION STATUS : Nominee registered with Bank
NOMINEE NAME : REENA DEVI
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

1. 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)
2. 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.
3. 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.
4. 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)
5. 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)
6. 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%
7. It shall be mandatory for deductees (customers) to furnish PAN details (of the first holder in case of joint holders) to deductor (Axis Bank) failing which Tax on interest on deposits held by residents shall be deducted at source @ higher rate of 20% instead of normal 10%
8. 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
9. Banks are mandatorily required to issue Form 16A generated through TIN central system of Income-Tax Department:
   a. TIN central system shall generate quarterly a consolidated PAN-based Form 16A to customers.
   b. TIN central system shall generate Form 16A with the name and address that would be available in Income-Tax Central Database
   c. TIN central system shall generate Form 16A only for those deductee whose valid PAN is available with the bank
10. I/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%.
11. Minimum Deposit for opening of Fixed Deposit Plus Account is Rs. 5 Crore
12. 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
13. 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
14. 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.

Pledged to EE/RWD/W.Div-Bagaha

AXIS BANK LTD. BAGAHA BRANCH

REGISTERED OFFICE : "Trishul" – 3rd Floor, Opp. Samartheswar Temple, Near Law Garden, Ellisbridge, Ahmedabad – 380 006.