

OFFICE OF THE EXECUTIVE ENGINEER  
RURAL WORKS DEPARTMENT  
WORKS DIVISION, MAHARAJGANJ

Letter No. 686

Dated - 5/4/23

From

Executive Engineer  
R.W.D Works, Division  
Maharajganj

To,

The Branch Manager  
H.D.F.C. Bank,  
Maharajganj

Subject: Regarding verification of FD/BG/NCS/TD

Sir,

Kindly inform the undersigned that whether FD/BG/NCS/TD details given below is genuine or not and which has been pledged to the name of the Executive Engineer R.W.D Works, Division Maharajganj or not. Details are attached with this letter.

Enclosed-

F.D Total Rs. 1356594/-

Yours Faithfully

Shashi 11/4/23

Executive Engineer  
R.W.D Works, Division  
Maharajganj

(Signature)  
DT. 04/05/23



## DEPOSIT CONFIRMATION/RENEWAL ADVICE

### Type of Deposit

Deposit Account Number

Resident

50300692684686

Name and Holding pattern

ANIL 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
204000.00	19 oct 2022	24 months 1 days	5.80	20 Oct 2024	228942.00

Maturity Instructions : **Redeem Principal + Interest**  
 Limt Amount 204000.00  
 Nomination HARI MADHAW PRASAD

Thank you for banking with us.  
 This is a system generated Advice, hence does not require any Signature.

**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 entry case of domestic deposits and 10.09% in case of NRO depositors". 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.

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

### Terms & Conditions (T&C)

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 Ra.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 Ra.1 Cr as on date of booking the deposit. For 5 Cr 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 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 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.

### New 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 deemed 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 tenure 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.

### SafeCover 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.

- \* The eligible age criteria of the primary holder (Resident Individual) of the FD shall be between 18 years to <50 years.

- \* The maximum 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  $\geq 50%$  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 cpgropops@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 event of the change in age of member between the date of receipt of member consent and the risk confirmation date, the sum assured of the member shall be provided as per the age on the risk confirmation date.

- \* We hereby declare that I/we have not been hospitalized in the last 6 (six) months from the date of signing this document. I/we have not travelled outside India for last 45 days nor will be travelling outside India during the next 6 (six) months from the date of signing this document. I/we have not been tested positive for COVID-19 or are not awaiting results of such a test or I/we have not travelled to any country where COVID-19 is prevalent and I/we are not currently suffering from any of the following symptoms, have not suffered from fever, persistent cough, sore throat, breathing difficulties, gastrointestinal problems (vomiting/ diarrhea).

- \* My coverage shall terminate if you fail to satisfy any of the eligibility criteria, if you cease to be a member of the household 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.

