



DEPOSIT CONFIRMATION/ RENEWAL ADVICE

Customer Name: M/S. LUCKY CONSTRUCTION
Address: GROUND FLOOR O C/O CHANDAN KUMAR
MAIN ROAD BATRAHA WARD NO 25
SAHARSA SAHARSA BIHAR
SAHARSA-852201 INDIA

Deposit Account: 50300691688193
Cust ID of 1st Applicant: 191550339
Branch Name: SAHARSA
Deposit Currency: INR
Deposit Type: REINVEST. DEPOSIT
PAN: CKHPD8556R

Joint 1:
Joint 2:

Nominee: Not Registered

Deposit Amount	Deposit Start Date	Period of Deposit	Rate of Interest (p.a)	Maturity Date	Maturity Amount
3,45,000.00	17 Oct 2022	12 Month(s) 10 Day(s)	5.7	27 Oct 2023	3,65,659.00

Deposit Amount (In words): RUPEES THREE LAKH FORTY FIVE THOUSAND ONLY

Maturity Amount (In words): RUPEES THREE LAKH SIXTY FIVE THOUSAND SIX HUNDRED FIFTY NINE ONLY

Maturity Instruction: REDEEM PRINCIPAL AND INTEREST

Interest Payment Frequency: AT MATURITY

Mode of Operation: Refer to account number 50200066694011

DEPOSIT LIQUIDATION REQUEST / CHANGE OF MATURITY INSTRUCTION

For office use only:

Liquidation Instruction:

□ On Maturity

- **Premature Withdrawal**

Credit Account Number:

[illegible]

☐ Issue Pay Order

* ☐ NEFT(Only for non-account holders)

Date of Liquidation: _____

New Maturity Instruction: _____

Signature(s): _____



Thank you for banking with us.

This is a system generated Advice and hence does n

require any Signature.

Generated by: R10495

Generated on: 17/10/2022 12:40:07

Branch Code: 4361

Page 1 of 5

Kindly refer overleaf for detailed Terms and Conditions



BANK CERTIFICATE

Date : 17.10.2022

This is to certify that **Lucky Construction (Prop.- Punam Devi), At-Goriyari, Ward No.- 10, Po- Goriyari, Ps- Salkhua, Distt-Saharsa** is a reputed company with a good financial standing.

If the contract for the work **MR-N/22-23 Simri Bakhtiyarpur-04** is awarded to the above firm, we shall provide overdraft/credit facilities to the extent of Rs. 45.00 Lacks (Forty Five Lacks) or 25% of work value to meet them working capital requirement for executing to the above contract during the contract period.



Senior Branch Manager,



Pledged
In favour of
E-E RWD works

DEPOSIT CONFIRMATION/ RENEWAL ADVICE

Customer Name: M/S. LUCKY CONSTRUCTION
Address: GROUND FLOOR O C/O CHANDAN KUMAR
MAIN ROAD BATRAHA WARD NO 25
SAHARSA SAHARSA BIHAR
SAHARSA 852201 INDIA

Deposit Account: 50390/9243882
Cust ID of 1st Applicant: 19157/335
Branch Name: SAHARSA
Deposit Currency: INR
Deposit Type: RE INVEST DEPOSIT
PAN: CKHP435563

Joint 1:
Joint 2:

Nominee: Not Registered

Deposit Amount	Deposit Start Date	Period of Deposit	Rate of Interest (%p.a)	Maturity Date	Maturity Amount
43,000.00	08 May 2023	15 Month(s) 1 Day(s)	7.1	09 Aug 2024	46,973.12

Deposit Amount (in words): RUPEES FORTY THREE THOUSAND ONLY

Maturity Amount (in words): RUPEES FORTY SIX THOUSAND NINE HUNDRED SEVENTY THREE ONLY

Maturity Instruction: REDEEM PRINCIPAL AND INTEREST

Interest Payment Frequency: AT MATURITY

Mode of Operation: Refer to account number 50200086694011

DEPOSIT LIQUIDATION REQUEST / CHANGE OF MATURITY INSTRUCTION

For office use only:

Liquidation Instruction:

☐ On Maturity

☐ Premature Withdrawal

Credit Account Number:

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

☐ Issue Pay Order

☐ NEFT (Only for non-account holders)

Date of Liquidation: _____

New Maturity Instruction: _____

Signature(s): _____



Thank you for banking with us.

This is a system generated Advice and hence does not
require any Signature.

Generated by: K9032

Generated on: 08/05/2023 16:44:58

Branch Code: 4361

- As per IT laws, if aggregate amount of the deposit(s) 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 20,000/- 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 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 < 5 cr booked on or after 7th March'19, the base rate is the rate applicable to deposits of less than Rs.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 Rs.1 Cr as on date of booking the deposit. For 5 Crore 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 1.00% 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 (wef 29th Aug 2018), for deposits > 24.75 cr to < 25 cr (wef 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 any 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 deceased claim settlement cases.
- In the event of premature withdrawal of these deposits under above mentioned exceptional circumstances (except for deceased claim settlement case), 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.
- In the event of premature withdrawal of these FDs due to death claim, interest to be paid to the claimant. The interest rate applicable on such withdrawal will be the contracted rate or the base rate applicable for the period the deposit has remained with the bank, whichever is lower. For deposits 2 crore to < 5 crore, the base rate is the rate applicable to deposits of 2 crores as on the date of booking the deposit. For deposits ≥ 5 crore, the base rate is the rate applicable to deposits of 2 crores as on the date of booking the deposit.
- Sweep-in facility is not allowed.
- The minimum tenor for resident and NRO deposits of 2 crores is 1 year and 91 days for 5 crore and above.
- The minimum tenor for NRE deposits is 1 Year.
- The deposit will be booked with maturity instruction as 'Do Not Renew'.
- The Non Withdrawable Deposit is offered for amount 2 crore 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 (if any). The Policy shall be available subject to the below terms and conditions.
- 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. Also, if the same is force closed by the bank due to non-servicing of OD against FD
- 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
- If a primary applicant changes the date of birth after SureCover fd is booked and if the current age is > 50 yrs i.e. the max age required for this product, then claim will not be settled
- 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 cpgroupops@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.



Pledged
In favour of
EE RWD works
division
Simra Khattiyar



Customer Name: M/S LUCKY CONSTRUCTION
Address: GROUND FLOOR C/O CHANDAN KUMAR
MAIN ROAD BATHUA WARD NO 25
SAHARSA SAHARSA BIHAR
SAHARSA 852201 INDIA

DEPOSIT CONFIRMATION/ RENEWAL ADVICE

Deposit Account: 50300/9243/19/
Cust ID of 1st Applicant: 191550339
Branch Name: SAHARSA
Deposit Currency: INR
Deposit Type: RE-INVEST DEPOSIT
PAN: CCHPD8556R

Joint 1:
Joint 2:

Nominee: Not Registered

Deposit Amount	Deposit Start Date	Period of Deposit	Rate of Interest (%p.a)	Maturity Date	Maturity Amount
5,11,000.00	08 May 2023	15 Month(s) 1 Day(s)	7.1	09 Aug 2024	5,61,497.00

Deposit Amount (in words): RUPEE FIVE LAKH FOURTEEN THOUSAND ONLY

Maturity Amount (in words): RUPEE FIVE LAKH SIXTY ONE THOUSAND FOUR HUNDRED NINETY SEVEN ONLY

Maturity Instruction: REDEEM PRINCIPAL AND INTEREST

Interest Payment Frequency: AT MATURITY

Mode of Operation: Refer to account number 50200066694011

DEPOSIT LIQUIDATION REQUEST / CHANGE OF MATURITY INSTRUCTION

For office use only:

Liquidation Instruction:

☐ On Maturity

☐ Premature Withdrawal

Credit Account Number

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

☐ Issue Pay Order

☐ NIFT II (Only for non-account holders)

Date of Liquidation: _____

New Maturity Instruction: _____

Signature(s): _____



Thank you for banking with us.

This is a system generated Advice and hence does not
require any Signature.

Generated by: K9032

Generated on: 08/05/2023 16:30:24

Branch Code: 4361