



STATE BANK OF INDIA
NAURANGABAG (BETTI AH) (14663)

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

Date: 24/12/2020

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 39891106718 . Please quote this in all correspondences.

Thank you for banking with SBI.

A. Customer Name - DHRUB NARAIN SINGH

CIF Number 80356937497	Mode of Operation SINGLE	Scheme STD-PUB IND UNP 181D-10YRS
Maturity Instruction Auto Renewal	Frequency of Interest Payment At Maturity	Credit Interest & Maturity Proceeds to (A/c) 38014714248
Nomination Registered	Branch/Office	

TDR/STDR A/c No.	Tenure	Interest Rate	Principal Amt.	Value Date	Maturity Date	Maturity Value
39891106718	5 Year(s), 0 Month(s), 0 Days(s)	05.40 %	INR 217000	24/12/2020	24/12/2025	INR 283749

B. Terms & Conditions of TDR/STDR

- Please inform us of any change in your residential/registered address and when such change takes place. The change in your account opening form shall be required and a fee of Rs. 500/- is added to us.
- In case of premature withdrawal from TDR/STDR, this advice shall be subject to penalty provisions of the bye-laws of the bank.
- Bank will deduct income tax at the rate of 10% on the interest earned and no tax is to be deducted. Form 15G/15H has to be submitted by the depositor in the prescribed manner and in the subsequent financial year. The details of online submission of Form 15G/15H are available on the website of the bank.
- FD with maturity benefit is available only for "Senior Citizen" is given a concession of 10% of the rate of 60% of the rate of interest payable for a period of 10 years as recorded with the Bank. The minimum deposit and minimum annual application for withdrawal are as per the bank's policy.
- FD will be renewed automatically if the maturity falls on the date of opening the deposit. In case of premature withdrawal, the deposit will be renewed for 12 months from the date of premature withdrawal at the rate of interest prevailing on the date of maturity and its duration. If not renewed, the deposit will be treated as a current account and will be terminated by the account holder.
- As per Section 194F of the Income Tax Act, 1961, every person who receives interest from which TDS is deductible at the rate of 20% on the date of maturity of the deposit of 20% in case of Domestic deposits and 30% in case of NRI deposits.
- Additional conditions of TDR/STDR are as per the bank's policy and will be invalid even if submitted in case of TDS will be applicable. Kindly visit our SBI branch website for RBI circulars and keep it up to date.

Lien in favour of E.E.R.O.D works
division Bettiah.

