

STATE BANK OF INDIA

MADHUSUDANPUR
BRANCH(16504)e-Special Term Deposit Advice
(In lieu of term deposit receipt)

Date : 16-Mar-2024

Number
99802480

Dear Sir/Madam

We have pleasure in confirming details of the following amount held in deposit with us. Please quote the Account Number in all correspondence. Thank you for Banking with us.

Name

Mr. RAVINDRA KUMAR

Customer Number

85592703335

Debit Account Number :

Mode of operation : Single

Scheme : STD-PUB IND UNI 181D-10YRS

Nominee(s) : NA

Maturity Instruction : Credit to Account

e-TDR/e-STDR Account No.	Tenure	Fixed Rate Interest @	Principal Amt	Value Date	Maturity Date	Maturity Value
42799802480	1 Year(s) 1 Month(s) 4 Day(s)	7.1%	INR751000.00	16/03/2024	20/04/2025	INR811243.00

Terms and Conditions for e-TDR / e-STDR

Terms and Conditions for Fixed Deposit

- The mode of Operation of the Fixed Deposit account created in INR would be single only and would be generated in the name that would be same as that of the CIF of the user making the request.
- The interest proceeds on the FD will be credited by default to the account from which the FD was funded.
- The maturity proceeds of principal and interest in case of FD will be credited by default to the account from which the FD was funded.
- In case of pre-mature closure, depositor will be able to select the account from where she wishes the pre-mature closure proceeds to be credited
- Bank will deduct the income tax as per the law applicable and in case no tax is to be deducted, form 15H/G has to be submitted by the depositor to the branch just after opening the FD and at the beginning of the Financial Year in the subsequent Financial Years. The facility for online submission of form 15 G/H is also available in the INB platform (onlinesbi.com) of the bank.
- FD with additional rate of interest for senior citizens will be issued if option for "Senior Citizen" is selected by the customer and age of customer is 60 yrs. or above, on the date of creating the fixed deposit, as per date of birth recorded with the Bank. The minimum days and minimum amount applicable for additional rate of interest for senior citizen will be as per Bank's policy.
- If you choose the Senior Citizen option, then you must ensure that your age as on the date of making the deposit is 60 years or more. If at any time the Bank discovers that you did not qualify for the Senior Citizen benefit, the Bank reserves the right to recover from you any additional amount of interest that the Bank might have paid to you and take any other action as permitted by law.
- In case of joint accounts, the Senior Citizen benefit can be availed only if the first account holder qualifies for this benefit.
- FD will be disposed of according to the Maturity Instruction given at the time of opening the deposit. In case of auto renewal, the deposit will be renewed for the same duration for which it was originally kept, at the rate of interest prevailing on the date of renewal for that duration. If auto renewal instructions are given, the instructions will continue to be executed till terminated by the account holder.
- As per section 206AA introduced by Finance (No. 2) Act, 2009 effective April 01, 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% in case of Domestic deposits and 30.90% in case of NRO deposits.
- 11 Additionally, in the absence of PAN, Form 15G/H and other exemption certificates will be invalid even if