

Type of Deposit

Resident

Deposit Account Number

50300598008635

Name and Holding pattern

ANIL KUMAR(Sole Owner)

INDIAN RUPEES

Mode of Operation

Current* Principal Amount	Deposit Start Date	Period of Deposit	Rate of Interest(%p.a.)	Deposit Maturity Date	Current* Maturity Amount
205000.00	16 mar 2024	24 months 22 days	7.00	07 Apr 2026	236481.00

Maturity Instructions : Redeem Principal + Interest

Lien Amount

: 205000.00

Nomination

: HARI MADHAW PRASAD

Thank you for banking with us.

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

MPDRTANT - "As per necessary 200A introduced by finance (No.2) Act, 2009 wer(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. (Psy which is existing TDS rate in case of domestic deposits and 30.09% in case of NRO deposits". Please further note that in the absence of PAN as per CBDT circular not 03/11, TDS certificate will not be issued. Form 15G/H and which exemption certificates will be invalid even if submitted and Penal TDS will be applicable.

Terms & Conditions (T&C)

goings interest based on the actual number of days' in a year. In case, the deposit is spread over a leap or a sear, the interest is calculated based on the number of days .i.e, 366 days in a leap year & 365 days in a

Tax Reduction at Source (TDS)

As per section 20xAs introduced by finance (No.2) Act, 2009 wef 01.4.2010, every person who receives income on which TDS is deductible shall furnish his pair, failing which TDS shall be deducted at the rate of 20% (as against 10% his his existing TDS rate) in case of donestic deposits and 30% plus applicable surcharge and health and Education Cos in case of NRO deposits. Please further note that in the absence of PAN as per CBDT circular no: 03.11. TDS extrificate will be intended and TDS at higher rate will be applicable.

Every person who has been allotted a Permanent Account Number (PAN) and is eligible to obtain Anathaar number, mast update their Anafhaar number to the Income tax department (PAN- Andhaar Linkage) as per Section 139 AA of the neuron Tax Act 1961 by 30th June 2021. Further non linking of PAN with Andhaar shall make PAN "inoperative" and mass attract higher TDS rate.

as attach higher TDS rate.
TDS rate is applicable from time to time as per the IT Act, 1961 and IT rules. The current rates applicable for TDS usual be desplayed on Bank's website. Today, TDS is recovered when interest payable or reinvested on FD & RD per stoners, across all Branch, exceed Rs 40,000 - (Rs 5,0000)- for serior interest in a Financial year. Further, TDS is exerted at the end of the financial year on laterest accruals if applicable. If a statest amount is insufficient to recover TDS, the same may get recovered from the principal amount of Fixed healt. It customer wishes to have TDS recovered from CASA, same can be availed by filling separate declaration at

For renewed deposits, the new deposit amount consists of the original deposit amount plus Interest Less TDS, if any, ess compounding effect on TDS. For reinvestment deposit, the interest reinvested is post TDS recovery and "hence the naturity amount for reinvestment deposits would vary to the extent of tax and compounding effect on tax for the period

maturity amount for reinvestment deposits would vary to the extent of tax and compounding effect on tax for the period subsequent of deduction full maturity.

As PT Section 1394(54) of IT Act, every person receiving any sum of income or amount from which tax has been seatured under the provisions of IT Act shall provide his PAN to the person responsible for deducting such tax. It case PAN is not provided as required, the bank shall not be liable for the non-availment of the crost of Tax doducted at Source and non-issuance of TDS certificate.

If your PAN is not updated with the Bank or is incorrect; please visit your nearest branch to submit your PAN details. No deductions of Tax shall be made from the taxable interest in the case of an individual vesident in India, if such individual turnishes to the Bank, a declaration in writing in the prescribed Format (Form 15G / Form 15H as applicable) to the effect that the tax on this estimated total income for the year in which such interest income is to be included in tempating his steal income will be Nil. This is subject to PAN availability on Bank records.

If aggregated value of all outstanding IPS/RD will not be renewed on maturity and maturity proceeds will be credited to your leaked account or a Demand Draft will be sent to your mailing address as updated in Bank's records. (b) Maturity instructions to curver RD proceeds to FD will not be acted upon and RD proceds will be credited to your instinctions to curver RD proceeds to FD will not be acted upon and RD proceeds will be credited to your instinctions to curver RD proceeds to FD will not be acted upon and RD proceeds will be credited to your instinctions to curver RD proceeds to FD will not be acted upon and RD proceeds will be credited to your instinctions.

rum interest not charged to tax during the financial year where form 15 G/H is submitted is as below;

Upto 2, 50,000 for residents of India below the age of 60 years or a person (not being a company or fit Upto 5,00,000 for sendents of India below the age of 60 years or a person (not being a company or fit Upto 5,00,000 for sensor citizen residents of India who are 80 years or more at any time during it. Form 150 of the be submitted by customer in triplicate to the bank, for submitting one copy to 17 Department of Branch seal as an acknowledgment. A 1950 H needs to be submitted at the start of every new Financial Year. In case form 150 TI is submitted proceedings of the submitted at the start of every new Financial Year. In case form 150 TI is submitted proceedings of form 150 TI is submitted by the original procedure of the submitted at the start of every new Financial Year. In case form 150 TI is submitted at the start of every new Financial Year. In case form 150 TI is submitted by the original procedure of the submitted at the start of every new Financial Year. In case form 150 TI is submitted by the original procedure of the submitted by the original procedure of the third that the original procedure of the third that the original procedure of the submitted by the original procedure of the submitted by the original procedure of the third that the original procedure of the third that the original procedure of the original procedure or the original procedure of the original procedure or the origi

community of some 124/H.

Form 15G/H needs to be submitted for every fixed Depoxits booked with bank for Tax exemption.

The bank starl out be faulte for any consequences arising due to delay or non-submission of Form 15G/H.

To enable us to serve you better landly submit the Form 15G/H latest by April 1st of the new financial year are. The above guidelines are subject to change as per Income Tax regulations directives of Finance Ministry Govt of due prevalent from time to tune.

adia prevalent from time to time.

Authorities Renewal We will be lappy to renew your deposit, unless we hear from you to the contrary, for the same errord as the original deposit instruction within 7 days.

Fishout pregadact to clause above, I hereby authorise the Bank and/or its authorised person to approach me through aroun mode of communication, viz. via crual, telephone call, voice bot (through chat bot or any other Artificial nections to the prevailing applicable rate of interest. I confirm that the consent confirmation to give by me through the above handed for renew a shall be treated as written instruction / advice given by me to the Bank for renewal of the Fixed Person of the Fixed Person of the Bank for renewal of the Fixed Person of the Bank for renewal of the Fixed Person of the Bank for renewal of the Fixed Person of the Bank for renewal of the Fixed Person of the Bank for renewal of the Fixed Person of the Bank for renewal of the Fixed Person of the Bank for renewal of the Fixed Person of the Bank for renewal of the Fixed Person of the Bank for renewal of the Fixed Person of the Bank for renewal of the Fixed Person of the Bank for renewal of the Fixed Person of the Bank for renewal of the Bank fo

Prepaid as above

Pressure Encadement

In the event of death of one of the joint account holders, the right to the deposit proceeds does not automatically devotive on the surviving joint deposit account holder, unless there is a survivinity clause.

In case of paint fixed deposits with a survivinity clause, the Hank shall be discharged by paying the Fixed Deposit proceeds prenaturely to survivinity, an exquest, in the event of one or more Jand Deposition.

In the case of premature was submant, all bypations to the deposit must sign the encashment instruction.

All premature occasionent will be governed by rules of Penerve Hank of India Prevalent at the time of encashment in case point holder mandate submanted to the back, any of the holders can sign where mode of operation is either or

As per IT laws, if appropries encount of the deposities held by a person with a branch either in his own name or join the appropries to a psychologist with the interest of psychologist processes 20,000 then the

amount will be paid by bank draft drawn in the name of the deposit holder or by crediting the savings / cu

e deposit holder.

Partial Premature withdrawal and sweep-in facility is not allowed for fixed deposits with amount—5 or to <
The interest rate applicable for premature closure of deposits (all amounts) will be lower of. The rate of Origontracted tenure for which the deposit has been booked OR base rate applicable for the tenure for which deposit.

en in force with the Bank

Formare to climit to which the Bank.

For deposits <2c baoked on or after 7th March 19, the base rate is the rate applicable to deposits of less than Rs.2 Cr as on deta 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 5c redposits.

A sper terms & conditions of the fixed teposits accounts of the bank to case of premature closure of Fixed Deposit (including sweep in f patial 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) for deposits—24.75 cr to < 25 cr (wef 29th Aug 2018) for Special for NEE fixed deposits.

In case of death of primary builder 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 depositate. 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

Non Withdrawable Fixed Deposits (Applicable for Resident and Nun Resident)

The Deposits cannot be closed by the depositor before expiry of the tenure. However, the Back may allow premains withdrawal of these deposits in certain exceptional circumstances, in the event of Circetion from any statutory and or regulatory body or decased claim settlement cases.

In the event of premature withdrawal of these deposits under above mentioned exceptional circumstances, the Bankill not pay any intense on the principal amount of the deposit. Any interest credited or paid upto the date of such experimenture clusture will be recovered from the deposit.

Sweep-in facility is not inflowed.

The minimum enter for resident and NRO deposits is 91 days and 1 Year for NRE deposits.

The deposit will be booked with institutive 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.

SureCover Fixed Deposit

This is a new product variant which provides complimentary life insurance cover for the 1st year of the Fixed Depositure to the primary holder of the Fixed Depositure to the primary holder of the Fixed Deposit (FD) only and the same shall not be available for the joint holders (if). The Policy shall be available subject to the below terms and conditions.

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

- That the eligible age criteria of the primary holder (Resident Individual) of the FD shall be between 18 years to < 50 years.</p>
 The minimum 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 lat 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 5=50% of the total FD beoked 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.
 In 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 rediressal.

redressal.

For any queries related to the policy, customer can write to group performance company or greenance.

For any queries related to the claim, customer can write to group claims@bdfclife.com or visit nearest branch.

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 helder of the FD shall be between 18 years to 50 years. In the event of the change in age of member between the date of receipt of member seal and the risk commencement date, the sum assured of the member shall be provided as por the age on the risk commencement date, the sum assured of the member shall be provided as por the age on the risk commencement date.

I We hereby declare that I/We have not been hospitalized in the last 5 years and or have suffected sufficient for the sum of the state of the body of travellar under the sum of the state of the body of travellar under the sum of the state of the body of travellar under the sum of the state of the body of the body of the state of the state of the body of the

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Type of Deposit

Resident

50300598007891

ANIL KUMAR(Sole Owner)

INDIAN RUPEES

Single

Deposit Account Number

Name and Holding pattern Currency

Mode of Operation

Current* Principal Amount	Deposit Start Date	Period of Deposit	Rate of Interest(%p.a.)	Deposit Maturity Date	Current* Maturity Amount
241000.00	11 mar 2024	24 months 17 days	7.00	28 Mar 2026	277741.00

Thank you for banking with us.

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IMPORTANT - "As per section 206AA introduced by finance (No.2) Act, 2009 wefUL4.2010, 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% fas against 10% which is existing TDS rate in case of domestic deposits and 30,00% in case of NRO deposits". 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.

Terms & Conditions (T&C)

Sank 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

Maturity Instructions

Lien Amount

Nomination

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Tay Deduction at Sparce (TDS)

A sper section 206AA introduced by finance (No.2) Act, 2009 wef 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 rate) in case of domestic deposits and 30% plus applicable surcharge and health and Education Cess in case of NRO deposits? Please further note that in the absence of PAN as per CIDT circular not 03/11. TDS certificate will not be issued. In absence of PAN, Form 15G/H and other exemption certificates will be invalid even if knowned and the properties of the properties of the control of the properties of the

: Redeem Principal + Interest

: HARI MADHAW PRASAD

: 241000.00

Franch.

For renewed deposits, the new deposit amount consists of the original deposit amount plus Interest Less TDS, if any, ses compounding effect on TDS. For renewethnest deposits, the interest reinvested is post TDS recovery and "hence the sturing amount for reinvestment deposits which dwarp to the extent of tax and compounding effect on tas for the period ubsequent of deduction till maturity.

A Per Section 139A(5A) of IT Act, every person reactiving any sum of income or amount from which tax has been deducted under the provisions of IT Act shall provide his PAN to the person responsible for deduction if any the tax has been deducted under the provisions of IT Act shall provide his PAN to the person responsible for deduction of IT Act dead of the PAN is not provided as required, the bank shall not be liable for the non availment of the credit of Tax deducted all Source and non-issuance of TDS certificate.

If your PAN is not undetted with the Bank or is incorrect; please visit your nearest branch to submit your PAN details.

No deductions of Tax shall be made from the taxable interest in the case of an individual resident in India, if such individual directions of Tax shall be made from the taxable interest in the case of an individual resident in India, if such individual directions of Tax shall be made from the taxable interest in the case of an individual resident in India, if such individual directions of Tax shall be made from the taxable interest in the case of an individual resident in India, if such india.

nd non-issuance of TDS certificate

From PAN is not updated with the Bank or is incorrect; please visit your nearest branch to submit your PAN details.

No deduction of TDS certificate

No deduction or TDS certificate

No debuction or TDS challe be made from the taxable interest in the case of an individual resident in India, if such individual furnishes to the Bank, a declaration is writing in the prescribed Format (Form 15G / Form 15II as applicable) to the effect that the tax on his setunated total income for the year in which such interest income is to be included in compating his total income will be NII. This is subject to PAN availability on Bank records.

If aggregated value of all outstanding EDS RDS bocked in same customer id during the Financial Year exceeds INR Stake Innet (7) then PANForm 60: (4)*

Delta Delta

In maturity.

The maximum interest not charged to tax during the financial year where form 15 G/H is submitted is as below;

Upto 2, 50,000- for residents of India below the uge of 60 years or a person (not being a company or firm).

Upto 5,00,000- for serior either nesidents of India between the uge of 60-79 years at any time during the FY

Upto 5,00,000- for serior either nesidents of India between the uge of 60-79 years at any time during the FY

Form 15G/H to be submitted by customer in triplicate to the bank, for submitting one copy to 1T Department, one copy for Bank record and third copy to be returned to customer with Branch scal as an acknowledgment. A fresh form 15G/H is observed to the submitted out the state of every now Financial Year. In case form 15G/H is submitted post interest payout/credit, waiver shall be effective from the day next to the interest payout /credit immediately preceding the date of

brussaum of form 150/H.

Form 150/H needs to be submitted for every fixed Deposits backed with bank for Tax exemption.

The bank shall not be liable for any consequences arising due to delay or non-submission of Form 150/H.

To enable us to serve you better kindly submit the Form 150/H lates! by April 1st of the new financial year

tet: The above guidelines are subject to change as per lucome Tax regulations (directives of Finance Ministry Govt of
Jap revealer from time to time.

ie: The above guadenies are subject to change as per income and request of the contrary. For the same of prevalent from time to time, a prevalent from time to time. It is a prevalent from time to time. It is a discussion of the same of as the original deposit, at the prevailing rate of interest. You can change the deposit instruction within 7 days, thou prejudice to clause alove, I bereby authorise the Bank and/or its authorised person to approach me through lost mode of communication, viz. via earali, telephone call, voice bot (through chat but or any other Artificial Eligent Tool), message, etc. and seek my consent/confirmation to renew the existing Fixed Deposit for same tenur at the prevailing applicable rate of interest. I confirm that the consent/confirmation given by me through the above notes for remewal shall be treated as written instruction / advice given by me to the Bank for renewal of the Fixed

Deposit as above.

Permature Encashment

In the event of death of one of the joint account holders, the right to the deposit proceeds does not automatically devolve on the surviving joint deposit account holder, unless there is a survivorship clause. In case of joint fixed deposits with a survivorship clause, the Bank shall be duscharged by paying the Fixed Deposit proceeds promaturely to survivors, on request, in the event of one or more fourt Depositor.

In the case of premature encashment, it signatories to the deposit must sign the encashment instruction.

All premature encashment will be governed by rules of Reserve Bank of India Prevalent at the time of encashment. In ease joint holder manifest submitted to the bank, any of the holders can sign where mode of operation is either or survivor.

case joint indust indust administration to come, any of its monotor contribute motion in our representation of former or survivor.

per IT laws, if aggregate amount of the deposit/(s) held by a person with a branch either in his own name any person on the date of repayment together with the interest at payable is equal to or exceeds 20,0007—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 amounb=5 cr to <25 cr.

Partial Premature withdrawal and sweep-in facility is not allowed for fixed deposits with amounb=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 inforce with the Bank.

For deposits <5cr hooked 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. For 5 Crore and above deposits, the base rate is the rate applicable to spessis 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 facel deposits accounts of the bank in case of premature closure of Faced Deposit (including tweep in / partial closure) the interest rate will be 1.00% below the contracted rate or the base rate applicable for less on the same remained with the bank, whichever is lower, except for the deposits booked with termor 7-14 days, for deposit with amount => 5.25 cr to < 5.50 cr (wcf 29th Aug 2018), for deposits booked with termor 7-14 Aug 2018) and also for FD's basked with value >= 25 cr to cryb, Aug 2018, for deposits booked with termor 7-14 applicable for NRE fixed deposits, subject to necessary verifications and submission of proof of death of the deposit and allowed as per the terms of contract subject to necessary verifications and submission of proof of death of the deposit or.

Lasurance Cover for Deposits 1 the deposits in the Bank are insured with DEGGC for an amount of Pacel Allowed and the deposits of the deposit benefits and allowed as per the ter

Insurance Cover for Depusits The deposits in the Bank are insured with DICGC for an amount of Rs 5 lakhs (principal + interest) ner depositor.

Non Withdrawable Fleed 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 withdraws of these deposits in certain exceptional circumstances, in the event of direction from any statutory and I or regulatory body or deceased 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 expensature circums will be recovered from the deposit.

Sweep-in facility is not allowed.

The minimum tens for resident and NEO deposits followed.

Sweep-in facility is not allowed.

The minlmum lenor for resident and NRO deposits is 91 days and 1 Year for NRE deposits. The disposit will be booked with naturity instruction as 'Do Not Renew'. The Non Withdrawshie Oppasits to offered for amount 5 error and above only. Only first party FD OD is provided with 90% limit. Third party FD OD is not allowed.

SareCover Fixed Densit

This is a new product variant which provides complimentary life insurance cover for the 1st year of the Fixed Deposit (FD) only and the same shall not be available for the joint holder (if any). The Policy shall be available subject to the below terms and conditions.

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

That the custome age centration on a paramay manning maximum amount of the FD is Rs 10 lakhs. The minimum 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 ubsequent 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 through shall be cancelled upon premuture/partial fliquidation of FD principal mount >=50% of the total FD booked by me.

Premature withdrawal clause will be upplicable as per bank's extant process
Nomination in the FD and Policy is mandatory. If nominee is minor, guardian's appointee details should be shared and unritan's appointee should not be minor.

Customer can avail and no me Policy arainst each FD per cust id. New Policy against the FD can be availed only after a Nomination in the P 2 dut Proty is manufactly. It infinites is minor, guardian appointed iteratis should be insized and
guardian appointes 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 premiature withdrawal/closure of the earlier FD.

can from premature withmawalcoloure 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 subscaptent year (i.e. 2nd year onwards) shall be shared by the oncerned Insurance company on to Poffer the expiry of the Policy.

For any disputely rievances in relation to the Policy, Customer to contact the Insurance Company for grievance.

refereasi.

For any queries related to the policy, customer can write to epgroupops@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 the event of the change in age of member between the date of receipt of member consent and the risk commencement date, the som assured of the member shall be provided as per the age on the risk commencement date.

1 We breedy declare that IWe have not been hospitalized in the last 5 years and/or have suffered/suffering from any illness. For which IWe have been advised medical teatments or investigation. IWe have not travelled outside India in the last 5 days nor will be travelling outside India for the cert of (six) months from the date of signing this Terms and Condutions. I we not been tested positive for COVID-19 or are not availing result of such that Oryon been advised more level persistent cough, sure thrust, including additional positive from or in a shall minute any suffering the organization of the persistent cough, sure thrust, including additional positive from or in a shall minute any suffering the coverage shall reminute if you fail to say you the suffering from or or or organization of the persistent cough, sure thrust, including additional positive from or in a shall minute any suffering the coverage shall reminute if you fail to say you the suffering from the premium is no provided the level of the coverage shall reminute if you fail to say you the suffering from the premium is no provided to the level of the premium is no provided to the level of the premium is no provided to the level of the provided of the premium is no provided to the level of the provided of the premium is no provided to the level of the provided of the premium is no provid





Type of Deposit

50300598007569

Deposit Account Number

ANIL KUMAR(Sole Owner)

INDIAN RUPEES

Name and Holding pattern

Mode of Operation

Currency

Deposit Start Date Period of Deposit Rate of Interest(%p.a.) Deposit Maturity Date Current* Maturity Amount Current* Principal Amount 24 months 15 days 24 Mar 2026 254594.00 221000.00 09 mar 2024

Maturity Instructions

: Redeem Principal + Interest

: 221000.00

Nomination

: HARI MADHAW PRASAD

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IMPORTANT - "As per section 206AAintroduced by finance (No.2) Act. 2009 wet(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 rate)in case of domestic deposits and 30.09% in case of NRO deposits", 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.

Terms & Conditions (T&C)

Term

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Tas Deduction at Source (TDS)

As per section 206AA intendenced by finance (No.2) Act, 2009 wef 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 rate) in case of domestic deposits and 30% plus applicable such raper and health and Islucation Cess in case of NRO deposits". Please further note that in the absence of PAN as per CBDT circular no 03/11. TDS certificate will not be issued in absence of PAN, Fonn 15G-H and other exemption certificates will be invalid even if submitted and TDS at tighter rate will be applicable.

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TDS rate is applicable from time to time as per the IT Act, 1961 and IT rules. The current rates applicable for TDS with the submitted of the properties of the properties

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A Description 1304/SDA UTLANT overy person receiving any sum of income or amount from which tax has been

occurrent of deduction till maturity.

As Per Section 139A(5A) of IT Act, every person receiving any sum of income or amount from which tax has be ducted under the provisions of IT Act shall provide his PAN to the person responsible for deducting such tax. In case, we have the provisions of IT Act shall provide his PAN to the person responsible for deducting such tax. In case, we have the provisions required, the bank shall not be finishe for the non availment of the credit of Tax deducted at San Pan Pan I and the provided his required.

to a non-province an expansion, are some most and to enter the provided and provided and an expansion of TDS certificate and on a factor to the provided and an expansion of TDS certificate and are interest in the case of an individual resident in India, if such possible to the Bank, a doctlamtion in writing in the prescribed Format (Form 150.7 Form 1511 as applicably a the effect that the tax on his estimated total income for the year in which such interest income is to be included in omputing his total income will be Nit. This is subject to PAN availability on Bank records.

If agergated value of all outstanding FDs-RDs booked in same customer id during the Financial Year exceeds INR Lakhb Limit (2) then PAN-Form 60 is mandatory.

In absence of PAN-Form 50: (a): "FDRD will not be renewed on maturity and maturity proceeds will be credited to your linked seconds or a supplied on the part of the

on maturity.

The maximum interest not charged to tax during the financial year where form 15 G/H is submitted it as briws:

Upto 2, 50,000% for residents of India below the age of 60 years or a person (not being a company of firm).

Upto 5,00,000% for senior citizen residents of India between the age of 60-79 years at any time during the FY

Upto 5,00,000% for senior citizen residents of India who are 80 years or more at any time during the FY

Upto 5,00,000% for senior citizen residents of India who are 80 years or more at any time during the FY

Form 15/6/11 to be submitted by customer in triplicate to the bank, for admitting one copy to 17 Department, one copy for Bank record and third copy to be returned to customer with Branch seal as a ucknowledgment. A fiesh form 15/6/H herels to be submitted at the start of every new Financial Year. In case form 15/6/H is submitted post interest payout/credit, waiver shall be effective from the day next to the interest payout /credit immediately preceding the date of submission of form 15/6/H.

Form 15/6/H needs to be submitted for every fixed Deposits booked with bank for Tax exemption.

payouters and, waiver and the effective from the day facts to the most payouters and the wholes are the submission of form 15G/H.

Form 15G/H needs to be submitted for every fixed Deposits booked with bank for Tax exemption.

The bank shall not be fiable for any consequences arising due to delay or non-submission of Form 15G/H.

To enable us to serve you better kindly submit the Form 15G/H latest by April 1at of the new financial year Note: The above guidelines are subject to change as per Income Tax regulations defectives of Finance Ministry Govt of India prevalent from time to time.

Autumatic Reneral We will be lappy to renew your deposit, unless we hear from you to the contrary, for the same part of the same produce of the produce of the produce of the same produce to clause above. I hereby sutherise the Bank and/or its authorised person to approach me through various mode of communication, viz. via email, telephone call, voice bot (through chat but or any other Artificial Intelligent Tool), message, etc. and seek my consent/confirmation to renew the existing Fixed Deposit for same feature and at the prevainting applicable rate of interest. I confirm that the consent/confirmation given by me through the above channels for renewal shall be treated as written instruction / advice given by me to the Bank for renewal of the Fixed Deposit of same factor.

Deposit as above.

Permature Encathment

In the event of death of one of the joint account holders, the right to the deposit proceeds does not automatically devolve on the surviving joint deposit account holder, unless there is a survivorship clause.

In case of joint fixed deposits with a survivorship clause, the Bank shall be discharged by paying the Fixed Deposit proceeds prematurely to survivorsh, on request, in the event of one or more Joint Depositor.

In the case of premature encathment, all signatories to the deposit must age the encathment instruction.

All premature encathment will be governed by rules of Reserve Bank of India Prevalent at the time of encashment in case joint holder mandate submitted to the bank, any of the holders can sign where mode of operation is either or survivor / former or survivor.

As per If I firms, if nggregate amount of the deposit/(s) field by a person with a branch either in his own name or observe with any person on the late of repayment together with the interest at payable is equal to or exceeds 20,000s then the

mount will be poid by bank draft drawn in the name of the deposit holder or by crediting the savings / current ac the deposit holder. Partial Premature withdrawal and sweep-in facility is not allowed for fixed deposits with amount >= 5 or to <2.

the deposit holder.

**Partial Premature withdrawal and sweep-in facility is not allowed for fixed deposits with amounts—5 or to <25 cr.

**Partial Premature withdrawal and sweep-in facility is not allowed for fixed deposits with amounts—5 or 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 in force with the Bank.

For deposits <5cr boxdood on or after 7th March [19, the base rate is the rate applicable to deposits of less than Rs. I Cr ms on date of booking the deposit. For of this the base rate is the rate applicable to deposits of less than Rs. I Cr ms on date of booking the deposit. For 5 Croer and above deposits, the lease rate is the rate applicable to deposits of less than Rs. I Cr ms on date of booking the deposit. For 5 Croer and above deposits, the lease rate is the rate applicable for 5 credebolder for 5 credebolders.

**A spect terms & conditions of the fixed deposits accounts of the bank in case of premature closure of Fixed Deposit for the period the deposit is remained with the bank, whichever is lower, except for the deposits booked with tenur. 714 days, for deposits—24.75 cr to < 5.50 cr tweef 29th Aug 2018), for deposits—24.75 cr to < 5.50 cr tweef 29th Aug 2018, for deposits—24.75 cr to < 5.50 cr tweef 29th Aug 2018, for deposits—24.75 cr to < 5.50 cr tweef 29th Aug 2018, for deposits—24.75 cr to < 5.50 cr tweef 29th Aug 2018, for deposits—24.75 cr to < 5.50 cr tweef 29th 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 deposits will not attract any penal charge.

**Index death of primary holder of the deposits prior to maturity date, premature termination of the deposit of allowed as per the terms of contract subject to necessary verifications a

Insurance Cover for Deposits The deposits in the Bank are insured with DICGC for an amount of Rs 5 lakhs (principal

Non Withdraw able Fixed Deposits (Applicable for Resident and Non Resident)

The Deposite cannot be closed by the depositor before expiry of the tenure. However, the Hank may allow premained withdrawal of these deposits in certain exceptional circumstances, in the event of direction from any statutory and for regulatory bedy or deceased Leann settlement cases.

In the event of premature withdrawal of these deposits under above mentioned exceptional circumstances, the Dank will not pay any interest on the principal amount of the deposit. Any interest credited or paid upto the date of such a premature closure will be recovered from the deposit.

Sweep-in facility is not allowed.

The minimum know for resident and NRO deposits is 91 days and 1 Year for NRE deposits.

The deposit will be booked with multiply instruction as 'Do Not Renew'.

The Not Wahlawable Deposits in official for amount 5 crost and above only.

Only first party FD OD is provided with 90% hant. Third party FD OD is not allowed.

SurcCover. 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 before terms and conditions.

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

cars.

The minimum 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 list year of the Fixed Deposit tenure and the premium for the bacquent 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 mount >=50% of the total FD booked by me.

Premuture withdrawal clause will be applicable as per bank's extant process.

Nomination in the FD and Policy is mandatory. If nomince is minor, guardian/ appointee details should be shared and and and any appointee details should be shared and and any appointee details should be shared and and any formation.

rdian/ appointee should not be minor

uardian's appointer should not be minor. Customer can avail only one Policy against the FD can be availed only after Customer can avail only one Policy against each FD per cust id. New Policy against the FD can be availed only after can 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 unwands) shall be shared by the succerned 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 shows of

row any unspute prevances in relation to the Policy, Customer to contact the Internance Company for grevance reduceds.

For any queries related to the policy, customer can write to groupedpapes highlighter come or visit nearest branch.
For any queries related to the claim, customer can write to groupedamic highlighter.

TDS will be applicable on these FDs as per the extant stationry 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 have even to change in age of member between the date of receipt of member consequently by memorement date, the sum assured of the member shall be provided as per the age on the state of years and or have suffered suffering from any siliness, for which I'Ve have been advocated medial, rection have for investigation. I'Ve have not travelled outside India in all last 45 days nor will be travelling and Shalla folder next 6 (sax) months from the date of signing that Terraporal Conditions. I'Ve not been travel popular for COVID-19 and or are not availing results of such a part for high terraporal conditions the world to the popular for COVID-19 and or are not availing results of such a part for the popular for COVID-19 and or are not availing results of such a part for the popular for COVID-19 and or are not availing results of such a part for the popular for Covid popular for COVID-19 and or are not currently suffering from only the art of fraction, the covid of the popular for Covid popular for covering that terminate if you fail to satisfy any of the digital popular for what accert reason or your existing difficulties, grateful popular for covering that the reason of your existing difficulties grateful terminate in the popular for covering that the reason of your existing difficulties are the suffering from the formation of the perminant in the lastisfy any of the dignoral policy holder or if the preminum any policy has all terminate in the satisfy any

ed pregrium payment reine de la satisfy





Type of Deposit

Chreney

Resident

50100598008279

ANIL KUMAR(Sole Owner) INDIAN RUPEES

Name and Holding pattern

Mode of Operation

Current* Principal Amount	Deposit Start Date	Period of Deposit	Rate of Interest(%p.a.)	Deposit Maturity Date	Current* Maturity Amount
201000.00	14 mar 2024	24 months 20 days	7.00	03 Apr 2026	231777.00

Thank you for banking with us.

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

INPORTANT - "As per section 206A Aintroduced by Gnance (No.2) Act, 2009 we/DLA. 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% las against 10% which is existing TDS rate jin case of domestic deposits and 30,09% in case of NRO deposits", Please further note that in the absence of PAN as per CHDT circular not 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.

Terms & Conditions (T&C)

tions (Liss C)

nount will be paid by bank draft drawn in the name of the deposit holder or by crediting the savings / current account
of deposit helder.

Partial Permature withdrawal and sweep-in facility is not allowed for fixed deposits with amounts—5 or to <25 or.

Partial Permature withdrawal and sweep-in facility is not allowed for fixed deposits with amounts—6 or to <25 or.

Partial Permature withdrawal and sweep-in facility is not allowed for fixed deposits with amounts) will be lover of! The rate of Original
The interest state applicable for premature closure of deposits (all amounts) will be lover of! The rate of Original

Interest for the state of the late of the state of th

Tat Deduction at Source (TDS)

As per section 206As introduced by finance (No.2) Act, 2009 wef 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 its is deductible shall furnish his pan, failing which TDS shall be deducted at the rate of 20% (as against 10% which is existing TDS rate) in case of domestic deposits and 20% plus applicable winching and health and Education Cess in case of NRO deposits. Please further note that in the absence of PAN as per CHDT clientar not 0.211. TDS certificate will not be issued. In absence of PAN, Form 15C/H and other exemption certificates will be invalid even if pubmitted and TDS at higher rate will be applicable.

Every person who has been alletted a Permanent Account Number (PAN) and is eligible to obtain Aadhaar number. Every person who has been alletted a Permanent Account Number (PAN) and as eligible to obtain Aadhaar number, must update their Aadhaar number to the hocome tax department (PAN-Aadhaar Linkage) as per Section 139 AA of the must update their Aadhaar 2011. Further non linking of PAN with Aadhaar shall make PAN "inoperative" and may attent higher TDS rate.

TDS rate is anniforable from time to time as per the IT Act, 1961 and IT rules. The current rates applicable for TDS Jeontracted tenure for which the deposit has been booked on case in exploration to the provision of less than Rs. 2 Cr been in force with the Bank.

For deposits <5c booked on or after 7th March 19, the base rate is the rate applicable to deposits of less than Rs. 1 Cr as or as on the date of brooking the deposit. Prior to this the base rate is the rate applicable to deposits of less than Rs. 1 Cr as or as on the date of brooking the deposit. Prior to this the base rate is the rate applicable to deposits of less than Rs. 1 Cr as or as one of the deposit of the fixed deposits accounts of the bank on each 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 (including sweep in / partial closure) the interest rate will be 1.00% below the contracted rate or the base rate applicable for days, for deposits baseded with tenor 7-14 for the period the deposit has remained with with the bank, whichever is lower except for the deposits baseded with tenor 7-14 for the 23 or to 4.50 or t

Insurance Cover for Deposits The deposits in the Bank are insured with DICGC for an amount of Ra 5 lakhs (principal

Non Nithdrawable Flied Deposits (Applicable for Resident and Non Resident)

The Deposits cannot be closed by the depositer before exprised the tenure. However, the Bank may allow premature withdrawal of these deposits in certain extrement cases, and 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, the Bank will not pay any interest on the principal amount of the deposit. Any interest credited or paid upto the date of such specializes (note with the exception for the deposit.

Sweep-in facility is not allowed.

The minimum tenur for resident and NRO deposits is 91 days and 1 Year for NRE deposits.

The deposits will be booked with mutually instruction as 2 De Not Renew.

The Moral Windows be Deposit is allowed for amount 5 crize and above only.

Only first party FD OD is provided with 90% | limit. Third party FD OD is not allowed. Depaid. If customer wishes to have TDS recovered from CASA, same can be availed by filling separate declaration at branch.

For renewed deposits, the new deposit amount consists of the original deposit amount plus Interest Less TDS, if any, less compounding effect on TDS. For reinvestment deposits, the interest reneweted is post TDS recovers and "hence the maturity amount for reinvestment deposits would vary to the extent of tax and compounding effect on tax for the period nubrequent of deduction till maturity.

A Per Section 139/ASA) OTTT Act, every person receiving any sum of income or amount from which tax has been a located under the provisions of IT Act shall provide his PAN to the person responsible for deduction such has he had not be liable for the near availation of Tax deducted as Source PAN is not provided as required, the bank shall not be liable for the near availation of Tax deducted as Source and non-instance of TDS secretificate.

If your PAN is not updated with the Bank or is incorrect; please visit your nearest branch to submit your PAN details. The provide that the same the submit post that the submit your PAN details. The provided the submit your PAN details in the provide that the same the submit your PAN details. If your PAN is not updated with the Bank or is incorrect; please visit your nearest branch to submit your PAN details. If your PAN is not updated with the Bank or is incorrect; please visit your nearest branch to submit your PAN details. If your PAN is not updated with the submit to end the submit in writing in the prescribed format (form 150 from 151 is a split addition). In the submit your nearest format for the your paper, abled individual furnishes to the Bank. a declaration in writing in the prescribed format (form 150 from 151 is a split abled) to the effect that the tax on the estimated into in writing in the prescribed format (form 150 from 151 is a split abled) to the effect which a submit of the provided as the provided of the provided as the provided as the provided as

SureCover Flaced Deposit

AIRLY ARTER ASSESSMENDAL
This is a new product variant which provides complimentary life insurance cover for the 1st year of the Fixed Deposit
tenue to the primary hother of the Exact 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.

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

The minimum amount of the PD is Re 2 takhs and maximum amount of the FD is Re 10 likhs.

The minimum amount of the PD is Re 2 takhs and maximum amount of the FD is Re 10 likhs.

The believe of the PD 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 absequent years i.e. 2nd year ownered (Favaries) shall be chargeable and paid by the primary holder of the FD.

The complimentary Policy issued in my favour shall be cancelled upon premium elited liquidation of FD principal mount >=50% of the total FD booked by me.

Premature withfarwal clause will be applicable as per bank's extant process

Normanion in the FD and Policy is mandatory. If nomince is minor, guardian' appointee details should be shared and analian' amoninee should not be minor.

Normation in the 17 data fruity is translatory. In dominies is finitely against appointed shauld not be minor.

Customer can avail only one Policy against each FID per cust ld. New Policy against the FID can be availed only after a year from premature withdrawalclosure of the earlier FID.

Insurance cover will be applicable only to the primary holder of the FID.

The details for the renewal of the Policy for the subsequent year (e.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 replaces.

point Imast account or a Demand and the Second Seco

For any queries related to the policy, customer can write to egytoupops@dictife.com or visit nearest branch.

For any queries related to the claim, customer can write to egytoupops@dictife.com or visit nearest branch.

For any queries related to the claim, customer can write to egytoupops@dictife.com.

TDS will be applicable on these FDs us 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 the event of the change in age of member between the date of receipt of member consent and the rink commencement date.

FWe betreby declare that FWe have not been hospitalized in the last 5 years and/or have suffered/unffering from any villness, for which FWe have not neen advosed medicant treatments or investigation. FWe have not travelled outside India in the last 5 days nor will be travelling outside India for the next 6 (six) months from the date of tinging the 15 th 10 years and or have suffered travelled outside India in the last 5 days nor will be travelling outside India for the next 6 (six) months from the date of tinging the 15 th 10 years and years are constructed to the conditions. Even not been tested positive for CVIDI-19 or are on a wastin (Fusion 11 years of a fusion of a fine for the property of the property of a fusion of the sufficient of the first of the property med voices with the master policy bolder of the perfect of the per

N.841428

Maturity Instructions : Redeem Principal + Interest

nk computes interest based on the actual number of days" in a year. In case, the deposit is spread over a leap o I-leap year, the interest is calculated based on the number of days ,i.e. 366 days in a leap year & 365 days in a

may attract higher TDS rate.

TDS rate is applicable from time to time as per the IT Act, 1961 and IT rules. The current rates applicable for TDS routed the displayed on Bank's website: Today, TDS is recovered when interest payable or reinvested on FD & RD per intomer, across all Branch, exceeds Rs 40,000° (Rs. 50,000° for senior citizen) in a Financial Year. Further, TDS is covered at the end of the financial year on Interest accruals if applicable.

If interest amount is insufficient to recover TDS, the same may get recovered from the principal amount of Fixed possibility customer wishes to have TDS recovered from CASA, same can be availed by filling separate declaration at such.

channels for renewal shall be treated as written instruction a lawvice great by the content of the Deposit as shown.

Fremsture Encashment

In the event of death of one of the joint account holders, the right to the deposit proceeds does not automatically devolve on the surviving joint deposit account holder, unless there is a survivingship clause. The law is the proceeds prematurely to survivings, on request, in the event of one or more Joint Depositor.

In the case of premature consistence, all signatories to the deposit must sign the encashment instruction. All premature encashment will be governed by rules of Reserve Bank of India Prevalent at the time of encashment. In case joint holder manufale submitted to the bank, any of the holders can sign where mode of operation is either or large survivors for the role of the premature of survivors.

I former or survivor.
or IT laws, if aggregate amount of the deposit/(s) held by a person with a branch either in h th any person on the date of repayment together with the interest at payable is equal to or exceeds 20,000/- then

Lien Amount

201000.00

Nomination

: HARI MADHAW PRASAD



Type of Deposit

Deposit Account Number

Resident

50300700045192

ANIL KUMAR(Sole Owner)

INDIAN RUPEES

Name and Holding pattern

Mode of Operation

Currency

Current* Principal Amount	Deposit Start Date	Period of Deposit	Rate of Interest(%p.a.)	Deposit Maturity Date	Current* Maturity Amount
235000.00	06 nov 2022	36 months I days	6.25	07 Nov 2025	283102.00

Thank you for banking with us.

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

Maturity Instructions : Redeem Principal + Interest

Lien Amount

: 235000.00

Nomination

: HARI MADHAW PRASAD

Tax Deduction at Source (TDS)

Tax Deduction at Source (TDS)

As per section 206AA introduced by finance (No.2) Act, 2009 wef 01.4.2010, every person who receives income on which is existing TDS rate in case of domestic deposits and 30% plus applicable surcharge and health and Education which is existing TDS rate in case of domestic deposits and 30% plus applicable surcharge and health and Education which is existing TDS rate in case of APO deposits. Please for PAN, Form 150/H and other exemption certificates will be invalid even if certificate will not be issued, in absence of PAN, Form 150/H and other exemption certificates will be invalid even if bubmitted and TDS at higher rate will be applicable.

Every person who has been allotted a Permanent Account Number (PAN) and is eligible to obtain Aadhaar number.

Every person who has been allotted a Permanent Account Number (PAN) and has cligible to obtain Aadhaar number to the Income tax department (PAN, Aadhaar Linkage) as per Section 139 AA of the must update their Aadhaar number to the Income tax department (PAN, Aadhaar Linkage) as per Section 139 AA of the must update their Aadhaar number to the Income tax department (PAN, adhaar Linkage) as per Section 139 AA of the way attract higher TDS rate.

aya struck higher TDS rate.

TDS rate is applicable from time to time as per the IT Act, 1961 and IT rules. The current rates applicable for TDS TDS rate is applicable from time to time as per the IT Act, 1961 and IT rules. The current rates applicable for TDS rould be displayed on Bank's website. Today, TDS is recovered when interest payable or reinvested on FD & RD per submer, arrows all Branch, exceeds Rs 40,000-4 (Rs. 50,000-4 for senior citizen) in a Financial Year. Further, TDS is submer, arrows all Branch, exceeds Rs 40,000-4 (Rs. 50,000-4 for senior citizen) in a Financial Year. Further, TDS is executed at the end of the linuncial year on Interest occurals if applicable.

If interest amount is insufficient to recover TDS, the same may get recovered from the principal amount of Fixed. If interest amount is insufficient to recover TDS, the same may get recovered from the principal amount of Fixed.

IMPORTANT - "As per section 206AAintroduced by finance (No.2) Act, 2009 wel(01.4.2010, every person who receives incume on which TDS is deductible shall furnish his PAN, failing which TDS shall be deducted at the rate of 20% last against 10% which is existing TDS rate/in case of downestic deposits and 30.09% in case of NRO deposits". Please further note that In the absence of PAN as per CBDT circular not 0.0/11, TDS certificate will not be issued. Form 15G.11 and other exemption certificates will be invalid even if submitted and Penal TDS will be applicable.

Terms & Conditions (T&C) Lerns & Length of the computer interest based on the actual number of days' in a year. In case, the deposit is spread over a teap or a on-leap year, the interest is calculated based on the number of days i.e. 366 days in a leap year & 365 days in a on-leap year.

ount will be paid by bank draft drawn in the name of the deposit holder or by crediting the savings f curren

amount will be paid by bank draft drawn in the name of the deposit bolker.

Partial Premature withdrawal and sweep-in facility is not allowed for fixed deposits with amounts—5 er to <15 er.

Partial Premature withdrawal and sweep-in facility is not allowed for fixed deposits with amounts—6 er to <15 er.

The interest rate applicable for premature classure of deposits (all amounts) will be lower of. The rate of Original

The interest rate applicable for premature classure of deposits (all amounts) will be flower of the tenure for which deposit has been booked OR base rate applicable for the tenure for which the deposit has been booked OR base rate applicable for the tenure for which the deposit has been booked OR base rate applicable for the tenure for which the deposit has been booked OR base rate applicable for the tenure for which the deposit has been booked OR base rate applicable for the tenure for which the deposit has been booked OR base rate applicable for the tenure for which the deposit has been booked OR base rate applicable for the tenure for which the deposit has been booked OR base rate applicable for the tenure for which deposit has been booked OR base rate applicable for the tenure for which deposit has been booked OR base rate applicable for the tenure for which deposit has been booked OR base rate applicable for the tenure for which deposit has been booked OR base rate applicable for the tenure for which deposit has been booked OR base rate applicable for the tenure for which deposit has been booked OR base rate applicable for the tenure for which the deposit has been booked OR base rate applicable for the tenure for which the deposit has been booked OR base rate applicable for the tenure for which the deposit has been booked OR base rate applicable for the tenure for which the deposit has been been been been deposited for the tenure for the deposit has been been been been deposited for the tenure for the deposit has been been deposited for the tenure for the deposit has been been deposited for

/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 Set booked on or after 7th March' 19, the base rate is the rate applicable to deposits of less than Rs. 2 Cr. as on so 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 so the date of booking the deposit. Prior to this the base rate is the rate applicable for 5 or 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 (including sweep in / partial closure) the interest rate will be 1.00% below the contracted rate or the base rate applicable (adays for deposit with a servation) with the bank, whichever is lower, except for the deposits booked with tenur 7.44 for the period the deposit has a remained with the bank, whichever is lower, except for the deposits be locked with tenur 7.44 for the prior the deposit benefit of the deposit booked with value >=25 crore (single fd booked post Sept 2017), 1% reduced rate will not be applicable for NRR fixed deposits.

program assessor in the deposits.

List for NRE fixed deposits.

List of death of primary holder of the deposit prior to maturity date, premature termination of the deposit would be considered to the deposit would be presented to be considered to the deposit of the deposit of

Insurance Cover for Deposits. The deposits in the Bank are insured with DICOC for an amount of Rs 5 takhs (principal

Non Mithdrawable Fixed Deposits LApplicable for Resident and Non Resident

— The Deposits cannot be closed by the depositor before expiry of the tenure. However, the Bank may allow premain
withdrawal of these exposits in creatin exceptional circumstances, in the event of direction from any statutory and/or
regulatory body or decreased claim settlement cases.

In the event of permature withdraward 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
experimentare closure will be recovered from the deposit.

Sweep-in facility is not allowed.

The minimum tenes for resident and NRO deposits is 91 days and 1 Year for NRE deposits.

The deposit will be booked with naturally instruction as "De Not Renew".

The Non Withdrawable Deposit is offered for amount 5 certe and above only.

Only first purty FD UD is provided with 90% limit. Third party FD OD is not allowed. Peposit. If evisioner wishes to have TDS recovered from CASA, same can be availed by filling separate declaration at pranch.

For renewed deposits, the new deposit amount consists of the original deposit amount plus laterest Less TDS, if any, consists of the original deposit amount plus laterest Less TDS, if any, consists of the consists of the original deposit amount plus laterest Less TDS, if any, consists of the consists of the consists of the original deposit amount plus laterest Less TDS, if any, consists of the con

SurrCoser Fixed Deposit

This is a new product variant which provides complimentary life insurance cover for the 1st year of the Fixed Deposit
enture 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.

attraction of the FD shall be between 18 years to < 50
years.

* That the engine age criteria of the Pois R 2 Johns and maximum amount of the FD is Rs 10 lakhs.

The minimum amount of the FD is Min I year and Max 120 months.

The tenure for the FD is Min I year and Max 120 months.

The feature of fired shall be equivalent to principal amount of the FD.

The Complimentary maximumes is applicable only for 1st year of the Fixed Deposit tenure and the premium for the thoughout years is 2. And year owneards (if availed) shall be changeable and paid by the primary hidder of the FD, unsequent years is 2. And year owneards (if availed) shall be changeable and paid by the primary hidder of the FD, unsequent years in the primary hidder of the FD, undergone the complimentary Policy issued in my favour shall be cancelled upon premature/partial inquidation of FD principal mount >=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 quardian' appointee should not be minor.

Nontination in the FD and Policy is mandatory. If nominee is minor, guardian, appointed usums should be mandal appointed should not be minor.

Customer can avail only one follow against each FD per cust id. New Policy against the FD can be availed only after a car 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 oncerned 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 Edgestal.

pour macrous to convert RD proceeds to FD will not be acted upon and RD proceeds will be credited to your finked account maturity.

The maximum interest not charged to tax during the financial year where form 15 G/H is submitted is as below:

The maximum interest not charged to tax during the financial year where form 15 G/H is submitted is as below:

Upto 2, 50,000 - for senior citizen residents of India between the age of 60 /978 years at any time during the FY.

Upto 5,00,000 - for senior citizen residents of India between the age of 60 /978 years at any time during the FY.

Upto 5,00,000 - for senior citizen residents of India whe are 80 years or more at any time during the FY.

Upto 5,00,000 - for senior citizen residents of India whe are 80 years or more at any time during the FY.

Upto 5,00,000 - for senior citizen residents of India whe are 80 years or more at any time during the FY.

Form 15Cl It to be submitted by customer in triplicate to the book, for submitting one copy to IT Department, one copy for Bank record and third opy to be returned to customer with Branch seal as an acknowledgment A fresh form copy for Bank record and third opy to be cetured to customer with Branch seal as an acknowledgment A fresh form copy for Bank record and third opy to be returned to customer with Branch seal as an acknowledgment A fresh form copy for Bank record and third opy to be returned to every new Financial Year. In case form 15CH is submitted post interest businession of form 15CH.

Form 15Cl It needs to be submitted for every fixed Deposits booked with bank for Tux exemplion.

To enable us to serve you better kindly submit the Form 15CH latest by April 1st of the new financial year.

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To e

For any dispute/grevances in relation to the Policy, Customer to contact the Insurance Company for grevance redressal.

For any queries related to the policy, customer can write to group-turns/g hdfclife.com or visit nearest branch to tenture the above.

Fixed

This the eligible age criteria of the primary holder of the FD shall be between 18 years to 50 years. In the event of the change in ago of member between the date of receipt of member consent and the risk commencement date, the sum assured of the member shall be provided as per the ago on the risk commencement date, the sum assured of the member shall be provided as per the ago on the risk commencement date.

I'We hereby declare that I'We have not be no hownalized in 16 Just 2 seaf and/or have smitted underlied india in the last 45 days notived the TWe have not been been been advised to be provided as the provided as per the ago on the risk commencement date.

I'We hereby declare that I'We have not be hownalized in 16 Just 2 seaf and/or have smitted india in the last 3 days notived the Two last sead because I provided as a possible of the provided as the prov

Deposit as above.

Premature Presshment
In the event of death of one of the joint account holders, the right to the deposit proceeds does not automatically develve on the surviving joint deposit account holder, unless there is a survivorship clause.

In case of joint faced deposits with a survivorship clause, the Bank shall be discharged by paying the Fixed Deposit receeds prematurely to survivorsh, on request, in the event of one or more Joint Depositor.

In the case of premature encastment, all signatories to the deposit must sign the encastment instruction. In the case of premature encastment will be governeed by rules of Reserve Bank of India Prevalent at the time of each strength of the long of the holders can sign where mode of operation in their death of the former or survivor.

As per IT laws, if aggregate amount of the deposit/(s) held by a person with a branch either in his own name or joint any person on the date of repayment together with the interest at payable is equal to or exceeds 20,000/- then the with any person on the date of repayment together with the interest at payable is equal to or exceeds 20,000/- then the

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