

## DEPOSIT CONFIRMATION/RENEWAL ADVICE

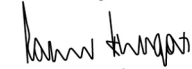
Type of Deposit	Resident
Deposit Account Number	50300046123041
Name and Holding pattern	ANAND NIDAMANURU(Sole Owner)
Currency	INDIAN RUPEES
Mode of Operation	FD Booked Through Net

Current* Principal Amount	Deposit Start Date	Period of Deposit	Rate of Interest(%p.a.)	Deposit Maturity Date	Current* Maturity Amount
50000.00	06 jun 2014	12 months 0 days	8.75	06 Jun 2015	54522.00

**Maturity Instructions : Renew Principal + Interest**

Lien Amount : 0.00  
Nominee Name : Tejaswi Nidamanuru

Thank you for banking with us.



Rahul N. Bhagat  
Country Head - Retail Liabilities,  
Marketing & Direct Banking Channels  
HDFC BANK LIMITED

**IMPORTANT -** "As per 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 30.09% 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.

**Term & Condition**

- \* Current\* - indicates the current amount of Principal/Maturity as at the time of viewing/downloading the advice.
- \* The advice above is additionally provided for your reference at any point in time.
- \* You would have in any case received the email/physical advice post booking of the fixed deposit giving complete details of your fixed deposits held with the bank. .
- HDFC 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 non leap year
- Tax Deduction at Source (TDS)**
- \* TDS rates will be as applicable from time to time as per the Income Tax Act, 1961 and Income Tax rules. The current rates applicable for TDS would be displayed by the Bank on its website. Currently, TDS is deducted when interest payable or reinvested per customer, per branch, exceeds Rs. 10,000/- in a Financial Year. Further, TDS is deducted at the end of the financial year on Interest accruals if applicable .
- \* If interest amount is not sufficient to recover the TDS amount the same may get recovered from the principal amount of Fixed Deposit.
- \* In the case of renewed deposits, the new principal amount consists of the original principal amount plus Interest less Tax Deducted at Source (TDS) if any, less compounding effect on TDS. For reinvestment deposit, the interest reinvested is post TDS recovery and hence the maturity amount for reinvestment deposits would vary to the extent of tax and compounding effect on tax for the period subsequent to deduction till maturity.
- \* As Per Section 139A(5A) of the Income Tax Act, every person receiving any sum of income or amount from which tax has been deducted under the provisions of the Income Tax Act shall provide his PAN number to the person responsible for deducting such tax. In case your PAN is not updated with the Bank or is incorrect, please visit your nearest HDFC Bank branch to submit your PAN details. In case the PAN number is not provided to the Bank as required, the bank shall not be liable for the non availment of the credit of Tax deducted at Source and non issuance of TDS certificate.
- \* No deductions of Tax shall be made from the taxable interest in the case of an individual resident in India, if such individual furnishes to the Bank, a declaration in writing in the prescribed Form (Form 15G / Form 15H as applicable) to the effect that the tax on his estimated total income for the year in which such interest income is to be included in computing his total income will be Nil. This is subject to PAN availability on bank records.
- The maximum interest not charged to tax during the financial year where form 15 G/H is submitted is as below:**
- \* Upto 2,00,000/- for residents of India below the age of 60 years or a person( not being a company or firm ) .
- \* Upto 2,50,000 for senior citizen residents of India who are between the age of 60-79 years at any time during the FY.
- \* Upto 5, 00,000 for senior citizen residents of India who is 80 years or more at any time during the FY.
- \* Form 15 G / H should be submitted by customer in Triplicate copy to the bank, for submitting one copy to Income Tax Department, One copy for use by Branch and the third copy to be returned to the customer with Branch seal as an acknowledgment copy.
- \* A fresh Form 15G / 15H needs to be submitted in each new Financial Year by the start of the 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 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 liable for any consequences arising due to delay or non submission of Form 15G/ Form 15H
- \* To enable us to serve you better kindly submit the Form No. 15G/15H latest by April 1st of the new financial year
- Note :-**
- \* The above is subject to change as per directives of Finance Ministry Govt. of India.
- Automatic Renewal**
- \* We will be happy to renew your deposit, unless we hear from you to the contrary, for the same period as the original deposit, at the prevailing rate of interest.
- Premature Encashment**
- \* In the case of premature encashment, 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
- \* As per Income Tax laws, if the aggregate amount of the deposit(s) held by a person with the 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 booked under preferential rates.
- \* The interest rate applicable for premature closure of deposits (all amounts) will be lower of :  
-The base rate for the original/contracted tenure for which the deposit has been booked OR  
-The base rate applicable for the tenure for which the deposit has been in force with the Bank.
- The base rate is the rate applicable to deposits of less than Rs.1crore, as on the date of booking the deposit. For deposits > 5 Crs, the base rate is the rate applicable for the > 5 Cr deposits.
- \* As per the Terms And Conditions of Fixed Deposit Accounts of the bank, the penalty on premature closure of Fixed Deposits including sweep-in and partial closures has been fixed by the Bank at the rate of 1%. However premature penalty will not be applicable for FDs booked for a tenor of 7-14 days.
- \* In case of death of the primary holder of the fixed deposit prior to the 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.
- \* In case of joint fixed deposits with a survivorship clause, the Bank shall be discharged by paying the Fixed Deposit proceeds prematurely to survivor/s, on request, in the event of death of one or more Joint Depositor.
- Insurance Cover for Deposits**
- \* All Bank deposits are covered under the insurance scheme offered by Deposit Insurance and Credit Guarantee Corporation of India (DICGC) subject to a maximum limit of Rs. 1lac per customer (conditions apply).
- Queries / Clarifications**
- \* Please quote the Deposit Account Number in all communication.
- \* Please record change of maturity instructions with us well in advance to enable us serve you better.
- \* Please Ignore this advice if you have redeemed or renewed this deposit on or after the maturity date as mentioned herein. In case of renewals you will receive a new Fixed Deposit Confirmation / renewal advice.
- \* The FD rate applicable for a monthly interest option will be discounted rate over the standard FD Rate.
- \* In case of more than one deposit linked for sweep-in, the system will first Sweep-In funds from the last or recently opened deposit i.e. on a LIFO (Last - In- First Out) basis.
- In case your fixed deposit is booked without nomination details, please visit the Branch to update the same.
- \* In case of NRO / Resident FD no interest will be paid of the deposit is prematurely Withdrawn before completion of 7 days.
- \* In case NRE FD no interest will be paid of the deposit is prematurely withdrawn before completion of 1 year.

**Maturity Instructions:**

Signature(s)

For Office Use only:  
Liquidation Instructions :  
Liquidation :  
Credit Account No. :  
Issue Pay order favouring :  
Date of Liquidation :