

## DEPOSIT CONFIRMATION/RENEWAL ADVICE

Type of Deposit Resident

50300883648539 **Deposit Account Number** 

Name and Holding pattern ANITA KUMARI(Sole Owner)

> INDIAN RUPEES Currency

Mode of Operation Single

Current* Principal Amount	Deposit Start Date	Period of Deposit	Rate of Interest(%p.a.)	<b>Deposit Maturity Date</b>	Current* Maturity Amount
100000.00	10 nov 2023	15 months 0 days	7.10	10 Feb 2025	109210.00

: Renew Principal + Interest Thank you for banking with us. **Maturity Instructions** 

This is a system generated Advice, hence does not require any Signature Lien Amount : 0.00 Nomination : Registered

IMPORTANT - "As per section 206AAintroduced by finance (No.2) Act, 2009 wef01.4.2010, 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.

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)

   As per section 206AA introduced by finance (No.2) Act, 2009 wef 01.4.2010, every person who receives income on • 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% plus applicable surcharge and health and Education 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, Form 15G/H and other exemption certificates will be invalid even if submitted 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, must update their Aadhaar number to the Income tax department (PAN- Aadhaar Linkage) as per Section 139 AA of the Income Tax Act 1961 by 30th June 2021. Further non linking of PAN with Aadhaar shall make PAN "inoperative" and may attract higher TDS rate.
- ncome Tax Act 1961 by 30th June 2021. Further non linking of PAN with Aadhaar shall make PAN "inoperative" and nay 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 would be displayed on Bank's website. Today, TDS is recovered when interest payable or reinvested on FD & RD per ustomer, across all Branch, exceeds Rs 40,000-(Rs. S0,000) for senior citizen) in a Financial Year. Further, TDS is recovered 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 eposit. If customer wishes to have TDS recovered from CASA, same can be availed by filling separate declaration a
- 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 ubsequent of deduction till maturity.
- subsequent or deduction in maturity.

  \*As Per Section 139A(5A) of IT Act, every person receiving 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 deducting such tax. In case PAN is not provided as required, the bank shall not be liable for the non availment of the credit of Tax deducted at Sour 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 resident in India if such
- 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 resident in India, if such individual furnishes to the Bank, a declaration in writing in the prescribed Format (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 Nit. This is subject to PAN availability on Bank records.

  If aggregated value of all outstanding FDs/RDs booked in same customer id during the Financial Year exceeds INR
  SLakhs limit (\*) then PAN/Form 60 is mandatory.

  In absence of PAN/Form 60: (a)\* FD/RD will not be renewed on maturity and maturity proceeds will be credited to your linked account or a Demand Draft will be sent to your mailing address as updated in Bank's records. (b) Maturity instructions to convert RD proceeds to FD will not be acted upon and RD proceeds will be credited to your linked account.

# 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 age of 60 years or a person (not being a company or 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 3,00,000/- for sentor citizen residents of india who are 80 years or more at any time during the r1. Form 15G/H to be submitted by customer in triplicate to the bank, for submitting one copy to IT Department, one copy for Bank record and third copy to be returned to customer with Branch seal as an acknowledgment. A fresh Form 15G/H needs to be submitted at the start of every new 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

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/H

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

Note: The above guidelines are subject to change as per Income Tax regulations /directives of Finance Ministry Govt of India prevalent from time to time.

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. You can change the deposit instruction within 7 days. Without prejudice to clause above, I hereby authorise the Bank and/or its authorised person to approach me through various mode of communication, viz. via email, telephone call, voice bot (through chat bot or any other Artificial Intelligent Tool), message, etc. and seek my consent/confirmation to new the existing Fixed Deposit for same tenure and at the prevailing 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 as above.

## Premature Encashment

- In the event of death of one of the joint account holders, the right to the deposit proceeds does not automatically

- In the event of death of one of the joint account holder, the right to the deposit proceeds does not automatically evolve on the surviving joint deposit account holder, unless there is a surviviorship clause. In case of joint fixed deposits with a survivorship clause, the Bank shall be discharged by paying the Fixed Deposit roceeds prematurely to survivor/s, on request, in the event of one or more Joint Depositor.

  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 In case joint holder mandate submitted to the bank, any of the holders can sign where mode of operation is either or required. rvivor / 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 jointly thany 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 ontracted 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.
- been in force with the Bank.

  For deposits <5cr 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.

  A sper 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 theror 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 amplicable for NRE fixed denosits.
- Aug 2018/aint aiso for FDS booked with value 2-22 close (single in booked past style and in the 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 depositor. Such premature withdrawals will not attract any penal charge.

surance 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 Non Resident)

  The Deposits cannot be closed by the depositor before expiry of the tenure. However, the Bank may allow premat 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, 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.

  Sweep-in facility is not allowed.

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

  The deposit will be booked with maturity 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 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.
- 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 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 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 >= 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 causaling (processes about the processes).
- guardian/ appointee should not be minor.

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   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

   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 represents.

- 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.
  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 sum assured of the member shall be provided as per the age on the risk commencement date.

  View hereby declare that I/We have not been hospitalized in the last 5 years and/or have suffered/suffering from any illness, for which I/We have been advised medical treatments or investigation. I/We have not travelled outside India in the last 45 days nor will be travelling outside India for the next 6 (six) months from the date of signing this Terms and Conditions. I/we not been tested positive for COVID-19 or are not awaiting results of such a test or not been advised to be under quarantine due to COVID-19 and/or are not currently suffering from or in the last 2 months, have not suffered from fever, persistent cough, sore throat, breathing difficulties, gastro-intestinal symptoms (vomiting/ diarrhoca)

  The coverage shall terminate if you fail to satisfy any of the eligibility criteria, if you cease to be a member of the group for whatsoever reason or your relationship ceases with the master policy holder or if the permium is not paid within
- group for whatsoever reason or your relationship ceases with the master policy holder or if the premium is not paid withit the allowed premium payment period

Nominee details updated are applicable only for current Policy being issued in the name of the primary holder In case
the above mentioned Terms and Conditions and declarations are untrue or there has been any non-disclosure of any
material fact, then the Policy to be issued by the insurer shall be treated as void during the settlement of the said Policy by

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lease refer website www.hdfcbank.com for detailed terms and conditions

This is a new product variant which provides complimentary health insurance cover (Group Hospital Cash) for the 1st che are of the Fixed Deposit tenure to the primary holder of the Fixed Deposit (FD) only and the same shall not be available.

or the joint holders (if any). The Policy shall be available subject to the below terms and conditions.

The value of Policy offered shall be dependent on principal amount of the FD. Hospi Cash cover Rs 500 per day for 5 days; FD amount >= 5 lacs to < 10 lacs and Hospi Cash cover Rs 1000 per day for 15 days; FD amount >= 10 lac to

The Complimentary insurance is applicable only for 1st year of the Fixed Deposit tenure.

The complimentary Policy (Group Hospital Cash) issued in my favour shall be cancelled upon premature/partial iquidation of FD principal amount >=50% of the total FD booked by me. Also, if the same is force closed by the bank

iquidation of FD principal amount >=50% of the total FD booked by me. Also, if the same is force closed by the bank ue to non-servicing of OD against FD

Nomination in the FD and Policy is mandatory. If nominee is minor, guardian/appointee details should be shared and unadrian/appointee should not be a minor

Customer can avail only one Policy against each FD per cust id. New Policy against the FD can be availed only after a ear 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 operated lawages company on or before the expiry of the Policy

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For any dispute/grievances in relation to the Policy, Customer to contact the Insurance Company for grievance

For any queries related to the policy, customer can write to Abhi.grievance@adityabirlacapital.com or visit nearest

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TDS will be applicable on these FDs as per the extant statutory guidelines

All terms and conditions with respect to FD will be applicable

That the eligible age criteria of the primary holder of the FD shall be between 18 years to 59 years. In the event of the hange in age of member between the date of receipt of member consent and the risk commencement date, the sum ssured of the member shall be provided as per the age on the risk commencement date

Health insurance product (Group Hospi Cash) belongs to insurance company (Aditya Birla Health Insurance) and the claim settlement will be as per Insurer's process and Bank does not have any role to play in the same

The coverage shall terminated from fail to estiff, any of the alignifity estimatic from each the same.

group for whatsoever reason or your relationship ceases with the master policy holder or if the premium is not paid within the allowed premium payment period

Nominee details updated are applicable only for current Policy being issued in the name of the primary holder
On change of status i.e. from resident to non-resident, benefits of HealthCover FD will be discontinued and HealthCover FD will have to be closed
If a primary applicant changes the date of birth, name etc after HealthCover fd is booked and if the details are not as per the eligibility defined for the product, claim will not be settled for such cases.
Benefits under hospital cash shall not be payable for more than 15 days per Hospitalization claim per Policy Year
Benefits under hospital cash shall not be payable for more than 15 days per Policy Year
Benefits under hospital cash shall not be payable for more than 15 days per Policy Year
Specified Disease / Procedure waiting period: A waiting period of 24 months from the Inception Date shall apply to the treatment, whether medical or Surgical and of the Illness/conditions and their complications mentioned in Annexure I. lease refer website for Annexure I

The LAISUING Diseases Waiting Period Payment will not be done for any claim in respect of any Insured Person directly caused by, based on, arising out of, relating to or howsoever attributable to any Pre-Existing Diseases or any complication arising from the same, until 4 years in this regard has elapsed since the Start Date of the first Policy with Us

Initial waiting period: A waiting period of 30 days from the Inception Date of the Policy will be applicable for all

Hospitalisation claims except in case of Accidents.

Permanent Exclusion- Aditya Birla Health Insurance company shall not be liable to make any payment for any claim under any Benefit in respect of any Insured Person directly or indirectly caused by, based on, arising out of, relating to or howsoever attributable to any of the reasons mentioned in Annexure II. Please refer website for Annexure II

In case the above mentioned Terms and Conditions and declarations are untrue or there has been any non-disclosure of any material fact, then the Policy to be issued by the insurer shall be treated as void during the settlement of the said Policy by the Insurer

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Please refer website www.hdfcbank.com for detailed terms and conditions

- Important Points

   Senior Citizens (60 years and above) who are Resident Indians are eligible for senior citizen rates for deposits less
- Benefit of additional interest rate on deposits on account of being bank's own staff or senior citizens shall not be applicable to NRE and NRO Deposits.

- plication to NRE and NRO Deposits.

  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.

  Any changes made online in respect to change in maturity instruction / tenure, details can be viewed online post the
- nges.

  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
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   Rate applicable on 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 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 if the deposit is prematurely withdrawn before completion of 7

- In case of NRE FD interest will not be paid if the deposit is prematurely withdrawn before completion of 1 year.

- In case of NRE FD interest will not be paid if the deposit is prematurely withdrawn before completion of 1 year. Form 15G/H is not applicable to NRIs TDS is not applicable for Interest earned on NRE deposits Fixed Deposits booked with monthly or quarterly interest payout option, TDS recovery will by default happen from ked current / savings account. Please visit nearest branch / contact RM for further clarification. When you open a Fixed deposit with the Bank Interest on Term Deposit is calculated as below:
- When you open a rixed deposit with the Bain interest on Intern Deposit is calculated as below:
   On a Quarterly basis for deposits > 6 months. Simple interest is paid at maturity for deposits <= 6 months.</p>
   Cumulative Interest/ re-investment interest is calculated every quarter, and is added to the principal such that Interes is paid on the Interest earned in the previous quarter as well.
   In case of monthly deposit scheme, the interest shall be calculated for the quarter and paid monthly at discounted rat over the Standard FD Rate.
   The Polymore of the Polymore deposit scheme is the property of the property of

- If FD is not booked / renewed as per applicable T &, Bank reserves the right to rebook the same with correct details.
- Please visit our website/nearest branch/contact RM for further clarification
- In case of Non-filer of income Tax return, TDS shall also be deducted at higher rate as provided by Section 206AB e f 1-Iul-2021

That the eligible age criteria of the primary holder of the FD shall be between 18 years to 59 years. In the event of the ange in age of member between the date of receipt of member consent and the risk commencement date.

In come-tax provisions outlined in this document are updated as of the Finance Act, 2021.

In case of third party fixed deposit, lien is marked only on principal amount of the deposit.

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For Resident and Non-resident rupee deposits-Rounding off is done basis RBI guideline, RBI/2011-12/56 DBOD No. and the claim settlement will be as per Insurer's process and Bank does not have any role to play in the same

The coverage shall terminate if you fail to satisfy any of the eligibility criteria, if you cease to be a member of the rounding off with the deposit.

Leg.BC. 18/09.07.006/2011-12. All transactions, including payment of interest on deposits/charging of interest on advances, will be rounded off to the nearest rupee i.e. fractions of 50 paise and above shall be rounded off to the next of the representation of the second of t Deposits the rounding off will be done up to two decimal places.

Maturity Instructions:		
		Signature(s)
For Office Use only:		3
Liquidation Instructions		
Liquidation	:	On Maturity / Premature withdrawal
Credit Account No.	:	•
Issue Pay order favouring	:	
Date of Liquidation	:	