



FIXED DEPOSIT ADVICE

DATE: 20-JAN-2020
PUNE-EAST STREET
KARAN NAINWAL
FLAT NO 9 , B WING,
MEDIA PARK,
BT KAWADE ROAD ,PUNE,
PUNE,
MAHARASHTRA,
INDIA,

Customer Relationship No	:	234648358
PAN No	:	BBXPN8707N
Nomination Registered	:	N
Period of Deposit	:	60 Months 11 Days
Deposit Maturity Date	:	27-01-2025
Maturity Amount	:	INR 81,360.00
Annualised Yield (p.a)	:	6.1%
Interest Frequency	:	Quarterly
New/Renewal	:	New TD
Maturity Instructions	:	Redeem Principal and Interest

Conditions

- 1) This is a Fixed Deposit advice and no lien can be marked on this document.
- 2) Tax deduction at source will be applicable as per Income Tax rules.
- 3) Non-submission of PAN by depositor(s) will attract higher rate of TDS as applicable
- 4) In case form 15G/H being submitted to the Bank, PAN mentioned on the form should match with the Bank records.
- 5) In case of premature withdrawal, interest will be paid at:
 - a) the rate prevailing on the date of deposit for the tenure the deposit or the withdrawn amount remained with the Bank or at the contracted rate, whichever is lower post deducting applicable penal charge for premature withdrawal as per Terms & Conditions of the Bank.
 - b) For FCNR (B)/ NRE deposits, in addition to the above point, no Interest will be paid on the principal amount withdrawn from FCNR (B) / NRE term deposit before completion of one year.
- 6) For Fixed Deposits with a tenure below 181 days, interest will be calculated and paid on maturity as per simple interest method.
- 7) Repayment / renewal of deposit shall be effected as per the maturity instructions recorded with the Bank at the time of booking the Fixed Deposit.
- 8) In absence of maturity instructions, the Fixed Deposit will be renewed automatically, without any liability to the Bank, for the same tenure and at the interest rate prevailing on the date of renewal
- 9) Where maturity instructions are for repayment and not for renewal, interest will cease to be payable at the end period of the deposit.
- 10) Facility of renewal with retrospective effect is not available with respect to a deposit that has been overdue beyond 14 days.
- 11) Any change of maturity instructions shall be intimated to the Bank minimum 7 days prior to maturity of deposit
- 12) All communications to the Bank should consist of the Fixed Deposit Number/Customer Relationship Number.
- 13) Any change of address should be communicated to the Bank along with acceptable address proof document for the new address.
- 14) The calculation of interest is basis 365 days in a year for deposits booked in a non-leap year and 366 days in a year for fixed deposits booked in a leap year.
- 15) This fixed deposit is governed by the terms and conditions of the Bank. Please visit your nearest branch or log on to www.kotak.com for details.
- 16) The above terms and conditions are subject to change without notice.

Fixed Deposit Renewal Details:

Tenor*: year(s) _____ month(s) _____ day(s)* If Fixed Deposit tenure is less than six months please mention tenure in days only

Maturity Date

D

D

M

M

Y

Y

Y

Y

Interest Frequency (Tick any one)	<input type="checkbox"/> Monthly Payout	<input type="checkbox"/> Quarterly Payout	<input type="checkbox"/> Cumulative
Maturity Instruction (Tick any one)	<input type="checkbox"/> Auto Renew Principal <input type="checkbox"/> Repay Principal		<input type="checkbox"/> Auto renew Principal & Interest <input type="checkbox"/> Auto renew Principal & pay Interest <input type="checkbox"/> Repay Principal & Interest

Payment Instructions	<input type="checkbox"/> Credit to my bank a/c no.	<input type="text"/>	with Kotak Mahindra Bank Ltd
	<input type="checkbox"/> Payment instrument to be mailed to my mailing address		
Sweep-In	<input type="checkbox"/> No	<input type="checkbox"/> Yes Link Savings/Current Account Number	<input type="text"/>
Nomination	<input type="checkbox"/> No	<input type="checkbox"/> Yes (Please fill the nomination form)	
	<input type="checkbox"/> Letter furnished	<input type="checkbox"/> Not furnished	

Signature(s) 1st Applicant _____ 2nd Applicant _____ 3rd Applicant _____

Date: _____ Place: _____

This is a computer generated advice and therefore does not require a signature.

You may call our **24-hour Customer Contact Centre** at our toll free numbers - 1860 266 2666 or write us at Customer Contact Centre, Kotak Mahindra Bank, PO Box No. 16344, Mumbai 400 013