

FD Number
41881020212

PACHPADRA(31176)

e-Special Term Deposit Advice

(In lieu of term deposit receipt)

Date : 08-Jan-2024

Dear Sir/Madam

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

Name

Miss. SHIWANI SAKSHI

Customer Number

71113095931

Debit Account Number :

Mode of operation : Single

Scheme : TDR-SBITSS06-PUB IND-5YL8-INR

Nominee(s) : NA

Maturity Instruction : Credit to Account

e-TDR/e-STDR Account No.	Tenure	Fixed Rate Interest @	Principal Amt	Value Date	Maturity Date	Maturity Value
41881020212	5 Year(s) 0 Month(s) 0 Day(s)	6.5%	INR50000.00	02/05/2023	02/05/2028	INR50000.00

Terms and Conditions for e-TDR / e-STDR

1. The mode of Operation of the Tax Saver Fixed Deposit account created in INR would be single only and would be generated in the name that would be same as that of the CIF of the user making the request.
2. There will be a lock-in period of 5 years for Fixed Deposit under Tax Saving Scheme.
3. PAN is mandatory for creating Fixed Deposit under Tax Saving Scheme.
4. Pre-mature closure of Fixed Deposit under Tax Saving Scheme is not allowed online.
5. The interest proceeds on the Term Deposit (e-TDR) under Tax Saving Scheme, will be credited by default to the account from which the Term Deposit (e-TDR) under Tax Saving Scheme was funded.
6. Fixed Deposit under Tax Saving scheme will be disposed off in accordance with the Maturity Instruction "Repay Principal and Interest".
7. Bank will deduct the income tax on interest as per the law applicable. In case no tax is to be deducted at source, Form 15H/G has to be submitted by the depositor to the home branch just after opening the Fixed Deposit under Tax Saving Scheme and at the beginning of the Financial Year in the subsequent Financial Years. The facility for online submission of form 15 H/G is also available in the INB platform (onlinesbi.com) of the bank.
8. Fixed Deposit under Tax Saving Scheme with additional rate of interest for senior citizens will be issued if option for "Senior Citizen" is selected by the customer and age of customer is 60 years or above, on the date of creating the fixed deposit, as per date of birth recorded with the Bank. The minimum days and minimum amount applicable for additional rate of interest for senior citizen will be as per Bank's policy.
9. If you choose the Senior Citizen option, you must ensure that your age as on the date of making the deposit is 60 years or more. If at any time the Bank discovers that you did not qualify for the Senior Citizen benefit, the Bank reserves the right to recover from you any additional amount of interest that the Bank might have paid to you and take any other action as permitted by law.
10. In case of joint accounts, the Senior Citizen benefit can be availed only by the first account holder.
11. The maturity proceeds of principal and interest in case of Tax Saver FD will be credited by default to the account from which the Tax Saver FD was funded.
12. After the locking period, when customer opts for closure of Tax Saver fixed deposit, depositor will be able to select the account from where she wishes the closure proceeds to be credited.
13. Online Tax Saver Fixed Deposit can be created online from 8:00 AM IST to 8:00 PM IST. Requests initiated beyond this period will be scheduled for the next opening hours. In all such cases, applicable rate of interest in the fixed deposit account will be as per deposit interest rate prevailing on the date of execution.

14. In Night mode 08:00 PM IST to 08:00 AM IST, View nominee details services will not be available so the request for creation of Tax Saver Fixed deposit will be scheduled for the next opening hours and Nominee details available in Transaction account from which funding of creation of Tax Saver Fixed deposit made, will be mapped (if available) to Tax Saver Fixed deposit account. In all other cases, customer is given with add/edit/delete nominee functionality in Tax Saver Fixed deposit detail page.

15. After locking period of Five years, Tax Saver Fixed Deposit can be closed online instantly if request is initiated between 08:00 AM IST to 08:00 PM IST. Request initiated beyond this period will be scheduled for next opening hours i.e. 08:00 AM IST. In all such cases, effective rate of interest in the Tax Saver fixed deposit account will be as per deposit interest rate prevailing on the date of execution. Also on closure the Tax Saver Fixed deposit proceeds/actual amount credited may vary as compared to amount shown in closure enquiry, due to change in effective rate of interest and actual date of execution, which will be acceptable by the customer.

16. A Tax Saver Fixed Deposit created through any of the bank's channels can be closed online (after locking period of 5 years) through the YONO platform.