



We understand your world

DEPOSIT CONFIRMATION / RENEWAL ADVICE

M/S. ST XAVIERS SCHOOL  
C/O ST XAVIERS SCHOOL  
PATTI

PRATAPGARH-230135 INDIA

Deposit Account Number  
Cust ID of 1st Applicant  
Deposit Branch Name #00447  
Deposit Type  
Pan

50300260697012  
72633025 PAN NO. AAARV1296M  
PATTI PRATAPGARH  
REINVEST. DEPOSIT  
NEW deposit

Deposit amount (in Rs.)	Deposit start date	Period of deposit	Rate of interest (%p.a.)	Deposit maturity date	Maturity + amount (in Rs.)
80,000.00	28 Jun 2018	60 Month(4)	7.00	28 Jun 2023	1,13,182.00

Deposit Amount (In words)

: RUPEES EIGHTY THOUSAND ONLY

Mode Of Operations

: FD Booked Through Net

Nomination

: Not Registered

Interest Payment Frequency

: AT MATURITY  
: REDEEM PRINCIPAL AND INTEREST

Maturity Instructions

"This is a computer generated advice, hence do not require the signature"

IMPORTANT : "As per section 206AA introduced by Finance (No. 2) Act, 2009 w.e.f.01.04.2010, 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 30.90% 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. TDS is not applicable on NRE deposit.

Please read reverse for applicability of the TDS and Form 15G/15H requirements. For more information log on to : www.hdfcbank.com

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Thank you for banking with us,

*Pratapsar*  
Principal

ST. Xavier's School Patti  
Pratapsarh (U.P.)

*Manager*  
Manager

ST. Xavier's School  
Patti, Pratapsarh

- Terms & Conditions**

**HDFC Bank Computes interest based on the actual number of days in a year. In case, the number of days in 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 its various amendments.
  - Currently, TDS is deducted when interest payable or returned by the Bank on per term 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 the Fixed Deposit.
  - In the case of renewed deposits, the new deposit amount consists of the original deposit amount plus interest less Tax Deducted at Source (TDS) if any, less compounding effect on TDS. For reinvestment deposit, the interest invested 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 of TDS.
  - 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 update 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 availing of credit or Tax deduction 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 Format (Form 15G/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. Form 15G/ Form 15H is not applicable for NRO Deposit.
  - The maximum interest not charged to tax during the financial year where form 15 G/H is submitted is as below:
    - Up to 2,50,000/- for residents of India below the age of 60 years or a person not being a minor.
    - Up to 3,00,000/- for senior citizen residents of India who are between the age of 60-79 years at any time during the FY.
    - Up to 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 acknowledgement copy.
  - A fresh Form 15G/15H needs to be submitted in a new Financial Year by the start of the official year. In case form 15G/H is submitted post the start of new financial year, submission from the day next to the interest payout/credit immediately preceding the date of Form 15G/H needs to be submitted for every Fixed Deposits booked with the 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.
  - In case of NRO deposit, Double Taxation Avoidance Agreement (DTAA) can be claimed for TDS on interest, provided your country of residence has TAX treaty with India.
  - For more information on DTAA, please visit our website.
- Notice:** The above is subject to change as per directives of Finance Ministry Govt. of India.
- Wish to Renewal**

  - We are 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.
  - 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 certificate on the surviving joint deposit account in case of joint fixed deposit with a survivorship clause, the Bank shall be discharged by paying the fixed deposit proceeds prematurely to survivors, on request, in the event of death of one or more Joint Depositor.

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

All premature encashments 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 any branch above his own name or jointly with any person on the date of repayment is paid by bank first drawn in the name of the depositor, the amount will be treated as income of the depositor.

Partial maturity withdrawals and sweep-in facilities are not allowed for fixed deposits booked under periodic instalments.

  - The base rate for the original/contracted tenure for which the deposit has been booked is the interest rate applicable for premature closure of deposits (all amounts) will be lower of:
    - Deposited at
    - Base rate applicable for the tenure for which the deposit has been booked.
  - The base rate is the rate applicable to deposits of less than Rs. 1 crore, as on the date of booking the deposit. For deposits > 5 Crs, the base rate is the rate applicable for the closure of Fixed Deposits.
  - As per the terms & conditions of the accounts of the bank, the penalty on premature closure of Fixed Deposits booked in an original closure has been fixed by the Bank at the rate of 1%. However, premature closure of deposits booked for a term of 7-14 days in case of death of the depositor, the applicable fixed deposit prior to the maturity date, to premature termination, applicable penalty will be waived as per the terms of contract subject to necessary verification and proof of death of the depositor. Such premature withdrawal is not a financial charge.

**Insurance Cover for Deposits**

  - All Bank deposits insured under the insurance scheme offered by Deposit Insurance and Credit Protection Corporation of India (DICGC) subject to a maximum limit of Rs. 1lac per customer.
  - Please quote the Deposit Insurance and Credit Protection Corporation of India (DICGC) subject to a maximum limit of Rs. 1lac per customer.
  - Please record change of matrimonial status 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 :**

**For Office Use only:**

Liquidation Instructions \_\_\_\_\_

Liquidation \_\_\_\_\_

Credit Account No. \_\_\_\_\_

Issue Pay order favouring \_\_\_\_\_

Date of Liquidation \_\_\_\_\_

Signature(s) \_\_\_\_\_

On Maturity / Premature withdrawal \_\_\_\_\_