OFFICE USE		CUSTOMER COPY Please quote the reference no. for fur	ture reference.
*Please staple the relevant documents here		We acknowledge receipt of nomina Name of the nominee with respect to your A/c. nos	Age: years.
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FIXED DEPOSIT DETAILS The advice w Amount:	ll be received at your mailing address within 7-ps. Tenure :		gistered for email statement will receive FD advice through email. ys Rate of Interest: p. a.
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Senior Citizen Yes No If Yes, attach a copy of document showing * TDS DETAILS: Deduct TDS (If applic	cable) Yes No (*Please Sul	omit the TDS waiver document as b	
PAYMENT DETAILS Cash (To open an account with cash, the c Cheque No. Debit A/c No.	dated D D M M Y	n person, only at the account b	ranch) Bank, Branch.
The cheque should be crossed A/c Payee	and drawn payable to "HDF0	C Bank Limited A/c.	(Customer Name)"
Account Operating Instructions Single Either/Any one or Survivo	r lointly** liquidation will not	t attract any penal charge.	dation of the term deposits will be allowed. Such premature ers, the right to the deposit proceeds does not automatically ss there is a survivorship clause.
I/We confirm that I/We have read and understood the abofficer Mr./Ms.	& I/We have sign	ed in his/her presence.	
Name Date formutility.com	Name	Date Name	e Date

- Account Opening Rules:

 In terms of Reserve Bank of India Directives, interest will be calculated at quarterly intervals on Term Deposits and paid at the rate decided by the bank depending upon the period of deposits. In case of Monthly Deposit Scheme, the interest will be calculated for the quarter and paid monthly at discounted value.

 In case of premature withdrawal of the fixed deposit based on depositor's instructions or the instructions of all the joint depositors in the case of joint deposit, the bank has the right to recover interest already paid or the penalty, if any, from the proceeds of the fixed deposit in accordance with prevailing regulations of the bank and the Reserve Bank of India.

 The Deposits of the bank are insured with DICGC and in case of liquidation of the bank, DICGCs is labelle to pay each depositor through the liquidator, the amount of his deposit upto Rupees one lakh within two months from the date of claim list from the liquidator.

- Idiquidator.

 In case of any complaint relating to features of any of the products, the Grievance Redressal Cell within the bank can be approached for a resolution at customer_service@hdfcbank.com.

 HDFC Bank computes interest based on the actual number of days in a year. In case, the Deposit is spread over a leap and 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
- Tax Deduction at Source
- x Deduction at Source

 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

 No deductions of tax shall be made for 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 156.7 Form 15 H 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 No. 15G / 15H to be submitted in Duplicate. A fresh Form No. 15G / 15H to be submitted in each new financial year

 - The bank shall not be liable for any consequences or loss arising due to delay or non submission of form 15G/form15H. To enable us to serve you better kindly submit the form 15G/15H within the first week of the new financial year
 - 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 the PAN number is not provided, the bank shall not be liable for the non availment of the credit of tax deducted at Source.

Penalty of 1% pa will be levied o	d on premature closure of Fixed Deposits (including sweep-in/partial closures).								 As per section 206As introduced by Finance (No. 2) Act, 2009 wet 01.04.2010, every person who receives on which TDS is deductible shall furnish his PAN, failing which TDS shall be deducted at the rate of 20% in Domestic deposits "Please further note that in the absence of PAN, Form 15G/H and other exemption cerl will be invalid even if submitted & penal TDS will be applicable. Note:- The above is subject to change as per directives of Finance Ministry Govt. of India. 																				
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