

**AXIS BANK**

Pardeshi Building, Mayaram Shet Market, Near  
Mahatma Phule Market Yard Chakan Maharashtra  
410501

**U07022670393****DEPOSIT RECEIPT**

(Not transferable / Not negotiable)

FDR SR NO:

U07022670393

**RECEIVED FROM**

MS. CHAKAN SHIKSHAN MANDAL A/C EDUCATION OFFICER  
MU-POST CHAKAN TAL-KHED  
DIST-PUNE  
PUNE, MAHARASHTRA  
INDIA PIN - 410501

**(PRIMARY)**

ACCOUNT NUMBER	AMOUNT	INTEREST RATE% P.A.	START DATE	MATURITY DATE
918040109968663	5,00,000.00	7.25	10-12-2018	10-12-2021

Deposit Amount: Rupees Five Lakh only

Scheme Code: EMQIC

Customer Id : 887467846

Period of Deposit: 36 Months

Mode of Operation: ALL JOINTLY

Nomination Status: Nomination not available

CHAKAN, PUNE [MH]

PAN No

: AAATC4556H

Maturity Amount : INR 5,00,000.00

Amount in words : Rupees Five Lakh only

Auto Renewal Details: Deposit will be renewed on Maturity under EMQIC for 36 Months

Note: \*Premature closure will attract penal rates as per Bank rules. \*Maturity Value is subject to TDS deduction, wherever applicable.

\*Facility of renewal with retrospective effect not available to deposits that have been overdue beyond fourteen days.

Inclusion of FD clause as below

Please note that premature withdrawal will not be permissible under Fixed Deposit Plus.

For details, please refer to [www.axisbank.com](http://www.axisbank.com).

AUTHORISED SIGNATORY



**DEPOSIT ADVICE**

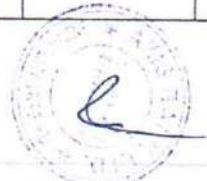
(Not transferable / Not negotiable)

CHAKAN SHIKSHAN MANDAL A/C EDUCATION OFFICER (PRIM  
MU-POST CHAKAN TAL-KHED  
DIST-PUNE  
PUNE  
Pincode- 410501 Phone .

Joint Holder : CHAKAN SHIKSHAN MANDAL  
A/C EDUCATION OFFICER  
(PRIMARY)

ACCOUNT NUMBER	DEPOSIT AMOUNT	INTEREST RATE (%P.A.)	START DATE	MATURITY DATE	MATURITY AMOUNT
918040109968663	INR 500000	5.4	2021-12-10	2024-12-10	INR 500000

Deposit Amount : Rupees Five Lakh Only  
Maturity Amount : Rupees Five Lakh Only  
Scheme Code : EMQIC



BRANCH NAME :  
CHAKAN, PUNE [MH]  
PARDESHI BUILDING, MAYARAM SHET MARKET,,NEAR  
MAHATMA PHULE MARKET YARD,  
Pincode- 410501 Phone 02135-249607/249608

PERIOD OF DEPOSIT : 36 month(s)  
MODE OF OPERATION : ALL JOINTLY  
NOMINATION STATUS : Nominee not registered with Bank  
NOMINEE NAME : -  
MATURITY INSTRUCTION : Auto Renewal Mode

Note \* Premature Closure will attract penal rates as per Bank rules. \* Maturity value is subject to TDS deduction, wherever applicable. \* Facility of renewal with retrospective effect not available to deposit that have been overdue beyond fourteen days.

**IMPORTANT INFORMATION FOR DEPOSITORS**

- As per section 194A of the income Tax Act, 1961, interest, other than interest on securities, shall be liable to TDS at the applicable rate for interest if the projected interest exceeds the prescribed limit during the financial year (Please refer the section 194A of the income Tax Act, 1961, for detailed provisions for tax deducted at source)
  - If you are tax resident in India and eligible for non-deduction of tax at source (not being a company or firm) from interest on fixed deposits under section 197A (1A) of the income tax Act, you can visit your branch and submit declaration in Form 15G duly signed in duplicate.
  - If your interest income (paid or credited) on fixed deposits by all branches of the bank exceeds the maximum amount which is not chargeable to income-tax as provided u/s 197A(1B), TDS will be deducted even if you have submitted Form 15G / 15H.
  - Senior Citizen customers, 60 years and above can submit declaration in Form 15H duly signed in duplicate, subject to eligibility under section 197A(1C) of the Income Tax Act, for non- deduction of TDS from interest on term deposits (Senior Citizen rates are not applicable for NRI Customers)
  - A fresh declaration in Form 15G/15H, both for non-cumulative and cumulative fixed deposits, is required to be submitted at the start of each financial year. (Not applicable for NRI Customers)
  - Declaration in Form 15G/H shall be invalid unless correct PAN (of the first holder in case of joint holders) is furnished in the declaration and consequently interest payable to such customer shall be liable for deduction of tax at source at higher rate of 20%
  - It shall be mandatory for deductees (customers) to furnish PAN details (of the first holder in case of joint holders) to deductor (Axis Bank Ltd.) failing which Tax on interest on deposits held by residents shall be deducted at source @ higher rate of 20% instead of normal 10%
  - Where PAN provided to the deductor is invalid or does not belong to the customer, it will be ignored and the higher rate of TDS(20%) shall be applicable
  - Banks are mandatorily required to issue Form 16A generated through TIN central system of Income-Tax Department:
    - TIN central system shall generate quarterly a consolidated PAN-based Form 16A to customers
    - TIN central system shall generate Form 16A with the name and address that would be available in Income-Tax Central Database
    - TIN central system shall generate Form 16A only for those deductee whose valid PAN is available with the bank
  - I/We, understand and confirm that in terms of Section 206AB, the Bank is required to deduct higher rates of TDS effective from 1st July, 2021, if I/we have not filed Income Tax Returns for two previous years immediately preceding the year in which tax is required to be deducted, time limit for filing of such Income Tax Returns has expired and aggregate TDS in each of said two financial years is Rs.50,000/- or more. Accordingly, the tax shall be deducted at higher of the three rates viz. (a) twice the rate specified in the relevant provision of the Income tax Act, (b) twice the rate or rates in force (c) at the rate of 5%.
  - Minimum Deposit for opening of Fixed Deposit Plus Account is Rs. 5 Crore
  - Fixed Deposit Plus Deposits (Retail & Corporate) cannot be closed prior to date of maturity. Premature withdrawal is not permissible under this scheme except for exception cases which include bankruptcy/ winding up/ directions by court/ regulators/ receiver/ liquidator/ deceased cases
  - Premature Closure arising out of aforementioned scenarios in the above cases will result in the change of applicable interest rate from the Fixed Deposit Plus rate to that of Normal Fixed Deposit rate (as per the prevailing rate) and will include application of penalty
  - Autorenewal option will not be available for Fixed Deposit Plus
- In order to avail proper credit for the TDS while filing your income tax returns, you are requested to contact your branch and provide your PAN details immediately.