



THE COSMOS CO-OPERATIVE BANK LTD.

(Multistate Scheduled Bank)

Regd. Office : 'Cosmos Heights', 269/270, Shaniwar Peeth, Pune - 411030.

05-12-2011

CASH CERTIFICATE -GENERAL

CHINCHWAD BRANCH

Received Sum of Rs. Forty Thousand only.

Phone No - 27474792, 27471480

From : SHREE ASHTAVINAYAK EDUCATION SOCIETY

216, SANT TUKARAM NAGAR, PUNE
PUNE 411039 MAHARASHTRA

under the terms and conditions governing the CASH CERTIFICATE -GENERAL Scheme. The total amount (inclusive of interest) is payable to this Certificate holder on maturity, subject to TDS. We further declare that our Deposit Insurance Policy is valid on date.

No.	Date of Deposit	Amount of Deposit	Period	Rate of Int. p.a.	Date of Maturity	Maturity Amount
00620010579957 (CCERT)	05-12-2011	40000.00	60(M)	9.25%	05-12-2016	63188.00

Not Transferable
Cust Id- 00649492
AUTHORISED SIGNATORY



For THE COSMOS CO-OPERATIVE BANK LTD.
[Signature]
Authorised Signatory

[Signature]
Authorised Signatory

Rules for Term Deposit

- Bank accepts term deposit of Rs. 1000 as minimum deposit and in multiples of Rs. 100 thereof for the minimum period as decided by bank from time to time.
- Rate of interest may change from time to time.
- Interest on deposit ceases to be payable from the date of maturity of term deposit.
- Date of maturity is recorded on Deposit Receipt. No separate intimation about the maturing deposit will be given by the bank to the depositor.
- Term Deposit receipt should be renewed within a period of 14 days from the date of maturity. In case the overdue period exceeds 14 days and if depositor renews the entire amount of overdue deposit or part thereof as a fresh deposit, the interest for overdue period will be paid at the rate prescribed by the Bank from time to time.
- Interest payable on premature withdrawal of term deposit -
For all category of depositors (Except NRE, FCNR & RFC)
Upto 14 days- No interest shall be paid
15 days and above- 1% below the applicable rate of interest for the completed period or 1% below the contracted rate whichever is lower
For NRE, FCNR & RFC Deposits-
Upto 1 year- No interest shall be paid
Above 1 year- 1% below the applicable rate of interest for the completed period or 1% below the contracted rate whichever is lower.
- Instruction mandate for premature withdrawal should be signed by all signatories of the deposit account.
- If maturity date falls on Sunday or holiday or non business working day, interest shall be paid at the originally contracted rate of interest on the deposit amount for that day.
- Interest income on Term Deposit is subject to Tax Deduction at Source (TDS) as per Income Tax Act 1961 applicable from time to time.
- If you are exempt from deduction of Income Tax at source, please furnish in duplicate Form 15G/15H. The form 15G/15H needs to be submitted to branch every year till the date of maturity along with the photocopy of Pan Card.
- Repayment of deposit of Rs. 20000 and above (inclusive of interest) will be made by Banker's cheque as per Income Tax Rules. (Total deposits in the name of depositor in the branch will be considered)
- Monthly interest will be paid at discounted rate
- Duplicate Deposit receipt will be issued only on submission of indemnity bond.
- For repayment / renewal on or after due date the receipt should be surrendered by depositor / s (for amount Rs 5000 and above) for transfer to the account revenue stamp is necessary.
- The above rules are subject to change from time to time as per RBI guidelines.

3682951



Renewed on	Account No. after Renewal	Amount Rs.	Period of Renewal		Int. @	Maturity Value Rs	Auth. Sign.
			From	To			
	20010579957	62,290	5/12/16	5/12/21	7%	88,127	

[Signature]
मुख्याध्यापक
श्रमजीवी माध्यमिक विद्यालय
संत तुकारामनगर, भोसरी, पुणे-४११०३९.