



**Utkarsh Small Finance Bank**  
*Aapki Ummeed Ka Khaata*

## FIXED DEPOSIT ADVICE

Pradyumn Tiwari

14040544

Shivpur Khurd Kala Pratapgarh U, ttar Pradesh INDIA  
230401

Branch Name : Bela Pratapgarh

Branch Code : 1406

IFSC Code : UTKS0001406

Branch Address : 1406, Lines Treasury chauraha PO-, Pratapgarh  
District - Pratapgarh

PIN Code : 230001

## FIXED DEPOSIT DETAILS

Receipt Date	15/06/2025
Deposit Account Number	1385030000173204-2
Deposit Type	U Digifix Deposit- Secured
Effective interest rate	8 %
Nominee	
Interest Period	365 Days
Deposit Amount	500.00
Deposit amount in words	Five Hundred Rupees
Mode of operation	Self

Booking Date	07/03/2025
Maturity Date	07/03/2026
Interest rate per annum	8.00 %
Maturity Amount	541.00
Maturity amount in words (Maturity Subject to TDS)	Five Hundred Forty One Rupees
Interest frequency	Maturity
PAN No	XXUPT9XXXX
Maturity instructions	Renew Principal & Interest

We confirm that your Deposit has been kept with us in your favour as per details mentioned above. Please refer the below applicable terms and conditions of this deposit. On the date of maturity, this deposit will be automatically renewed at the prevailing applicable rate of interest (ROI) and for the same period unless contrary instructions are received by the Bank from the depositor. On premature closure of deposit, interest will be paid at the rate applicable for the deposit period or the deposit remained with the Bank, post deducting the penalty as applicable.

This is a computer-generated deposit advice and hence does not require signature.

This Advice is not negotiable and not transferable.

Refer to the Terms & Conditions on NEXT Page



**Utkarsh Small Finance Bank**  
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Registered & Corporate Office: Utkarsh Tower, NH -31(Airport Road), Sehmalpur,Kazi Sarai, Harhua, Varanasi - 221105, Uttar Pradesh, India.

Phone: 0542-2500596 | Email:communications@utkarsh.bank

### Terms & Conditions

1. We will be 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 case of change in terms/closure you may have to visit the base branch.
2. In the case of renewed deposits, the new deposit amount consists of the original deposit amount plus the interest less tax deducted at source (TDS), if any.
3. In the case of renewed deposits Utkarsh Small Finance Bank Ltd will send a Deposit Confirmation/Renewal Advice for the renewed amount. Please ignore this advice if you have redeemed or renewed this deposit on or after the maturity date as mentioned.
4. Maturity amount is subject to change in case of TDS/partial withdrawal.
5. Repayment of deposits exceeding 20,000/- will be made by Payorder/account credit, as per current Income Tax rules.
6. The deposits of the Bank are insured with DICGC and in case of liquidation of the Bank, DICGC is liable to pay each depositor through the liquidator, the amount of his/her deposit upto 5,00,000/- within 2 months from the date of claim list from the liquidator.

### Taxation and Form 15 G/H

1. For submitting Form 15G/15H, it is mandatory to link Pan with Aadhaar. If Pan and Aadhaar are not linked, the customer will not be eligible to submit Form 15G/15H. Failure to do so will render the PAN inoperative, resulting in a higher TDS deduction at 20%.
2. TDS rates will be as applicable from time to time as per 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 bank exceeds 100,000/- for senior citizens and 50,000/- for other than senior citizens.
3. No tax shall be deducted at source if a customer being a resident individual/AOP/Trust furnishes declaration in Form 15G, if he/she/it is eligible to submit the same within the meaning of Section 197A of the Income Tax Act. Senior Citizens above the age of 60 years may, subject to eligibility, submit Form 15H. Such forms shall be valid maximum up to income not chargeable to tax viz. 5,00,000/- for senior citizens and 2,50,000/- for others as per old tax regime, whereas in the new tax regime, the threshold income limit is 12,00,000/- for Senior Citizens and 4,00,000/- for others.
4. Form 15G/H is required to be submitted separately for each financial year.
5. Tax once deducted by Bank shall not be refunded back, hence, customers are requested to submit Form 15G/H, if eligible, at the start of the financial year. Any claim of tax already deducted shall lie directly with Income Tax Department.
6. 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 provision of 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-avail of the credit of tax deducted at source.
7. PAN is required to be submitted to the Bank for fixed deposit of 50,000/- or more.
8. PAN is required to be submitted to the Bank once the aggregate Fixed deposit amount in a financial year reaches 5,00,000/-.
9. 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 as at the rate of 20% in case of domestic deposits. Please further note that the absence of PAN, form 15G/H and other exemption certificate will be invalid even if submitted & penal TDS will be applicable.

### Premature Liquidation

1. Premature withdrawal of deposit will attract 1% penalty i.e. 1% less than card rate as on the date of deposit, for the period for which deposit has remained with Bank or 1% less than the contracted rate whichever is lower. If the deposit has remained in force for more than 1 year, interest will be calculated at the rate applicable for the period the deposit has actually remained with the bank less 1%.
2. Premature withdrawal is not allowed for bulk deposits unless separate instructions have been given at the time of booking the deposit.
3. Premature withdrawal is not allowed for 'Non-Callable Deposits' except in exceptional circumstances such as in the event of any direction from judiciary/statutory/regulatory authorities or deceased depositor claim settlement cases.
4. In the case of premature encashment, all the signatories to deposit must sign the encashment instructions.
5. In the event of the death of the depositor, premature termination will be allowed without levy of penal charges as under
  - i) With nomination: The nominee will have the right to seek premature termination of term deposit account.
  - ii) Without nomination: Premature termination will be permitted on joint request by all legal heirs (or any of them as mandated by all the legal heirs) and upon verification of the authority of the legal heirs.
6. The extant TDS law requires tax to be deducted in case the projected interest exceeds threshold limit (100000/- for senior citizens and 50000/- for others). This threshold limit is to be calculated at the time of payment or credit of interest. Subsequently, in case the total interest falls below the threshold limit due to premature withdrawal of one or more FDs, the TDS deducted on earlier occasions will not be refunded. The deposit holder can claim the credit for TDS while filing his/her income tax return.

Note: The above is subject to change as per directives of the Ministry of Finance Govt. of India.

Toll Free Nos: 1800 123 9878



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