



BHARAT CO-OPERATIVE BANK (MUMBAI) LIMITED

(Multi - State Scheduled Bank)

ANDHERI(W) Branch

G-11 A&B, Shalimar Moya Premises Co-Op. Society Ltd. Swastik Ind. Estate, Andheri(W) Mum-400053

372614

Cust No C361176

A/c Type **NORMAL**

Cert Date 21-01-2025

Account No. 000720980013802

Due: **08-01-2026**

Date: 08-01-2025

FIXED DEPOSIT RECEIPT

Interest - Cumulative / Monthly / Quarterly

Deposit receipt is not transferable

*If Period is in DAYS, Periodic Interest will vary

₹ **₹22,10,021**

Received from **M/S GLOBAL EDUCATION FOUNDATION AND DISTRICT EDUCATION OFFICER, PUNE**

Business at C/O,VIBGYOR HIGH OFF LINK RD.,,SRIRANG SABDE MARG,MOTILAL NAGAR 1, GOREGAON WEST, MUM-400104 Contact: 39817000

ANY 2 JOINTLY

PAN:AAATG9940R

a sum of Rupees **Twenty-Two Lakh Ten Thousand Twenty-One Only**

as deposit for **12M** D/M which shall bear interest @ **7.15** % per annum from **08-01-2025** to **07-01-2026**

Name of Nominee

Relationship

This receipt will be renewed automatically after 7/14 days
w.e.f. 08-01-2026 for 12M

For BHARAT CO-OPERATIVE BANK (MUMBAI) LIMITED

₹ **₹23,72,325***

MATURITY VALUE

☒ Noted your request to send Maturity intimation

*Maturity Amount will change due to TDS & PART WITHDRAWALS, if any

Terms and conditions overleaf.

Authorised Signatories

V1.4 Generated on 21/3/2025 e/OLIVE - Developed by Bharat Bank IT Team

TERMS & CONDITIONS OF FIXED DEPOSITS

1. Interest on Fixed Deposits will be applied quarterly for Quarterly and Cumulative Deposit Schemes. If desired by the depositor, the Bank can make interest payout every MONTH at discounted rate of interest.
2. Penalty for PREMATURE CLOSURE will be levied at the rate of interest applicable for the period run, minus 1%, subject to revision from time to time. No penalty will be levied for premature closure in case of death-claims.
3. Penalty for PREMATURE RENEWAL will be levied at the rate of interest applicable for the period run, minus 0.25%, provided that the deposit remains with the Bank after re-investment for a period longer than the remaining period of the original contract.
4. TDS on interest projected for the Financial Year shall be deducted in accordance with the provisions of the Income Tax Act, 1961. If the depositor is unable to furnish PAN, the tax on interest will be deducted at a higher rate as per the provisions of the Income Tax Act.
5. Depositor can request for PART WITHDRAWAL of the Fixed Deposit of any specific amount as notified by the Bank from time to time.
6. Maturity amount is subject to TDS & PART WITHDRAWAL.
7. If the term deposit remained un-renewed for whatsoever reason, the same will attract then prevailing Savings Bank rate of interest, till the date of renewal or closure thereof.
8. Depositor can request for a loan against the security of the Fixed Deposit (FD) together with the interest accrued thereon as per the terms & conditions prevailing for sanction of such loan.
9. If a deposit of tenure of less than 12 months has matured and if no instruction for renewal is received from the depositor within 7 days (both days inclusive) the deposit will be auto renewed for a further period equal to the original tenure of the deposit, at the rate of interest prevailing as on the maturity date.
10. Unfixed Deposits will be auto-renewed on the date of maturity for a further period equal to the original tenure of the deposit, at the rate of interest prevailing as on the maturity date.
11. Depositor can choose to break FD in parts or in whole, through alternate channels like NETBANKING or MOBILE BANKING, as & when such facilities may be offered by the Bank.
12. Due date is recorded on the receipt to enable the depositor either to receive the payment of the amount on maturity or to arrange for its renewal. No further intimation can be claimed as right by the depositor.
13. The Bank on a special request from the depositor and or at its discretion may pay off the entire deposit at any time.
14. Deposits of the accountholders are insured in accordance with the terms prescribed by Deposit Insurance and Credit Guarantee Corporation (DICGC) or such other agencies as mandated by law or regulation, from time to time (For details, visit www.dicgc.org.in)
15. If any interest has already been paid at higher rates, such excess amount will be recovered while making the payment at the time of closure of FD.
16. In the event of death of any of joint-holder before due date of the deposit, the surviving depositor shall be permitted premature withdrawal if he/she so desires, subject fulfillment of the conditions mentioned in Bank's Deposits Policy and Terms & Conditions of Fixed Deposits.
17. Bank reserves the right to accept deposits for such periods, rate of interest & amounts as may be decided by the Board from time to time.
18. The Bank shall have paramount lien on all deposits and reserves to itself the right to appropriate them towards any liability of the depositor.
19. Maturity/Closure proceeds of a FD account may be paid through-
a) Transfer to an account with Bharat Bank or another Bank b) Payorder / Demand Draft
20. The closure proceeds of a Fixed Deposit held in the name of a Minor will be transferred to the account of the Minor or paid by a Payorder in favour of the Minor.
21. Nomination facility is available for the account in the names of individuals. Only one nominee is permissible for an account. The depositor is at liberty to change the nominee, during the currency of the account with Bharat Bank.
22. Bank reserves the right to close or freeze the Account for non-compliance of KYC requirements, fraudulent activity in/through the Account, unsatisfactory/improper conduct of the Account and if the accountholder is found to be indulging in activities detrimental to Bank's reputation and functioning.
23. The bank may disclose information about customer's account, if required or permitted by law, rule or regulations, or at the request of any public or regulatory authority or if such disclosure is required for the purpose of preventing frauds, or in public interest, without specific consent of the accountholder/s.
24. The details of current charges prescribed for various services are available at the Banks website www.bharatbank.com and at the Branches.
25. Accountholder is required to read the detailed Terms and Conditions of Fixed Deposits published on Bank's website.
26. Accountholder shall be deemed to have agreed to Bank's Terms and Conditions by opening the Fixed Deposit with the Bank, and same shall be binding on him/her.
27. The Bank reserves to itself the right to alter, amend or to add to these rules at any time without prior notice.
28. In the event of death of any one or all joint-holders before the due-date of this term deposit, the surviving depositor(s) or the nominee/claimant shall be permitted premature withdrawal if he/she so desires, without any penal charges, and interest at the applicable rate will be paid on the deposit.

Particulars of Renewal and Interest Paid

Date	Interest		Amount	Renewal		Amount	Signature of Manager / Dy. Branch Head
	From	To		From	To		

Received the within mentioned Principal and Interest due thereon.



Signature (s) of depositor (s)

☐ Please renew the deposit for a further period of _____ months

☐ Close and transfer to A/c No. _____

Signature (s) of depositor (s)