

## **GENERAL RULES APPLICABLE TO ALL TERM DEPOSIT SCHEMES**

1. The deposit can be made individually or jointly in the names of two or more persons and be made repayable to any one or more of them or survivor/s separately or jointly. 2. Deposit can be made in the name of minor by the his / her guardian. 3. Minimum Deposit of Rs. 100/- and its multiple is mandatory. 3. The deposit receipt are not transferable. 4. Notice of due date will be recorded upon the receipt to enable the depositors to receive payment of deposit with interest or arrange for the renewal of the deposit. 5. Interest will cease to accrue at the expiration of the term expressed in the body of the receipt. 6. No interest will be paid on the deposit after the date of maturity unless it is renewed. 7. Deposit receipt is tendered for renewal or repayment should be properly discharged. Discharge on required revenue stamp (at present Rs. 1/-) is necessary in case of repayment of deposits exceeding Rs.500/- 8. The amount of deposit receipt cannot be withdrawn in separate sums by cheque or draft. 9. Deposit due on a Bank Holiday is payable on the next working day. 10. A request for premature payment will be considered in genuine cases only and the Bank shall be entitled to determine its own penal interest rate. At present in such cases out of two interest rates viz. rate at the time of keeping deposit and rate at the time of premature payment, the lower of the two would be payable for the period for which the deposit remained with the Bank. 11. The Bank reserves the right to change the rules from time to time without prior notice to the depositors and such revised rules shall be applicable from the date they are made effective. 12. TDS will be deducted as per rules unless Form 15H/15G is submitted.

For additional rules applicable to any specific scheme, kindly contact our branch.

**Renewal / Payment Instructions**

1. Pl. renew Rs. \_\_\_\_\_ for period of \_\_\_\_\_ credit int to my SB A/c No. \_\_\_\_\_
2. Pl. credit the proceeds to my SB A/C No. \_\_\_\_\_
3. Pl. pay cash.

REVENUE  
STAMP  
RS.1/-

Signature of Depositor/s