



**DEPOSIT RECEIPT (RENEWAL)
(CUMULATIVE SCHEME)**

Receipt No : **C - 44986**

Date of Deposit : **07 JUL 2023**

Date of Maturity : **07 JUL 2024**

Received from : **EX SGT HEMANT KUMAR(777725)**

a sum of Rupees : **TWENTY ONE LAKH THIRTY FIVE THOUSAND ONLY**

as deposit for a period of **/ONE/** year(s) as per terms & conditions below.

Rs. **21,35,000/-** at **7.75 %** Rate of Interest P.A

Maturity Amount Rs. **23,00,463/-** Subject to Deduction of Tax, if any

Nominee Details			
Sl No	Nominee Name	Relation	Percentage (%)
1	MRS. RAJ KUMARI	WIFE	100

Your A/C Details held with AFGIS are : A/C No : **20006123700** IFSC : **SBIN0005669** Bank : **STATE BANK OF INDIA A FS HINDON GHAZIABAD HINDON UTTAR PRADESH**

Digitally signed by SHEEBA SANJEEV
Date: 2023.08.08 22:09:12 PDT
Manager

Digitally signed by LOKESH DUTTA
Date: 2023.08.08 22:24:15 PDT
Wg Cdr
JD (Fin)

TERMS & CONDITIONS OF IAFSSD SCHEME

1. The interest will be credited to the depositors account at the time of maturity along with principal. The depositor will be provided with a statement of account during April every year giving details of interest credited and tax deducted at source (TDS).
2. In case of premature withdrawal before completion of one year, interest at the prevalent SBI rate applicable for similar period of such fixed deposits will be applicable.
3. In case of premature withdrawal after completion of one year, interest at the rate one percent less than RoI on the FDs from the date of deposit/ renewal upto the date of premature withdrawal will be applicable.
4. Part Premature withdrawal of the deposit amount can also be made. In such cases, loss of interest as mentioned in para 2 above will be applicable only on the withdrawn amount and not the entire Fixed Deposit amount.
5. TDS as applicable will be deducted on gross amount of interest of all fixed deposits earned in a financial year. However, no TDS will be deducted if declaration on form 15H/15G is received every year before 31 Mar for the following financial year and also before maturity/ prematurity withdrawal of the fixed deposits(s).
5. If the deposit(s) is/ are not encashed/ renewed on maturity, the same will be automatically renewed for the same period and in same scheme.
7. Change of bank particulars, contact number, email & communication address should be notified immediately quoting your service number, deposit receipt no. and date.
8. The Society will not undertake any responsibility for guarantee of a loan against this Fixed Deposits. Please note that this FDR is non negotiable and non transferable.