

## **Schemes Covered (Under e-FD):**

Multi Benefit Term Deposit Scheme (below Rs.1 Crore), Special Term Deposit Scheme (below Rs.1 Crore), Ordinary Term Deposit Scheme (below Rs.1 Crore) & PNB Sugam Term Deposit Scheme (upto Rs.10 Crore).

## **Features**

- Applicable to Internet Banking Users only.
- For existing customer having operative Saving/Current Account.
- The mode of operation, nomination & Sr. Citizen preferential rate shall remain the same from which the term deposit is to be funded.
- Acceptance of terms & Conditions is mandatory prior to issue of E-FD.
- E-FDs' will be issued to only those wherein the valid PAN document is held in the funded account.
- If the depositor seeks exemption from TDS,15G/15H form is to be deposited in the parent branch
- Parent Branch has to be visited for loan/premature cancellation
- Auto Renewal facility provided only for the maturity value.
- Proceeds on maturity (if no auto renewal instructions are given) shall be credited in the account through which the term deposit was funded.
- Tenor of Deposit would be as per respective scheme as displayed on Banks' website.
- Rate of interest would be Card rate as applicable to the tenor of deposit as displayed on website, subject to change from time to time.