



**Status:**  Resident Individual  HUF  
 On behalf of minor  
 Power of Attorney holder

**Investment details:**  Open a new Bond Ledger Account  
 Credit to my Bond Ledger Account No.....

**Mode of Holding:**  Single  Joint  Anyone or Survivor  Legal Guardian

**Mode of investment:**  Cash  Cheque/DD  Electronic Credit

Cheque/DD No..... dated: ..... /..... /..... drawn on (Bank/branch) .....  
 (DD/MM/YYYY)

for (Amount) ₹.....(Rupees.....only)

**\*Bank details of First Applicant:** (Please provide the following details for Interest / Redemption payment)

**Interest Payment Options:** Directly credit interest amount to my bank account No.

Particulars of the Bank account: Bank name..... Branch.....

|   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|---|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
| Account Number  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Nine digit Code number of the Bank & Branch appearing on the MICR Cheque issued by the bank |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| IFSC Code   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |

**Signature and PAN Number**

|                            | Signature/Thumb Impression@ | PAN Number | I.T. Circle/Ward/ District | Bank A/c No. and Branch | MICR CODE & IFSC CODE |
|----------------------------|-----------------------------|------------|----------------------------|-------------------------|-----------------------|
| 1 <sup>st</sup> Applicant* |                             |            |                            |                         |                       |
| 2 <sup>nd</sup> Applicant  |                             |            |                            |                         |                       |
| 3 <sup>rd</sup> Applicant  |                             |            |                            |                         |                       |

@Thumb impression to be attested by two witnesses on the back side

**\*All fields Mandatory.**

**Witnesses:**

Name of 1<sup>st</sup> Witness.....

Name of 2<sup>nd</sup> Witness.....

Address.....

Address.....

.....

.....

Signature.....

Signature.....

## NECS/NEFT Mandate Form

(For credit of Redemption amount/interest to bank account not held with bank having the Bond Ledger Account)

### 1. Name of the First Applicant

|                                      |            |             |  |
|--------------------------------------|------------|-------------|--|
| 1 <sup>st</sup> Applicant: Mr/Mrs/Ms |            |             |  |
| Last Name                            | First Name | Middle Name |  |

2. Particulars of the Bank account: Bank name..... Branch .....

|   |  |
|---|--|
| Nine digit Code number of the Bank & Branch appearing on the MICR Cheque issued by the bank |  |
| IFSC Code   |  |

(Please attach a photocopy of the Cheque leaf or a cancelled cheque issued to you by the bank for verification of the Code number)

### 3. Account Type    S. B. Account    Current Account

|                  |  |
|------------------|--|
| Account Number   |  |
| Ledger Number    |  |
| Ledger Folio No. |  |

I hereby authorize .....(name of the bank) to credit my interest/redemption amounts through NECS/NEFT. I hereby declare that the particulars given above are correct and complete. If the transaction is delayed at all for reasons of incomplete or incorrect information, I would not hold the user institution responsible. I hereby agree to discharge the responsibility expected of me as a participant under the scheme.

Place.....Date:...../...../..... (Signature of the Applicant).....

**Bank Certification** (Not required if photocopy of the cheque is submitted)

.....

Certified that the particulars furnished above are correct as per our records.

(Date, Bank Stamp & Signature of Authorised Official)

**H.U.F. declaration form**

(Mandatory if applicant is Karta of HUF)

I,....., residing at the address given against First Applicant, do solemnly affirm that I am the Karta of the Hindu Undivided Family and as such have full powers to sell, endorse, transfer or otherwise deal in the 7.75% Savings (Taxable) Bonds, 2018 standing in the name of the HUF.

Specimen signature for and on behalf of the HUF (name of the HUF).....

(Signature of the Karta with seal of HUF)

Place:.....

Date: ...../...../.....

**Nomination facility** (optional)

I,..... residing at.....

....., and holder of Bond Ledger Account No.....

..... nominate the following person/s who shall on my death have the right to the bond / receive payment of the amount for the time being due on the bond(s) specified below :

| Particulars of Nominee/s |               |            |                   |   |               |                        |                             |
|--------------------------|---------------|------------|-------------------|---|---------------|------------------------|-----------------------------|
| Sr. No.                  | Date of issue | Amount (₹) | Date of repayment | Full name with expanded initials and address of nominee | Date of birth | Relationship to holder | Particulars of bank account |
|                          |               |            |                   |   |               |                        |                             |

If nominee is minor, please fill in the line below:

As..... the sole nominee above is a minor on this date, I appoint Mr/Mrs/ Ms..... to receive the amount for the time being due on the above bond(s) in the event of my death during the minority of the said nominee..... (name of the nominee who is a minor).

**Change of nomination:** This nomination is in substitution of the nomination dated: ..... /..... /..... made by me and registered on your books at..... which shall stand cancelled on registration of this nomination.

Place.....

Date : ...../...../.....

Signature / Thumb impression of the 1st Applicant

@ Thumb impression to be attested by two witnesses.

**Witnesses:**Name of 1<sup>st</sup> Witness.....Name of 2<sup>nd</sup> Witness.....

Address.....

Address.....

.....

.....

Signature.....

Signature.....

## INFORMATION FOR INVESTORS IN 7.75% SAVINGS (TAXABLE) BONDS, 2018

Government of India had introduced 7.75% Savings (Taxable) Bonds, 2018 vide their notification No. F.4 (10)-W&M/2017 dated Jan 03, 2018. The main features of the Scheme are as under:-

| Item                      | 7.75% Savings (Taxable) Bonds, 2018   | Remarks  |
|---------------------------|---|--|
| 1) Category of Investor   | Individual<br>HUF   | Non resident Indians are not eligible to invest in these bonds   |
| 2) Limit of investment    | Minimum ₹ 1000/- and in multiples of ₹ 1000/-   | No maximum limit   |
| 3) Date of Issue of bonds | Date of receipt of subscription in cash or date of realization of cheque / draft / Electronic Credit  |  |
| 4) Forms of Bonds         | Demat form held in the Bond Ledger Account  | BLA will be opened by Receiving Officer.   |
| 5) Option                 | Non-cumulative / Cumulative   | Change of option is not permitted.   |
| 6) Interest               | In case of non -cumulative option, interest is payable on half yearly basis. In case of Cumulative option, interest is payable at the time of maturity                                  | Half-yearly interest is payable on 1st February /1st August  |
| 7) Post Maturity Interest | Post Maturity Interest is not payable   |  |
| 8) Bank account           | It is mandatory for the investor/s to provide bank account details to facilitate payment of interest /maturity value directly to bank a/c.  |  |
| 9) Tax benefits           | Income from the bonds is taxable.   | Tax will be deducted at source while interest is paid  |
| 10) Nomination Facility   | The sole Holder or all the joint holders may nominate one or more persons as nominee.   | Non-Resident Indians can also be nominated. However, remittance of the interest/maturity proceeds will be subject to the foreign Exchange regulations prevailing at the time of remittance |
| 11) Maturity period       | After 7 years   |  |
| 12) Premature redemption  | Facility is available to the eligible investors as Lock in period of 4, 5 and 6 years in the age bracket of 80 years and above, between 70 to 80 years and 60 to 70 years respectively. |  |
| 13) Transferability       | The bonds are not tradable in the secondary market.   |  |
| 14) Application forms     | Available at designated branches of SBI and Associate banks, 18 Nationalised banks, 3 Private Sector banks and Stock Holding Corporation of India Ltd.                                  |  |

## **DUTIES OF INVESTOR/ APPLICANTS**

- A) Please fill up the application in all respects
- B) Incomplete applications are liable to result in delay of issue of the bonds (at the cost of the applicant)
- C) In case the application is submitted by a Power of Attorney (POA) holder, please submit original POA for verification, along with an attested copy for record.
- D) In case the application is on behalf of a minor, please submit the original birth certificate from the School or Municipal Authorities for verification, together with an attested copy for record.
- E) Please note that nomination facility is available to a Sole Holder or all the joint holders (investors) of a Savings bond.
- F) In case nominee is a minor, please indicate the date of birth of the minor and a guardian can be appointed
- G) Nomination facility is not available in case the investment is in the name of minor
- H) Please fill separate application form (different colours) for issue of CUMULATIVE / NON-CUMULATIVE bonds.
- I) Please notify the change of address immediately to receiving office.
- J) POST MATURITY INTEREST IS NOT PAYABLE AFTER DATE OF MATURITY. HENCE PLEASE OBTAIN REDEMPTION PROCEEDS ON THE DUE DATE
- K) Indicate your date of birth / age.
- L) Provide your bank account details for receiving payment through Electronic mode
- M) Any information regarding tax applicability may be provided to the bank/branch

## **RIGHTS OF THE INVESTOR**

- a) The Bond will be issued on the same day if subscription is received in cash and on realization of the cheque if subscription is received through cheque.
- b) The Certificate of Holding will be issued within 5 days from the date of tender of application.
- c) The interest on the bond accrues from the date of subscription in cash or date of realization of cheque. The interest will be credited to the bank account of the holder directly provided by him/her in the application form.
- d) The interest on the date of 1st February / 1st August will be credited to the bank account.
- e) An advice of payment of interest will be issued to the investor one month in advance from the due date.
- f) Maturity intimation advice will be issued one month before the due date of the bond.
- g) Facility for payment of interest and principal by 'demand draft free of cost or at par cheques' for up country customers is available.
- h) The facility of intra-bank branch and inter bank branch transfer of the bonds is available.
- i) Application forms for investments, redemption, NECS/NEFT Mandate, etc, in respect of Savings Bonds are available on the website at [www.hdfcbank.com](http://www.hdfcbank.com) (Banks and SHCIL website).
- j) A sole holder or all the joint holders may nominate one or more nominees to the rights of the bonds.
- k) The nomination will be registered at the office of Issue and a Certificate of Registration will be issued to the holder.
- l) The nomination can be varied by registering a fresh nomination.
- m) The existing nomination can be cancelled by a request to the Office of Issue.
- n) The redemption is due on expiry of seven years from the date of investment.
- o) Premature redemption facility has been allowed with certain conditions.

- p) The investor is entitled to receive repayment amount within five clear working days from the date of tender of acquaintance.
- q) To avoid delay in receipt of interest / redemption proceeds applicants may indicate his choice, for availing of half yearly interest / redemption proceeds through ECS/NEFT/RTGS or direct credit to the bank account.
- r) Investors are entitled for compensation for delayed payments at the rate decided by RBI vide their circulars issued from time to time.

In case the bank does not comply with the above, you may lodge a complaint in writing in the form provided at the counter and address the same to the nearest office of Reserve Bank of India as under :

THE REGIONAL DIRECTOR,  
RESERVE BANK OF INDIA,  
CUSTOMER SERVICE DEPARTMENT/  
BANKING OMBUDSMAN  
(LOCATION)

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YOU MAY ALSO ADDRESS YOUR COMPLAINT TO:

THE CHIEF GENERAL MANAGER IN-CHARGE  
DEPARTMENT OF GOVERNMENT AND BANK ACCOUNTS  
CENTRAL OFFICE  
BYCULLA, OPP. BOMBAY CENTRAL RAILWAY STATION  
MUMBAI- 400 008, MAHARASHTRA

Disclaimer: -I have read and understood the details of information for the investors as well as rights and duties of investors. The agent/bank has explained the features of the scheme to me.

x

Signature of the applicant

----- TEAR AWAY HERE -----

----- TEAR AWAY HERE -----

### Acknowledgement of Application Form

Application Number

Bank branch.....

Date : ..... /..... /.....

Received from Mr/Mrs/Ms.....Cash/Draft/PayOrder/

Cheque No..... dated : ..... /..... /..... drawn on (Bank and branch).....for

₹.....(Rupees..... only) for the purchase of 7.75%

Savings (Taxable) Bonds, 2018 for a period of 7 years, interest payable on cumulative basis of the nominal value of

Rs ..... (Rupees.....only).

Date, Bank Stamp & Signature of the authorized official of the Bank.