

Application Date

Tatkal

Non Tatkal (For bank Use)

077

Please open my / our [Tick anyone Account] Savings Savings Max Savings Salary Salary & Reimbursement Current Kids Advantage Account
[Tick anyone Deposit] Fixed Deposit Recurring Deposit in your Branch Code Branch Name

(A) PERSONAL DETAILS: APPLICANT NAME (Leave a space between two words. For e.g.) M R A J A Y R A M M I S H R A
PREFIX FIRST NAME MIDDLE NAME SURNAME

FIRST APPLICANT
 SECOND APPLICANT

In case the applicant is a minor, please write parent/guardian's name (as an applicant) below the Minor's Name

(B) OPERATING INSTRUCTION Single Either or Survivor Jointly (Debit/ATM Card not issued) Former or survivor Minor under Guardian

(C) CUSTOMER ID (Mandatory for Existing Customers) * NATIONALITY * PAN NO (If not available attach Form 60/61) Form 60/61 Attached

1st Applicant Y N

I confirm that I do not have any existing customer ID / customer ID apart from the one mentioned above, in case found otherwise, Bank reserves the right to consolidate the customer ID's as it may decide, without any prior notice to me.

2nd Applicant Y N

I confirm that I do not have any existing customer ID / customer ID apart from the one mentioned above, in case found otherwise, Bank reserves the right to consolidate the customer ID's as it may decide, without any prior notice to me.

*DATE OF BIRTH AGE PROOF * MALE / FEMALE *MOTHER'S MAIDEN NAME

1st Applicant Y Y M F

2nd Applicant Y Y M F

Sr. Citizen Yes No If Yes, attach a copy of age proof document Driving License / Passport Ration Card Election ID Card

(D) MAILING ADDRESS - 1st APPLICANT (For existing customers, address given below will be updated for the primary applicant in all accounts held with the bank)

*Company Name / Flat No & Bldg Name
*Road No./Name
*Landmark
*City
*State
*PIN Code
Country

"Please mention a prominent landmark to ensure that the deliverables reach you"

MAILING ADDRESS - 2nd APPLICANT Please tick if same as primary applicant's mailing address

*Company name / Flat No & Bldg Name
*Road No./Name
*Landmark
*City
*State
*PIN Code
Country

"Please mention a prominent landmark to ensure that the deliverables reach you"

PERMANENT ADDRESS 1st APPLICANT (Mandatory if mailing address is office address) Please tick in case permanent address is the same as mailing address

*Flat No & Bldg Name
*Road No./Name
*Landmark
*City
*State
*PIN Code
Country

(E) CONTACT DETAILS : Existing customer can update their contact details. For New customer contact details are Mandatory.

* Tel (R) - * Tel (O) - Ext.

1st Appl. * Email ID

* Mobile 91 Please register me for Insta Alert Email Statement Please (✓) If Email ID is Not Available

2nd Appl. * Email ID

* Mobile 91 Please register me for Insta Alert Please (✓) If Email ID is Not Available

IMPORTANT: Please ensure to furnish your correct email ID. Please note that you will receive monthly account statements at the email ID mentioned above. All accounts linked to the Customer ID of the 1st Applicant will be registered for Free Email Statements. You will be registered for SMS Alerts-Credit / Debit transaction greater than Rs 5,000/- and Salary Credit Alert (Salary Account Only).

(F) CUSTOMER PROFILE DETAILS #

Occupation Salaried Self-employed Retired Self-employed prof. Housewife Politician Student Others _____
If salaried employed with Private ltd Partnership Proprietorship Public limited Public sector Government Multinational Others _____

Self Employed since Years Months

Nature of Business Manufacturing Service Provider Agriculture Stock Broker Real Estate Trader Others _____

Date of incorporation

Type of Company/Firm Sole Proprietorship Partnership Public Limited Co. Private Ltd Co Others _____

Self Employed Professional Doctor CA/Cs Lawyer Architect IT Consultant Others _____

Source of funds Salary Business Income Agriculture Investment Income Others _____

Gross Annual income < 50,000 50,000-1 lac 1 - 3 lac 3 - 5 lac 5 - 7.5 lac 7.5 - 10 lac 10 - 15 lac > 15 lac

Residence type Owned Rented/Leased Ancestral/Family Company provided

(G) INTRODUCTION DETAILS

Introducer Name

Customer Id

A/C Opening Date

D D M M Y Y Y Y

Name, Designation, Sign & Company Seal for Salary A/C Introduction

A/C > 6 months

Sign verified

I confirm that I am an account holder with HDFC Bank Ltd for over six months. I confirm that I personally know the applicant detailed above for more than 6 months and confirm his/her identity, occupation and address.

Date D D M M Y Y Y Y

Signature of introducer

PB Signature

PB Code

(H) PAYMENT DETAILS : Payment done by below mode (tick one) Cheque HDFC Bank A/C Transfer Cash (To open account with cash, customer must deposit the cash in person in a/c opening branch only)

Amount (Rs)	HDFC Bank Account No. / Cheque No.	Cheque Date	Bank Name	Branch

Cheque should be crossed A/c payee and drawn payable to "HDFC Bank Ltd. A/c. < Applicant's Name >"

(I) ATM CARD / DEBIT CARD Existing Card Linkage: Customer can mention their Card No. to which they want to link this account. (Please note this facility is available for operating instruction: Single, Either or Survivor only)

1st Appl Card No.

2nd Appl Card No.

 New Card Request

	ATM Card	Debit Card (Charges Applicable)		
1st	<input type="checkbox"/>	<input type="checkbox"/> Regular	<input type="checkbox"/> Platinum	<input type="checkbox"/> Other
2nd	<input type="checkbox"/>	<input type="checkbox"/> Regular	<input type="checkbox"/> Platinum	<input type="checkbox"/> Other

If Other mention Card Code To be filled by Bank Staff Only

(J) INSTRUCTION FOR FIXED DEPOSIT / RECURRING DEPOSIT

I / We wish to open Fixed deposit / Recurring deposit as ticked below

Holding Pattern for FD / RD				Operating Instruction			
<input type="checkbox"/> 1st Applicant only	<input type="checkbox"/> 2nd Applicant only	<input type="checkbox"/> Single	<input type="checkbox"/> Either or Survivor	<input type="checkbox"/> Jointly	<input type="checkbox"/> Former or survivor		
<input type="checkbox"/> 1st & 2nd Applicant only	<input type="checkbox"/> 2nd & 1st Applicant	<input type="checkbox"/> Minor under Guardian					

The advice will be received at your mailing address within 7-8 working days of account opening. Customer registered for email statement will receive FD advice through email.

In the event of death of the depositor, premature liquidation of the term deposits will be allowed. Such premature liquidation will not attract any penal charge. In the event of death of one of the Joint account holders, the right to the deposit proceeds does not automatically devolve on the surviving joint deposit account holder, unless there is a survivorship clause. I/we agree that in case of Joint Fixed Deposit with survivorship clause the bank shall be discharged by paying the fixed deposit proceeds prematurely to survivor/s, on request, in the event of death of one or more joint depositor.

FD / RD Amount	FD / RD Tenure		Rate of Interest %	Interest Payment			Maturity Instruction			Tick anyone		
	Months	Days		Monthly	Quarterly	Maturity	Renew Principal & Interest	Renew Principal & Pay Interest	Do not Renew	Super Saver	Sweep In	
				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Not Applicable For Recurring DepositPlease Debit New a/c / Existing a/c no. for RD Installments / FD booking and also credit the maturity / interest

in the same account. I/we further understand that Super Saver or Sweep-In Facility, if requested will be activated in the same account.

 I/we wish to have the maturity/interest payout through manager's cheque at my mailing address for the above FD/RD*TDS Details for FD : Deduct TDS (if applicable) Yes No If No, attach Form 15G/H Income Tax exemption letter Waiver marked on cust ID**Tax Deduction at Source**

- TDS rates will be as applicable from time to time as per the Income Tax Act, 1961 and Income Tax rules. The current rates applicable for TDS would be displayed by the Bank on its website. Currently, TDS is deducted when interest payable or reinvested per customer, per branch, exceeds Rs. 10,000/- in a Financial Year.
 - No deductions of tax shall be made for taxable interest in the case of an individual resident in India, if such individual furnishes to the Bank, a declaration in writing in the prescribed Form (Form 15G / Form 15H as applicable) to the effect that the tax on his estimated total income for the year in which such interest income is to be included in computing his total income will be Nil.
 - Form 15G / 15H to be submitted in Triplicate every financial year and for all subsequent deposit booked in the Financial Year.
 - The bank shall not be liable for any consequences or loss arising due to delay or non submission of form 15G/form15H. To enable us to serve you better kindly submit the form 15G/15H within the first week of the new financial year.
 - As per Section 139A(5A) of the Income Tax Act, every person receiving any sum of income or amount from which tax has been deducted under the provisions of the Income Tax Act shall provide his PAN number to the person responsible for deducting such tax. In case the PAN number is not provided, the bank shall not be liable for the non availing of the credit of tax deducted at Source.
 - As per section 206AA introduced by Finance (No. 2) Act, 2009 wef 01.04.2010, every person who receives income on which TDS is deductible shall furnish his PAN, failing which TDS shall be deducted at the rate of 20% in case of Domestic deposits * Please further note that in the absence of PAN, Form 15G/H and other exemption certificates will be invalid even if submitted & penal TDS will be applicable.
- Note:- The above is subject to change as per directives of Finance Ministry Govt. of India.

(K) INSTRUCTION FOR KIDS ADVANTAGE ACCOUNT**STANDING INSTRUCTION (SI) :** I / We hereby request you to maintain a Standing Instruction from my/ourHDFC Bank A/C No. (hereinafter referred as "funding a/c") for the amount Rs (Min Rs 1000/-)Rupees (In Words) _____ by way of **Monthly Funds Transfer** to the account of the minor.

Name of Funding Account Holder(s) : _____

* Next SI Date

D D M M Y Y Y Y

Date of next SI to fund the account

Please mention a date of minimum 10 days post submission of the form at the branch

* SI End Date

D D M M Y Y Y Y

Date of last SI to fund the account

Minimum duration - 1 year, SI can be maintained till the kid turns 18 years of age

ATM Card for Minor : Please issue ATM Card International Maestro Debit Card (with ATM Facility) to the minor. (Issued only if kid is in between 7-18 years)Type of Guardian : Father Mother Court Appointed

Minor Declaration : I hereby declare that the date of birth of the minor who is my _____ is ____dd____mm____yyyy and I am his / her natural and lawful guardian / guardian appointed by court order dated ____dd____mm____yyyy (copy enclosed). I shall represent the said minor in all future transactions of any description in the above account until the said minor attains majority. I declare that the amounts withdrawn from this account by me will be used for the benefit of the minor. I indemnify the bank against the claim of the above minor for any withdrawal / transactions made by me in his / her account.

(L) SWEEP- OUT INSTRUCTION FOR SAVINGS MAX / KIDS ADVANTAGE ACCOUNTSWEEP - OUT INSTRUCTIONS I / We wish to avail sweep-out facility on this Savings Max / Kids advantage account

Note: Sweep-In facility is automatically available for fixed deposit booked through sweep-out. PAN No. is mandatory for Sweep-out options and will be triggered every Monday beginning of day. Under Sweep-out option for Kids Advantage: If balance >= Rs. 35,000/- then amount in excess of Rs. 25,000/- will be booked as FD in Kids name for 1 year and 1 day at applicable interest rate. Under Sweep-out option for Savings Max: If balance > 1,25,000/- then amount in excess of Rs. 1,00,000/- will be booked for FD for 1 year and 1 day at applicable interest rate.

(M) NOMINATION (DA1)

Yes, I/We wish to nominate (as per details below) No, I/We declare that I do not wish to make a nomination in my/our account.
Nomination under Section 45 ZA of the Banking Regulation Act, 1949 and Rule 2(1) of the Banking Companies (Nomination) Rules 1985 in the respect of Bank deposits.
I/We nominate the following person to whom in the event of my/our/minor's death the amount of the above opened Account / Fixed Deposits / Recurring Deposits, may be returned by
HDFC BANK Ltd. by the account opening branch. This Nomination will be applicable for Savings / Current / Kids Advantage Account Fixed Deposit Recurring Deposit

Nominee Name
*Company Name / Flat No & Bldg Name
*Road No./Name
*Landmark
*City *PIN Code
*State Country
*Tel (R) S T D - N U M B E R Relationship with Depositor, if any
Age Date of Birth of Nominee D D M M Y Y Y Y

(Leave out if nominee is not a minor)
As nominee is a minor on this date, I appoint Name of Age
Address to receive the amount
of the deposit in the account on behalf of the nominee in the event of my/minor's death during the minority of the nominee.

Personal Details of the Witnesses (Thumb Impression shall be attested by 2 witnesses)
Witness 1 Name Signature
Address Place Date
Witness 2 Name Signature
Address Place Date

(N) CLOSE RELATIVE DECLARATION (To be filled by the applicant if he/she do not have any address proof)

I hereby confirm that Mr./Ms. (* Applicant Name) _____ who is desirous of opening an
account with your Bank is my (* Relationship) _____. He / She is residing with me since _____ (*Month) _____ (*Year)
at the below mentioned address:
* Building Name _____ * City _____
* State _____ *Country _____ * PIN Code _____ *Telephone Number _____
The applicant does not hold a documentary address proof in his /her independent name. Since the applicant is residing with me, the address proof in my name is being provided to the
bank for the purpose of address verification. I have no objection towards receiving any correspondence from the bank in the name of applicant at my above-mentioned address.
I enclose herewith the below:
1. Self-attested (*Document Name) _____ as Identity Proof
2. Self-attested (*Document Name) _____ as Address Proof
Name of the Declarant _____ Cust ID (if an existing customer) _____ Declarant Signature _____

(O) SIGNATURE MISMATCH DECLARATION

The signature on the ID proof / Address / Cheque provided is different from my signature on the Account Opening Form. Please consider the signature on the Account Opening Form as my
updated signature in your Bank records.
Old Signature → as per documents/ Existing Cust ID
New Signature → as per account opening form

(P) TATKAL ACKNOWLEDGEMENT (If Applicable)

I/We confirm having received the Welcome Kit in an untampered / sealed condition and confirm that the below deliverables have been received by me:
1) Chequebook with 10 Cheque Leaves 2) Debit Card Pin 3) Netbanking Pin 4) Phone banking Pin 5) International Debit Card 6) T & C booklet

(Q) ADDITIONAL INFORMATION

Do you have any loan with other Bank Personal Loan Auto Loan Two-wheeler Loan Housing Loan Credit card Others _____
Are you interested in any loan products Personal Loan Auto Loan Two-wheeler Loan Housing Loan Credit card Others _____

(R) AADHAAR CARD NO. - Please link my Aadhaar Number to the account, to avail Government subsidies/payments. Copy of Aadhaar card attached.

1st Applicant 2nd Applicant

(S) AMB DECLARATION

The Average Monthly Balance (AMB) required to be maintained for this account is Rs/-
I/We have understood that non maintenance of the above Average Monthly Balance will attract the following charges:-Savings Max - If AMB in the account is between Rs 10,000/- to Rs 25,000/- Rs 350
per month would be levied, If AMB is less than Rs 10,000 – Rs 500 per month would be levied. Savings Regular - For Urban / Metro branches: If AMB in the account is between Rs 5,000 to Rs 10,000 - Rs
250/- per month would be levied, If AMB is less than Rs 5,000 - Rs 350/- per month would be levied. Semi urban / Rural : If AMB in the account is between Rs 2,500 to Rs 5,000 - Rs 250/- per month
would be levied, If AMB is less than Rs 2,500 - Rs. 350/- per month would be levied. Basic Savings Bank Deposit Account (BSBDA) : No AMB charges and other Charges for phone banking, Net Banking, ATM &
Branch services as detailed in the services charges & fee brochure.

DECLARATION

I/We have read and understood the Terms & Conditions governing the opening of an account with HDFC Bank and those relating to various services including but not limited to (A) ATMs, (B) PhoneBanking, (C) Debit Cards, (D) MobileBanking, (E) NetBanking, (F) BillPay facility, (G) InstaAlert facility, (H) Email Statement. I/We accept and agree to be bound by the said Terms & Conditions including those excluding/limiting the Bank's liability. I/We understand that the Bank may, at its sole discretion, amend any of the services completely or partially with atleast 30 days notice and/or provide an option to switch to other services to me. I/We agree that the Bank may debit my account for the service charges applicable from time to time. I/We confirm that I/We am/are resident of India. I/We authorise the bank to disclose, from time to time any information relating to my/our savings account to any parent/subsidiary, affiliate and associate of HDFC Bank, and to third parties engaged by the Bank, for purposes as detailed in the Terms & Conditions Booklet. I/We confirm that I/We am/are in possession of and have read the Terms and Conditions booklet which details the rules governing account operations, the Service charges and Fees Brochure which specifies the charges applicable from time to time for various services and the tear away Customer copy detailing the instructions and account opening rules. Netbanking and SMS Banking Services will be available to the customer upon opening of account with the bank without requiring completion of any formalities for activation of such services. Notwithstanding the documentation and account opening form provided, the bank reserves the right to accept / reject your application. The Bank decision in the regard would be final.

DO NOT CALL REGISTRY: I/We consent/ do not consent to receive Marketing information, etc. through Telephone/Mobile/SMS/Email by the Bank/its agents.

I/We agree and acknowledge that only direct telephone numbers (not board/general telephone numbers of offices/corporates/employers) will be accepted for registration of "Do Not Call". I/We am/are aware that post registration I/We may receive a call from the Bank to verify the correctness of the request for registration.

Please paste latest Passport Size photo of the 1st Applicant.

Photo to be signed across

Do not sign this form if it is BLANK, Please ensure all relevant sections and columns are completely filled to your satisfaction and then only sign the form

Please paste latest Passport Size photo of the 2nd Applicant.

Photo to be signed across.

1st Applicant Signature

2nd Applicant Signature
Guardian signature in case of minor

Name: _____ Date: _____

Name: _____ Date: _____

I/We confirm that I/we have read and understood the above Declaration, and that the details provided on the form are correct. I/We also confirm that my account been opened by Bank officer Mr./Ms. _____ and I / we have signed in his/her presence.

FOR BANK USE ONLY

Product Code	Account Number	Promo Code
CASA A/C <input type="text"/>	<input type="text"/>	<input type="text"/>
Reimbursement A/C <input type="text"/>	<input type="text"/>	<input type="text"/>
FD / RD <input type="text"/>	<input type="text"/>	<input type="text"/>

Customer ID	Customer Category	Document Submitted	Branch Codes
1st Applicant <input type="text"/>	<input type="text"/>	ID Proof <input type="checkbox"/> Add Proof <input type="checkbox"/> Photo <input type="checkbox"/>	No cheque book to be issued <input type="checkbox"/> CPV Initiated <input type="checkbox"/> Sourcing <input type="text"/>
2nd Applicant <input type="text"/>	<input type="text"/>	ID Proof <input type="checkbox"/> Add Proof <input type="checkbox"/> Photo <input type="checkbox"/>	Tatkal Kit issued for Existing customer <input type="checkbox"/> Servicing <input type="text"/>

Group ID Portfolio Code Program to be raised to

Service ID / Emp.Code ^	Company Code	LG CODE	LC CODE	MIS Code
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
^ (For Defence Accounts Only)				

Value Date	Funds Parked A/C No.	UDN
<input type="text"/>	<input type="text"/>	<input type="text"/>

UDF 1 UDF 2

CUSTOMER SIGNED IN MY PRESENCE	Emp Name	<input type="text"/>	TELE CONFIRMATION DONE	Emp Name	<input type="text"/>
	Emp Code	<input type="text"/>		Emp Code	<input type="text"/>
		Signature			Signature

Branch Stamp with Date	CPU Stamp with Date
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PB/RM Signature & Date	BDA / BM Signature & Date	DVU Signature & Date	FCU Signature & Date
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#Dear Customer,

As per RBI guidelines Banks are advised to exercise due diligence by closely examining the transactions carried out in the account on an ongoing basis. This is done in order to ensure that the transactions are in sync with the customer profile as provided while opening the account. Hence it is imperative that the Profile details provided by you is correct and accurate. It is very important for your profile details to correspond / match with the transaction pattern and balances in your account. Basis the information provided, the Bank shall review the transaction pattern in your account which would be used to report transactions of suspicious nature if any. Should there be any change in your Profile details, request you to please visit your nearest HDFC Bank Branch and update the details.

Please quote this reference no. for any future communication.

Nomination taken

Date:

Signature of Bank official

Yes

No

Instructions:

Welcome Kit would be delivered to the addressee only on the mailing address provided. If you do not receive your welcome kit within 2 weeks of the date of acknowledgement, kindly e-mail at support@hdfcbank.com or contact the nearest branch. The PIN number for the ATM/Debit card for carrying out transactions on the ATM will be despatched to your mailing address by post. We request you to maintain confidentiality of the PIN number and the bank would not be held liable for misuse of PIN number.

ACCOUNT OPENING RULES

- All necessary documentation as mandated by the Regulatory/Bank authorities should be provided for opening the accounts.
- In event of no Salary Credits for any continuous three months, the Salary Account will be converted to Savings Regular Account.
- All accounts should maintain the stipulated average monthly balance based on the product program and branch in which the account is opened.
- In case of non-maintenance of the stipulated average monthly balance, charges as outlined in the Service Charges & Fees Brochure from time to time will be applicable. * Savings accounts can be opened only by individuals for non-business purposes.
- In case of any query / suggestion / feedback / complaint relating to features of any of the products, you may write to support@hdfcbank.com or call up local Phone Banking number.

* Business/Trading/Partnership/Proprietary/Company/Corporations cannot open a savings account. Trusts/Societies/Charitable/Educational Institutions may open a savings account subject to conditions. The bank reserves the right to close the account in case the savings account is used for business purposes as evinced by the transaction behaviour. * Cheque book of 10 leaves & 50 leaves will be issued to Savings and Current a/c holders respectively by default. * Savings accounts will be issued only 25 cheque leaves per calendar quarter. The branch manager can be contacted for additional cheque leaves at a nominal charge. * Adequate balance should be maintained in the account before issuing a cheque. * Details of charges on funds transfer, inter branch banking and other services are available in the Service Charges & Fees Brochure. * Copy of the Terms & Conditions, Service Charges & Fees Brochure and the Code of Bank's Commitment for Individual Customers can be obtained from the branch/website. * Interest on Savings account will be paid at the rate stipulated by RBI from time to time. * No unarranged overdraft would be allowed in the Savings account. In case of exceptions, the bank would charge interest at commercial rate. * The bank reserves the right to close the account in case of unsatisfactory conduct of the account. * In the event of the death of one of the joint account holders, the right to the deposit proceeds does not automatically devolve on the surviving joint deposit account holder, unless there is a survivorship clause. * The deposits of the bank are insured with DICGC and in case of liquidation of the bank, DICGC is liable to pay each depositor through the liquidator, the amount of his deposit upto Rupees one lakh within two months from the date of claim list from the liquidator. * For availing passbook facility, please visit your home branch.

* In terms of Reserve Bank of India Directives, interest will be calculated at quarterly intervals on Term Deposits and paid at the rate decided by the bank depending upon the period of deposits. In case of Monthly Deposit Scheme, the interest will be calculated for the quarter and paid monthly at discounted value. * In case of premature withdrawal of the fixed deposit based on depositor's instructions or the instructions of all the joint depositors in the case of joint deposit, the bank has the right to recover interest already paid or the penalty, if any, from the proceeds of the fixed deposit in accordance with prevailing regulations of the bank and the Reserve Bank of India. * The Deposits of the bank are insured with DICGC and in case of liquidation of the bank, DICGC is liable to pay each depositor through the liquidator, the amount of his deposit upto Rupees one lakh within two months from the date of claim list from the liquidator. In case of any query / suggestion / feedback / complaint relating to features of any of the products, you may write to support@hdfcbank.com or call up local phone banking number. * HDFC Bank computes interest based on the actual number of days in a year. In case, the Deposit is spread over a leap and a non-leap year, the interest is calculated based on the number of days i.e., 366 days in a leap year & 365 days in a non-leap year. The TAT for processing the Fixed Deposit request is 3-5 working days. The Fixed Deposit advice will be dispatched to your recorded mailing address within 7-8 working days of account opening.

Penalty of 1% pa will be levied on premature closure of Fixed Deposits (including sweep-in/partial closures). This is subject to terms & conditions.

In the absence of any maturity instruction, the deposit will be renewed for a period equal to that of the original deposit at the prevailing rate on the date of renewal. In case the super saver facility is withdrawn, the depositor has to maintain the stipulated average monthly balance for that entire month and also in subsequent months.