



e-TDR/eSTDR Frequently Asked Questions

1. **Can I open a Term deposit account through Internet banking?**

Yes, if you have Internet banking user name and password, and at least one transaction account mapped to the username.

2. **What is the minimum tenure for an online deposit?**

As a general rule the minimum tenure for a term deposit is 15 days and the maximum is 10 years. However Both TDR and SDTR are bound by the following minimum and maximum tenures. Minimum tenure is 15 days for TDR and 180 days for STDR and Maximum tenure is 3650 days for TDR and STDR.

3. **What are the interest rates for a term deposit?**

The interest rates vary from time to time. You can view the latest interest rates by clicking on "View current interest rate" link provided in e-TDR/e-STDR request page.

4. **What is the minimum amount for a term deposit?**

You can open a term deposit with a nominal amount of Rs.1000/- , however minimum & maximum amount limit may vary for different product codes.

5. **Can I generate a term deposit advice?**

Yes, you can generate and print a term deposit advice containing all your relevant details.

6. **In whose name will the term deposit account be opened? What is the mode of operation?**

The name(s) and mode of operation and branch of newly generated deposit a/c will be same as in debit a/c, from which term deposit a/c is funded.

7. **How is the maturity amount calculated?**

The maturity amount is based on the tenure & type of a/c selected by the customer.

8. **What are the types of accounts from which I can debit an amount for the deposit?**

You can debit a savings, current, or OD account to open term deposit. The account selected for debiting should be valid transactional a/c through Internet Banking channel and should not be a stopped / dormant / locked account. Presently facility is not available for Flexi Deposit Scheme, CSA (Corporate salary a/c) a/c holders..

9. How can I renew or pre-mature my deposit a/c?

The Special term deposit a/c will be automatically renewed at the time of maturity if you do not approach Branch for payment / renewal on maturity. For prematurity of deposit a/c you may use 'close a/c' tab under e-TDR/e-STDR link. The maturity proceeds will automatically transfer to your debit a/c from which e-TDR/e-STDR was originally funded at the time of opening.

10. Can I close my e-TDR/e-STDR instantly through 'Close a/c' tab?

Yes, you may close your e-TDR/e-STDR instantly if request is initiated between 08:00 AM IST and 08:00 PM IST. Request initiates beyond this period will be scheduled for next opening hours ie 08:00 AM IST.

11. Can I close TDR/STDR opened at the branch?

No.Only e-TDR/e-STDR can be closed through "Close a/c" tab. TDR/STDR opened at branch can be closed at branch only.

12. Can I open online term deposit a/c for any other name(s), not belonging to debit a/c from which term deposit a/c is funded.

No, You may contact the branch for the same.

13. Can I transfer the maturity money to any of my accounts?

No, maturity amount or the amount payable before maturity will be transferred only to the debit account from which it was funded.

14. Can senior citizen avail additional rate of interest on term deposit?

Yes, Senior citizen can also avail additional rate of interest in e-TDR/e-STDR. The date of birth in Bank's record will be considered for age calculation. The minimum days and minimum amount applicable for additional rate of interest for senior citizen will be as per Bank's policy. In case of joint accounts, the Senior Citizen benefit can be availed only if the first account holder qualifies for this benefit.

15. What is the validity of advice automatically generated through SBBJ online banking system?

The advice is equally valid as provided by branch. Internet Banking customers are advised

to take printout of term deposit advice after generation of deposit a/c. However if presented at the Branch for payment, Branch will verify all the details shown in advice before proceeding further.

16. How can I add nominees in Term Deposit a/c?

While opening an e-TDR/e-STDR, you will be provided with an option to retain the nominee(s) for term deposit a/c as in debit a/c from which it is funded.

17. Can I add a new nominee online?

No, you will have to visit your branch for adding a new nominee.

18. Is there any cut off time for creating e-TDR/e-STDR online?

Yes. e-TDR / e-STDR can be created online from 8:00 AM IST to 8:00 PM IST. Requests initiated beyond this period will be scheduled for the next opening hours.

19. Can I open fixed deposit for tax exemption under Sec 80C of Income Tax Act?

This facility is currently not available online. Kindly contact your branch for Tax saving deposits.