

VELS INSTITUTE OF SCIENCE, TECHNOLOGY AND ADVANCED STUDIES (VISTAS) OFF-CAMPUS CENTRE

Details of Corpus Fund

S.No.	Name of the Bank	FDR No.	Maturity Amount (In Rs.)	Date of Maturity
1.	The Cosmos Co-Operative Bank Ltd.	0682001071220	15,00,00,000	03.11.2024
2.	The Cosmos Co-Operative Bank Ltd.	0681502012795	5,00,00,000	04.03.2024
3.	The Cosmos Co-Operative Bank Ltd.	0681502014793	5,00,00,000	15.03.2024
	Total		25,00,00,000	

Date : 22.09.2023



Registrar
Vels Institute of Science, Technology
& Advanced Studies (VISTAS)
Pallavaram, Chennai - 600 117.

FIXED DEPOSIT RECEIPT



THE COSMOS CO-OP. BANK LTD.

(Multistate Scheduled Bank)

Enriching Life!

Registered Office :
Cosmos Tower, Plot No. 6,
ICS Colony, University Road,
Ganeshkhind, Pune - 411 007,
Maharashtra (INDIA).

03-08-2023

COSMO MONSOON BONANZA CUMULATIVE DEPOSIT SCHEVEPERY. CHENNAI
Phone No - 04425610042

Received Sum of Rs. Fifteen Crore only.

From : VELS INSTITUTE OF SCIENCE TECHNOLOGY AND ADVANCED STUDIES

NO 521 2 ANNASALAI NANDANAM, CHENNAI,
CHENNAI 600035 TAMIL NADU .

under the terms and conditions governing the COSMO MONSOON BONANZA CUMU Scheme. The total amount (inclusive of interest) is payable to this Certificate holder on maturity, subject to TDS. We further declare that our Deposit Insurance Policy is valid on date.

A/c No.	Date of Deposit	Amount of Deposit	Period	Rate of Int p.a.	Date of Maturity	Maturity Amount (Sub To TDS)
0682001071220 (CMBDC)	03-08-2023	150000000.00	15(M)	7.75%	03-11-2024	165105352.00

Cust Id-0681755

AUTHORISED SIGNATORY S.O. 068050105500

K. Prabhakar
Asst. Manager

For THE COSMOS CO-OPERATIVE BANK LTD.

Authorised Signatory SAJIV KUNJAR (6337)
Manager

Registrar

Vels Institute of Science, Technology
& Advanced Studies (VISTAS)
Pallavaram, Chennai - 600 117.

Terms and Conditions:

6476071

- The deposit receipt must be submitted at the time of renewal or repayment of the deposit.
- Interest on deposit ceases to be payable from the date of maturity of the term deposit.
- Term deposit should be renewed within a period of 14 days from the date of maturity. In case the overdue deposit exceeds 14 days, and depositor renews the entire amount of matured deposit or part thereof as a fresh deposit, the interest for overdue period will be paid at the rate prescribed by the Bank from time to time.
- If a Term Deposit (TD) matures and proceeds remain unpaid, the amount left unclaimed with the Bank shall attract rate of interest as applicable to savings account or the contracted rate of interest on the matured TD, whichever is lower for the overdue period (period from maturity of the TD till the date of renewal / withdrawal).
- In case of premature withdrawal, all signatories to the deposit must sign the instruction mandate/ advice along with the deposit receipt.
- Payment of interest in case of premature withdrawal of deposit:
 - **Domestic Deposits :**
Upto 14 days - NIL, 15 days and above : 1% below the applicable rate of interest for completed period of the deposit.
 - **NRE, FCNR and RFC Deposits:**
Upto 1 year : No interest shall be paid.
Above 1 year : 1% below the applicable rate of interest for the actual period for which the deposit has remained with the Bank.
- In case of Monthly interest option, interest will be paid at discounted rate.
- Tax will be deducted at source on applicable deposits. If you are exempt from deduction of Income Tax at Source, please furnish Form 15G/ 15H in duplicate.
- Nomination facility available.
- If the deposit remains unclaimed for more than 10 years post maturity, it will be transferred to RBI'S DEAF (Deposit Education and Awareness Fund) Scheme as per extant RBI guidelines.
- The Bank reserves the right to change the rules from time to time without prior notice to the depositors and such rules shall be applicable from the date they are made effective.

Renewed on	Account No. after Renewal	Amount ₹	Deposit Date	Maturity Date	Tenure	Interest p.a.	Maturity Value ₹	Nomination (Registered / Not registered)	Auth. Sign.

Lien noted for : 1) Overdraft A/c No. _____ 2) Bank G.A/c No. _____ 3) Collateral Security A/c No. _____ 4) Locker No. _____ 5) Other _____ Signature Verified _____ Date: _____ Authorised Signatory _____	<input type="checkbox"/> Please close the Deposit and credit the proceeds to A/c. No. : _____ <input type="checkbox"/> Please Renew the Deposit on following terms : Period : _____ Amount : _____ Interest by DD/Credit to A/c. No. : _____	Received Payment <div style="border: 1px solid black; padding: 5px; width: fit-content; margin: 0 auto;"> AFFIX REVENUE STAMP </div> Signature of Depositor/s _____ Date _____
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& Advanced Studies (VISTAS)
Pallavaram, Chennai - 600 117.

06865010125



THE COSMOS CO-OPERATIVE BANK LTD.

(Multistate Scheduled Bank)

Regd. Office : 'Cosmos Heights', 269/270, Shaniwar Peth, Pune - 411030.



1-03-2014 FIXED DEPOSIT QUARTERLY VEPERY, CHENNAI

Phone No - 044 25610042/242

Received Sum of Rs. Five Crore only.

From : VELS INSTITUTE OF SCIENCE TECHNOLOGY AND ADVANCED STUDIES

NO 521 2 ANNASALAI NANDANAM, CHENNAI
CHENNAI 600035 TAMIL NADU ,



under the terms and conditions governing the FIXED DEPOSIT QUARTERLY Scheme. The total amount is payable to the receipt holder on the presentation of receipt on maturity. We further declare that our Deposit Insurance Policy is valid on date.

A/c No.	Date of Deposit	Amount of Deposit	Period	Rate of Int p.a.	Date of Maturity	Amount (Sub To TDS)
0686502012795 (FGENQ)	04-03-2014	50000000.00	60(M)	9.00%	04-03-2019	50000000.00

Not Transferable

Cust Id- 0681755
AUTHORISED SIGNATORYS.O. 068050105500

For THE COSMOS CO-OPERATIVE BANK LTD.

K.M. Guruprasath
K.M. GURUPRASATH
Authorised Signatory

K. Prabhakar
K. PRABHAKAR
Authorised Signatory

[Signature]

Registrar
Vels Institute of Science, Technology & Advanced Studies (VISTAS)
Pallavaram, Chennai - 600 117.

Rules for Term Deposit

3892431

1. Bank accepts term deposit of Rs. 1000 as minimum deposit, and in multiples of Rs. 100 thereof for the minimum period as decided by the bank from time to time.
2. Rate of interest may change from time to time.
3. Interest on deposit ceases to be payable from the date of maturity of term deposit.
4. Date of maturity is recorded on Deposit Receipt. No separate intimation about the maturing deposit will be given by the bank to the depositor.
5. Term Deposit receipt should be renewed within a period of 14 days from the date of maturity. In case the overdue period exceeds 14 days and if depositor renews the entire amount of overdue deposit or part thereof as a fresh deposit, the interest for overdue period will be paid at the rate prescribed by the Bank from time to time.
6. Interest payable on premature withdrawal of term deposit -
For all category of depositors (Except NRE, FCNR & RFC)
Upto 14 days- No interest shall be paid
15 days and above- 1% below the applicable rate of interest for the completed period or 1% below the contracted rate whichever is lower.
For NRE, FCNR & RFC Deposits-
Upto 1 year- No interest shall be paid
Above 1 year- 1% below the applicable rate of interest for the completed period or 1% below the contracted rate whichever is lower.
7. Instruction mandate for premature withdrawal should be signed by all signatories of the deposit account.
8. If maturity date falls on Sunday or holiday or non business working day, interest shall be paid at the originally contracted rate of interest on the deposit amount for that day.
9. Interest income on Term Deposit is subject to Tax Deduction at Source (TDS) as per Income Tax Act 1961 applicable from time to time.
10. If you are exempt from deduction of Income Tax at source, please furnish in duplicate Form 15G/15H. The form 15G/15H needs to be submitted to branch every year till the date of maturity along with the photocopy of Pan Card.
11. Repayment of deposit of Rs. 20000 and above (inclusive of interest) will be made by Banker's cheque as per Income Tax Rules. (Total deposits in the name of depositor in the branch will be considered)
12. Monthly interest will be paid at discounted rate.
13. Duplicate Deposit receipt will be issued only on submission of indemnity bond.
14. For repayment / renewal on or after due date the receipt should be surrendered by depositor / s, (for amount Rs.5000 and above) for transfer to the account revenue stamp is necessary.
15. The above rules are subject to change from time to time as per RBI guidelines.



Renewed on	Account No. after Renewal	Amount Rs.	Period of Renewal		Int. @	Maturity Value Rs.	Auth. Sign.
			From	To			
0403-2019	0681502012795	5,00,00,000	04-3-19	04-3-24	6.75	5,00,00,000	[Signature]

For VEL'S INSTITUTE OF SCIENCE TECHNOLOGY & ADVANCED STUDIES

Lien noted for 1) Overdraft A/C No. <u>06865010125</u> 2) Bank G. A/C No. _____ 3) Collateral Secu. A/C No. _____ Signature Verified _____ Date <u>30-04-2014</u>	<input type="checkbox"/> Please close the Deposit and credit the proceeds to A/c. No. : _____ For VEL'S INSTITUTE OF SCIENCE TECHNOLOGY & ADVANCED STUDIES Period : _____ Amount : _____ Interest by DD _____ Managing Trustee	Managing Trustee Signature or Depositor/s Date <u>30-04-2014</u>
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Vels Institute of Science, Technology & Advanced Studies (VISTAS)
Pallavaram, Chennai - 600 117.



THE COSMOS CO-OPERATIVE BANK LTD.

(Multistate Scheduled Bank)

Regd. Office : 'Cosmos Heights', 269/270, Shaniwar Peth, Pune - 411030.

15-03-2019

FIXED DEPOSIT QUARTERLY

VEPERY, CHENNAI

Phone No - 04425610042

Received Sum of Rs. Five Crore only.

From : VELS INSTITUTE OF SCIENCE TECHNOLOGY AND ADVANCED STUDIES

NO 521 2 ANNASALAI NANDANAM, CHENNAI,
CHENNAI 600035 TAMIL NADU ,

under the terms and conditions governing the FIXED DEPOSIT QUARTERLY Scheme. The total amount is payable to the receipt holder on the presentation of receipt on maturity. We further declare that our Deposit Insurance Policy is valid on date.

A/c No.	Date of Deposit	Amount of Deposit	Period	Rate of Int p.a.	Date of Maturity	Amount (Sub To TDS)
0681502014793 (FGENQ)	15-03-2019	50000000.00	60(M)	6.75%	15-03-2024	50000000.00

Not Transferable
Cust Id-0681755
AUTHORISED SIGNATORY S.O. 06875010189

For THE COSMOS CO-OPERATIVE BANK LTD.

MAHESH
Authorised Signatory

Asst. Manager
Authorised Signatory

Registrar

Vels Institute of Science, Technology
& Advanced Studies (VISTAS)
Pallavaram, Chennai - 600 117.


Rules for Term Deposit

3893747

1. Bank accepts term deposit of Rs. 1000 as minimum deposit and in multiples of Rs. 100 thereof for the minimum period as decided by the bank from time to time.
2. Rate of interest may change from time to time.
3. Interest on deposit ceases to be payable from the date of maturity of term deposit.
4. Date of maturity is recorded on Deposit Receipt. No separate intimation about the maturing deposit will be given by the bank to the depositor.
5. Term Deposit receipt should be renewed within a period of 14 days from the date of maturity. In case the overdue period exceeds 14 days and if depositor renews the entire amount of overdue deposit or part thereof as a fresh deposit, the interest for overdue period will be paid at the rate prescribed by the Bank from time to time.
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For NRE, FCNR & RFC Deposits-
Upto 1 year- No interest shall be paid
Above 1 year- 1% below the applicable rate of interest for the completed period or 1% below the contracted rate whichever is lower.
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10. If you are exempt from deduction of Income Tax at source, please furnish in duplicate Form 15G/15H. The form 15G/15H needs to be submitted to branch every year till the date of maturity along with the photocopy of Pan Card.
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Lien noted for 1) Overdraft A/C No. _____ 2) Bank G. A/C No. _____ 3) Collateral Secu. A/C No. _____ Signature Verified _____ Date _____ Authorised Signatory _____	<input type="checkbox"/> Please close the Deposit and credit the proceeds to A/c. No. : _____ <input type="checkbox"/> Please Renew the Deposit on following terms : Period : _____ Amount : _____ Interest by DD/Credit to A/c. No. : _____	Received Payment  Signature of Depositor/s _____ Date _____
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