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RESERVE BANK OF INDIA

Department of Government & Bank Accounts

Central Debt Division Central Office 4th floor, Byculla Office Building Opp. Mumbai Central Station Byculla, **Mumbai - 400 008**

Telephone: 2308 4121 Fax: 2301 0095, 2300 0370 e-mail address: psen@rbi.org.in

April 22, 2004

RBI / 2004 / 181

Ref. DGBA CO DT No. 13.01.299 / H-6252 / 2003-04

The Chairman and Managing Directors State Bank of India and Associate banks 17 Nationalised banks UTI bank Ltd., ICICI bank Ltd., HDFC bank Ltd. and IDBI bank Ltd. Stock Holding Corporation of India Ltd.

Dear Sir,

Standardised application form for investments in Savings Bonds along with the Duties and Rights of Customers

As you are aware, your bank / corporation has been conducting the business of issue and service of Relief / Savings Bonds as an agent of Reserve Bank of India. In this connection, we invite your attention to Section I, para 1.1 of the Memorandum of Procedure issued by us regarding issue/servicing of Relief/Savings Bonds, in terms of which an application form has been prescribed (vide Form A) for issue of Relief Bonds, which is applicable, mutatis mutandis, in respect of Savings Bonds.

- 2. The formats of application forms being issued by Reserve Bank of India and its Agency banks have been examined by us. With a view to bring about uniformity in the application forms which would also go a long way in improving customer service, it has been decided to prescribe the application form as per the format enclosed. It is requested that you may please introduce the application form as prescribed at the earliest. While printing the following instructions may please be kept in mind.
 - (a) The Application forms should be in bilingual form i.e Hindi and English
 - (b) You may use your logo at the left hand upper corner of the form.
 - (c) The application form should be in A-4 size.
 - (d) The application forms must be printed on good quality Maplitho paper
 - (e) The information on Savings Bonds scheme and the Duties and Rights of the Customers should be printed and perforated in such a manner that they can be detached and taken away by the Customer while leaving behind the application portion with the branch.
 - 2. It need not be emphasized that the time schedule for deliverables should be strictly adhered to. Deviations, if any, will be viewed seriously by the Reserve Bank of India.
 - 3. Please acknowledge receipt. Please also confirm that the above instructions have been implemented and send us a copy of the application form.

Yours faith	fully,				
(V.Narasim Deputy Ge	han) neral Manager				
Encl : as al	oove				
Endt. DGBA Co	O DT No. 13.01.2	99 / H-6252 A /	2003-04 of date		
Debt Office, A Jaipur, Kanpur	d for necessary hmedabad, Bang , Fort-Mumbai, B se ensured that th	galore, Bhubane: yculla-Mumbai, N	swar, Kolkata, C Nagpur, New Del	chennai, Guwaha hi, Patna, Thiruv	iti, Hyderabad, ananthapuram.
(P.Loganathan) Assistant Gene					
Enclo : as abov	ve				
		ame of the Bank : me of the branch		Form A1 Application N	lumber
APPLI	CATION FORM	FOR 6.5 % SA	VINGS BONDS,	2003 (NON-TAX	ABLE)
Broker's name & Code	Sub Broker's name & Code	Bank branch stamp	Branch name & Code	Date of application received at the branch	Date of application sent to the Registrar
Applicant(s) r	name(s) [in blo	ock letters]			
Mr/Mrs/Ms		First N		 Middle Nar	

2nd Applicant :	2nd Applicant : Mr/Mrs/Ms First Name Middle Name																										
Mr/Mrs/Ms																											
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(Mandatory in case of minor and optional in case of Senior Citizens) Communication address of																											
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applicant :	рупсан .																										
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residence)																											_
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															ıt												
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1 st Applicant:																				
Mr/Mrs/Ms																				
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Last Name																				
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appearing on the MIC																				
bank					,															
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Applicant)	Applicant)																			
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Bank Certification (Not	requ	ired i	t ph	otoc	ору	ot th	ne ch	nequ	ie is	su	bmi	tted	1)						

	Certified that the particulars furnished above are correct as per our records (Date, Bank Stamp & Signature of Authorised Official)														
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I, App have	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 6.5 % Savings Bonds, 2003 (Non-taxable) standing in the name of the HUF. Specimen signature for and on behalf of the HUF (name of the HUF)														
HUF	HUF)														
of H	of HUF) Place:														
	Nomination facility (optional) (Please note that nomination facility can be availed only if the holding is single. For Joint holders and minors, nomination facility is not available)														
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Sr.	Date		Date of	Full	name		th	Date	Relationsh	Particular					
No	of issue	Amount (Rs.)	repayme nt		address	als and	of	of birth	ip to holder	s of bank account					
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Witnesses		
	1 st Witness	Name of 2 nd
Signature		
	ment of Application Form	
Bank brar Application No	nchDate	/
Received from	Mr /Mrs / Ms	
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(Non-Taxable) basis of the no	only) for the purchase of 6 for period of 5 years, interest [] payable on cumul pminal value of Rs(rupees(rupees	
		nk Stamp & Signature of the d official of the Bank

INFORMATION FOR INVESTORS IN 6.5 % SAVINGS BONDS, 2003 (NON TAXABLE)

Government of India had introduced 6.5 % Savings Bonds, 2003 (Non-Taxable) vide their notification No. F.4(9)-W&M / 2003 dated 13.03.2003 for the benefit of the Resident Indians. The main features of the Scheme are as under:-

Item	6.5 % Savings Bonds 2003 (Non-Taxable)	Remarks
Category of Investor	Individual and HUF	Non Resident Indians are not eligible to invest in these bonds
2) Limit of investment	Minimum Rs.1000/- and in multiples of Rs.1000/-	No Maximum limit
Date of Issue of bonds	Date of receipt of subscription in cash or date of realization of cheque / draft	
4) Forms of Bonds	Bond Ledger Account and Stock Certificate	
5) Option	Non-cumulative / Cumulative	Change of option is generally 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 as on 1 st January and 1 st July
7) Post Maturity Interest	Post Maturity Interest is not available	
8) Bank account		To facilitate payment of interest at half- yearly intervals, under non-cumulative

		option, it is desirable for the investor to open a bank account in the same branch.
9) Tax benefits	No tax on income from the bonds. Wealth tax is also exempted	
10) Nomination Facility	Available to Sole Holders	Non-Resident Indians can also be nominated. However, remittance of the interest / maturity proceeds will be subject to the Exchange Control regulations prevailing at the time of remittance
11) Maturity period	After 5 years	
12) Premature redemption	Available after three years	
13) Transferability	Not freely transferable except by way of gift	
14) Loans from banks against the security of these Savings bonds	The bonds cannot be pledged as security for availing of loans from banks	
15) Application forms	Available at Reserve Bank of India Offices at 15 centres and also at 1675 branches of SBI, Associate banks, 17 Nationalised banks, 4 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 and 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
- 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
- E) Please note that nomination facility is available only to Sole Holder.

- F) In case nominee is a minor, please indicate the date of birth of the minor and a guardian has to be appointed
- G) Nomination facility is not available in case the investment is on behalf of minor
- H) Please exercise the option (CUMULATIVE / NON-CUMULATIVE) for issue of bonds carefully. Change of option is generally not permitted.
- I) Please notify the change of address immediately
- 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, in case you are a Senior Citizen (above 65 years of age)

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) 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 half-yearly interest warrants will be dispatched one month in advance from the due

date

d) The interest on the date of 1st January / 1st July will be credited to the bank account or remitted by

an interest warrant at the last registered address.

e) An advice of payment of interest will be issued to the investor one month in advance from the due

date

- f) A sole holder may nominate one or more nominees to the rights of the bonds. Non-resident Indians can also be nominated.
- g) The nomination will be registered at the Office of Issue and a Certificate of Registration will be issued to the holder.
- h) The nomination can be varied by registering a fresh nomination.
- i) The existing nomination can be cancelled by a request to the Office of Issue.
- j) The redemption is due on the expiry of five years from the date of investment.
- k) Early redemption facility is available after three years.
- The investor is entitled to receive the repayment amount within five clear working days from the date of tender of acquittance
- m) Facility for payment of half yearly interest / redemption proceeds can be availed through ECS or

direct credit to the bank account. Applicants may indicate his choice, to avoid delay in receipt of

interest / redemption proceeds.

n) 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, GRIEVANCES REDRESSAL CELL,

YOU MAY ALSO ADDRESS YOUR COMPLAINT TO:

THE CHIEF GENERAL MANAGER

RESERVE BANK OF INDIA
CENTRAL OFFICE
DEPARTMENT OF GOVERNMENT AND BANK ACCOUNTS
BYCULLA (OPP. BOMBAY CENTRAL RLY STATION)
MUMBAI 400 008
MAHARASHTRA

< Name of the Bank > < Name of the branch >

Form /	42	
Application	Number	

APPLICATION FORM FOR 8 % SAVINGS (TAXABLE) BONDS, 2003

	Sub Broker's Bank branch													h Branch name					1-											
Broker's name & Code	Sub Broker's name & Code					stamp						Bra & C			na	me		Da ap rec the	pli ei	cat ve	tio d a	at		a	ent	lic t to	f ation	e		
Applicant(s) r	name(s	s)	[in	blo	ock	: le	ette	ers]																				
1 st Applicant : Mr/Mrs/Ms	•																													
Last Name		Fir											me								Mic	lbb	e N	Nar	ne					
2nd Applicant : Mr/Mrs/Ms																														
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Last Name																														
3rd Applicant : Mr/Mrs/Ms																														
Last Name									ı	Fire	st	Name							Middle Nam											
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	[] Resident Individual er of Attorney holder												[Uni	-				[]	On	be	eha	alf	of	mir	ıor				

Investment details : [Account No Mode of Holding : [[] Anyone or Survivol] Single					[] Jc	int							
Interest Option : [on half-yearly basis) Mode of investment : No	· [] Cash dated/	[]C	hequ	e/DD (Chequ	ie / D	D		`					
Amount : Rs		unt (in v						(L	Jank/Di	anon				
Bank details of First Applicant : (Please provide the following details for Interest / Redemption payment) Interest Payment Options : [] Issue Interest warrant [] Directly credit interest amount to my bank account Nowith														
(bank/branch)			unt		No.					with				
(barno branon)														
Signature and PAN/GI	R Number								•••					
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1 st Applicant									p. 000					
2 nd Applicant														
3 rd Applicant														
@Thumb impression to	be attested	by two w	vitnes	ses on the	bacl	k side								
ECS Mandate Form (Ledger Account) 1. Name of the First App		interest	to ba	ank accour	nt not	t held	with	n bank ha	ving th	e Bond				
1st Applicant : Mr/Mrs/Ms														
Last Name		Fi	irst N	lame			M	iddle Nam	ie					
2. Particulars of the Ban Branch			ıme											
Nine digit Code number appearing on the MICR	of the Bank	& Brand												

(please attach verification of the					ne C	heq	ue c	or a	canc	elled	I che	que i	ssue	d to y	you b	y the	banl	k for
3. Account Type Account	[]	S. I	B. a	ccou	ınt			[]] Cu	rrent	Acc	ount			[]	Cas	h Cre	edit
4. Account																		
Number																		
5. Ledger Number																		
6. Ledger Folio No.																		
INO.											J							
hereby authorize																		
Place																		
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																		
Ahmedabad, Ban Jaipur, Kanpur, I clearing zones. A	Stamp & Signature of Authorised Official) Note: ECS facility is presently available only for members having a bank account in Ahmedabad, Bangalore, Bhubaneswar, Kolkata, Chandigarh, Chennai, Guwahati, Hyderabad, Jaipur, Kanpur, Mumbai, Nagpur, New Delhi, Patna, Pune & Thiruvananthapuram cheque clearing zones. Additional centres are likely to be added. In which case, members holding accounts at such centres may also opt for ECS facility at a later stage.																	
H.U.F. declara I, Applicant, do sole full powers to sell standing in the na	 mnly , enc	affii	rm tl e, tra	nat I	 am	the	Kar	ta of	, r	esid Hind	ing a du Ur	it the	add led F	ress amily	giver and	n aga as s	inst uch h	First nave
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to the l	receive	payment	of the	amount	for	the	time	being	due	on	the	bond(s)	specifie	ed
below .														

Sr. Date No of Amount (Rs.) Date of repayme nt issue Date of nominee Part of nominee Relationsh expanded initials and address of birth to holder according to the control of to holder according to holder acc	cular
	bank
	unt

If nominee is minor, please fill in the line below: As	to	receiv the mi	e the
Change of nomination: This nomination is in substitution of the// made by me and registered on at	you	r k	oooks
Place	Signati	ure / T	humb
Witnesses			
Name of 1 st Witness	Name	of	2 nd
AddressAddress			
SignatureSignature			
TEAR AWAY HERE			
Acknowledgement of Application Form			
Bank branchDate Application No.	/	./	
received from Mr / Mrs / Ms			

Cash / Draft / Pay Order / Cheque No Cheque drawn on Rs(rupees	Ban	L dated/ lk	/branch	 for
2003 for period of 6 years, interest the nominal value of Rs	only) for the purcha [] payable on cur (rupees	mulative [] Non		
		Date, Bank Stamp		f the

INFORMATION FOR INVESTORS IN 8 % SAVINGS (TAXABLE) BONDS, 2003

Government of India had introduced 8 % Savings (Taxable) Bonds, 2003 vide their notification No. F.4 (10)-W&M/2003 dated 21.03.2003 for the benefit of the Resident Indians. The main features of the Scheme are as under:-

Item	8 % Savings (Taxable) Bonds, 2003	Remarks
1) Category of Investor	Individual HUF University Charitable Institution	Non resident Indians are not eligible to invest in these bonds
2) Limit of investment	Minimum Rs.1000/- and in multiples of Rs.1000/-	No maximum limit
3) Date of Issue of bonds	Date of receipt of subscription in cash or date of realization of cheque/draft	
4) Forms of Bonds	Bond Ledger Account	
5) Option	Non-cumulative / Cumulative	Change of option is generally not permitted.
6) Interest	In case of non-cumulative option, interest is payable on half yearly basis. In case of Cumulative option,	Half-yearly interest is payable on 1 st February / 1 st August

	interest is payable at the	
7) Post Maturity Interest	time of maturity Post Maturity Interest is not available	
8) Bank account		To facilitate payment of interest at half-yearly intervals, under non-cumulative option, it is desirable for the investor to open a bank account in the same branch.
9) Tax benefits	Income from the bonds is taxable. Wealth tax is exempted.	No tax will be deducted at source while interest is paid
10) Nomination Facility	Available to Sole Holders	Non-Resident Indians can also be nominated. However, remittance of the interest / maturity proceeds will be subject to the Exchange Control regulations prevailing at the time of remittance
11) Maturity period	After 6 years	
12) Premature redemption	NOT AVAILABLE	
13) Transferability	NOT TRANSFERABLE	
14) Loans from banks against the security of these Savings bonds	The bonds cannot be pledged as security for availing of loans from banks	
15) Application forms	Available at 1675 branches of SBI, Associate banks, 17 Nationalised banks, 4 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 and 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
- 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
- E) Please note that nomination facility is available only to Sole Holder.
- 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 on behalf of minor
- H) Please exercise the option (CUMULATIVE / NON-CUMULATIVE) for issue of bonds carefully. Change of option is generally not permitted.
- I) Please notify the change of address immediately
- 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, in case you are a Senior Citizen (above 65 years of age)

RIGHTS OF THE INVESTOR

- a) The Bond will be issued within 7 days from the date of realization of the 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 half-yearly interest warrants will be dispatched one month in advance from the due

date

- d) The interest on the date of 1st February / 1st August will be credited to the bank account or remitted by an interest warrant at the last registered address.
- e) An advice of payment of interest will be issued to the investor one month in advance from the due

date

- f) A sole holder may nominate one or more nominees to the rights of the bonds. Non-resident Indians can also be nominated
- g) The nomination will be registered at the Office of Issue and a Certificate of Registration will be issued to the holder.
- h) The nomination can be varied by registering a fresh nomination.
- i) The existing nomination can be cancelled by a request to the Office of Issue.
- i) The redemption is due on the expiry of six years from the date of investment.
- k) Early redemption facility is not available.
- I) The investor is entitled to receive repayment amount within five clear working days from the date

of tender of acquittance.

m) Facility for payment of half yearly interest / redemption proceeds can be availed through ECS or

direct credit to the bank account. Applicants may indicate his choice, to avoid delay in receipt of

interest / redemption proceeds.

n) 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, GRIEVANCES REDRESSAL CELL,

YOU MAY ALSO ADDRESS YOUR COMPLAINT TO:

THE CHIEF GENERAL MANAGER
RESERVE BANK OF INDIA
CENTRAL OFFICE
DEPARTMENT OF GOVERNMENT AND BANK ACCOUNTS

BYCULLA (OPP. BOMBAY CENTRAL RLY STATION) MUMBAI 400 008 ,MAHARASHTRA