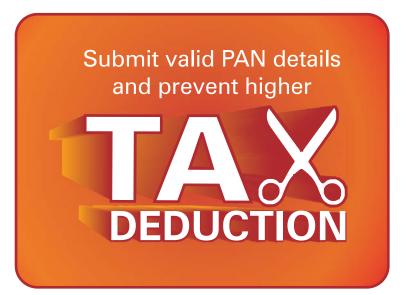
## ICICI BANK CUSTOMER EDUCATION SERIES

A TIMES BUSINESS ASSOCIATE COMMUNICATION

## Have You Given Your PAN Details To Your Bank?



Do you know this? According to The Finance Act, 2009, you must submit your PAN (permanent account number) details to your bank before April 1, 2010.

This is what the new provisions on TDS in the Income-tax Act say, which will be effective from April 1, 2010:

- If your bank does not have your PAN, tax will be deducted from the interest earned on your deposits, at the prevailing rate or 20%, whichever is higher.
- If you seek exemption from TDS on interest, submitting Form 15G/15H alone will not do. You need to submit your PAN details too.

Visit your bank's nearest branch and give them a copy of your PAN card. Take along the original PAN card for their verification.

## What would you like to know more about?



In the two years that we have been running ICICI Bank Customer Education Series to create better awareness of banking products and services, we have discussed a variety of aspects – technology, security, product features and so on.

You might feel there are certain facets of banking that we have not discussed.

Tell us what you want to know about.

Just type < CES know> on your mobile and SMS it to 53030.

We will call you back and spare no effort to deliver through the ICICI Bank customer education series.



**Early bird prizes!** 

The first 50 to respond could win a free 2-days-3-nights holiday to select destinations in India.

