

FAQ Category	Sl. No.	FAQ	Answer
<b>Rate of TDS, applicable date</b>	1	From when will the revised TDS deduction be applicable?	It will be applicable from May 14, 2020.
	2	Is there any change in the way TDS is calculated?	There is no change in the way TDS is calculated. Only TDS rate has changed from 10% to 7.5%.
	3	How will you calculate my TDS?	The TDS will be calculated @10% for the interest paid out during the period April 01, 2020 to May 13, 2020. TDS rate applicable w.e.f. May 14, 2020 till March 31, 2021 will be @7.50%.
	4	If there is no TDS deducted on my FDs till date and if in future my interest income is eligible for TDS, then how will you deduct TDS?	In such a case, your TDS will be deducted @7.50% on interest earned by you for the entire financial year i.e. April 01, 2020 to March 31, 2021.
	5	How long will I get this benefit?	This is applicable till March 31, 2021.
<b>Eligibility of TDS</b>	6	I have not submitted PAN. Will I get the benefit?	Concession in TDS is not applicable, if PAN has not been submitted. TDS will be deducted at the present rate of 20% under section 206A of the Income Tax.
	7	Is revised TDS applicable to Non-Resident customers?	No. It is applicable only for Resident customers.
	8	Is revised TDS applicable to non-individuals like Private Limited, Partnerships, HUF etc.?	Yes, the revised TDS rate of 7.50% is applicable for non-individual entities as well.
	9	Is this concession applicable for TDS on cash withdrawal?	There is no change in calculation of TDS on cash withdrawals. Applicable rate would be 2%.
<b>TDS Certificate / 15 H G</b>	10	Will I get a bifurcation of TDS deducted by Bank @10% and @7.50%?	Yes, the break up can be availed by : <ul style="list-style-type: none"> <li>- sending email at <a href="mailto:customercare@rblbank.com">customercare@rblbank.com</a> or</li> <li>- submitting the request at nearest RBL Bank branch</li> </ul>
	11	When will I get my TDS certificates?	Usually TDS certificate is made available within 45 days from the close of the previous quarter. For example, for quarter ending June 30, 2020; you can expect the TDS certificate to reach you by August 14, 2020.
	12	Is there a change in TDS threshold for interest income?	There is no change in TDS threshold for interest income.
	13	By when can I submit my form 15G/H for this financial year?	If eligible, you may submit it before June 30, 2020. You can submit the same by: <ul style="list-style-type: none"> <li>- Using Net Banking platform</li> <li>- Visiting any nearest branch</li> </ul>