

## **Features :**

- Open your Savings Account through Video KYC.
- Paperless account opening and no branch visit needed.
- Only Aadhaar details & PAN(Physical) required.
- Customer will be able to transfer funds using NEFT, IMPS, UPI etc. through YONO app or Online SBI i.e. Internet Banking.
- Rupay classic card will be issued.
- Experience 24\*7 banking access through Yono app, internet banking and mobile banking.
- SMS Alerts, SBI Quick Missed call facility available.
- Facility of transfer of accounts through Internet Banking channel.
- Nomination facility is mandatory.
- Signature will be captured during Video KYC process. Customer can apply for cheque book through YONO/INB/Branch after account is successfully opened.
- Passbook will be issued if requested by the customer.
- Charges for all other services will be in accordance with extant service charges applicable to Regular savings bank account.
- Option to apply for Corporate Salary Package account.

### **Eligibility**

#### **KYC Requirement**

#### **Most Important Terms & Conditions (MITC)**

#### **Service Charges**

Cheque book: First 25 leaves free per FY; thereafter ₹40 per 10 leaves + GST.

Debit Card Annual Maintenance: ₹125 + GST.

Cash withdrawal beyond free limit (where applicable): ₹20 per transaction.

Duplicate passbook: ₹50 per issue.

Account closure: Nil after 14 days of opening.

Cheque book: First 25 leaves free per FY; thereafter ₹40 per 10 leaves + GST.

Debit Card AMC: ₹125 + GST.

#### **Interest Rate**

Interest Rate: 2.50% per annum on savings balances.

Interest is calculated on end-of-day balances and credited quarterly.

Rates are subject to change as per Bank/RBI policy.

Cash withdrawal beyond free limit: ₹20 per transaction.

**Eligibility Addendum**

Residents 18+ with Aadhaar and PAN; opened digitally via YONO SBI.