

## Features

- Available at all branches
- Minimum balance amount Nil
- Maximum balance /amount No upper limit
- No Cheque Book facility available.
- Withdrawals only using withdrawal form at Branches or through ATMs.
- Basic Rupay ATM-cum-debit card will be issued.

## Eligibility

- All individuals having valid KYC documents are eligible to open BSBD Account.
- Singly, jointly, or with Either or Survivor, Former or Survivor, anyone or Survivor etc. facility.

## KYC requirement

- The account will be KYC compliant.

society to encourage them to start saving without any burden of charges or fees.

## Most Important Terms & Conditions

- The Customer cannot have any other Savings Bank Account, if he/she has a Basic Savings Bank Deposit Account. If the customer already has a Savings Bank Account, the same will have to be closed within 30 days of opening a Basic Savings Bank Deposit Account.
- Maximum 4 cash withdrawals free of cost in a month, including ATM withdrawals at own and other Bank's ATMs, Cash withdrawal at Branch Channel, AEPS cash transactions.

### *Service Charges*

- Basic RuPay ATM-cum-Debit card will be issued free of cost and no annual maintenance charge will be applied.
- Receipt/ credit of money through electronic payment channels like NEFT/RTGS will be free
- Deposit/ collection of cheques drawn by Central/State Government will be free
- No charge on activation of inoperative accounts
- No account closure charges.
- Cheque book: First 10 leaves free per FY; thereafter ₹35 per 10 leaves + GST.
- Debit Card Annual Maintenance: Nil.
- Cheque book: First 10 leaves free per FY; thereafter ₹35 per 10 leaves + GST.
- Debit Card AMC: Nil.
- Cash withdrawal beyond free limit: ₹15 per transaction.
- Cash withdrawal beyond free limit (where applicable): ₹15 per transaction.
- Duplicate passbook: ₹50 per issue.

- Account closure: Nil after 14 days of opening.

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

#### **Interest Rate**

Interest Rate: 3.25% 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.

#### **Eligibility Addendum**

Simplified KYC holders eligible small savers under financial inclusion.