

✓ *Account Opening Procedure*

- Visit the nearest XYZ Bank branch or visit our official website.
- Fill out the account opening form with correct personal and contact details.
- Submit KYC documents:
 - Aadhaar Card
 - PAN Card
 - Passport-size photograph
- Choose your account type (Savings, Current, Salary, etc.).
- Deposit the minimum initial balance (e.g., ₹1,000 for Savings).
- Receive your welcome kit: passbook, cheque book, debit card, and net banking credentials.

✓ *Types of Bank Accounts*

- **Savings Account:** Best for individuals to deposit and save money.
- **Current Account:** Meant for businesses or professionals with high transaction volume.
- **Salary Account:** Offered to employees by companies with zero minimum balance.
- **Fixed Deposit Account:** For long-term savings with higher interest.
- **Recurring Deposit Account:** Monthly deposits with fixed tenure and interest.

✓ *KYC Documents Required*

- Aadhaar Card (Mandatory)

- PAN Card (Mandatory)
- Passport / Voter ID / Driving License (as Address Proof)
- Passport-size photograph
- Signature (digitally or physically)

✓ **ATM Withdrawal Limits**

- **Daily ATM Withdrawal Limit:** ₹20,000 to ₹50,000 (varies by account type)
- **Per Transaction Limit:** ₹10,000
- **International ATM Withdrawal Limit:** ₹1,00,000/month (depending on the card)

✓ **Loan Interest Rates (As of June 2025)**

- **Home Loan:** 8.50% to 9.10% p.a.
- **Personal Loan:** 11.50% to 15.75% p.a.
- **Car Loan:** 9.25% to 10.50% p.a.
- **Education Loan:** 8.75% to 10.25% p.a.

Note: Interest rates are subject to change. Please check the official site or visit the branch for updated info.

✓ **How to Apply for a Loan**

- Visit the nearest branch or bank's website.
- Choose your loan type.
- Fill in the application form and upload the required documents.

- Submit your income proof and identity proof.
- Bank will verify your credit score and eligibility.
- Receive loan sanction letter and sign agreement.

✓ **Branch Locator**

- You can find nearby XYZ Bank branches using our Branch Locator Tool
- Or just ask our chatbot: “Is there a branch in Delhi?”

Customer Support and Complaints

- Call our helpline: 1800-123-4567
- Email: support@bankexample.com
- Visit your branch and speak with a manager

Loan Documents Required

- For home/personal loans, the following documents are needed:
 - Identity proof
 - Income proof (salary slips, ITR)
 - Bank statements for last 6 months
 - Property documents (if home loan)

Bank Branches and IFSC

- Mumbai Main Branch: IFSC: BANK0001234

Address: Fort Road, Mumbai – 400001

- Hyderabad Branch: IFSC: BANK0004321

Address: Banjara Hills, Hyderabad - 500034

3. Delhi Branch: IFSC: BANK0005678

Address: Connaught Place, Delhi – 110001

ATM & Debit Card Services

- 24x7 ATM availability
- Daily withdrawal limit: ₹25,000
- Contactless debit cards available

Net Banking Activation

Steps:

1. Visit official site: www.bankexample.com
2. Click "Register for Net Banking"
3. Enter account number, registered mobile number
4. Set password, confirm via OTP

Minimum Balance Requirements

- Savings: ₹1000
- Current: ₹5000

UPI and Mobile Banking

- UPI supported via BHIM, PhonePe, Google Pay
- Mobile app: "BankExample App" on Android/iOS