

**SAVINGS GOLD**

**RULES AND REGULATIONS:**

1. The account can be opened by any resident Indian solely or jointly excluding Society & Minor alone.
  2. Account shall be opened with a minimum balance of Rs.1,00,000/- at Metro and Rs.50,000/- at Non metro branch and it is mandatory to maintain an Average Quarterly Balance of Rs.1,00,000/- or Rs.50,000/- as applicable.
  3. The mode of operation can be singly/either or survivor/ jointly or survivor/any one of us or any of the survivor or the last survivor/former or survivor/other.
  4. Free RuPay International Debit Card or contactless card with per day ATM cash Limit of Rs.50,000/- & POS / E-com Limit of Rs.100000/- and waiver in Debit card AMC for lifetime
  5. Free ATM transactions (3 Metro & 5 Non-Metro) on other Bank ATMs p.m.
  6. Free unlimited cheque books p.a.
  7. Free unlimited RTGS/NEFT, PO, transactional SMS alerts and upcountry collection of cheques p.m.
  8. Free 25 transactions of IMPS p.m.
  9. Free Internet Banking
  10. Free QR code
  11. Free unlimited cash deposit per day
  12. Waiver in AMC of Demat A/c for lifetime
  13. Waiver in locker rent for 1<sup>st</sup> year
  14. Personal Accidental Death Cover of Rs. 5,00,000/-
  15. Preferential ROI for Retail loans & discounts in processing fees
  16. All the KYC norms shall be applicable while opening the account. Account holder to submit proof of identity and proof of residence.
  17. Rate of interest of Savings Gold account shall be as applicable to normal savings account.
  18. Penalty for non-maintenance of minimum balance charges shall be 5% per quarter of shortfall in the AQB or maximum Rs.1,500/-\* and for account closure shall be Rs.1,000/-.
  19. Nomination facility available.
  20. The Bank reserves the right to alter, change, add, modify, delete, and revise any terms and conditions at any time at its discretion.
- I / we don't want to avail the "Free Personal Accidental Insurance cover" offered by the Bank.**  
(Put the tick mark if don't want to avail the free personal accidental insurance cover offered by the Bank)

**I / We have read, understood and hereby agree to the Rules and Regulations and Terms and Conditions<sup>#</sup> in respect of Savings account scheme opted by me while opening this account and we are bound by the said terms and conditions and will adhere to the stipulated norms. I / We declare that the particulars given by me / us for opening the said account/s are true and correct.**

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Signature/s of the Customer with Stamp, Name and Date

**Customer/s has /have signed in my presence**

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Name & Signature of the Bank Official with Stamp & Date

**\*Penalty charges are subject to change at the sole discretion of Bank. The penal charges will be directly proportionate to the extent of shortfall observed. In other words, the charges will be a fixed percentage levied on the amount of difference between the actual balance maintained and the minimum balance as agreed upon at the time of opening of account.**

<sup>#</sup>All Rules and Regulations and Terms and Conditions are subject to change from time to time. Kindly visit website for updated service charges.