

SAVINGS DEPOSIT SCHEME “OBC UNNATI”:

WHO CAN OPEN?	<p>ADULT INDIVIDUALS, SINGLY OR JOINTLY WITH OTHER ADULTS</p> <p>MINORS, WHO HAVE ATTAINED 10 YEARS OF AGE.</p> <p>TRUSTS, SOCIETIES AND OTHER ORGANIZATIONS APPROVED BY RBI .(LIST OF ORGANIZATIONS NOT ELIGIBLE TO OPEN SAVINGS ACCOUNT GIVEN IN ANNEXURE 1)</p>
REQUIREMENTS FOR OPENING ACCOUNT	<p>INTRODUCTION BY AN ACCOUNT HOLDER HAVING A SATISFACTORY ACCOUNT WITH THE BANK FOR AT LEAST SIX MONTHS.</p> <p>ONE OF THE FOLLOWING AS PROOF OF IDENTITY :</p> <p>(I) PASSPORT (II) VOTER ID CARD (III) PAN CARD (IV) GOVT. /DEFENSE ID CARD (V) ID CARDS OF REPUTED EMPLOYERS (VI) DRIVING LICENCE</p> <p>ONE OF THE FOLLOWING AS PROOF OF ADDRESS :</p> <p>(I) RATION CARD (II) SALARY SLIP (III) INCOME/WEALTH TAX ASSESSMENT ORDER (IV) ELECTRICITY BILL (V) TELEPHONE BILL (VI) BANK ACCOUNT STATEMENT (VII) LETTER FROM REPUTED EMPLOYER (VIII) LETTER FROM ANY RECOGNIZED PUBLIC AUTHORITY</p> <p>PERMANENT ACCOUNT NUMBER (PAN) OR DECLARATION IN FORM NO. 60 OR 61 AS PER SECTION 39A OF IT ACT</p>
MINIMUM AMOUNT	<p>Rs.1000/- (METRO), Rs.500/- (URBAN) & Rs. 500/- (SEMI-URBAN & RURAL)</p>
MAXIMUM AMOUNT	<p>NO MAXIMUM LIMIT</p>
INTEREST RATE	<p>THE CURRENT INTEREST RATE IS 3.5% PER ANNUM.</p> <p>THE INTEREST IS APPLIED ON ACCOUNTS AT HALF YEARLY RESTS.</p> <p>THE INTEREST IS PAID ON THE MINIMUM CREDIT BALANCE IN THE ACCOUNT BETWEEN 10TH AND LAST DAY OF A MONTH.</p>
SERVICE CHARGES	<p>AS PER POLICY -CHARGES APPLICABLE FOR VARIOUS SERVICE.</p>
FEATURES	<p>“Welcome Kit’ with ready to use ATM card</p> <p>No cheque book charges (Including multicity cheques)</p>

	<p>Speed clearing facility in centres where the facility is available</p> <p>ATM/Debit Card (Free for 1st year. Rs.100 p.a. to be charged in subsequent years)</p>
ADDITIONAL FEATURES	<ul style="list-style-type: none"> ➤ NEFT/RTGS at 50% concessional Charges. ➤ ECS Debit/Credit free. ➤ Free Internet Banking ➤ Mobile Banking – Getting to know your balance through SMS Alerts <p>Free accidental insurance up to Rs.50,000/- (For 1st year only) For free insurance of Rs.50,000, the insurance premium of around Rs.17 for the 1st year shall be borne by Bank. The account holder shall bear the insurance premium, thereafter, for subsequent years.</p>
NOMINATION FACILITY	AVAILABLE
DEDUCTION U/S 80C	NOT AVAILABLE
INTEREST TAXABILITY	TAXABLE TAX IS NOT DEDUCTED AT SOURCE.
OTHER FEATURES	<ul style="list-style-type: none"> • A PASS BOOK IS ISSUED IN ALL SAVINGS BANK ACCOUNTS. AT THE REQUEST OF CUSTOMER BANK CAN SEND STATEMENTS OF ACCOUNTS AT MONTHLY INTERVALS. • LOCAL AND OUTSTATION CHEQUES ARE ACCEPTED FOR REALIZATION. SERVICE CHARGES ARE RECOVERED FOR CHEQUES RETURNED UNPAID. • AMOUNT CAN BE WITHDRAWN IN CASH FROM BANKS BY CHEQUE OR WITHDRAWAL FORMS OR FROM ATMs. PASS BOOKS ARE REQUIRED FOR WITHDRAWING CASH BY A WITHDRAWAL FORM. • PAYMENT OF CHEQUES CAN BE STOPPED BY THE HOLDER(S) OF THE ACCOUNT. • AS PER BANK'S POLICY ON COLLECTION OF CHEQUES IMMEDIATE CREDIT IS PROVIDED FOR OUTSTATION COLLECTIONS UP TO RS 15000/- FOR ACCOUNTS IN RURAL, SEMI – URBAN AND Rs 25000 IN URBAN& METRO THAT ARE SATISFACTORILY CONDUCTED. • BANKS WILL PAY INTEREST FOR DELAYS IN COLLECTION OF OUTSTATION CHEQUES. • NO OPERATION IN THE ACCOUNT FOR 24 MONTHS MAKES AN ACCOUNT 'DORMANT'/'INOPERATIVE'.

- STANDING INSTRUCTIONS ARE ACCEPTED BY BANKS IN THESE ACCOUNTS.
- OVERDRAFT FACILITY IS NOT AVAILABLE IN SAVING BANK ACCOUNTS.
- ATM/ DEBIT CARD TO DIRECTLY MAKE PURCHASES THROUGH A VISA POS (POINT OF SALE) MACHINE AVAILABLE AT MOST STORES.
- CUSTOMER CARE -OUR 24-HOUR CUSTOMER CARE IS ALWAYS AVAILABLE TO ANSWER ANY QUERY OR TAKE YOUR INSTRUCTIONS. CUSTOMER CARE NUMBERS.

Note: The above noted scheme shall be applicable only for the new accounts opened.