

## CURRENT SILVER

### **RULES AND REGULATIONS:**

1. The account can be opened by Proprietorship, Partnership Firms, Public or Private Companies to be operated by Authorized Signatories.
2. Account shall be opened with a minimum balance of Rs.50000/- at Metro & Rs.40000/- at non Metro branches. It is mandatory to maintain an Average Quarterly Balance of Rs.50000/- or Rs.40000/- as applicable.
3. The mode of operation can be singly/ jointly by authorized signatories/other.
4. Free Rupay Platinum Debit card with per day ATM cash limit of Rs. 35000/- & POS/E-com limit of Rs. 70000/- and Waiver in AMC for lifetime
5. Free ATM transactions (3 Metro & 5 Non-Metro) on other Bank ATMs p.m.
6. Free 200 Cheque leaves p.a. thereafter Rs. 4/- per leaf will be charged
7. Free Internet Banking
8. SMS banking facility for Balance Inquiry, Statement Details, Card Hot mark
9. Free RTGS/NEFT through Internet Banking and 25 transactions at branch banking.
10. Free 25 Pay Orders p.m.
11. Free 25 transactional SMS alerts & IMPS transactions
12. Free QR code facility
13. Free Cash Deposit up to INR 8,00,000/- or 10x AMB whichever is higher per day.Rs.2 per thousand will be charged if it goes beyond threshold limit.
14. Concessional ROI on retail loans
15. Accidental insurance of Rs. 2 lakhs through Rupay platinum card
16. POS facility available through Banks tie up
17. All the KYC norms shall be applicable while opening the account.
18. Penalty for non-maintenance of minimum balance charges shall be Rs.1000/- \*per quarter and for account closure – Rs.1000/-.
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 have read, understood and hereby agree to the Rules and Regulations and Terms and Conditions # in respect of Current 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.**

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