

## HCBL CHILDREN SAVING PLAN-1

(Free Gulak)

**AIM :-**To promote saving habits in children

**Part (I) :** The account opening form is for new customer i.e. those who do not have a customer ID number at the time of opening an account. **Part (II):** This form has to be filled up separately for each new Saving Bank Account by the existing as well as new customer.

### 1. WHO CAN OPEN ACCOUNT ?

In this Scheme children can open Saving Bank account with our Bank and deposit money with us. The Child opening an account with us will get a piggy box. In case there are minimum 20 students in a school or children in colony / common locality the Bank's representative will go and collect the deposit in the first week of every month. Presently through this we look forward towards focusing on the children below 10 years .

### 2. ELIGIBILITY : Minor child can open this account

**NOTE:** The account of the children will be opened under guardianship of natural guardian / guardian appointed by court/opted parents.

### 3. RATE OF INTEREST : As per prevailing rates of the Bank

### 4. MINIMUM DEPOSIT : ₹50/- p.m. Further in multiples of ₹50/-

### 5. MAXIMUM DEPOSIT :- No Limit

### 6. CHEQUE BOOK FACILITY : Not available

### 7. SMS BANKING:

We give you information about your account balance and last three transactions and cheque book request through SMS.

**For Balance confirmation customers can type hcbbal**

**For last three-transaction customers can type hcbtn**

The Above message may be sent to 9839007777