

CURRENT ACCOUNT

Part (1) The individuals who desire to open Current Account should fill customer ID forms for individuals and account opening form for individual. **Part (2)** The non individuals who desire to open current account should fill customer ID form for non individuals and Account opening form for non individuals.

1. WHO CAN OPEN ACCOUNT?

INDIVIDUALS and Jointly by individuals, Illiterate person, Blind Person *(condition apply)

NON INDIVIDUAL: Sole Proprietary Concern, Partnership Firm, HUF, Companies (both Pvt. Ltd. & public Ltd.) Trusts, Provident Funds, Executors and Administrators, Govt. /Semi Govt., Local Bodies Association, Societies, Liquidator, Recovery Agents on behalf of principal can be allowed to open the current account.

2. FORM SHOULD BE PROPERLY FILLED STATING THE CATEGORY OF CURRENT ACCOUNT CHOSEN. (In case of existing accounts obtain a request for categorization in the format as prescribed vide Circular No.300)

3. SMS BANKING

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

For Balance confirmation type hcbbal

For last three-transaction type hcbtxn

For cheque book request type hcbchq

The Above message may be sent to 9839007777

4. TRANSACTION ALERT: In case of any transaction (Debit & Credit) including cheque returned message alert will be sent.

7. NOMINATION FACILITY: It is available in case of individual & proprietary concerns.

CATEGORIES OF CURRENT ACCOUNT

| <u>HCBL NORMAL CURRENT ACCOUNT</u> |
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| • Minimum Balance ₹3,000/-(w.e.f 09.02.2015) |
| • One time current cheque book free |
| • ATM free (only to sole proprietors or proprietorship firm) |
| • ATM limit ₹20,000/-(sole proprietor and partnership firm only) |
| • Annual Maintenance ATM charges as applicable |
| • Five ATM transactions free |
| • Minimum Balance Charges as applicable |

| <u>HCBL SAJAL BUSINESS ACCOUNT</u> |
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| • Minimum Balance ₹50,000/- |
| • One current cheque book free in a month |
| • 10 ATM free(only to sole proprietors or proprietorship firm) |
| • Annual Maintenance ATM charges as applicable |
| • 5 RTGS /NEFT free in a MONTH |
| • 5 DD/BC free in a MONTH |
| • ATM limit ₹30,000/-(sole proprietor and partnership firm only) |
| • Minimum balance charges as applicable |

HCBL SAMRIDH BUSINESS ACCOUNT

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| • Minimum Balance ₹1,00,000/- |
| • UNLIMITED cheque book free, ATM free |
| • ALL RTGS /NEFT free in MONTH |
| • 10 DD/BC free in a MONTH |
| • No processing fees in case of loans and account in case of maintaining the ABOVE balance for atleast six month before the loan and further maintain the same in future |
| • Pick up and drop free for cash above ₹2,00,000/- per day subject to insurance charges charged from customer. |
| • Minimum balance charges as applicable |
| • ATM limit ₹50000/-(sole proprietor and partnership firm only) |
| • Annual Maintenance ATM charges as applicable |

8/2/14