

## SAVING BANK ACCOUNT

**Part (I)** : The individuals who desire to open saving account should fill Customer ID forms for individuals and Saving Bank account opening form. **Part (II)**: The non individual who is permitted to open Saving Bank Account should fill customer ID forms for non individuals and saving bank account opening form. **Part (III)**: ATM application form, SMS Banking form & Auto Flexi Deposit form if such services are obtained.

The individual includes the person who opens the account in own capacity/HUF Non individuals are proprietorship firm, club, association, Society.

For complying the KYC please comply with the KYC policy of the bank.

### 1. WHO CAN OPEN ACCOUNT ?

- \* Individual \* Jointly by individuals \* A guardian on behalf of a minor
- \* Club Association, Charitable and religious institutions, trust, Local bodies etc. by authorized person
- \* Minor himself/herself provided he / she has attained the age of 12 yrs.
- \* HUF not engaged in trading business \* Illiterate persons \*Blind Persons \*Society

### 2. FORM SHOULD BE PROPERLY FILLED.

### 5. BASIC SAVING ACCOUNT:

**RELAXATION IN KYC NORMS:** (Can be followed in case of opening a/c in daily deposit scheme, Basic Saving Account-Small Account)

Small Account can be opened by any person without providing above proof of identity & address proof. However, he will have to give self attested photograph and declares his address. The person introducing such account will verify his/her address and ID but KYC of such introducer must be complete and must have six months old account with us.

'Small Account' means a savings account in a banking company where-

- (i) the aggregate of **all credits in a financial year** does not exceed **rupees One lakh**;
- (ii) the aggregate of all **withdrawals and transfers in a month** does not exceed **rupees ten thousand**; and
- (iii) the **balance at any point** of time does not exceed **rupees fifty thousand**.

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## 6. ATM FACILITY

Customers can access almost all the ATMs of other banks.

## 7. 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 hcbtn

For cheque book request type hcbchq

**The Above message may be sent to 9839007777**

## 8. TRANSACTION ALERT

You can know about your last three transaction through SMS. The moment your salary gets credited or you deposit money/cheque in your account we give you transaction alert message but for this your mobile number must be registered with the bank for SMS facility. The form for SMS Banking is to be filled at the time of availing these facilities at the time of opening account by ticking the sms banking in your main form and signing the SMS banking form. In case you have not obtained the services at the beginning you may avail the same at any time.

## 9. YOU TELL WE PAY

If your saving bank account has average minimum balance of ₹1,00,000/- we pay your telephone and mobile bills on your specific request.

## 10. OPERATION OF A/C

Can be operated singly, jointly and on either or survivor or former or survivor basis.

## 11. CHEQUES RETURNED ALERT

In case of any cheque returns, we will send you a message alert for such cheque returned. But for this you must furnish us your mobile number.

## 12. NOMINATION FACILITY

The Bank gives you nomination facility where you can nominate any person as your nominee by filling nomination details in your account opening form. The Passbook at the face will show 'NOMINATION REGISTERED' to show position regarding the availment of this facility.

13. **ILLITERATE A/C**

Illiterate Person can also open an a/c under thumb impression and can operate. However, in case of joint a/c, the a/c holder's name shall be recorded first and shall be operated on former & survivor basis.

14. **PASS BOOK & STANDING INSTRUCTION**

Every customer will be issued a pass book which will have his / her photograph and give details of all the transactions. The customer must bring the pass book in case of withdrawal. Standing instruction is accepted in the A/C.

15. **PERSONALIZED CHEQUE BOOK**

The customer can apply for personalized cheque book bearing customer photograph, name and account no. and colourful leaflets.

16. **INTRANET BANKING-**

For availing this facility contact the concern branch manager and fill the form

17. **E-LOBBY**

A total automated lobby having ATM, Megabanker, Machine with Cash deposit, Cheque deposit, Pass book printing, Coin Dispensor, Intranet Banking Kiosk, Phone Banking Kiosk, Information Kiosk and Pass Book Printing Kiosk operational 24×7 at our E-Lobby.

18. **GUIDELINES FOR FILLING THE APPLICATION FORMS FOR SAVING BANK ACCOUNT**

1. Customers must be compulsorily informed about the new facilities and for availing the categorization of Savings Account. For all **existing account holders** obtain a request for categorization in the format as prescribed vide Circular No. 300 and for all **new customers** the chosen category should be written on the form at the time of Opening Account.
2. In case of new account a customer identity form is to be filled.
3. For all the Saving Bank accounts application as prescribed in the form is to be filled
4. In case of joint applicants customer ID forms for both the applicants should be filled for record.
5. For the Purpose of fulfilling KYC norms a welcome letter will be sent to customer by post to the address of the customer for verifying his correspondence address and only after confirmation the cheque book will be issued.
6. The details for making nominee must be filled in the form itself.
7. Form-60/61 should be filled by customer in case the customer does not have PAN No.

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8. No cheque books will be issued to Illiterate, Blind Persons, Pardanashin. In case they require they can get loose leaflet from bank for their own use only and cannot issue third party cheques.
9. The asset and liabilities details as prescribed in the customer id form should be filled, this is the basis of the thresh hold limit monitoring.
10. The account should be authorized by the authorization person and the branch manager should sign on the cover page of each and every booklet as an evidence to the fact that he/she has seen and checked the same.

### TYPES OF SAVINGS ACCOUNT IN OUR BANK

1) <u>HCBL BASIC SAVING ACCOUNT CATEGORY-SMALL ACCOUNT</u>
• No minimum balance
• Opened under Relaxed KYC norms
• ATM FREE (But will be given free to the customer only on demand this to be specifically ensured)
• ATM ISSUE CHARGES YEARLY: NIL
• ATM WITHDRAWAL LIMIT: ₹10,000/-
• NO CHEQUE BOOK
• Withdrawal of Minimum 4 transactions of ATM allowed free in a month
• No limit on the number of deposits that can be made in a month, account holders will be allowed a maximum of four withdrawals in a month, including ATM withdrawals.

'Small Account' means a savings account in a banking company where-

- (i) the aggregate of **all credits in a financial year** does not exceed **rupees One lakh**;
  - (ii) the aggregate of **all withdrawals and transfers in a month** does not exceed **rupees ten thousand**; and
  - (iii) the **balance at any point** of time does not exceed **rupees fifty thousand**.
- Pass book issued in these accounts to specially carry a remark that it **can't** be used as address and ID proof.
  - The person introducing such account will verify his/her address and ID but KYC of such introducer must be complete and must have six months old account with us.
  - Accidental Insurance is compulsory to be borne by customer

## 2) HCBL BASIC SAVING ACCOUNT CATEGORY

- No minimum balance
- Opened under Normal KYC
- ATM FREE (But will be given free to the customer only on demand this to be specifically ensured)
- NO CHEQUE BOOK
- Minimum 4 transaction of ATM allowed free in a month
- No limit on the number of deposits that can be made in a month, account holders will be allowed a maximum of four withdrawals in a month, including ATM withdrawals.
- ATM WITHDRAWAL LIMIT ₹10,000/-
- Accidental Insurance is compulsory to be borne by customer

### Note :

1) Holders of both the above categories of Basic Saving Bank Deposit Account WILL NOT BE ELIGIBLE FOR OPENING ANY SAVING BANK DEPOSIT ACCOUNT. IF A CUSTOMER HAS ANY OTHER EXISTING SAVING BANK DEPOSIT ACCOUNT IN THAT BANK HE/SHE WILL BE REQUIRED TO CLOSE IT WITHIN 30 DAYS FROM THE DATE OF OPENING A BASIC SAVINGS BANK DEPOSIT ACCOUNT.

2) THE NO FRILLS ACCOUNTS SHOULD BE CONVERTED INTO BASIC SAVINGS BANK DEPOSIT ACCOUNT as per the instructions contained above.

## 3) HCBL (NORMAL)SAVING ACCOUNT CATEGORY

- Minimum balance required to be maintained is Rs.1000
- Minimum balance charges as applicable
- Opened under NORMAL KYC
- ATM Card facility
- Cheque book Free (40 leaves in a year )
- Maximum 5(five) transactions of ATM allowed free in a month
- ATM withdrawal limit- ₹20,000/-
- Annual ATM Maintenance charges as applicable
- Accidental Insurance is compulsory to be borne by customer

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<b>4) <u>HCBL PREMIUM CATEGORY SAVING BANK ACCOUNT</u></b>
• Minimum Balance ₹10,000 /- P.M
• Minimum balance charges as applicable
• One RTGS/NEFT free in a month
• Two Banker cheque/DD free in a month
• Annual ATM Maintenance charges as applicable
• ATM withdrawal limit- ₹30,000/-
• 10 ATM Transaction free from other ATM NETWORK in a month
• Cheque book free (60 leaves in a year)
• No processing fees for consumer and car loan if account is atleast six months old and minimum balance of ₹10,000/- is maintained.

<b>5) <u>HCBL GOLD CATEGORY OF SAVING BANK ACCOUNT</u></b>
• Minimum balance 50,000/-
• Minimum balance charges as applicable
• Annual ATM maintenance charges as applicable.
• ATM withdrawal limit- 50,000/-
• 5 RTGS /NEFT Free in a month
• Five Bankers cheque /DD free in a month
• Unlimited cheque books free in a year
• One call for cash/ instrument pick up free from local destination during the month for the amount above 200000/-
• All ATM Transaction free from other ATM NETWORK
• No processing fees for any loan if account is atleast six months old and minimum balance of 50,000/- is maintained
• Accidental insurance free upto ₹100,000/-

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