

**SVC-SENIOR CITIZEN  
RULES AND REGULATIONS**

1. Account shall be opened in the name of the senior citizen in the age group of 60 years and above.
2. Account shall be opened with a minimum balance of Rs.1000/-, an Average Quarterly Balance of Rs.3000/- should be maintained.
3. Mode of holding: : Singly/ Jointly/ Jointly with survivorship benefits. The first account holder has to be eligible as per the above eligibility criteria.
4. Free Demand Draft /Pay Order to all the locations where our Bank has Branches. Free Demand Drafts drawn through DD drawing arrangement of ICICI Bank Ltd / HDFC Bank Ltd.
5. Free collection of upcountry cheques (restricted to 10 upcountry cheques in a year) for specified centers all over India.
6. Free Money transfer via RTGS/NEFT.
7. Free Cheque Book facility for 100 Cheque leaves in a year.
8. Waiver of the condition of Security Deposit on locker.
9. The account shall have a free ATM card facility, Net Banking and SMS Banking subject to the terms and conditions on ATM Cards , Net Banking SMS Banking as decided by the Bank from time to time.
10. All the KYC norms shall be applicable while opening the account. Account holder to submit proof of identity and proof of residence..
11. Rate of interest of SVC -SENIOR CITIZEN account shall be as applicable to normal savings account.
12. Penalties: Non-maintenance charge - Rs. 60/- per quarter. Closing the account before completion of 6 months: Rs. 250/-.
13. Nomination facility available.
14. The Bank reserves the right to alter, change, add, modify, delete, revise any terms and conditions at any time at its discretion. The facilities presently offered are as per the discretion of the Bank and are valid for 1 year. This may be subject to review after 1 year.
15. **I / We have read, understood and hereby agree to the Rules and Regulations and Terms and Conditions in respect of Savings / 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.**

Signature of Account holders/Applicants:

1. \_\_\_\_\_ 2. \_\_\_\_\_  
3. \_\_\_\_\_ 4. \_\_\_\_\_

For office use

1. Account No. tallied with Branch record : Yes/No
2. Mode of operation of Account Verified and is in order : Yes/No
3. Signatures of the Account Holder/s verified : Yes/No

Date: \_\_\_\_\_

Signature of Authorized official