

**SVC-SB GOLD  
RULES AND REGULATIONS**

1. Account shall be opened in the name of the elite customer in the age group of 18 years and above.
2. Account shall be opened with a minimum balance of Rs.10,000/-, it is mandatory to maintain an
3. Average Quarterly Balance of Rs.50,000/
4. Mode of holding: Singly/ jointly/ jointly with survivorship benefits. The first account holder has to be eligible as per the above eligibility criteria.
5. Free Demand Draft /Pay Order to all the locations where our Bank has Branches. Free Demand
6. Drafts drawn through DD drawing arrangement of ICICI Bank Ltd / HDFC Bank Ltd.
7. Free collection of upcountry cheques (restricted to 10 upcountry cheques in a year) for specified centers all over India.
8. Free Money transfer via RTGS/NEFT.
9. Free Cheque Book facility for 150 Cheque leaves in a year.
10. Waiver of the condition of the Security Deposit on locker.
11. The account shall have a free ATM card facility (Cash Limit of Rs.25, 000/- per day) subject to terms and conditions as decided by the Bank from time to time.
12. Free Net Banking and SMS Banking subject to the terms and conditions as decided by the Bank from time to time.
13. All the KYC norms shall be applicable while opening the account. Account holder to submit proof of identity and proof of residence.
14. Rate of interest of SVC -SB Gold account shall be as applicable to normal savings account.
15. Penalties: Non-maintenance charge - Rs.1000/- \*per quarter. If account is closed within 6 months, Rs.1000/- will be charged. If account is closed within 1 year, Rs.500/- will be charged.
16. Nomination facility available.
17. The Bank reserves the right to alter, change, add, modify, delete, and 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.

**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/s of the Customer with Stamp Name: Date:	----- Signature of the Customer with Stamp Name: Date:	----- Signature of the Customer with Stamp Name: Date:
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**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 SVC 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.