

**Customer Undertaking for Opening CA Pearl with  
Average Quarterly Balance of INR 25,000/-**

I/We have read and understood all the terms & conditions governing CA Pearl. I/We understand that I/We have to maintain an Average Quarterly Balance (AQB) of INR 25,000/- in the said account.

I/We understand that maintenance of the stipulated AQB shall entitle us to the following benefits:

1. 300 Free Cheque leaves Per annum
2. Waiver of charges on issuance of 20 PO/DD per month up to an amount of INR 3,00,000/-
3. Waiver of charges on NEFT/RTGS through Branch Banking as well as Internet Banking
4. Free SMS Alerts / E-mail Account Statement
5. RuPay Platinum Debit Card with Cash withdrawal limit of INR 25,000/-, POS limit of INR 25,000/- and ECom limit of INR 25,000/- (Card issuance charges Waived)
6. Personal Accidental Death Insurance Cover on RuPay Platinum Debit Card of INR 2 Lakhs \*\*
7. Airport Lounge Access Programme - 1 Free International (per annum) and 1 free Domestic (per annum) Airport Lounge access\*\*
8. 24/7 Concierge Services \*\*
9. Unlimited transactions on all SVC Bank ATMs
10. 5 Free transactions per month on other Bank ATMs
11. Any Branch Banking (ABB)
12. Corporate Net Banking
13. Unlimited Cash withdrawal limit at Base Branch
14. Cash Withdrawal limit of INR 50,000/- daily at non-base Branch
15. No Folio Charges
16. Cash Deposit Limit of INR 5,00,000/- or 10 times of Average Monthly Balance (AMB), whichever is higher if AMB is maintained in account. INR 2.00 per 1000 will be charged on excess Cash Deposit.

I/we also understand and accept that:

- a) In case I/We fail to maintain an Average Quarterly Balance of INR 25,000/- in the account, the Bank shall charge a penalty of INR 600/-, per quarter, for non-maintenance of required Average Quarterly Balance to the account and all the benefits (waivers and concessions) that are applicable to CA Pearl will be discontinued and the account shall be converted into a Regular Current Account
- b) I/We also agree that if account is closed anytime between 15 Days to 1 year from the date of opening of the account, Bank shall charge penalty of INR 300/-
- c) The Bank is at liberty to modify/change any of the aforesaid benefits at any point of time at its sole discretion

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Signature of the Customer  
with Stamp  
Name:  
Date:

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Signature of the Customer  
with Stamp  
Name:  
Date:

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Signature of the Customer  
with Stamp  
Name:  
Date:

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**Name & Signature of the Bank Official with Stamp & Date**

\*\* Debit Card terms and conditions apply. Please note that all these offers are provided by RuPay. To know more about these offers and its validity, kindly visit RuPay Website - [www.rupay.co.in](http://www.rupay.co.in)  
(Tax as applicable on all Charges)