

"ADARSH SMART KID SAVINGS SCHEME"

The Salient features:

1	Name of the Scheme	"Adarsh Smart Kid" Savings Scheme
2	Target group	School going children
3	Eligibility	All minors irrespective of age
4	Type of account	Savings Account
5	Minimum Balance	Rs.1000/-
5	Special features	An attractive Kiddy Doll will be provided to the minor to inculcate the habit of savings.
6	Advantages to the Bank	<p>The target group has not been till now focussed by the Bank.</p> <ul style="list-style-type: none"> It is proposed to mobilise these accounts mainly through our contacts with the schools. Once the child feels attracted towards the kiddy doll and opens the account, patronage of the parents also can be ensured <p>The Kiddy doll will itself serve as an advertisement for the Bank as our other schemes can also be displayed on the Kiddy doll. sam le attached</p>
7	Cost of the doll	The cost of the doll is Rs.62/-
8	Nature of account	Single /joint with guardian
10	Debit card	<p>A debit card will be issued to the minor account holder if he is above 10 years of age as per the existing rules in force and having PAN Card.</p> <p>Daily withdrawl limit of Rs.1000/-.</p> <p>This card will be issued against the written request and consent of the guardian.</p>
11	Maximum Balance	No limit
12	Mode of operation	<p>a)Minot 10 years & above — Self by Minor.</p> <p>b)Minor below 10 years By Guardian.</p>
13	Cheque book	No Cheque Book will be issued. Loose cheque will be issued for transactions in the Branch.

14	Digital channels	At the request of the Customer, Toll Free and UPI can be enabled.
15	ATM Limit	Rs.1000/- per day to the account holder
16	UPI Transaction Limit	As per the applicable rules, with a limit of Rs.2000/- per day
17	KYC	Identity & address proof of minor, declaration by minor and guardian, photo of minor, Date of Birth of Minor.
18	Nomination	Facility available
19	Interest	Same as Savings Bank
20	Doll	First doll free. Replacement @ Rs.125/- or at the rate fixed by the Bank from time to time
21	Others	Charges as applicable for minimum balance, usage of ATM card in other banks, duplicate pass book, cheque book issue etc will be charged as per Schedule of Charges.
22	Account closure charges	Rs.250/- + GST, if closed within one year.