

SAVINGS DEPOSIT SCHEME “OBC UNNATI”:

Who can open?	<p>Adult individuals, singly or jointly with other adults</p> <p>Minors, who have attained 10 years of age.</p> <p>Trusts, societies and other organizations approved by RBI .(List of organizations not eligible to open Savings Account given in Annexure 1)</p>
Requirements for opening account	<p>Proof of Identity and Address For Individual</p> <p>(i) Passport (ii) PAN card (iii) Voter’s Identity Card (iv) Driving License (v)Job Card issued by NREGA duly signed by an officer of the State Govt (vi) The letter issued by the Unique Identification Authority of India (UIDAI) containing details of name, address and Aadhaar number.</p> <p>Where ‘simplified measures’ are applied for verifying the identity of customers the following documents shall be deemed to be 'officially valid documents':</p> <p>i. identity card with applicant's Photograph issued by Central/State Government Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, and Public Financial Institutions;</p> <p>ii. letter issued by a gazetted officer, with a duly attested photograph of the person.</p> <p>Where ‘simplified measures’ are applied for verifying for the limited purpose of proof of address the following additional documents are deemed to be OVDs :</p> <p>i. Utility bill which is not more than two months old of any service provider (electricity, telephone, postpaid mobile phone, piped gas, water bill);</p> <p>ii. Property or Municipal Tax receipt;</p> <p>iii. Bank account or Post Office savings bank account statement;</p> <p>iv. Pension or family pension payment orders (PPOs) issued to retired employees by Government Departments or Public Sector Undertakings, if they contain the address;</p> <p>v. Letter of allotment of accommodation from employer issued by State or Central Government departments, statutory or regulatory bodies, public sector undertakings, scheduled commercial banks, financial institutions and listed companies. Similarly, leave and license agreements with such employers allotting official accommodation; and</p> <p>vi. Documents issued by Government departments of foreign jurisdictions and letter issued by Foreign Embassy or Mission in India.</p> <p>Permanent account number (pan) or declaration in form no. 60 or 61 as per section 39a of IT Act</p>
Minimum amount	<p>Rs.1000/- (Metro),</p> <p>Rs. 500/- (Urban,Semi-Urban & Rural)</p>
Maximum amount	No maximum limit

Interest rate	The current interest rate is 4% per annum.(w.e.f 03.05.2011) The interest is applied on accounts at half yearly rests.
Service Charges	As per policy -charges applicable for various service.
Features	<p>“Welcome Kit’ with ready to use ATM card</p> <p>No cheque book charges (Including multicity cheques)</p> <p>Speed clearing facility in centres where the facility is available</p> <p>ATM/Debit Card (Free for 1st year. Rs.100 p.a. to be charged in subsequent years)</p>
Additional Features	<ul style="list-style-type: none"> ➤ NEFT/RTGS at 50% concessional Charges. ➤ ECS Debit/Credit free. ➤ Free Internet Banking ➤ Mobile Banking – Getting to know your balance through SMS Alerts
Nomination facility	Available
Deduction u/s 80c	Not available
Interest taxability	Taxable Tax is not deducted at source.
Other features	<ul style="list-style-type: none"> • A pass book is issued in all savings bank accounts. At the request of customer bank can send statements of accounts at monthly intervals. • Local and outstation cheques are accepted for realization. Service charges are recovered for cheques returned unpaid. • Amount can be withdrawn in cash from banks by cheque or withdrawal forms or from ATMs. Pass books are required for withdrawing cash by a withdrawal form. • Payment of cheques can be stopped by the holder(s) of the account. • As per bank’s policy on collection of cheques Immediate credit is provided for outstation collections up to Rs 15000/- for accounts in Rural, Semi – Urban and Rs 25000 in Urban& Metro that are satisfactorily conducted. • Banks will pay interest for delays in collection of outstation cheques. • No operation in the account for 24 months makes an account 'dormant'/'inoperative'. • Standing instructions are accepted by banks in these accounts. • Overdraft facility is not available in saving bank accounts. • ATM/ debit card to directly make purchases through a Visa POS (Point of

Sale) machine available at most stores.

- Customer Care -Our 24-hour Customer Care is always available to answer any query or take your instructions. Customer Care numbers.