

**Capital Gains Accounts Savings Scheme, 1988-Savings Account (July 01, 2015)****Schedule of Facilities**

Charges are Exclusive of Service tax.

**Scheme Code - RSCAG/RNOCG**

<b>AOA Eligibility (Account Opening Amount)</b>	No Specific Minimum A/c Opening Amount (AOA).
<b>MAB Requirement (Monthly Average Balance)</b>	MAB: Nil
<b>Debit Cum ATM Card</b>	Not Applicable
<b>Cheque Book</b>	Not Applicable
<b>Account statements</b>	
Passbook	Free
Duplicate Passbook	Free
Monthly statement by e-mail	Not Applicable
Duplicate Statement at the branch	Not Applicable
Account closure charges	Nil
<b>Certificates</b>	
Balance/Interest/Signature verification certificate/Banker's report	Not Applicable
Standing instructions	Not Applicable
<b>Remittances</b>	
Demand Drafts (From Home Branch)/ Payorder	Free
NEFT (From Home Branch )	Free
RTGS	Free
<b>Any Branch Banking</b>	
Any branch cheque deposits and account to account transfers	Not Applicable
Cash deposits (Home Branch)	Free
Cash deposits (Non - Home Branch)	Not Applicable
Any Branch Cash withdrawal (By self only)	Not Applicable
Demand Drafts (Non Home Branch)	Not Applicable
<b>Cheque transaction charges</b>	Not Applicable
<b>Alternate Channel Banking</b>	
Internet / Mobile / Phone/ SMS Alerts	Not Applicable
<b>Charges</b>	
<b>ECS/ Cheque issued and returned</b>	
<i>Financial reasons</i>	Not Applicable
<i>Technical reasons</i>	Not Applicable
<b>Cheque deposited and returned</b>	
<i>Local cheque</i>	Not Applicable
<i>Outstation cheque</i>	Not Applicable
<i>Technical reasons(Local or Outstation)</i>	Not Applicable
<b>Unarranged overdraft / Cheque Purchase</b>	<b>Not Applicable</b>

1. The Savings Bank Account should be used to route transactions permitted under Capital Gain Account Scheme, 1988 only. It should not be used as a Current Account. If the Bank at any stage finds that the Savings Bank Account is being used either for the purpose for which it is not allowed or for the purpose of routing transactions which are dubious or undesirable, the Bank reserves the right to close such Savings Bank Account.

2. Any change of address should be immediately communicated in writing to the Bank.

3. Opening of the Saving Account tantamount to deemed acceptance of the aforesaid rule & regulations as well as the fact of being informed about the various service charges being levied by the Bank and the terms and conditions guiding related products and services.

Declaration: I/ we have read / understood the terms and condition as applicable to Account opening and other operational aspect. I / We understand that the terms and condition may be revised by the Bank from time to time. I /we shall also be responsible for regularly reviewing these terms, including the amendments that are posted on the website.

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Signature of first holder