

**SyndSamanya**  
**Savings Bank Account Scheme.**

<b>Particulars</b>	<b>SyndSamanya Savings Bank Account Scheme– CBS / Non CBS Branches</b>
Eligibility	All Individual/s
Minimum Balance	<b>Zero Balance</b>
Rate of Interest	4.0% (at present)
Cash Receipt	No restrictions
Cash withdrawal	At Branch Counter – <b>50 per year*</b> No Restrictions for ATM Transaction.
Cheque Book	Cheque book will be made available if balance is maintained as per the existing SB account norms
Non Maintenance of Minimum Balance	<b>N.A. (zero bal. permitted)</b>
Cheque Collection Charges	Local – Free
	Outstation - No charges upto cumulative of Rs.50000/- per year (actual postal charges to be paid) Above Rs.50000/- per year - normal charges will be levied.

\* Service charge of Rs.10/- per transaction shall be levied if the customer exceeds the stipulated number of transactions in his account.