



बीआरकेजीबी बुनियादी बचत बैंक जमा खाता योजना

Sr. No.	Parameter	Prescribed Norms
1.	Scheme Name	बीआरकेजीबी बुनियादी बचत बैंक जमा खाता BRKGB Basic Savings Bank Deposit Account
2.	Scheme Objective	To make available a Basic Banking Account with 'nil' balance that would make such accounts accessible to vast sections of population.
3.	Scheme Type	Savings Bank Account (SBA)
4.	Scheme Code	SB124
5.	Eligibility	Any Resident Individual Customer. (Single or Jointly)
6.	Main Features of scheme	<ul style="list-style-type: none"> • The 'BRKGB Basic Savings Bank Deposit Account' will be considered as a normal banking service available to all. • Holders of 'BRKGB Basic Savings Bank Deposit Account' will not be eligible for opening any other savings bank deposit account in our bank. • If a customer has any other existing savings bank deposit account in our bank, he/she will be required to close it within 30 days from the date of opening a 'Basic Savings Bank Deposit Account.'
7.	Account Opening Balance	Account can be opened with "ZERO" balance.
8.	Minimum Balance	This account shall not have the requirement of any Minimum Balance.
9.	Transactions/ Facilities	<ul style="list-style-type: none"> • The services available in the account will include deposit and withdrawal of cash at bank branch as well as ATMs. • Receipt/credit of money through electronic payment channels or by means of deposit/collection of cheques drawn by Central/State Government agencies and departments. • There will be no limit on the number of deposits that can be made in a month • Facility of ATM card or ATM-cum-Debit Card.
10.	Maximum withdrawals allowed	Account holders will be allowed a maximum of four (4) withdrawals in a month, including ATM withdrawals.
11.	Excess Withdrawal Charges	Maximum 4 (four) withdrawals in a month, including ATM withdrawals will be allowed free of cost. ₹ 2.50/- plus Service Tax per Withdrawal/ Debit transaction, If limit of minimum number of transaction exceeded.
12.	Cheque Book Facility	Cheque Book facility will not be allowed in the account.
13.	KYC Norms	<ul style="list-style-type: none"> • Subject to RBI instructions & Bank's Policy on Know Your Customer (KYC) / Anti-Money Laundering (AML) for opening of bank accounts issued from time to time. • If such account is opened on the basis of Simplified KYC norms, the account would additionally be treated as a 'Small Account'.
14.	Rate of Interest	4.00% p.a. (To be applied Half yearly on Daily Product basis)
15.	Incidental charges for Minimum Balance, Non-operation/ activation of in-operative Account Charges	No charges will be levied.
16.	Charges on value added services	Charges for Additional Value-Added Services will be levied as applicable in Bank, time to time, for other Saving Bank Account Schemes. e.g. Charges for Issuance of Balance Certificate at the request of customer, Standing instructions, Stop Payment Instructions, Addition/deletion of names in Joint Accounts/ Nominations, Change in operational instructions, PREMATURE CLOSURE of A/Cs - (within a year), Collection of other bank's outstation cheques through our branch, Return of Bills Unpaid - OBC / IBC, etc.
17.	Nomination Facility	Nomination Facility will be provided free of cost to all account holders.