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BANK LAGA COMPREHENSIVE DEPOSIT POLICY

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BANK LAGA COMPREHENSIVE DEPOSITPOLICY

1. Preamble

Bank laga sobse important function ekta tu deposit accept kurikene public khan ke poisa dar kuria tu ase. Osol tu, deposit kuria manu khan banking system teh major stakeholder's khan ase. Depositors aru tai laga interests khan toh India teh Banking laga regulatory framework teh key area ekta ase aru etu tu Banking Regulation Act, 1949 teh likhikene ase. Reserve bank of India deposits khan teh interest rates directives/ advices aru deposit account conduct kuribole time time teh issue kuri dia. Financial system aru interest rates deregulation kuribole liberty piloa nishena, etia toh bank khan RBI para issue kuridia board guidelines para deposit products formulate kuribole free hoishe.

Etu policy tu deposit outlines khan aru bank para offer kuridia alak deposit products formulation karne aru account conduct kuribole terms and conditions document kuriloi. Document khan depositors laga rights aru public members khan ke deposit acceptance jankari, alak deposit accounts laga conduct aru operations, alak deposit accounts teh interest payment, deposit account bon kuribole, murija depositors manu laga deposits khan charidibole, eneka khan customers laga bhal nimite janaidia. Etu document expect kuriase ki yete para customers khan logote transparency thakibo aru taikhan laga rights janai dibole paribo. Sobse age objective tu ase koile customers khan lagia laga services khan namangi kene paijabole la tu ase.

Etu policy adopt kuria time teh, bank tu Bankers' Fair Practice Code of Indian Banks' Association teh thakia la hisap teh individual customers khan ke tai laga commitments dishe. Etu document tu common depositors khan laga rights recognize kuriloi dangor framework ekta ase. Alak alak deposit schemes aru related services cholabole instructions khan time time teh janai dibo.

2. Deposit Accounts laga kisim

Alak alak deposit products bank para offer kuriadia khan alak alak naam dishe. Deposit products khan nichete likhidia nishena categorize kuribole paribo:-

- **“Demand deposits”** mane bank para deposit receive kuriloi, aru demand para withdraw kuribole paribo.

- **“Savings deposits”** mane demand deposit nishena ekta, kintu hoile manu khan ke poisa jama kurikene taikhan laga poisa khan uthabole paria.
- **“Current Account”** mane demand deposit nishena ekta, kintu hoile account teh balance thakia la hisap teh withdrawals eman bar paribo. Nahoile particular amount ekta aru alak deposit account kintu Savings Deposit bhi nahoi aru Term Deposit bhi nahoi.
- **“Term Deposit”** mane fixed period ekta karne bank deposit receive kuriloi aru etu tu fixed period expired nahoa tak withdraw kuribole naparibo. Deposit eneka khan Recurring/ Reinvestment Income Certificate/ Encash 24/ Short Term Deposits/ Fixed Deposits/ Monthly Income Certificate/ Quarterly Income Certificate, FCNR deposit eneka khan kuribole paribo.

3. Account Khulia aru Deposit Accounts Operate Kuria

Deposit account nakhulia age teh Bank para RBI guidelines issue kuridia “Know Your Customer” (KYC) aru bank para dia alak procedures bhal para janai dia. NRI customers khan ke lagiale status determination husher para sai dia. Prospective depositors khan laga decision upor level tak clearance lagishe koile, aru account khulia tu deri lagishe koile bank para customer khan ke para tak joldi final decision tu janai dibo.

- Account khulia laga form aru alak material khan bank para prospective depositor ke sob dibo. Etu form teh tai laga information details aru verification karne kiki documents lagibo record karne etu khan thakibo. Prospective depositors kunkun deposit account khulibole ahishe, Bank official khan bhal para procedural formalities khan aru clarifications khan kuridibole lage.
- Saving Bank Account karne transactions aru cash withdrawals teh Bank olop din karne restrictions rakhibole paribo. Etu nishena, Bank bhi alak charges bhi issue kuribole paribo, cheque books, accounts laga additional statement, duplicate passbook, folio charges eneka khan. Eneka terms aru conditions details khan, account operate kuribole aru schedule laga charges khan prospective depositor khan ke account khulia time teh koidibo nahoile time time teh koidibo.

- Debit Card- Customers Saving Bank/ Current Accounts thakia khan ke Bank Debit Card issue kuridibole paribo. Debit card transactions teh regulatory guidelines laga hisap para stipulated benchmark charge kuribole paribo.
- Mobile aru Internet Banking- Account khulibole Bank para valid mobile number ekta lagibo, Mobile aru Internet banking services khan savings bank customers khan ke dibole. Bank customers khan ke banking transactions conduct kuribole electronic channels laga choice dibo. Electronic channels choice khan ase- ATM, Internet Banking, Mobile banking- SMS banking facility aru phone banking milai kene. Eneka facilities khan offer kuria time teh, bank para customers khan ke etu facilities khan avail kuria laga risk factors explain kurikene customers laga consent lobo.
- Eligible manu/ manu khan aru organizations/ agencies/ government entities (Reserve Bank of India (RBI) para time time teh advice dia nishena).
- Current Account khulibole paribo individual khan (student, housewife, unemployed, tankha pa manu, individual business purpose nathakia khan charikene)/ proprietorship firms/ partnership firms/ Private aru Public Limited Companies/ Hindu Undivided Family (HUFs)/ Government Departments/ Entities/ Public Sector Undertakings/ Associations/ Societies/ Trusts, eneka khan.
- Term Deposits khulibole paribo Accounts individual khan/ proprietorship firms/ partnership firms/ Private aru Public Limited Companies/ HUFs/ Government Entities/ Associations/ Societies/ Trusts eneka khan.
- Society teh unbanked/ disadvantaged sections khan ke Bank basic banking services dibo. Eneka khan ke banking services offer kuria tu financial inclusion initiatives aru regulatory guidelines laga hisap teh customer acceptance norms relax kurikene accounts khuli dibole paribo.
- Deposit account khulia laga husher process teh lagia, person laga identity, address verification, tai laga occupation aru income laga source. Self-introduction karne

documentary evidence aru account operate kuribole person laga recent photograph lagia.

- KYC norms laga under teh, Permanent Account Number (PAN) obtain kuribole nahoile declaration Form No. 60 Income Tax Act/ Rules. Partnership firms aru companies khan PAN mandatory hoishe.
- Transaction monitoring karne regulatory guidelines para Banks ke customers khan laga risk perception aru profiles prepare laga hisap teh categorize kuribole koishe. Prospective customer ekjon necessary information/ details dibole napari jaishe koile Bank tai laga account khulibole mana kuribo.
- Poila para account thakia customer ekjon tai laga details lagia time teh dibole naparijaile Bank tai laga account bon kuridibo.
- Deposit products; Saving Bank Account aru Current Deposit Account khan Bank teh certain minimum balance rakhibole lagibo. Minimum balance maintain kuribole napari jaile Bank para time time teh charges katibo.
- Terms and conditions teh thakia nishena accounts operation charges khan account khulia time teh Bank hi janai dibo. Jodi charges khan revised kuridishe koile, depositors khan ke ek moina age koidibo. Aru minimum balance maintain kuri thakia tu changes kunba thaki jaile nahi lebi minimum balance maintain kuribole naparia laga charges alak hoishe koile Bank para depositors khan ke ek moina age janai dibo.
- Deposit accounts tu ekjon manu para khulibole paribo (ekta naam para) nahoile, ekjon ke bhi beshi manu taikhan nijor nijor laga naam para khulibole paribo (Joint account).
- Savings/ fixed/ recurring bank deposit account minor khan ki laga sal thaki lebi tai laga ama/ baba (mother or father) nahoile legal guardian laga upor teh khulibole paribo (Minor's Account). Minors khan dos sal (age 10) la upor thakia khan pura savings bank account cholabole aru khulibole paribo.

- Rs. 5 crores laga niche deposit: Deposit account holders khan deposit dia time teh deposit account bon kuribole nahoile maturity time teh aru renew kuribole instructions dibole paribo. Jodi etu kuribole napari jaile Bank khan para depositors khan ke saat din (7 days) la age intimation letter post para nahoile courier para depositors laga mailing address teh pathai dibo. Jodi account holder khan instructions dibole napari jaile, poisa tu automatically aru renew hoi jabo (further period equal to the original period).
- Rs. 5 crores laga upor deposit: Bank maturity time teh saat din (7 days) laga age depositors khan ke intimation letter post para nahoile courier para depositors laga mailing address teh paithai kene instructions seek kuribo. Depositors ke maturity time teh branch khan ke disposal instructions karne contact kuribole request kuribo. Jodi account holder logote renewel karne eku intimation receive kurianai koile, deposit tu overdue deposit nishena continue kuribo. Bank's Treasury Department approval nathaki kene eku renewel kuribole naparibo.
- Rs. 5 crore laga upor deposit kurile Bank customers khan ke "Fixed Deposit Plus" facility avail kuribole offer dia, etu tu Normal Fixed Deposit rates ke bhi rates beshi ase. Hoilebi, maturity time napunchi kene premature withdrawel kuribole naparibo. Aru etu deposit scheme teh auto renewel naparibo.

Term deposit laga maturity proceeds tu customers laga mandate, tai khan laga existing operative account nahoile Deman Draft (DD) para kuribole paribo. Bank laga obligations tu etu DDs khan prepare kuria limited ase aru customers khan ke etu handing kuridia nahoile customer's laga registerd address teh dispatch kuridia. Etu DDs khan encashment kuribole customers khan laga pura responsibility ase.

4. Term deposit laga Premature withdrawal

- Deposit amount Rs. 5 crores ke bhi komti hoile Bank premature/part withdrawal permit kuribo. Deposit amount Rs. 5 crores laga upor hoishe koile premature withdrawal refuse kuribole Bank laga rights ase. Aru interbank term deposits laga premature withdrawal refuse kuribole Bank laga rights ase. Term deposit kuria time teh premature/part withdrawal laga terms and conditions depositors ke janai dibo.

- Rupee Term Deposit karne contracted amount Rs. 5 crores ke bhi komti hoile kintu May 1, 2014 teh nahoile etu laga piche opened/renewed kuridia interest rate tu 1.00% card rate laga niche, deposit laga date aru deposit kiman deri bank logote thakishe nahoile 1.00% contracted rate laga niche, kuntu hi komti. Hoilebi, Rupee Term Deposit saat din (7 days) laga bitor para booking bon kuri dile interest napabo. Aru Rupee Term Deposits 7-14 days bitor teh booking bon kurishe koile, interest rate tu kiman deri deposit tu bank logote thakishe nahoile contracted rate tu hobo, kunti hi komti.
- Rupee Term Deposits karne contracted amount Rs. 5 crores ke bhi komti hoile kintu May 1, 2014 laga age opened/renewed kuri dile premature closure penalty 1% tu napabo.
- Rupee Term Deposits karne contracted amount Rs. 5 crores ke bhi komti hoile kintu December 15, 2017 (Flexi Deposits milai kene) teh nahoile etu laga age opened/renewed kuri dile, first partial withdrawal value $\leq 25\%$ term Deposit laga original principal value, Premature Closure Penalty Rate nathakibo. Etu piche partial withdrawals, Premature Closure Penalty Rate tu sob withdrawal amount teh paribo. Partial withdrawal value $> 25\%$ Term Deposit original principal value, Premature Closure Penalty Rate withdrawal amount sob teh thakibo. Hoilebhi, Rupee Term Deposits 14 days laga bitor para deposit booking bon kuridile interest rate tu kiman deri deposit tu bank logote thakishe nahoile contracted rate tu hobo, kuntu hi komti.
- Rupee Term Deposits karne contracted amount Rs. 5 crores ke bhi komti hoile aru tenure > 2 years, TDs karne premature penalty nathakibo. Deposits waiver karne eligible hoatu December 15, 2020 teh nahoile etu piche teh TDs laga opened/ renewed, TDs sob contracted amount, Domestic aru NRO deposits karne bon hoishe.
- Rupee Term Deposit karne contracted amount Rs. 5 crores ke bhi beshi hoile interest rate tu 1% card rate laga niche deposit laga date hisap teh, deposit period tu kiman deri bank teh thakishe, nahoile 1% contracted rate laga niche, kuntu hi komti. Rupee Term Deposit 14 days laga bitor teh deposit bon hoile etu interest rate applicable hobo.

- Individual NRE Deposits INR 5 crores niche thakia khan penalty na thakibo. FCNR currencies aru NRE deposits 5 crores laga upor teh Bank laga website teh penalty ase. NRE aru FCNR Deposits teh 1 year laga bitor teh Premature withdrawal teh interest nathakibo. NRI Customers khan logote Flexi deposits nathakibo.
- Inter-bank deposits teh premature withdrawal nathakibo. Hoilebhi, case to case basis para business expediency laga hisap teh **Head** (Treasury) interbank deposits laga premature withdrawal allow kuridibole paribo.
- Fixed Deposit Plus Term Deposit (Retail aru Corporate) maturity date laga age deposit bon kuribole naparibo. Etu laga scheme teh premature withdrawal permissible nai, kunba cases like bankruptcy/ winding up/ directions by court/ regulators/ receiver/ liquidator/ deceased khan exceptions ase.
- Jodi upor teh likhia laga cases para premature closure ulaile, fixed deposit laga interest rate aru Normal Fixed Deposit rate alak hui jabo aru penalty thakijabo. Depositor closure request initiate kurianai koile premature penalty levied nahobo.
- **Premature renewal of Term Deposit:**

Jodi depositor deposit tu renew kuribole existing term deposit account tu premature closure kurile, Bank applicable rate renewal laga date para renewal permit kuridibo, hoilebhi deposit tu original deposit laga balance period ke bhi lamba hobo lage. Renewal karne prematurely deposit bon kuria time teh, interest rate tu kiman deri deposit tu bank logote thakishe nahoile contracted rate tu hobo, kuntu hi komti. Aru pre-mature closure karne bank penalty ekta rate para time time teh levy kuribole paribo.

5. Maturity date laga age Intimation

- Bank depositors khan ke term deposit intimate kuribole maturity time teh disposal instructions nathakia, depositors khan laga registered contact details post para, courier, email nahoile SMS para deposit laga maturity date 7 days la age.

6. Overdue term deposits laga renewal

- Maturity time teh term deposit renew kurile, renewed deposit interest rate tu depositor period specified kuria tu maturity date teh apply kuribole paribo.
- Renewal laga request maturity date la piche teh receive kurishe koile, enika overdue deposits khan maturity date para interest rate tu renew kuribo, provided etu request khan maturity date 14 days la bitor teh receive kuribo lage.
- Maturity date para overdue deposits 14 days la pichete renew kurishe koile, overdue period la interest rate savings bank rate teh pay kuribo.
- Term deposit tu interest earn kuribole sobse komti hoilebhi 7 days tenor thakibo lagibo. Etu minimum tenor la age premature withdrawals thakishe koile client zero interest pabo.
- Jodi Term Deposit mature hoishe aru proceeds tu na terai kene ase koile, amount unclaimed thakia tu Savings Bank Rate of Interest attract kuribo.

7. Basic Savings Bank Deposit Account (BSBDA)

- Bank ‘Basic Savings Bank Deposit Account’ offer kuria, kintu sob manu karne thakia normal banking service consider kuria.
- Etu account tu minimum balance requirement nathakibole lage.
- Account teh services available thakibole thakia khan tu cash deposit aru withdrawal branch aru ATMs para; receipt/ credit of money through electronic payment channels nahoile deposit laga means para/ collection of cheques drawn by Central/ State Government agencies aru departments, Bank para time time teh decide kuria nishena.
- ‘Basic Savings Bank Deposit Account’ tu KYC teh regulator’s aru Bank’s laid down kuridia account opening la time time teh guidelines dia subject kuria.

Jodi eneka account simplified KYC norms la hisap teh khulile, account tu ‘Small Account’ nishena treat kuribo aru account balance, credit summation aru withdrawals/ transfer teh system restriction subject kuribo.

- ‘Basic Savings Bank Deposit Account’ thakia khan bank teh alak savings bank deposit account khulibole eligible nai. Jobi customer ekjon existing savings account thakishe koile, tai ke 30 days la boitor teh account close kuribole lagibo. Aru ‘Basic Savings Bank Deposit Account’ na khulia age teh customer alak Bank teh Basic Savings Bank Deposit nai koine declare kuribole lagibo.
- Basic Savings Bank Deposit Account tu ek moina teh number aru value deposit teh limit nathkibo.
- Value added services aru facilities beyond basic minimum requirement charge nathaki bole offer prescribed kuria tu charges thakujabo (non-discriminatory manner teh) bank para time time teh specified kuridia nishena.

8. Joint Account laga Operation

- Joint Account khuli kene thakia tu ekjon para nahoile ekjon ke bhi beshi manu operate kuribole paribo. Account operate kuribole mandate tu account holders sob laga consent loi kene modify kuribole paribo. Minor para natural guardian/ legal guardian logote account khuli kene thakia tu minor majority napa tak guardian ekla hey operate kuribole paribo.
- Joint account holders khan upor teh accounts thakia balance disposal karne niche teh likhia mandates dibole paribo.
 - Either or Survivor: Jodi account tu duijon manu la ase, A aru B, jodi ekjon murijaishe koile final balance aru interest zinda thakia manu ke dibo.
 - Anyone or Survivor/s: Jodi account tu duijon manu la upor ase, A, B aru C, final balance aru interest milai kene zinda thakia manu ke dibo.
 - Former or Survivor: First named account holder tai ekla account operate kuribole paribo aru tai account balance khan full rights ase. Former account holder muri jai piche teh hey final balance aru interest khan survivor ke dibo.

- Latter or Survivor: Second named account holder tai ekla account operate kuribole paribo aru tai account balance khan full rights ase. Latter account holder muri jai piche teh hey final balance aru interest khan survivor ke dibo.
- Upor teh likhia mandates khan term deposit maturity date piche teh hi applicable hobo. Account holders sob manu la consent para etu mandate modify kuribole paribo.
- Depositor la request para, alak manu key tai la behalf teh account operate kuribole customer para dia mandate/ power of attorney register kuribole paribo.

9. **Nomination facility**

- Nomination facility deposit accounts sob teh individuals aru joint account hobi nahoile survivorship mandate logote aru survivorship mandate nalogote available ase,
- Articles safe custody aru safe deposit lockers teh thakia khan nomination facility ase.
- Sole proprietary account teh nomination available ase. Ekta individual ke nomination favour kuribole paribo.
- Minor la account teh para nomination register kuribole paribo jodi account tu tai laga guardian para operate kuriase koile.
- Account holder any time nomination cancel kuribole paribo.
- Nomination create kuria, modify kuria nahoile bhi cancel kuria tu Banking Companies Nomination Rules, 1985 teh prescribed kurine thakia rules cholabole lagibo.
- Jodi nomination form teh account holder la thumb impression thakile duita (2) witness attestation karne lagibo. Form teh account holder la signature thakishe koile witness attestation nalage.
- Bank tu kun deposit account khuli ase etu ke nomination kuribole insist kuribo. Jodi account khulia manu nomination dibole mun na jaile, Bank nomination facility thakia la advantage taike explain kuridibo. Hoilebhi tai ekdum nominate kuriwo mun nai koile,

Bank taike tai nijor nomination kuriwo mun nathakia la specific letter dibole kobo. Jodi tai etu bhi nadibo koile, Bank etu fact Account Opening Form teh record kurilobo.

10. Account laga Statement:

- Account opening laga terms and conditions hisap teh Bank para Saving Bank aru Current Deposit Account Holders khan be Account laga Statement provide kuribo. Aru customers la request teh Bank Pass Book bhi issue kuribo parey.
- Depositor la request para deposit account alak branch teh transfer kuribole paribo.

11. Interest Payments

- Deposit accounts la interest payments tu RBI la Master Director on Interest Rate on deposits para govern kuria.
- RBI para time time teh general guidelines issue kuridia nishena savings account aru term deposit laga interest bank para decide kuridia la rate para terabo. Deposits laga interest rates fix kuribole Bank Board/Asset Liability Management Committee logote prior information lobo.
- Interest rate tu bank para determined kuridia daily product basis teh savings account teh thakibo. Account operative thakile bhi na thakile bhi interest tu regular basis teh account teh credit hobole lage.
- Reserve Bank of India la directives teh, interest tu bank para decide kuridia rate para aru teen moina teh ekbar calculate kuribo. Monthly deposit scheme hoishe koile, interest tu teen moina calculate kurine discounted value para monthly terabo. Indian Bank's Association para advice kuridia nishena term deposit la interest tu formulae aru conventions la hisap para calculate kuribo.
- Jodi interest tu incomplete month la calculate kuribole ase koile, denominator toh hodai 365 days thakibo, leap year hoile bhi.
- Deposits la interest rate tu branch la premises/website teh display kuribo. Jodi, deposit schemes aru alak related services change hoishe koile, deposit account holder ke branch

la website para communicate kuribo. Deposit la applicable slabs pura teh etu rate eki hobo.

- Savings account teh RBI la directives hisap teh bank balance ek lakh upor huile alak alak interest rates provide kuribole paribo. Bank etu Savings interest rate structure ke external benchmarks (Repo, MIBOR nahoile alak external benchmarks, Asset Liability Management Committee) logote link kuribole policy ase. Asset Liability Management Committee tu benchmarking rates aru floor rates la mark-up approve kuridibo.
- Bank tax deduct kuribole statutory obligation ase, jodi total interest paid/payable sob term deposit aru Recurring Deposits khulia tu June 1, 2015 time teh ekjon Income Tax Act la under teh amount specified kuria tu exceed hoishe koile. Bank tax deduct kuribole tax deduction certificate (TDS Certificate) ekta issue kuribo.
- Jodi deposits aru recurring deposits teh reinvestment thakishe koile, intervening Sunday/holiday/non-business working day teh Bank interest terabo. Jodi deposit la maturity date Sunday/ holiday hoishe koile, maturity la payment tu next working day para kuribo.

12. Minor's khan laga Account

- Minor bhi Savings Bank Account nahoile Term Deposit account khulibole paribo, aru etu account tu tai laga natural guardian nahoile minor tai ekla operate kuribole paribo, jodi tai 10 years la upor hoile.
- Current Account tu minor para khulibole naparibo.
- Overdraft minors ke grant nakuribo.
- Additional banking facilities- internet banking, ATM/Debit card eneka khan Bank hey free offer dibo.
- Minor ekjon minority punchishe koile, tai laga account teh balance tu confirm kuribole lagibo. Balance Confirmation Letter ekta minor para sign kuriala obtain kuribo. Minor para major teh conversion kuria, aru re-KYC forms operational mandate logote, photograph aru specimen la fresh signature, tai laga guardian para duly verified kuri kene operational purpose karne record teh rakhibo.

13. Puralikha najania/ suku nadikhia/ differently abled khan laga account

- Puralikhi na jania khan aru suku dikhible naparia khan ke account khulia time teh discriminate na kuribole lage.
- Eneka account khulia time teh depositor hey nijor tai laga witness ekjon ke loi kene Bank teh jai kene khulibole paribo.
- Bhal para passbook khan rakhible bank hey account holder hey samjai dibo. Bank Officials khan account govern kuribole puralikhi na jania khan aru suku dikhible naparia khan ke terms and conditions explain kuridibo.
- Visual Impairment thakia khan ke Bank para Saving Bank accounts aru Term Deposit accounts khulibole facilitate kuribo. Eneka account khan account holder hey personally operate kuribo. Cheque book facility dibo. Eneka account holders khan branch official la age ahikene thumb impression/ signature dibo lagibo aru tai laga photograph para identify kuribo. Bank bhi technology banking facilities, techonology ke support kuribole ATM khan introduce kuribole committed ase, kintu suuku andha khan ke bhi tai khan nijor account operate kuribole paria. Aru enenka manu khan lagia hisap teh Bank Digital Banking (Internet, Mobile eneka khan) la under teh Debit Card issue kuribole paribo.
- Puralikhi bole naparia khan ke Bank deposit account khulibole paribo (current deposit na milaikene). Eneka Savings Bank Account khan teh cheque book facility facility nai. Deposit amount aru interest withdrawal aru repayment time teh account holder authorized officer khan la age tai laga thumb impression dibo lagibo.
- Autism, cerebral palsy, differently abled aru multiple disabilities thakia khan District Court under Mental Health Act, 1987 nahoile Local Level Committees set up la under National Trust for Welfare of persons with Autism, Cerebral Palsy, mental retardation aru multiple disabilities under Disabilities Act, 1999 la under para Savings bank aru term deposits khulibole paribo. Legal guardian indemnity-cum-undertaking bond stamped kuridia furnish kuribo, local law in force aru Guardianship la hisap teh. RBI banks ke mandate kurianai ki bank para customer ke guardian appoint kuribole insist nakuribole, sob manu ke routine la matter karne, “kun mental disorder karne treatment lagia”. Hoile bhi, guardian thakibole necessary ase jodi, customer nijor convinced

hoishe nahoile bhi documentary evidence thakia la hisap teh, ki etu manu mental bimar ase aru tai nijor valid aru legal contract teh gushibole naparibo.

14. Joint Account Holders laga naam katibole aru halibole

Joint Account holders sob manu la request para bank naam addition aru deletion allow kuribole lagibo, jodi individual depositor alak manu ke joint account holder teh add kuribole ase koile.

15. Third Gender khan laga Account khulidia facilities

- Jobi ekjon manu transgender ase koine claim kuriase koile aru tai account khulibole lage nahoile bhi banking transaction kunba kuribole lagia koile, etu man uke “Third Gender” koine recognize kuribo aru details khan AOFs/ nahoile alak applicable form teh accept kuribo.
- Sob transgender ke alak mota/maiki treat kuria nishena hobole lage, discrimination nathakikene.

16. Customer jankari

- Information customer logote jama kuriloa khan services la cross selling nahoile Bank la products karne nacholabole lage. Jodi Bank etu information khan lagia koile, customer la consent para hey cholabole paribo.

17. Customer's khan laga Account Secrecy

- Bank customers khan laga account details/particulars third person nahoile party ke tai laga consent naloikene disclose kuribole naparibo. Hoile bhi exceptions kunba ase, disclosure of information under compulsion of law, jodi public la duty disclose kuribole aru Bank la interest disclosure lagile.

18. Deceased depositor's account teh dues settlement kuria

- Depositor tu bank logo tey registered nomination kurile, deceased depositor la account tu aapni la account tey transferred hoijabo bank nomination tey identity aru necessary documents khan bank para satisfied hoile.

- Etu opor la procedure tu follow kuribo joint account thakilebi in case account holders khan murishe, where bank logo tey nomination registered thakile.
- Joint deposit account tey, manu ekjon murishe koile, bank tu required kurie ki payment jointly to the legal heirs of murie manu aru jinda thakie depositor (s). hoilebi, joint account holders khan tu mandate dishe koile for disposal of the balance account in forms such as 'either' or 'survivor', 'anyone of survivors' or 'survivors', etc. payment tu kuridibo as per the mandate to avoid delays in legal papers khan banabole legal heirs khan karne.
- Balance khan tu current account tey murie manu la name para thakishe nohoile depositor/proprietorship concern thakile, interest tu depositor murie la din payment kuribole lagie till the repayment la din at the interest applicable savings deposit logo tey as on the date of payment.
- Nomination nathakile aru claimants khan logo tey dispute nathakishe koile, bank amount tu terabo murie manu la account tey against joint application aru indemnity legal heirs khan la nohoile manu mandated by legal heirs etu payment pabole on their behalf etu legal documents khan nalagi kena up to the limit approved by the bank's board. Etu tu common depositors khan key assure kuribole ki dikdar napabo on accounts of delay in legal formalities kuribole.

19. Deceased depositor's account teh interest term deposit teh pay kuria

- Depositor la mot hoishey date of maturity of deposit la age tey aru amount tu deposit claimed kurishe date of maturity pichete, bank tu interest at the contracted rate till the date of maturity terabo.
- Date of maturity para date of payment tak, bank tu simple interest rate at the applicable rate obtained on the date of maturity, for the date on which etu deposit tu bank logo tey thakibo beyond the date of maturity, as per the bank's policy.
- Hoilebi, depositor tu muri jaishe date of maturity of the deposit pichete, bank tu terabo at the rate of savings deposit on the date of maturity from the date of maturity till the date of payment.

20. Deposits laga Insurance cover

- Sob bank deposits covered hoijai under the scheme offered by Deposits insurance and Credit Guarantee Corporation of India (DICGC) subjects to certain limits and conditions. Etu details insurance cover in force tu available kuridibo depositor ke.
- Etu DICGC sob deposits ke insure kurie such as savings, fixed, current, recruiting etc deposits etu the following types of deposits ke chari kena.
 - Deposits of foreign governments
 - Deposits of Central/State government
 - Inter-bank deposits
 - Deposits of the state land development banks with the state co-operative bank.
 - Kila amount account tey due ase aru deposits outside India para pai khan
 - Kila amount which has been exempted by the corporation with the previous approval of Reserve bank of India
- Sob depositor bank la tey is insured upto a maximum of Rs.5,00,000 (Rupees five lakhs) for both principal aru interest (aggregate) amount held by him in the same right aru same capacity. Ene example, kon taila account tey Rs.4,95,000 /-plus accrued interest of Rs.4000/-, etu total amount insured by the DICGC would be Rs4,99,000 - ene hoilebi principal amount etu account the toh Rs 5,00,000 thakibo/-, the accrued interest insured nahobo, not because it was interest but because that was the amount over the insurance limit.
- Deposits khan bank la alak branches tey aggregated for a depositor insurance cover karne aru maximum amount tu 5 lakhs tak teraidibo.

21. Payment Facility rukhaidia

Etu Bank tu accept kuribo etu payment instruction rukhabole from the depositor in respect of cheques issued by them. Charges as specified recovered kurilobo

22. Dormant/ Inoperative Accounts

Savings aru current account, which do not have customer induced transaction for a period of 24 months, inoperative account enika treat kuridibo. Depositor tu bank ke activate

kuridibi la request kuribo parie. Bank tu annual review conduct kurie accounts in which there no customer induced transactions ek saal para. Letters/SMS/Emails are thereafter, sent to the customers on 18th of month, 21th month aru 24rd month, advising them to transact in the account, etu nakurile account tu classified as inoperative kuridibo. **Upon the classification of the account as Inoperative, debit freeze marked account tey kuridibo.**

- A standardized customer request form activating kuribole branches tey available ase. Customer is expected to submit the same citing the reasons for not operating the account along with the documents for proof of identity aru address.

23. Unclaimed Deposits

- Unclaimed deposits account khan tu accounts 10 saal nishina na cholai khan. In case money tu deposited kurishe for a fixed period, etu 10 saal tu reckoned kuridibo from the date of expiry of such fixed Deposits.
- In an effort to play a more pro-active role in finding the whereabouts of the account holders of unclaimed deposits/inoperative accounts, etu accounts khan la list which are inoperative for 10 saal nohoile etu ke bhi bishi bank la website tey displayed kuridiase.
- Etia tu list published by the bank ekta “find” option ase account khan bisaribole by name of the account holder.

24. The Depositor Education and Awareness Fund Scheme, 2014 (DEAF)

RBI established kurishe The Depositor Education aru Awareness Fund. Provisions la fund under teh account kunba dos saal la upor operate nakurine thakishe koile nahoile bhi amount kunba dos saal la upor unclaimed nakurine thakishe koile, amount tu teen moina la bitor teh Fund teh credited hobo. Fund tu Depositors interest la promotion karne aru time time teh RBI para specify kuridia Depositors’ interest la promotion karne cholabole paribo. Depositor expiry date dos saal pichete hoile bhi tai nijor la account para amount tu Fund teh transfer hoile bhi claim kuribole paribo. Bank amount Fund teh credit hoa khan depositor ke refund kuridibo. Interest thakile, time time teh pay kuribo.

Reserve Bank of India Foreign Exchange Management la hisap teh (Crystallization of Inoperative Foreign Currency Deposits) Regulations, 2014 vide Notification No.

FEMA 10A/2014-RB dated March 21, 2014 under Foreign Exchange Management Act (FEMA), 1999 relating to inoperative foreign currency deposits.

Authorized Dealer banks crystallize kuribole lage, etu tu, credit balances tu inoperative foreign currency denominated deposit tu Indian Rupee the convert kuribo, nichete likhia laga manner para:

For FCNR/RFC Deposits

(i) Foreign currency denominated deposits with a fixed maturity date teen saal karne inoperative thakia. Teen saal khotom hobole time teh, authorized bank foreign currency denominated deposit tu Indian Rupee teh convert kuridibole lagibo. Etu pichete, depositor ke Indian Rupee la amount tu claim kuribole dibo.], jodi, foreign currency kunba original deposit la Indian Rupee proceeds logote equivalent ase koile, etu khan teh Indian Rupee Proceeds kuribo.

For RFC Account

(ii) Jodi Foreign currency denominated deposit fixed maturity period nathaki kene, aru deposit tu teen saal karne inoperative thakishe koile, authorized bank para depositor ke taila last known address teh teen moina notice dia pichete hey, deposit tu foreign currency para convert kuribo. Etu pichete, depositor ke Indian Rupee la amount tu claim kuribole dibo.], jodi, foreign currency kunba original deposit la Indian Rupee proceeds logote equivalent ase koile, etu khan teh Indian Rupee Proceeds kuribo.

25. Safe Deposit Lockers

- Etu facility tu sob Bank branches teh offer nakuria, safe deposit vault laga allotment tu alak terms aru conditions attached kuri thakia la availability para hobo.
- Individual (minor naho), single nahoile alak individual(s), HUFs, firms, limited companies, associates, societies, trusts, eneka khan logote jointly para Safe deposit lockers hire kuribole paribo.
- Nomination facility tu individual kun lockers ekla nahoile jointly duri ase etu logote available ase. Jodi locker tu duijon manu la upor hire kurishe aru “jointly by all” operate kuribole ase koile, eneka hires khan ekjon nahoile ekjon upor nominate kuribole paribo. Jodi lockers tu alak manu logote jointly hire kurishe koile aru mode of operation tu “Either or Survivor” [E or S], nomination permit kuribo. Hoile bhi eneka nomination tu ekjon la favour teh hey hobo. Contents disposal karne nomination nahoile mandate

nathakile, common persons khan ke hardship avoid kuribole Bank locker la contents release kuridibo. Death certificate obtain kuria, competent court logote restrain check kuria, aru articles khan solely as trustee ase koine nominee ke clear kuridibo.

26. Senior Citizens khan laga Deposit Scheme

- Senior citizens khan karne Bank special deposit scheme ekta ase. Senior citizens laga term deposit teh additional interest rate offer kuria, aru operating instruction teh change thakia aru account holders la addition/ deletion fact, senior citizen la account teh tu hodai account holders sob la joint consent para carry kuribo. Depositor muriya laga relevant clause account opening form teh incorporate kurine ase.

27. Complaints aru Grievances laga Redressal

- Bank para dia services khan teh depositors complaints / grievances thakishe koile tai bank laga designated authority ke approach kuribole paribo. Complaints/ grievance la internal set up details tu Bank la homepage website teh ase. Branch official para complaint lodge kuribole la required information provide kuribole lage. Jodi depositor 30 days la bitor teh response panai koile, Reserve Bank of India para appoint kurikene thakia Banking Ombudsman ke approach kuribole rights ase.

28. Customer Satisfaction laga Survey

Bank depositors khan la request loan/ overdraft facility against term deposits duly discharged by the depositor/s on execution of necessary security documents. Minor la naam para deposit thakia, Bank loan bhi consider kuribole parey. Hoile bh, loan tu minor la benefits karne ase koine suitable declaration ekta depositor (applicant) para furnish kuribole lagibo.
