

OUR BANK'S DEPOSIT PRODUCTS UPDATED UPTO 5th MARCH, 2014.

SCHEME	MMDC	CENTRAL'S FLEXI YIELD	CENT UTTAM	RDS
Amount of Deposit	Minimum of Rs. 100 and in multiples of Rs. 100	Minimum Rs. 50,000 and in multiples of Rs. 5000	Minimum Rs.5000 and in Multiples of Rs.1000 [units of Rs. 1000]	Minimum Rs.5/- Maximum No limit
Period of Deposit	Minimum 6 months Maximum 120 months	Minimum 12 months Maximum 120 months	Minimum 30 days Maximum 120 months	Minimum 6 months Maximum 120 months
Rate of interest	As per CO circular from time to time [Interest is reinvested compounded quarterly]	The scheme offers the depositor at a flexible rate linked to Bank Rate The interest is payable at quarterly intervals at a simple rate and credited to the depositors savings or current account	As per CO circular from time to time [Interest is reinvested compounded quarterly]	As per C.O. circular (No TDS)
Issuance of certificate	A printed certificate with full particulars is issued	A certificate with full particulars will be issued	Pass Book will be provided.	Pass Book will be provided
Premature payment	Depositor can exercise option(REFER PAGE 2)	Permitted. Deposit will be treated as normal deposit and extra interest paid if any will be recovered. (REFER PAGE 2)	Max. 10 withdrawals permitted. Units not withdrawn will continue to earn normal rate. (REFER PAGE 2)	Permitted. Penalty for delayed instalment Rs.1.50 per Rs.100 p.m. up to 60 months and Rs.2 for over 60 m period. (REFER PAGE 2)
Loans /advances against deposit	90% of the deposit amount and accrued interest. ROI is as prescribed from time to time	Permitted as per bank's rules.	Available as per prevailing rules.	Permitted as per bank's rules.
Half yearly interest provision	Half yearly provision will be made in Sep/Mar of every year and interest provided should be credited in the same account	Interest is paid quarterly. Provision to be made during the closing for the broken period.	Half yearly provision will be made in Sep/Mar of every year and interest provided should be credited in the same account	Half yearly provision will be made in Sep/Mar of every year and interest provided should be credited in the same account

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SCHEME	MIDR	QIDR	FDR
Amount of Deposit	Minimum Rs. 5000 and multiple of Rs. 1000	Minimum Rs. 5000 and multiple of Rs. 1000	-----
Period of Deposit	Minimum 12 months Maximum 120 months	Minimum 12 months Maximum 120 months	Minimum 7 days
Rate of interest	As per CO circular from time to time Payable on monthly basis at discounted value	As per CO circular from time to time Payable Quarterly	As per CO circular from time to time
Issuance of certificate	Certificate will be issued	Certificate will be issued	Certificate will be issued
Premature payment	Allowed (REFER PAGE 2)	Allowed(REFER PAGE 2)	Allowed(REFER PAGE 2)
Loans /advances against deposit	Allowed	Allowed.	Allowed
Half yearly interest provision	No provision is to be made	Provision to be made for the broken period.	Provision to be made.

Note :

1. Penal interest @ 1% will be charged on premature withdrawals of Time Deposits above Rs.5 lacs which are accepted or renewed w.e.f 1.07.07
2. Interest payable on such deposits will be @ 1% less than the card rates applicable for the period the deposit has remained with the Bank.
3. **No penal int. will be charged if the deposit is renewed for a period, which is longer than remaining maturity period of deposit Irrespective of amount**
4. In case of premature withdrawal of deposits upto Rs.5 lacs the existing provision of not levying penal int. will remain unchanged.

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SCHEME	Deposit of 555 Days	Cent Tax Saving Scheme ***
Amount of Deposit	Depends on the respective scheme (Less than 1 crore)	Min. Rs. 100 or multiple thereof. Max. Rs. 100000 in a financial year
Period of Deposit	Fixed period of 555 days and amount less than 1 crore	Fixed period of 5 years (An individual or a Hindu Undivided Family (HUF) who is an Income Tax assessee with Permanent Account Number)
Rate of interest	7.75% *p.a. WEF (19/10/2015) Int. of 0.50% for Senior citizen /additional int. for staff @1%/senior citizen ex-staff 1.5%	Interest as applicable to normal deposit of 5 years (as on date 7.50%) Int. of 0.50% for Senior citizen /additional int. for staff @1%/senior citizen ex-staff 1.5%
Issuance of certificate	MIDR, QIDR,MMDC, FDR, Cent Uttam	MIDR, QIDR, Reinvestment The single holder type deposit receipt shall be issued to an individual in personal name or in the capacity of the Karta of the Hindu undivided Family. » The joint holder type deposit receipt may be issued jointly to two adults or jointly to an adult and a minor, and payable to either of the holders or to the survivor Provided that in the case of joint holder
Premature payment	Allowed with penalty if above 5 lakhs and no penalty for 5 lakhs and below. No penalty irrespective of amount if reinvested after prematurely closing, for a longer period than the residual period	Not allowed
Loans /advances against deposit	AS PER NORMAL DEPOSITS	Demand loan/Overdraft facility is not allowed
Half yearly int. provision	As per the respective schemes	As per the respective schemes

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Cent Double Deposit Scheme

Nature of Deposit	MMDC		
Rate of Interest	Card Rate at Present ---7.50		
Min Deposit Amount	Rs.10000-Metro and Urban Centers Rs.5000-Semi-Urban and Rural Centers		
Max Deposit Amount	Less than ONE CRORE		
Loan And Advances	Yes, as per prevailing rules		
Launch Date of Product	1 st September, 2011		
General Public	07.50%*	Staff/widow/widower of staff	8.50%
Senior citizen	08.00%	Ex staff-senior citizen	9.00%

“CENT MUSKAN” under Simplified Uniform Saving Bank Account Opening Form for small accounts.

1	Purpose	To facilitate opening of bank account by migrant labour, street hawkers, and other poorer sections of society
2	Objective	To achieve universal financial inclusion
3	Product Code	1150
4	Sub Product Code	1401
5	Scheme to be operational	All branches which are under CBS
6	Who can open the Account	Indian Individuals of age 18 years & above
7	Account can be opened by	Individuals singly or jointly
8	Documents required for opening account	<p>A. Simplified Uniform Saving Bank Account Opening Form filled in complete (only for this scheme) –Annexure A.</p> <p>B. Supplementary form for second applicant to be obtained (only for this scheme)-Annexure-B</p> <p>C. Form 60/61 to be filled by those who do not have either PAN/GIR-Annexure-C</p> <p>D. Two self attested recent passport size photographs of account holder.</p>
9	Minimum Balance requirement	No minimum balance norms. Account can be opened with zero balance.
10	Introduction	Not Necessary.
11	Extent of Permissible Operation	<p>A. The aggregate of all credits in a financial year does not exceed rupees one lakh and</p> <p>B. The aggregate of all withdrawals and transfers in a month does not exceed rupees ten thousand and</p> <p>C. The balance at any point of time does not exceed rupees fifty thousand and</p> <p>D. No credits by way of foreign inward remittance.</p>
12	Interest	Payable at Saving Bank Rate
13	Cheque Book facility	Not Allowed.
14	ATM / debit card	Allowed
15	Nomination	<p>A. Branches to highlight the facility of the nomination and insist the account holder to nominate. -Annexure-D</p> <p>B. If otherwise the account holder to mention specifically in the account opening form that he is not nominating.</p>
16	Branch certification	The Branch officer will certify under his signature that the person opening the account has affixed his signature or thumb impression, as the case may be, in his

		presence.
17	Branch to monitor	<p>A. Foreign inward remittance is not credited to the account.</p> <p>B. The aggregate of <u>all withdrawals</u> and transfers in a month does not exceed rupees <u>ten thousand</u>.</p> <p>C. The aggregate of <u>all credits</u> in a financial year does not exceed rupees <u>one lakh</u>.</p> <p>D. The <u>balance</u> at any point of time does not exceed rupees <u>fifty thousand</u>.</p> <p>E. The account is to be in operation for a period of 12 months. Thereafter for a further period of twelve months the account can be operational if the holder of such an account provides any of the officially valid documents as per the detailed list of KYC documents (<u>Annexure-E</u>) OR provides evidence for having applied for the officially valid documents as per the detailed list of KYC documents (<u>Annexure-E</u>) within twelve months of the opening of the account.</p> <p>F. On completion of 9 months, due notice of closure of the account at the end of the 12 months, to be given to the customers, if he/she fails to submit documents as above Para No.17 E.</p> <p>G. Within 24 months and on completion of KYC norms by the account holder, the account will be eligible for migration to normal HSS accounts.</p> <p>H. On completion of 21 months, due notice of closure of the account at the end of 24 months, to be given to the customers, if he/she fails to submit documents as above Para No.17 E.</p> <p>I. After 12/24 months as the case may be, and not having completed the KYC norms, the account to be closed by paying the balance amount to the account holder. The closure of such accounts to be approved by a senior officer as mentioned in Para No.18.</p>

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18	Authority to allow closure of accounts.	Chief Manager & above of Branch/ Regional Office.								
19	Officer's responsibility at Branch while opening account	<ol style="list-style-type: none"> 1. The contents of the Para No. 17 to be well explained to the account opening person in his/her known language at the time of opening account and his/her confirmation of having understood the instruction and shall abide by it, to be obtained. 2. Due notice to be issued to the customers after lapse of 9/21 months from the date of opening of the account, to submit the necessary proof of identity and address, on or before the end of 12/24 months from the date of opening. 3. The customers to be made aware if at any point of time the balance in his/her account reaches Rs.40,000.00 or total credit in the year reaches Rs80,000.00, to comply with the KYC norms so as not to put the customers to inconvenience. 								
20	Collection of Cheques	Not permitted.								
21	Transfer to normal HSS account	Within 24 months and on completion of KYC norms by the account holder, the account will be eligible for migration to normal HSS accounts.								
22	Reports to be generated by CBS and pushed to branches	<ol style="list-style-type: none"> 1. Daily reports containing cumulative details on accounts which have completed 9, 12, 21 & 24 months. 2. Daily reports containing cumulative details on accounts which have balance of Rs40000.00 and more. 3. Daily reports containing cumulative details on accounts which have aggregate of all credits in a financial year of Rs.80000.00 and more. 								
23	Other facilities.	<table> <tr> <td>e-statement of Account</td> <td>Not Allowed</td> </tr> <tr> <td>Mobile Banking</td> <td>Not Allowed</td> </tr> <tr> <td>Internet Banking</td> <td>Not Allowed</td> </tr> <tr> <td>Credit Card</td> <td>Not Allowed</td> </tr> </table>	e-statement of Account	Not Allowed	Mobile Banking	Not Allowed	Internet Banking	Not Allowed	Credit Card	Not Allowed
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Cent Param –Defence salary account

1] savings account ----

- ❖ **Zero Balance**
- ❖ **Access through all the branches and major ATM Centres.**
- ❖ **Free Debit Card/ATM cards.**
- ❖ **Unrestricted free ATM transactions at CBI ATMs. Five Free ATM transactions in every calendar month at other Bank's ATMs**
- ❖ **Additional free Debit card/ATM card for the joint account holder.**
- ❖ **If the dependent parent is not a joint account holder and principal account holder having credit card and wish to get add on credit card then it is allowed.**
- ❖ **Internet Banking/Tele Banking/Mobile Banking at free of cost.**
- ❖ **At par cheque facility.**
- ❖ **Free remittance facility within India.**
- ❖ **Free e-account statements.**
- ❖ **Can withdraw of deposit their amount in any branch of the Bank without restriction.**
- ❖ **Encouraging Joint Account facility with spouse/any of the family member with either or survivor facility**
- ❖ **Extension of Cent Samvridhi scheme as per threshold limit.**
- ❖ **Cent Suvidha – Over Draft facility of Rs 1 lakh or 1 month net salary whichever is less will be allowed.**
- ❖ **Issue of Gold card or Platinum Card depending on monthly Income.**
- ❖ **Sale of Gold Coins with 25% concession in bank's commission.**
- ❖ **On opening of salary account if the employee is not possessing PAN card the cost will be borne by the Bank for applying PAN card. (PAN card application fee prescribed by IT Dept. subject to maximum of Rs.75/- per PAN Card).**

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- ❖ **Housing Loan @ Base rate (presently 9.70%) for paying application/registration amount for allotment of house/plot/flat for amount of Rs.50,000/-for employees below rank of officer and Rs.1,00,000/- for officers on production of letter from Air Force & Naval Housing Board (AFNHB) in case of Air Force and Naval Personnel.**
- ❖ **0.50% reduction in interest rate on all Retail Lending Schemes of the Bank subject to charging minimum interest rate at base rate with immediate effect. After completion of 5 years from the date of opening and maintaining the salary account further reduction of 0.25% in interest rate allowed.**
- ❖ **50% concession in applicable processing charges on all Retail Lending Schemes of the Bank. However, up till 31.03.2012 no processing charges for housing loans, vehicle loans for purchase of gold ornaments, and travel loans.**
- ❖ **Take over of existing housing loan availed from Naval Group Insurance Fund Retirement.**

“CENT PREMIUM” SAVING DEPOSIT ACCOUNT VARIANT

Launch Date – 09/07/2012

No.	Features	RURAL	SEMI-URBAN	URBAN	METRO
1	Initial Deposit Amount for Opening of the A/c	Rs.250	Rs.500	Rs.1,000	RS.1,000
2	Quarterly average balance required to be maintained	Rs.50,000	Rs.50000	Rs.100,000	Rs.100,000
3	Free Cheque Books (per annum)	60 leaves Free	100 leaves Free	150 leaves Free	200 leaves Free
4	Debit-cum-ATM Card(Primary/Add-on)	Free	Free	Free	Free
5	Credit Card Issuance charges	Free	Free	Free	Free
6	Credit Card Renewal charges	Free	Free	Free	Free
7	Internet/SMS/Phone Banking Facility	Free	Free	Free	Nil
8	Online Tax Payment Facility	Free	Free	Free	Nil
9	Stop Payment Instruction Charges	Free	Free	Free	Free
10	Standing Instructions Regn.	Free	Free	Free	Free

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11	Account Statement through e-mail/e-Statement (fortnightly)	Free	Free	Free	Free
12	Issuance of Balance Certificate/Interest Certificate	Free	Free	Free	Free
13	Duplicate ATM Card	25% concession	50% concession	75% concession	Free
14	Issuance of P.O./DD (per quarter)	No restrictions in number, subject to amount of Rs 25000 PA	No restrictions in number, subject to amount of Rs 25000 PA	No restrictions in number, subject to amount OF Rs 50000 PA	No restrictions in number, Subject to amount of Rs 50000 PA
15	RTGS/NEFT Services free (per quarter)	5 Nos. Free per quarter. Max. Amt upto Rs.5 lacs per transaction	10 Nos. Free per quarter. Max. Amt upto Rs.5 lacs per transaction	15 Nos. Free per quarter. Max. Amt upto Rs.5 lacs per transaction	20 Nos. Free per quarter. Max. Amt upto Rs.5 lacs per transaction
16	Concession in Cash Deposit Charges i. Base Branch ii. Local/Outstation Non Base Branch	Free Free	Free Free	Free Free	Free Free
17	Concession in Cash Withdrawal Charges i. Base Branch ii. Local/Outstation Non Base Branch	Free Free Upto 5 transaction	Free Free Upto 5 transaction	Free Free Upto 5 transaction	Free Free Upto 5 transaction
18	Demat Account Maintenance Charges (In select Branches which are authorized to open these accounts)	N.A.	N.A.	75% concession on normal charges	Free

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19	Rebate on Locker Rent (subject to availability)	20% concession on one year rent on normal charges on A type	30% concession on one year rent on normal charges on A type	40% concession on one year rent on normal charges A type	50% concession on one year rent on normal charges A type
20	Concession on Processing Charges on Car Loan & Housing Loan	10% concession for Car & Housing Loans	20% concession for Car & Housing Loans	30% concession for Car & Housing Loans	40% concession for Car & Housing Loans
21	Door Step Banking (Cash Pick up upto Rs.2 crore & Cash delivery upto Rs.50 lacs only) (For each request of Deposit/Delivery of cash should be Min. Rs.1 lac) In select centres where such services are offered.	N.A.	N.A.	N.A.	Free
22	Preferred Banking Services	yes	yes	yes	yes
23	Charges for non Maintenance of minimum quarterly average balance.	Rs.200 Qtly	Rs.500 Qtly	Rs.750 Qtly	Rs.1000 Qtly

PREMIUM CURRENT DEPOSIT ACCOUNTS

SN	Features	Cent Silver	Cent Gold	Cent Diamond	Normal CD Account
1	Initial Deposit Amount for Opening of the A/c	Metro – 7000 Urban – 5000 Semi urb/Rural Rs.3000	Metro – 7000 Urban – 5000 Semi-urb/Rural- Rs.3000	Metro – 7000 Urban – 5000 Semi-urb/Rural- Rs.3000	Rural – 3000 Semi-Urb – 3000 Urban -5000 Metro – 7000
2	Quarterly average balance required to be maintained	Rs.50,000	Rs.2,00,000	Rs.5,00,000	Rural – 3000 Semi-Urb – 3000 Urban -5000 Metro – 7000
3	Free Cheque Book (per Annum)	200 leaves Free	500 leaves Free	1000 leaves free	One cheque book of 50 leaves free (at the time of opening of a/c) Subsequent Rs.3 per leaf.
4	Credit Card Issuance charges	Free	Free	Free	N.A.
5	Credit Card Renewal charges	Free	Free	Free	Rs.100 for renewal once in 2 years
6	Internet/SMS/Phone Banking Facility	Free	Free	Free	Free
7	Online Tax Payment Facility	Free	Free	Free	Free
8	Stop Payment Instruction Charges	Free	Free	Free	Rs.100 per instrument
9	Ledger Folio Charges	Free	Free	Free	Per Ledger Folio 70 Subject to free folio per annum as under: <u>Avg cr bal(Rs)</u> <u>No. of Free Folio</u> Upto 50000 nil >50000-100000 4 >1lac-2lacs 6 >2lacs all

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SN	Features	Cent Silver	Cent Gold	Cent Diamond	Normal CD Account
10	Standing Instructions Regn.	Free	Free	Free	Rs.50 per regn. Of S.I. No charge within the same branch.Rs.50/- for insufficient balance
11	Account Statement through e-mail/e-Statement (fortnightly)	Free	Free	Free	NA
12	Issuance of Banker's cheque/DD (per quarter)	5 Nos. Free Max. Amt.Rs.1 lac	10 Nos. Free. Max Amt..up to Rs. 2 lacs	15Nos. Free Max. Amt. up to Rs. 5 lacs	Upto Rs.10000/- Rs.30/- Rs.10000 to1 lac Rs.4 per 1000Above Rs.1 lac 3.50 per 1000. Min Rs.400/- and Max.Rs.12000 + 25% for cash handling charges
13	RTGS/NEFT Services (per quarter)	5 Nos. Free per quarter. Max. Amt upto Rs.5 lacs per transaction	10 Nos.Free per quarter. Max. Amt upto Rs.5 lacs per transaction	15 Nos.Free per quarter. Max. Amt upto Rs.5 lacs per transaction	NEFT: Upto Rs.1 lac - Free; 1 lac to 2 lacs - Rs.15/-; Above Rs.2 lac - Rs.25 + S.tax RTGS : 2 lakhs to 5 lacs - Rs.25/-, & Above 5 lacs - Rs.50/- + service tax
14	Concession in Cash Deposit Charges iii. Base Branch iv. Local/Outstation Non Base Branch	Free Free	Free Free	Free Free	N.A.

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SN	Features	Cent Silver	Cent Gold	Cent Diamond	Normal CD Account
15	Concession in Cash Withdrawal Charges iii. Home Branch iv. Local/Outstation Non Base Branch	Free Free Free Upto 5 transaction	Free Free Free Upto 10 transaction	Free Free Free Upto 10 transaction	1.At home branch-free 2.Non home branch Upto 50000 free Above Rs.50000Rs.2 per 1000 or part Min. Rs.50/-
16	Demat Account Maintenance Charges	free	Free	free	Rs.200 per annum
17	Rebate on Locker Rent (subject to availability & for one locker only)	20% concession on one year rent on normal charges on A type	30% concession on one year rent on normal charges on A type	40% concession on one year rent on normal charges A type	A – 1200 + S.Tax B – 2500 + S.Tax C – 3000 + S. Tax D – 11000 + S. Tax Per annum
18	Concession on Processing Charges on Car Loan & Housing Loan	40% concession for Car & Housing Loans are in the name of Proprietor, Partner & Promoters Only	50% concession for Car & Housing Loans are in the name of Proprietor, Partner & Promoters Only	60% concession for Car & Housing Loans are in the name of Proprietor, Partner & Promoters Only	Hsg.Loan 0.5% of loan amt.Maximum Rs.20000 Veh. Loan Rs.500 for 2 wheeler Rs.2000 for 4 wheeler

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SN	Features	Cent Silver	Cent Gold	Cent Diamond	Normal CD Account																					
19	Door Step Banking (Cash Pick up to Rs.2 crore & Cash delivery upto Rs.50 lacs only)	Applicable Charges *	Cash Handling charges FREE Agency charges applicable	Cash Handling charges + Service charges FREE Agency charges applicable	<table border="1"> <thead> <tr> <th colspan="3">Agency charges</th> </tr> <tr> <th>Delive ry slab</th> <th>Pick up rate</th> <th>Delive ry Rate</th> </tr> </thead> <tbody> <tr> <td>1-2 lacs</td> <td>160</td> <td>210</td> </tr> <tr> <td>2-4 lacs</td> <td>240</td> <td>380</td> </tr> <tr> <td>4-10 lacs</td> <td>380</td> <td>670</td> </tr> <tr> <td>10-100 lacs</td> <td>1200</td> <td>1050</td> </tr> <tr> <td>1-2 crore</td> <td>1800</td> <td>NA</td> </tr> </tbody> </table> <p>Service Charges Rs.25/- Cash handling charges – above 10 packets Rs.10 per packet Service Tax as applicable</p>	Agency charges			Delive ry slab	Pick up rate	Delive ry Rate	1-2 lacs	160	210	2-4 lacs	240	380	4-10 lacs	380	670	10-100 lacs	1200	1050	1-2 crore	1800	NA
Agency charges																										
Delive ry slab	Pick up rate	Delive ry Rate																								
1-2 lacs	160	210																								
2-4 lacs	240	380																								
4-10 lacs	380	670																								
10-100 lacs	1200	1050																								
1-2 crore	1800	NA																								
20	Preferred Banking Services	yes	yes	Yes																						
21	Charges for non Maintenance of minimum quarterly average balance	Metro-Rs 1200/- Urban-Rs. 800/- Semi-urban/rural 600/-	Metro-Rs 1200/ Urban-800/- S.U/rural.-600/-	Metro-2400/- Urban-1600/- Semi-ur/rural-800/-	Rural-Rs. 200/- S.U.-300/- Urban-400/- Metro-600/- Per Qtr																					

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SN	Features	Cent Silver	Cent Gold	Cent Diamond	Normal CD Account
22	Collection Of Cheques o/s	0.50 lac per qtr (Rs 100)	2.00 lac per qtr (Rs 900)	5.00 lac per qtr (Rs 2250)	UPto Rs 5000/- Rs 25 >5000 to 10000/- Rs 50/- >10000/- to Rs 1Lac Rs Rs 100/- >100000/- Rs. 4.50 per thousand Min Rs 450/-

New Products Launched

CENT MILLIONAIRE –

- w.e.f 3rd Feb 2014
- Name of the Scheme: Cent Millionaire
- Type of Scheme: Recurring Deposit Scheme
- Tenure: 10 years
- Rate of Interest: 7.50%
- Monthly Amount to be invested: Rs. 5600/-
- Staff and Senior Citizen will also get additional benefit of interest rate as per existing Norms

“CENT SALARY SAVING SCHEME (C-SSS)”

Eligibility:

1. All permanent employees of Central Govt/ State Government/ Railways, Educational Institutes & PSU can open account in group of minimum 10 employees. Permanent employees of Corporate & other organisation in a group of minimum 25 employees can open account under C-SSS.
2. Institution should also open a Current account- wherever possible.
3. Employer’s mandate for salary to be routed through our bank.
4. Minimum net salary must be Rs.10,000/-
5. Employee shall undertake that he shall have no objection in conversion of the account into normal savings account (having minimum balance requirement and applicable charges) if salary is not credited in the account for 3 consecutive Months.
6. Normal KYC norms applicable.

Features:

Features	Facility
Minimum Balance Requirement	Zero Balance
Maintenance Charges	NIL
Family Medical Health policy	Upto Rs.4 lacs through Chola Health Policy at competitive Rates. This is already applicable for our Savings Bank customers. The premium will be contributed by Customers.
Lifetime Unique Account Number	Available across all Branches. Convertible to pension account on retirement.
Direct credit of salary	Direct credit of Salary
Access to the account	Through any Branch of the Bank and ATMs/ Tele/Mobile Banking. Flexibility to Withdraw/ Deposit/ Transfer from any Branch in India.
Internet/Tele/Mobile Banking/ SMS Alert	Free along with e- account statement.
Facility for Standing Instructions	Free
Joint Account Facility	With spouse/ any other family member with either or survivor facility.
ATM /Debit Card	Free New Card Variant “WONDER CARD” which is a combination of Debit cum Credit Card with inbuilt credit facilities. The details of “WONDER CARD” scheme will

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	be circulated by Debit Card vertical. Free add on Debit Card for joint account holder.
Cheque Stop Payment Instructions	THREE Instructions per quarter free.
Sale of Gold Coins	25% concession In Bank's Commission
Transactions at ATM	Free subject to a maximum limit of Rs 40000/- per day at CBI ATMs. Free at all ATMs of other Banks, subject to RBI regulations as applicable from time to time.
Easy Overdraft through New Variant of Debit Card with inbuilt Credit facility.	Rate of Interest – Base Rate + 4%
Draft/Bankers Cheque Issue (Not applicable for cash entries)	5 DD/BC per Quarter max Rs. 1 lacs
Auto Sweep Facility	Threshold Amount: Rs. 25,000/- Sweep out- In multiple of Rs 1000/- Sweep in - In multiple of Rs 1000/- Fixed Deposits to be created for a minimum amount of Rs 10,000 (and in multiples of Rs 1,000) in any one instance (Monthly Sweep).
Concession in Locker Rent	10% rebate in Locker Rent

“CENT BAL BHAVISHYA”

Features:

Features	Facility
Eligibility	Any child up to the age of 12 years can open this account with his parent (Father/Mother) or legal guardian.
Initial Deposit	An account can be opened with initial deposit: In Rural & Semi Urban Branches: Rs. 50 In Urban & Metro Branches: Rs. 100
Minimum Credits & Balance	There should be at least one credit in the account every month and the minimum aggregate credit in the account during each half-year should be as under: In Rural & Semi Urban Branches: Rs.500 In Urban & Metro Branches Rs.1000 There is no restriction on number of deposits in this account.

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Withdrawals	Withdrawal is not permitted in this account till the child attains the age of 18 years, except for the purpose of making fixed deposit.
Issuance of Cheque Book	No Cheque Book is allowed in this account till the child attains the age of majority.
Convertibility of Balance into Time Deposit	In this account there is option available to convert balance in excess of Rs.10000 from savings Account to cumulative time deposit scheme, i.e. MMDC for a period of six months to maximum ten years depending upon the age of the child. The guardian can exercise this option any no. of times.
Rate of Interest	<p>a) The Branches will allow the Savings Deposit Interest rate as per RBI guidelines from time to time, at present it is. @4% p.a. payable half yearly.</p> <p>b) On Time Deposit made out from Bal Bhavishya Savings Account additional interest of 0.5% p.a will be allowed over and above the card rates. This additional interest will be available only till the child attains the age of “majority” and thereafter normal rate will be paid.</p>
Nomination	Branches will ensure that in all such accounts nomination is taken as per existing rules
Closure of A/c	The BAL BHAVISHYA Savings and Time Deposit accounts can be closed under exceptional situation for the benefit of the minor and at the request of the depositor. In such case, the additional interest of 0.5% already allowed should be withdrawn and penal interest of 1% will be levied on normal interest rate applicable for Time Deposits.
Instant Cheque Collection	The Bank may allow instant credit of outstation cheques up to Rs.15000 after 6 months of opening of the account subject to satisfactory conduct of the account and the guidelines issued by Bank from time to time.
Education Loan	Bank may consider granting of education loan to the account holder child on priority basis as per the Bank’s rules and regulations.
Consumption Loan	<p>Bank may consider the Parent/Guardian eligible for Consumption Loan against lien of deposits only for the benefit of the child as under:</p> <ul style="list-style-type: none"> • Purpose: The loan shall be granted for the benefit of the child i.e. to meet the expenses of medical treatment, school/college fees, purchase of uniform/books etc. • Quantum of loan: To the extent of 75% of the amount held in Savings and Time deposit account subject to maximum of Rs.25000. • Rate of Interest & repayment: @10% p.a. compounded monthly. The loan has to be repaid in 24 equal monthly installments
Insurance cover (Optional)	<ul style="list-style-type: none"> • Stand Withdrawn wef 04.08.2014

Flexi Recurring Deposit Scheme – “CENT SWA -SHAKTI FLEXI RDS”

Name of the Deposit	– “CENT SWA -SHAKTI FLEXI RDS”	
Special Features	CENT SWA - SHAKTI is an ideal scheme for depositors with variable monthly income / expenses .The unique feature of the Scheme is that the monthly deposits can be varied, depending upon the surplus funds available at the disposal of the depositor in that month.	
Eligibility	Individuals (singly& Jointly), Minors 10 years and above singly Minors below 10 years jointly with Guardian(s)HUF, Proprietorship , Partnerships, , Institutions clubs/trust/societies, corporates etc.	
Rate of Interest	Interest rate will be as per prevailing term deposit card rate. It will be calculated on daily basis and will be credited every half year in June / Dec	
	Category	Addl. interest
	Senior citizen	0.5%
	Staff /ex-staff /widow-widower of staff	1.0%
	Ex staff cum Senior citizen	1.5%
Core Instalment Flexible portion	Depositor has to choose monthly Core amount .It can be minimum Rs.100, in multiples of Rs.100 up to maximum cap of Rs. 1,00,000. Besides monthly core amount, he can also deposit additional amount. The aggregate monthly deposit should not exceed ten times of such CORE amount. The installment can also be deposited one or more times during a month, subject to maximum ceiling of 10 times of Core Amount.	
Period of Deposit	The flexibility in period of deposit ranges between 6 months to 120 Months (in multiple of quarters).	
Method of payment of Instalment	Cash/Clearing , Free Transfer from any Branch, Free ECS, Free NTERNET Free SWEEP (Standing instruction) Facility.	
Tax Treatment	TDS applicable as per norms	
Liquidity	LOAN,OD and advances up to 90% of the deposit amount plus accrued Interest Premature closure allowed	
Penalty	No penalty for delayed instalment, No penalty for premature Closure. (Interest at the rate applicable for the period deposit remained with the bank)	
Maturity	The expiry of the period for which the deposit was accepted	

“Prathamik Bachat Bank Jama Khata”

1	Purpose	Normal Saving Deposit Account to all with Zero Balance facility
2	Objective	To offer/ provide minimum common banking facilities to all our customers
3	Product Code	1088
4	Sub Product Code	1401
5	Scheme to be operational	All branches
6	Who can open the Account	Any person of 10 years of age or more can open this account. The account can also be opened in the name of minor below 10 years of age with natural or legal guardian and by an illiterate or visually impaired person, as well.
7	Account can be opened by	All individuals, singly or jointly
8	Know Your Customer (KYC) /Anti-Money Laundering (AML) guidelines.	Opening of bank accounts will be subject to compliance with the instructions on Know Your Customer (KYC) /Anti-Money Laundering (AML) issued by Bank from time to time .
9	Application Form / Passbook	The branches can to use the account opening forms, Passbook, pay in slip etc., as applicable to the HSS account.
10	Initial deposit	Account can be opened with Zero balance
11	Minimum Balance requirement	No minimum balance norms , hence no requirement of any quarterly minimum average balance.
12	Interest	Payable at Saving Bank Rate on daily product basis.
13	Cheque Book facility	The facility of Cheques Book will be available in the account as stipulated in our schedule of service charges i.e. Up to 20 leaves per half year -- Free > 20 leaves per half year ---- Rs.3.00 per leaf
14	ATM card or ATM-cum-Debit Card	Issued as per request of the customer free of charge .
15	Nomination	A. Branches to highlight the facility of the nomination and insist the account holder to nominate B. If otherwise the account holder to mention specifically in the account opening form that he is not nominating.
16	Extent of Permissible Operation	A. Facility of deposit and withdrawal of cash at branch as well as ATM. B. Receipt/ credit of money through electronic payment channels or by means of deposit / collection of cheques.

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		<p>C. There will be no limit on the number of deposits that can be made in a month.</p> <p>D. A maximum of four withdrawals in a month, including ATM withdrawals will be allowed.</p> <p>E. The account holder of “Prathamik Bachat Bank Jama Khata” will not be eligible for opening any other saving bank deposit account in the bank.</p> <p>F. If a customer has any other existing saving bank deposit account in the bank; he/ she will be required to close it within 30 days from the date of opening of this account.</p>
17	Other stipulation	No service charge will be levied for non-operation / activation of in-operative account
18	Other facilities	All other provision as applicable to Home Saving Safe account will be also applicable to this saving product

The existing “Cent Bachat Khata” will be discontinued w.e.f. 01/12/2014.

PRADHAN MANTRI SURAKSHA BIMA YOJANA

1	Details of the Scheme	The scheme will be a one year cover, renewable from year to year, Accident Insurance Scheme offering accidental death and disability cover for death or disability on account of an accident.		
2	Scope of coverage:	All Aadhar linked savings bank account holders in the age 18 to 70 years in participating banks will be entitled to join. In case of multiple saving bank accounts held by an individual in one or different banks, the person would be eligible to join the scheme through one savings bank account only.		
3	Enrollment Modality / Period	The cover shall be for the one year period stretching from 1 st June to 31 st May for which option to join / pay by auto-debit from the designated savings bank account on the prescribed forms will be required to be given by 31 st May of every year, extendable up to 31 st August. Initially on launch, the period for joining may be extended by Govt. of India for another three months, i.e. up to 30 th of November, 2015. Joining subsequently on payment of full annual premium may be possible on specified terms.		
4	Benefits		Table of Benefits	Sum Insured
		a.	Death	Rs. 2 Lakh
		b.	Total and irrecoverable loss of both eyes or loss of use of both hands or feet or loss of sight of one eye and loss of use of hand or foot	Rs. 2 Lakh
		c.	Total and irrecoverable loss of sight of one eye or loss of use of one hand or foot	Rs. 1 Lakh
5	Premium	Rs.12/- per annum per member. The premium will be deducted from the account holder's savings bank account through 'auto debit' facility in one installment on or before 1 st June of each annual coverage period under the scheme. However, in cases where auto debit takes place after 1 st June, the cover shall commence from the first day of the month following the auto debit.		
6	Eligibility Conditions:	The Aadhar linked savings bank account holders of the participating banks aged between 18 years (completed) and 70 years (age nearer birthday) who give their consent to join / enable auto-debit, as per the above modality, will be enrolled into the scheme.		
7	Termination of cover	The accident cover for the member shall terminate on any of the following events and no benefit will be payable there under: 1. On attaining age 70 years (age nearest birth day). 2. Closure of account with the Bank or insufficiency of balance to keep the insurance		

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		<p>in force.</p> <ol style="list-style-type: none"> 3. In case a member is covered through more than one account and premium is received by the Insurance Company inadvertently, insurance cover will be restricted to one only and the premium shall be liable to be forfeited. 4. If the insurance cover is ceased due to any technical reasons such as insufficient balance on due date or due to any administrative issues, the same can be reinstated on receipt of full annual premium, subject to conditions that may be laid down. During this period, the risk cover will be suspended and reinstatement of risk cover will be at the sole discretion of Insurance Company. 5. Participating banks will deduct the premium amount in the same month when the auto debit option is given, preferably in May of every year, and remit the amount due to the Insurance Company in that month itself.
	<p>Appropriation of Premium</p>	<ol style="list-style-type: none"> 1) Insurance Premium to Insurance Company: Rs.10/- per annum per member 2) Reimbursement of Expenses to BC/Micro/Corporate/Agent : Rs.1/- per annum per member 3) Reimbursement of Administrative expenses to participating Bank: Rs.1/- per annum per member

PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA

1	Details of the Scheme	The scheme will be a one year cover, renewable from year to year, Insurance Scheme offering life insurance cover for death due to any reason.
2	<u>Scope of coverage</u>	All Aadhar linked savings bank account holders in the age 18 to 50 years in participating banks will be entitled to join. In case of multiple saving bank accounts held by an individual in one or different banks, the person would be eligible to join the scheme through one savings bank account only.
3	<u>Enrollment period</u>	Initially on launch for the cover period 1 st June 2015 to 31 st May 2016, subscribers will be required to enroll and give their auto-debit consent by 31 st May 2015. Late enrollment for prospective cover will be possible up to 31 st August 2015, which may be extended by Govt. of India for another three months, i.e. up to 30 th of November, 2015. Those joining subsequently may be able to do so with payment of full annual premium for prospective cover, with submission of a self-certificate of good health in the prescribed proforma.
4	<u>Enrollment Modality</u>	The cover shall be for the one year period stretching from 1 st June to 31 st May for which option to join / pay by auto-debit from the designated savings bank account on the prescribed forms will be required to be given by 31 st May of every year, with the exception as above for the initial year. Delayed enrollment with payment of full annual premium for prospective cover may be possible with submission of a self-certificate of good health. Individuals who exit the scheme at any point may re-join the scheme in future years by submitting a declaration of good health in the prescribed proforma. In future years, new entrants into the eligible category or currently eligible individuals who did not join earlier or discontinued their subscription shall be able to join while the scheme is continuing, subject to submission of self-certificate of good health.
5	<u>Benefits</u>	Rs.2 lakhs is payable on member's death due to any reason
6	<u>Premium</u>	Rs.330/- per annum per member. The premium will be deducted from the account holder's savings bank account through 'auto debit' facility in one installment, as per the option given, on or before 31 st May of each annual coverage period under the scheme. Delayed enrollment for prospective cover after 31 st May will be possible with full payment of annual premium and submission of a self-certificate of good health.
7	<u>Eligibility Conditions</u>	<ul style="list-style-type: none"> a) The Aadhar linked savings bank account holders of the participating banks aged between 18 years (completed) and 50 years (age nearer birthday) who give their consent to join / enable auto-debit, as per the above modality, will be enrolled into the scheme. b) Individuals who join after the initial enrollment period extending up to 31st August 2015 or 30th November 2015, as the case may be, will be required to give a self-certification of good health and that he / she does not suffer from any of the critical illnesses as mentioned in the applicable Consent cum Declaration form as on date of enrollment or earlier
8	<u>Termination of assurance</u>	The assurance on the life of the member shall terminate on any of the following events and no benefit will

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		<p>become payable there under:</p> <ol style="list-style-type: none"> a) On attaining age 55 years (age neared birth day) subject to annual renewal up to that date (entry, however, will not be possible beyond the age of 50 years). b) Closure of account with the Bank or insufficiency of balance to keep the insurance in force. c) In case a member is covered with LIC of India / other company through more than one account and premium is received by LIC / other company inadvertently, insurance cover will be restricted to Rs. 2 Lakh and the premium shall be liable to be forfeited. d) If the insurance cover is ceased due to any technical reasons such as insufficient balance on due date or due to any administrative issues, the same can be reinstated on receipt of full annual premium and a satisfactory statement of good health. During this period, the risk cover will be suspended and reinstatement of risk cover will be at the sole discretion of LIC / insurance company concerned. e) Participating Banks shall remit the premium in case of regular enrolment on or before 30th of June every year and in other cases in the same month when received. <p>The assurances granted under the scheme are subject to an initial lien of 45 days. No claim is admissible for deaths during the first 45 days from the date of commencement of risk. However the same is not applicable if cause of death is due to accident. No lien is applicable on subsequent renewals</p>
9	<u>Appropriation of Premium</u>	<ol style="list-style-type: none"> 4) Insurance Premium to LIC / insurance company : Rs.289/- per annum per member 5) Reimbursement of Expenses to BC/Micro/Corporate/Agent : Rs.30/- per annum per member 6) Reimbursement of Administrative expenses to participating Bank: Rs.11/- per annum per member

CENT ASPIRE DEPOSIT SCHEME

Scheme Launch Date	17.11.2014
Type of Deposit	The Deposit shall be accepted in 3 variants, viz. (1) MMDC (2) MIDR (3) QIDR
Who can deposit	Only individual/s above 18 years of age. The deposit can be opened either in single name or in joint names with appropriate operating instructions. However, free Aspire Credit Card shall be issued to first named depositor only. <i>This product will not be available to minors and non-individual (impersonal) customers such as proprietorship firm, partnership firm, HUF, Private/Public Limited Company, Trusts, Educational Institutions, etc.</i>
Deposit amount	Minimum Rs.20,000/- and thereafter, in multiples of Rs.1000/-. There will be no maximum amount.
Deposit Period (tenor)	<u>Minimum:</u> 1 year and above in multiples of 3 months, i.e. 15 months, 18 months etc. with auto renewal option. <u>Maximum:</u> 10 years. <i>Preferable tenor: 3 years and above, as the Aspire Credit Card is valid for 3 years. Initially, the deposits are accepted for maturities of 1 year and 3 years only. Other maturities will be introduced later on in a phased manner.</i>
Auto Renewal	All deposits under the scheme will be under auto-renewal mode. They will be renewed for a similar period on maturity of deposit, so that there is no loss of interest to the customer. Auto renewal option is mandatory and is built-in into the scheme in CBS.
Rate of Interest	The deposits under the Scheme will attract interest at the prevailing card rate . Additional interest will be paid for Senior Citizens & Staff as per existing norms. Separate Product Codes will be provided for deposits of Senior Citizens and Staff. Branches should select appropriate product code while opening the account.
KYC	KYC compliance/documentation shall be applicable as per extant norms.
Nomination facility	Nomination facility is available.
Loan against deposit	No loan or overdraft will be available / sanctioned against the deposit product.
Conversion of existing deposits	Not allowed ; Only fresh deposits can be accepted under the scheme. The scheme is meant for mobilizing additional deposit and not for conversion of existing deposit.
Lien on Deposit	All deposits under the scheme will be under auto-lien for the Aspire Credit Card. Lien will be for the principal amount of deposit in case of MIDR/QIDR. Lien will also be printed on the face of the deposit receipt. The deposit receipt can be handed over to the customer, though Bank will have lien on the deposit amount.
Payment of interest for MIDR/QIDR	Interest on MIDR/QIDR will be paid as under normal schemes. There will be no lien on the interest payable periodically
Pre-mature withdrawal	Premature withdrawal is permitted, subject to adjustment of card dues in full and surrender/blocking of the Aspire Credit Card. However, the interest payable for such premature withdrawals will be as per our instruction Circular no. 1124 dated 27 th April 2013, viz. a) Penal interest at the rate of 1% will be charged on premature withdrawal of time deposit above Rs 5 lakhs. b) No penalty will be levied on premature withdrawal of deposits provided the deposits are renewed for a period longer than remaining period of the original contract. c) In case of premature withdrawal of deposits up to Rs 5 lakhs there will be no levy of penal interest

ASPIRE CREDIT CARD

Type of Card	Secured EMV chip based Platinum Credit Card
Application for Credit Card	Not required; Required details are built-in in the new application form for Cent-Aspire Deposit Scheme.
Bundled Product	Aspire Credit Card is bundled with Cent-Aspire Deposit Scheme. Hence, there will be One-to-One relationship between Cent-Aspire Deposit Receipt/Account and Aspire Credit Card. <i>One-to-many or many-to-one relationship between Cent-Aspire Deposit and Aspire Credit Card makes it complicated to manage as different deposits may have different maturity dates, requiring adjustment of card-limit, customer may want to go for pre-mature closure of one or more deposit receipt, again requiring adjustment of card-limit etc. We would like to keep the product very simple and easy to understand and operate. Hence, One-on-one relationship between Cent-Aspire Deposit and Aspire Credit Card will be maintained.</i>
Add-on Cards	Considering One-on-one relationship, there will be no add-on credit cards. Though initially it was envisaged to issue add-on cards, it is now decided to issue separate cards to family members against separate deposit. Hence, there will be no add-on cards.
Existing Deposit	The Cent-Aspire Deposit has been specially devised so as to take care of bundled product also. Existing Deposits may not have many information that is required for Cent-Aspire Deposit. Further, new deposit scheme is floated for mobilizing new deposit and should not cannibalize existing deposit. Hence, conversion of existing deposits into Cent-Aspire Deposit is not allowed.
Proof of Income	Not required, as the credit limit allowed on card is secured by lien on deposit.
CIBIL report	Not required, as the credit limit allowed on card is secured by lien on deposit.
Credit Limit	Aspire Credit Card will carry credit limit up to 80% of principal amount of deposit, subject to maximum of Rs. 4,00,000/-.
Enhancement of Limit	There shall not be any enhancement of limit, after issue of credit card. However, in case of need, customer can surrender the existing card, invest higher amount in fresh deposit and get a new Aspire Credit Card with enhanced limit.
Additional documentation	No more documentation (such as DP Note, Letter of Continuity, Letter of Waiver, Letter of Lien etc.) is required, as the lien is covered by the terms & conditions of the deposit itself.
Rate of Interest on rollover of dues	Interest will be charged @1.20% p.m. after free credit period up to a maximum of 55 days.
Cash withdrawal at ATMs	100% cash withdrawal facility available to the extent of credit limit (80% of deposit amount subject to a maximum of Rs.4,00,000/-). No "free credit period" will be available for cash withdrawal. Cash withdrawal will attract interest @ 1.20% pm right from the date of withdrawal. Transaction fee of Rs.100/- per withdrawal will also be levied.
Personal Accident Cover	Personal accident cover (against death) of Rs. 1,00,000/- (Rupees one lac only) is available to the sole/first named depositor under Group Insurance Scheme.
Validity Period	Aspire Credit Card will be valid for a period of 3 years. The card shall be terminated in case of premature withdrawal against/after adjustment of card dues or in case customer desires to close the deposit on maturity within the validity of Aspire Credit Card.
International transactions	Allowed, subject to FEMA guidelines.