

## ORIENTAL SAPARIVAAR ACCOUNT SCHEME

Sr. No	Parameters	Features
1.	<b>Eligibility</b>	<p>a) Permanent Central government Employees(Serving) and their family members.</p> <p>b) Lecturers of colleges run by state government.</p> <p>c) Doctors employed with state governments.</p> <p>d) Employees of LIC India and other PSU general insurance companies.</p> <p>e) Employees of Maharatna, Navratna and Miniratna CPSEs</p> <p>Family members of above mentioned eligible customers can also open their accounts under the scheme. Definition of family includes:</p> <ul style="list-style-type: none"> <li>• Self</li> <li>• Spouse</li> <li>• Children</li> <li>• Father</li> <li>• Mother</li> </ul>
2.	<b>Rate of Interest</b>	As per Prevailing ROI
3.	<b>Minimum Balance to be maintained</b>	NIL
4.	<b>Overdraft facility &amp; concessions in various Retail Credit Schemes</b>	<p>a) Overdraft facility Upto 15 times of net take home salary with a minimum of Rs1.00 Lacs and maximum Rs 10.00 Lacs.*</p> <p>b) Vehicle Loan at concessional Rate Of Interest*</p> <p>c) Housing Loan on attractive terms*</p> <p>*Conditions apply</p>
5.	<b>Insurance</b>	Free Accidental Death or Permanent Disability Insurance cover of Rs 10.00 lacs to be provided to employees of Central government & other departments mentioned(not valid for

		<p>family members), initially for first year.</p> <p>Second year onwards, insurance to be renewed subject to following conditions:</p> <ol style="list-style-type: none"> <li>1. Average quarterly balance in Savings Account not to fall below Rs 25000/- in any of the quarter otherwise insurance premium to be recovered from customer.</li> <li>2. No loan/OD, availed from our Bank, is classified as NPA.</li> <li>3. Saving Account is not Dormant.</li> </ol>
6.	<b>Cheque Book Charges</b>	Free Cheque book of 25 leaves per year.
7.	<b>Type of ATM Card Variant</b>	VISA Classic/Gold/RuPay Platinum card to be issued as requested by the customer.
8.	<b>ATM Charges</b>	<p>Issuance Charges: Free.</p> <p>Annual Charges: Free for first year. Applicable second year onwards as per Bank norms.</p>
9.	<b>Demat Charges</b>	AMC charges (Annual Maintenance Charges) for DEMAT accounts are NIL.
10.	<b>Other Features</b>	<p>Free Amount transfer through Net Banking.</p> <p>Free Mobile Banking.</p> <p>Free Monthly E Statement.</p> <p>Free Missed Call Banking/SMS Banking.</p>