

Special Savings schemes having exclusive features W.E.F 01.04.2026

Sr. No	Particulars	Savings Account Schemes						
		Cosmo Kidz saving Account	Regular Salary Savings Account	Premium Salary Account	Cosmo Youth Savings Account	Jan Dhan Saving Account	Basic Savings Bank Deposit Account	Jan Sanchay Account
	Scheme code	KIDSB & KID14	SBGNC	SBSAP	YTHSB	PMJDY	BSBDA	
1	Prescribed Balance Criteria (System)	Zero Balance account	Zero Balance Account	customer drawing salary of min. Rs. 25000/-	Zero Balance Account	Zero Balance Account	Zero Balance Account	Zero Balance Account
2	Cheque Books (System)	20 chq leaves free every financial year, thereafter Rs 4/- per cheque leaf.	20 chq leaves free every financial year, thereafter Rs 4/- per cheque leaf.	40 chq leaves free every financial year, thereafter Rs 4/- per cheque leaf.	20 chq leaves free every financial year, thereafter Rs 4/- per cheque leaf.	Customer can avail cheque book facility however, he will have to fulfill the prescribed balance criteria specified by Bank from time to time which is AQB Rs.1000/- presently.	25 chq leaves free every financial year, thereafter Rs 4/- per cheque leaf.	ATM & Cheque book facility Not Available
3	Scheme Special feature	1. No minimum balance penalty 2. On kid attaining 10 yrs. can withdraw upto Rs. 100/- independently 3. On kid attaining 12 yrs. can avail ATM card facility	No minimum balance penalty	No minimum balance penalty	Free DD/PO drawn in flavour of schools & institutions.	Free ATM Rupay Debit Card	No restriction on number of free withdrawals. No minimum balance penalty.	1. Balance in the account should not exceed Rs. 50000/- including all Savings, FD & Recurring Deposit accounts. 2. Total credits should not exceed Rs. 1.00 Lac in a yr. 3. At any point of time, balance of accounts should not exceed Rs. 50000/- or total credit of the account not exceed Rs. 1.00 lac.

Please note that, all the above mentioned specific features of the scheme are kept **UNCHANGED**.
All other service charges of above mentioned CASA schemes are mapped to respective Regular Saving/ Current Account scheme.

Sd/-
Dy. Chief General Manager
Resources & Liability

