

## Chapter -4

### KIOSK- Features Terms and Conditions

<b>Sl. No</b>	<b>Description</b>	<b>Particulars</b>
1	Eligibility	Resident individuals who have attained the age of majority (18 years) and who are otherwise eligible to open and operate a bank A/c can open this A/c in their own name.
2	Enrollment	<ul style="list-style-type: none"><li>• Enrollment is made by the BC and no deposit is to be made at the time of enrollment.</li><li>• Accounts are opened with 'Zero Balance' and the customers can make transactions once the account is opened.</li><li>• The BC will assist the customers to fill up the application form and other related documents. Photo of the customer, documents for proof of address &amp; proof of identity, introduction, nomination, IT related declarations etc. are the other documents / formalities involved.</li><li>• Normally 10 finger prints of the customer will be scanned by the BC and at least 6 finger prints are mandatory. After successful enrollment, BC will issue an enrollment slip generated by the Printer to the customer.</li><li>• Passbook and Rupay cards will be delivered directly to the customer by the BC and normally it takes 07 working days for delivery from the date of enrollment.</li></ul>
3	Mode of operation	Self only. Deposits and Withdrawals will be authenticated with the biometric finger print matches of the customer.
4	Availability of service	This product and related services will be available in select villages / localities within 30 KMs from the non-metro branches and 5 KMs within metro branches. Services are available through the BCs, either at his place of business or at the door step of the customers.
5	Services	Customers can deposit and withdraw money, enquire the balance, get the mini A/c statement, Repayment of RD, AEPS Onus and OFF-us Transactions are allowed in KIOSK.
7	Display of information	The details of the BCs appointed, villages covered and the services offered through the branch-less banking model will be published in the bank's website, as well as at the base branches for public information.
8	Timings	Customer transactions can be made only with the Biometric at the designated Customer Service Point (CSP), which is manned by the duly appointed BC / Agent of the Bank on part time basis. Services through the BC will be available at least for 3 hours (generally one and half

	Exceptions	hours each in the morning and evening) which will be fixed as per the convenience of the customers in the locality. Services may not be available on Sundays and holidays. However, BC may offer the services irrespective of the above time frames and may also offer the services at the doorsteps / place of work of the customers. For the quarterly accounting / audit purpose, services will not be available between 12 .00 noon of the last working day of the quarter and 12.00 noon of the first working day of the following quarter.
9	KYC Norms	A/cs can be opened by complying full KYC procedures for which, the customer has to produce documents to prove his identity and address, to the satisfaction of the bank. The BC will certify the genuineness of the KYC documents with the original KYC of the customer.
10	Restrictions on A/c balance & transactions.	As applicable to the “No-Frills A/c”. Maximum balance at any point of time shall not exceed Rs 50,000 in all the accounts taken together. The total credit in all the accounts taken together should not exceed Rs 1 lakh in a year.
11	Minimum balance	A/c can be opened with Zero Balance. There is no penalty for not maintaining the minimum balance.
12	Number of transactions	Customers can make up to a maximum of 3 financial transactions per day and 50 transactions half yearly altogether.
13	Minimum & Maximum withdrawal per transaction	Minimum Rs.10/- & Maximum Rs.3,000/-
14	Minimum & Maximum remittance per transaction	Minimum Rs.10/- & Maximum Rs.5000/-
15	Cheque books / withdrawal slips & ATM cards	Not available.
16	Internet Banking/Mobile banking	Not available
17	SB interest & eligibility	As applicable to ‘No-frills’ SB A/cs – currently @ 4 % on daily product.
18	Overdraft	Small overdrafts up to Rs.500/- may be permitted in these A/cs, based on the customer requests and as per the Bank’s discretion. The interest on this OD is currently fixed @ 12 % per annum.

19	Service charges	No service charges / out of pocket expenses payable to the BC by the customer. Although the bank is permitted to collect service charges from the beneficiaries of FI schemes, the bank proposes to offer this service free of cost for a period of 1 year. Bank may fix a reasonable service charge structure on a later date and the fees so fixed will be published in the bank's website and available at the base branches. Details of these service charges will be also made available with the BCs appointed by the Bank.
21	Grievance Redressal	Customers may contact the Manager of the base branch / Regional Head of the branch / Nodal officer for customer complaints at HO for the redressal of complaints. Customers may also escalate their complaints with Banking Ombudsman. Please refer Bank's website -> HomePage -> Help Desk -> Grievance Registration for details.
22	Security features	<ol style="list-style-type: none"> <li>1. The solution is highly secure, transparent and based on open standards as recommended by IBA &amp; IDRBT.</li> <li>2. The agents are duly appointed by the Bank and the transactions are made with the aid of KIOSK terminal and the finger print authentication in a secured manner.</li> <li>3. A receipt for every successful transaction will be provided to the customers.</li> <li>4. Facility for consolidated pass book for KIOSK based accounts.</li> </ol>
23	Others	The Bank may revise the above rules of business from time to time and the details will be available with the BCs, base branches and published in the bank's website.