

Annexure-1 'SB Invest' Account - Terms & Conditions Cum Declaration Form
(To be got signed by the applicant and preserved along with the A/c opening form)

Features	Terms & Conditions
Eligibility	Resident investors having Demat / Trading A/c
Minimum Balance	Not applicable and hence there is no penalty for not maintaining the same. Account can be opened with a minimum remittance of Rs.10/=
Transaction at parent branch by way of Cash / Transfer and Clearing	Free and unlimited.
Debits from other branches by way of transfer / clearing.	Free & Unlimited.
Fund transfer from other branches to 'SB Invest': By cash above the free limits By transfer / clearing above the free limits	Free remittance facility up to Rs.5000/= per day by cash / transfer. Rs.3/= per Rs.1000/= Rs.5/- per lakh
Fund transfer through NEFT / RTGS to other bank accounts in India.	Rs.5/= To Rs.50/= per transaction
Fund transfer to other accounts in SIB, by debit to SB Invest A/c.	Free fund transfer facility up to Rs.5000/= per day. Rs.5/= per lakh above the free limits
Cash withdrawal from other branches. Cash withdrawal through SIB ATMs. Cash withdrawal through other bank's ATMs	Rs.3/= per Rs.1000/= Rs.20,000/= per day Free of charges 5 Transaction free per month in SB A/cs. Rs.20/=per transaction above the free limits as per RBI guidelines.
Purchase of Demand Drafts / Payment Orders	Rs.2/- per 1000/- (Min. service charges Rs.25/-)
Ordinary / ABB Cheque Leaves	35 leaves free per year. Extra leaves @ Rs. 3/= per leaf.
ATM cum Debit card	Free for 1 st year. Rs. 50/- from 2 nd year onwards towards AMC.
Internet Banking & fund transfer to other branch accounts.	Free as per general ceiling fixed by the bank.
E-commerce & Bill Payments through Internet Banking.	Free as per general ceiling fixed by the bank.
Mobile Phone Alerts	Free for 1 st 6 months. Then Rs.75/= per year towards AMC.
M-commerce	Free as per general ceiling fixed by the bank.
Clearing Cheque Return charges	Rs.4/1000 (minimum Rs.100/=) for cheques issued by the customer. Rs.20/= per instrument for cheques lodged by the customer for collection.
Collection of instruments	At usual charges. Rs.15/- to Rs.150/- per instrument.
Other features / conditions: Facility to migrate from / to other categories of SB Accounts will be available. Nomination facility is available. No Tax Deduction at Source on interest earned. Service taxes will be extra. Service charges will be collected for facilities availed by the customer as and when availed. Service charges towards ABB transactions will be recovered on a monthly basis. Bank may revise from time to time and publish in the bank's website www.southindianbank.com Sufficient balance is to be provided by the customer in the account to satisfy the service charges. In case there is no sufficient balance in the account to satisfy the applicable service charges, the subsequent credits in the account will be first appropriated towards the recoverable service charges. Terms & conditions updated as on 23/01/2010.	

To The Branch Head, South Indian Bank Ltd., Branch :.....

Dear Sirs,

I / we have read and understood the above terms & conditions of the 'SB Invest' scheme along with the prescribed service charges. I /we hereby agree to abide by the above terms and conditions as well as service charges of the scheme, which the bank may revise from time to time and publish in the bank's website www.southindianbank.com. Please allow me / us the facilities under 'SB Invest' scheme with immediate effect as per the eligibility, terms and conditions of the scheme.

My existing SB A/c Number is (applicable in case of conversion to SB Invest):

My Permanent Account Number (PAN) is :

My Demat A/c Number is: with M/s / I have submitted my application for

Demat services with South Indian Bank

Place:

Date:

Yours faithfully,

Name of the Applicant /s

Signature /s