



# Pradhan Mantri Jan-Dhan Yojana Camp

Small Savings Account



## Features & Benefits

- No minimum balance requirement
- Free Debit Card
- One-at-par cheque book free in a Financial Year

## Transaction Restrictions

- All debit transactions (including clearing) is permitted maximum upto ₹ 10,000 per transaction
- Aggregate of all debits (withdrawals & transfers including clearing) in a month should not exceed ₹ 10,000/-
- Account balance at any point should not exceed ₹ 50,000
- Aggregate of all credit in a financial year should not exceed ₹ 1 lakh

## Documentation for account opening

- A self-attested photograph & affixation of signature / thumb print on the account opening form
- Any identity proof prescribed by the bank (if available)

## Terms & Conditions

- Small Account shall remain operational initially for a period of 12 months. Within the first 12 months of account opening, the customer must submit evidence of having applied for officially valid identity proof to the bank for the account to remain operational for the next 12 months. In case of failure of submitting (a) evidence of having applied for any of the officially valid identity proofs within the first 12 months of account opening or (b) officially valid identity proof within 24 months, operation in Small Account will be frozen and subsequently closed
- Till such time all required KYC documents are furnished to the Bank, customer cannot open any other type of account

To know more, speak to our representative at any  
Kotak Mahindra Bank Branch today

