

Empowering you with access to comprehensive financial services

No minimum balance requirement

Features:

- Enjoy access to various financial services, savings & deposit accounts, money transfer, credit, insurance and pension
- Enjoy competitive interest rates to ensure funds grow at an optimal rate
- No issuance and annual maintenance charge on PMJDY Debit Card
- No charges on non-maintenance of MAB

Banking benefits:

The following facilities will be provided:

- Exclusive PMJDY Debit Card benefits. To know more about the features and benefits of PMJDY Debit Card, [click here](#).
- Accidental insurance and total disability cover up to ₹2 lakh
- Easy money transfer across India
- Eligible for Direct Benefit Transfer (DBT), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY), Atal Pension Yojana (APY), Micro Units Development and Refinance Agency Bank (MUDRA) scheme

Please refer to the [schedule of charges](#) for more details on free transaction limits, service charges and fees.