

Products/Services	Description of the Products/Services	Financial and other benefits to customers including any incentives and promotions	Fees/charges, commission, interest etc., charged from customers	Procedures to be followed to obtain the product/service	Major terms and conditions
Prarthana Children's Savings Certificate	Prarthana Children's Savings Certificate is a long term deposit scheme for kids and the Certificate will mature when the account holder reaches 16 years of age.	<p>Attractive interest rates which will be paid upfront; paid on the date of purchase</p> <p>NSB gives you an assurance that the face value of the Certificate will not be affected by any adverse fluctuations of interest rates.</p>	Please refer table of Fees & service charges	<p>The Certificates are available in the maturity values of ;</p> <p>Rs.5,000/-</p> <p>Rs.10,000/-</p> <p>Rs.25,000/-</p> <p>Rs.50,000/- and</p> <p>Rs.100,000/-</p>	<p>On maturity of a Certificate if it is maintained for a further period, interest should be computed at the rate applicable to the 12 Month Fixed Deposit account.</p> <p>The Certificates cannot be transferred or negotiated.</p> <p>On maturity of Certificates, the face value could be paid to the holder after satisfying to the identity of the holder.</p>
<p>When an unauthorized or mistaken transaction is identified by the customer, it should be reported immediately to the account-maintaining branch or to the bank's call centre via 0112379379.</p>					
<p>Any complain please contact 0112 576 730 / 0112 377200 (ext 455) on working days from 8:30 a.m. to 3:00 p.m</p>					