



- The account can be opened singly and jointly with spouse only and vice versa.
- The lock in period of the deposit is one year, that is, the depositor cannot withdraw the deposit before one year. If the depositor tries to withdraw the amount before one year, the system displays an error for the same.
- The penalty for pre-closure are defined in Finacle CBS and are as follows:
 - Up to 1 year - No penal rate is configured.
 - From 1 year - 2 year - 1.5% of deposit amount will be applied as penalty.
 - 3 year - 5 year - 1% of deposit amount will be applied as penalty.
- For opening a SCSS account, PAN card is mandatory.
- The customer can renew within 365 days after maturity of an SCSS account.
- Renewal will be for 36 months and no auto renewal is allowed. Only manual renewals are permitted in Finacle CBS.
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Finacle Cbs Manual

DP Hallahan



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