



Opening Your First Bank Account

A simple guide for children





Why Do We Need a Bank?



Money at Home

Money kept at home can get lost or spent quickly.



Stay Safe

A bank keeps your money safe and secure.



Grow Slowly

Your money earns interest and grows over time.



Save for Goals

Save for school, needs, and your future.



A bank is a **safe place for your money** — and it helps you stay in control.





What Is a Bank Account?



A bank account is your **personal money space**. It stores your money safely and keeps a **record of everything you do**.

Like a Locker

Keeps your money safe.

Like a Diary

Records every transaction.



What Is a Minor Account?

If you are **under 18**, you need a **guardian (adult)** to help manage your account.



Guardian Helps

An adult helps open and manage the account.



Still Yours

The money always belongs to **you**.



Minor Account

This special account is made just for children.





What Do *You* Need?



Aadhaar Card

Proves who you are.



Birth Certificate

Proves your age.



Passport-Size Photo

A recent photo of you.

 These documents help the bank **confirm your identity**.



What Does the Guardian Need?

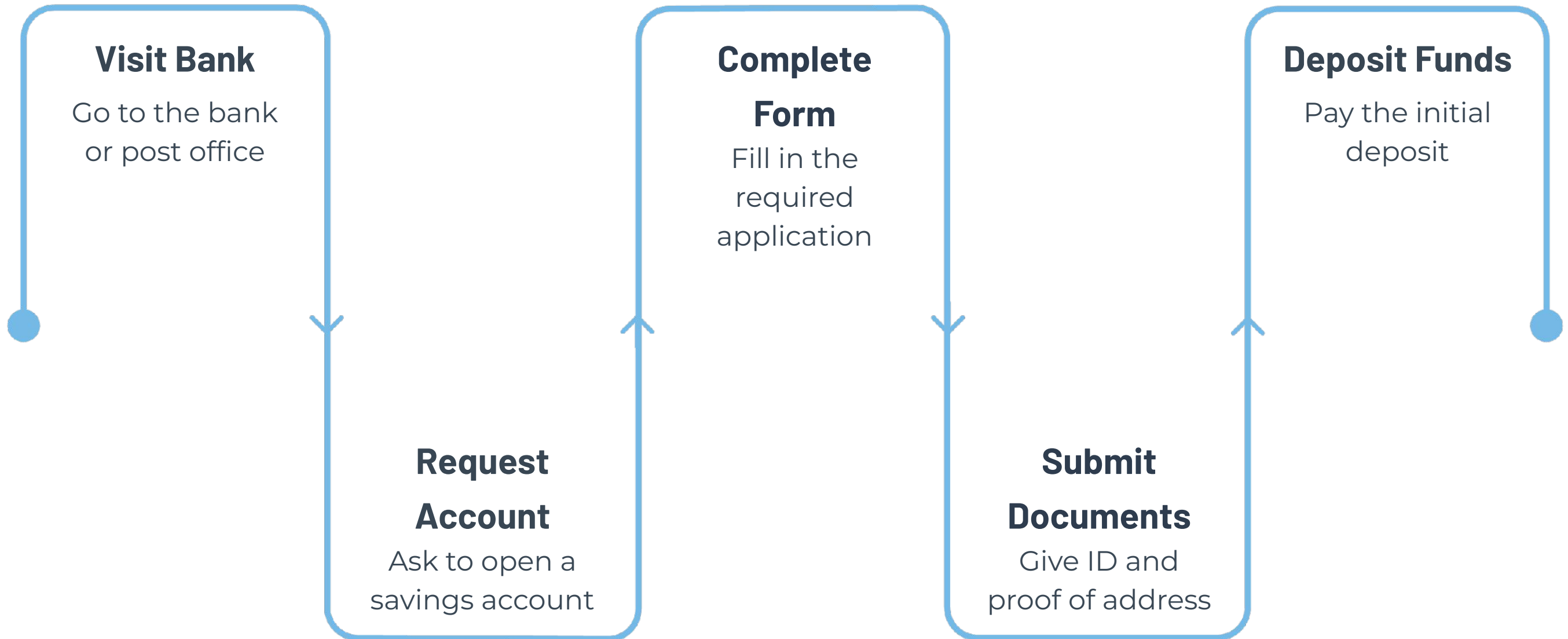


Your guardian must bring their own documents to help open and manage the account.

- Aadhaar Card
- PAN Card (if available)
- Address proof
- Photo



What Happens at the Bank?



Follow these steps carefully — a bank staff member will guide you through the process.



Filling the Form 🖋️

You will be asked to write some basic details on the account opening form.

Your Name

Your Age

Your Address

Guardian's Details

Take your time and **ask for help** if you are confused — it is perfectly fine!





Depositing Money

To open your account, you need to put in a small amount of **starting money** (₹100–₹500).

You can add more money anytime — even small savings are important! ✨





What Is a Passbook?



A passbook is your **money record book**. It shows everything that happens in your account.

→ **Money Added**

Every deposit is recorded.

→ **Money Taken Out**

Every withdrawal is listed.

→ **Total Balance**

See how much you have at any time.



Always keep your passbook **safe and updated!** 



Important Rules

Remember these key rules to keep your money safe and manage your account wisely:

Keep Details Private

Never share your account number, PIN, or passwords with anyone.

Check Your Passbook

Always look through your passbook to ensure all entries are correct.

Save Money Regularly

Making small, regular deposits helps your savings grow over time.

Ask Questions

If you are confused or unsure about anything, always ask your guardian or a bank official for help.



Your First Step to Independence

1

Your Account

This account is all yours, giving you a personal space for your money.

2

Manage Money

You are learning important skills to manage your money wisely and responsibly.

3

Build Your Future

Every saving you make today helps build a brighter and more secure tomorrow.

✔ Saving today = a better tomorrow! 🌟





Key Features of Sukanya Samriddhi Yojana (SSY)

1

Deposits

- Minimum: ₹250/year; Maximum: ₹1.5 lakh/year
- Deposits can be made for **15 years** from account opening
- After 15 years, the account earns interest but no fresh deposits are needed

2

Tenure

- Account matures **21 years** from the date of opening
- Or upon the girl's marriage after she turns 18 (whichever is earlier)

3

Interest Rate

- Currently **~8.2% per annum** (compounded annually) — revised by the government quarterly
- One of the highest interest rates among small savings schemes





Your First Step to Independence

Embarking on your banking journey is an exciting step! Remember these key thoughts:

No Need to Be Scared

Banks are friendly places designed to help you with your money.

Everyone Starts Small

Every big saver began with a small deposit. Your journey starts now!

Learn Powerful Skills

You're gaining valuable knowledge to manage your money wisely for life.

You are ready to open your first bank account!

Thank You

