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🧾 **Account Comparison Freebie: Zero Balance vs Salary vs Basic Savings Account**

A simple comparison to help you choose the right bank account type 👇

1️⃣Zero Balance Account

- **Minimum Balance Required:** ₹0
- **Eligibility:** Anyone, including low-income individuals
- **ATM Access:** Yes (limited free withdrawals)
- **Cheque Book:** May or may not be available
- **Charges:** Charges apply for exceeding limits (withdrawals, deposits, etc.)
- **Best For:** Students, low-income earners, first-time account holders

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2️⃣Salary Account

- **Minimum Balance Required:** ₹0 (till salary is credited regularly)
- **Eligibility:** Salaried employees (opened by employer)
- **ATM Access:** Free unlimited ATM withdrawals (in most banks)
- **Cheque Book:** Yes, free
- **Charges:** If salary is not credited for 2–3 months, it becomes a regular savings account (minimum balance applies)
- **Best For:** Regular income earners with jobs

3️⃣Basic Savings Bank Deposit Account (BSBDA)

- **Minimum Balance Required:** ₹0
- **Eligibility:** Every Indian citizen (only 1 BSBDA allowed per person)
- **ATM Access:** Minimum 4 free withdrawals/month
- **Cheque Book:** Limited or chargeable
- **Charges:** No charges for basic services, but limited features
- **Best For:** Financial inclusion, small savers, rural users

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💡 **Key Takeaway:**
If you're starting out or need a simple no-frills account — go for **BSBDA or Zero Balance**.
If you're salaried, a **Salary Account** gives you better privileges — but watch out for balance requirements if salary credit stops.