

## PUBLIC NOTICE

From 01/07/2015 Bank computes penal charges on non-maintenance of minimum balances in savings bank as per RBI directive, in proportionate to the extent of shortfall observed instead of fixed slab structure.

Further, in the event of a default in maintenance of minimum balance, the bank will notify the customer by SMS/email and will give a time period of one month to restore the balance so as to avoid penal charges.

The revised slab structure of Minimum Balance & Charges thereof on account of non-maintenance in Saving Bank Accounts w.e.f. 1<sup>st</sup> December,2022 are as under:

<b>Nature of Account</b>	<b>Minimum AMB (Average Monthly Balance)</b>	<b>Charges for non-maintenance of AMB</b>
Basic Saving Bank Deposit Account & All Small Accounts	NIL	NIL
General Salary A/C	NIL	NIL
SB Account Government	NIL	NIL
General SB A/C	Rs.1000	₹7.5 per ₹100 of the shortfall or part thereof from Average Monthly Balance Requirement subject to a maximum ₹75 + GST per month.
Deluxe SB Account / Deluxe Salary Account	Rs.5000	₹7.5 per ₹100 of the shortfall or part thereof from Average Monthly Balance Requirement subject to a maximum ₹375 + GST per month.
Premium Saving Bank Scheme	Rs.100000	₹15 plus GST per ₹1000 of the shortfall or part thereof from Average Monthly Balance Requirement OR ₹1500/- per month + GST, whichever is lower.
Pink Silver Salary Saving Scheme for Women	Rs.25000	₹150 plus GST per ₹5000 of the shortfall or part thereof from Average Monthly Balance Requirement OR ₹750/- per month + GST, whichever is lower.

\*GST rate for Banking Services: 18%