

## 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 in Saving Bank Accounts is as under:

Nature of Account	Minimum AMB (Average Monthly Balance)	Charges for non-maintenance of AMB
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 without Cheque book	₹1000	₹25 plus GST per ₹100 of the shortfall or part thereof from Average Monthly Balance Requirement OR ₹ 250/- per month + GST, whichever is lower
General SB A/C with Cheque Book	₹2000	₹25 plus GST per ₹100 of the shortfall or part thereof from Average Monthly Balance Requirement OR ₹ 500/- per month + GST, whichever is lower
Deluxe SB A/C	₹ 5000	₹25 plus GST per ₹100 of the shortfall or part thereof from Average Monthly Balance Requirement OR ₹ 1250/- per month + GST, whichever is lower
Deluxe Salary A/C	₹5000	₹25 plus GST per ₹100 of the shortfall from Average Monthly Balance Requirement OR ₹ 1250/- per month + GST, whichever is lower

\*GST rate for Banking Services: 18%