

## **Notice to Account Holders**

### **Bank Induced closure of Zero Balance Accounts**

The Bank experiences situations where the Customer does not operate an account which does not have any balance. In some cases the customer changes his contact address without intimating the Bank and does not respond to the phone calls, messages and e-mail communications of the Bank. To ensure that these accounts are not misused, the Bank shall close such zero balance accounts periodically.

Under this process, Bank shall close Accounts which are having zero balance for one year or above on the date of closure. Before closing such accounts, the bank shall send an SMS and / or E mail to the registered mobile phone number and E Mail ID of the customer. Certain accounts such as PMJDY accounts, accounts linked to loans, Lockers, Demat accounts etc., shall not be closed under this process.

Customers are hereby advised to operate their accounts and use the services of the Bank regularly and to update their address/ Mobile number / E Mail address to avoid closure of their accounts.

In case of any queries or assistance, customers may contact their home branch.

By Order  
Authorised Signatory