

NOTICE TO CUSTOMERS

Waiver of charges for Non-Maintenance of Avg. Quarterly balance in all Savings Bank Accounts

Zero Charges for Non-maintenance of Average Quarterly Balance in all Savings Bank Account Schemes w.e.f. 05.07.2025

Charges for Non-maintenance of Monthly Average Balance/Average Quarterly Balance in Savings Bank Accounts.

Normal Savings Bank Accounts:

Rural / Semi-Urban	
Maintenance of minimum Average Quarterly Balance(AQB)	NIL
Minimum Balance Charge	
Charges will be levied as under AQB is in the range	
Rs.250- 499	
Rs.100-249	
Below Rs.100	

Metro/Urban	
Maintenance of minimum Average Quarterly Balance(AQB)	NIL
Minimum Balance Charge	
Charges will be levied as under AQB is in the range	
Rs.500- 999	
Rs.250-499	
Below Rs.250	

For Other Special Category Savings Bank Accounts Minimum Balance Charges are as under:-

In all types of Special Category Savings Bank Account penal charges for not maintenance of minimum balance is:-

At Rural & Semi-urban centre: NIL

At Metro & Urban centre: NIL

Required Minimum Average Quarterly balance (AQB) in various types of Savings bank accounts are as under:-

Type of Savings Bank Accounts	Minimum Average Quarterly Balance (AQB)
BOI Capital Gain Account scheme, 1988-SB Account A	NIL

