

### **CURRENT ELITE**

#### **RULES AND REGULATIONS:**

1. The account can be opened by Proprietorship, Partnership Firms, Public or Private Companies to be operated by Authorized Signatories.
2. Account shall be opened with a minimum balance of Rs.10,000/- at Metro & Rs.8,000/- at Non-Metro Branches. It is mandatory to maintain an Average Quarterly Balance of Rs.10,000/- or Rs. 8,000/- as applicable.
3. The mode of operation can be singly/ jointly by authorized signatories/other.
4. Free RuPay Platinum Debit card with per day ATM cash limit of Rs. 25,000/- & POS/E-com limit of Rs. 50,000/-
5. Free ATM transactions (3 Metro & 5 Non-Metro) on other Bank ATMs p.m.
6. Free 50 Cheque leaves p.a. thereafter Rs. 4/- per leaf will be charged
7. Free Internet Banking
8. Free QR code facility
9. SMS banking facility for Balance Inquiry, Statement Details, Card Hot mark
10. Free Cash Deposit - 8 times of AMB per month thereafter Rs. 2/- per thousand for home branch & Rs. 3/- per thousand for Non-Home Branch will be charged if it goes beyond threshold limit.
11. All the KYC norms shall be applicable while opening the account.
12. Penalty for non-maintenance of minimum balance charges shall be Rs.1,000/-\* per quarter and for account closure – Rs.750/-.
13. Nomination facility available
14. The Bank reserves the right to alter, change, add, modify, delete, and revise any terms and conditions at any time at its discretion.

**I / We have read, understood and hereby agree to the Rules and Regulations and Terms and Conditions<sup>#</sup> in respect of Current Account scheme opted by me while opening this account and we are bound by the said terms and conditions and will adhere to the stipulated norms. I / We declare that the particulars given by me / us for opening the said account/s are true and correct.**

-----  
Signature/s of the Customer with Stamp, Name and Date

**Customer/s has / have signed in my presence**

-----  
Name & Signature of the Bank Official with Stamp & Date

**\*Penalty charges are subject to change at the sole discretion of Bank. The penal charges will be directly proportionate to the extent of shortfall observed. In other words, the charges will be a fixed percentage levied on the amount of difference between the actual balance maintained and the minimum balance as agreed upon at the time of opening of account.**

<sup>#</sup>All Rules and Regulations and Terms and Conditions are subject to change from time to time. Kindly visit website for updated service charges.