

**CURRENT GOLD****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.1,00,000/- and it is mandatory to maintain an Average Quarterly Balance of Rs.1,00,000/-
  3. The mode of operation can be singly/jointly by authorized signatories/other.
  4. Free RuPay Platinum with ATM cash limit of Rs. 35,000/- & POS of Rs. 1,00,000/- and waiver in AMC for lifetime.
  5. Free ATM transactions (3 Metro & 5 Non-Metro) on other Bank ATMs p.m.
  6. Free 250 Cheque leaves p.a. thereafter Rs. 4/- per leaf will be charged
  7. Free Internet Banking
  8. SMS banking facility for Balance Inquiry, Statement Details, Card Hot mark
  9. Free RTGS/NEFT through Internet Banking and 50 transactions of RTGS/NEFT at branch p.m.
  10. Free 50 Pay Orders p.m.
  11. Free 50 transactional SMS alerts & IMPS transactions p.m.
  12. Free Cash Deposit – 10 times of AMB per month Rs.2/- per thousand for home branch & Rs.3/- per thousand for Non-Home Branch will be charged if it goes beyond threshold limit.
  13. Concessional ROI on retail loans
  14. Accidental insurance cover of Rs. 2,00,000/-
  15. Free QR code facility
  16. POS facility available through Bank tie up
  17. All the KYC norms shall be applicable while opening the account.
  18. Penalty for non-maintenance of minimum balance charges shall be Rs.2,500/-\* per quarter and for account closure shall be Rs.1,500/-.
  19. Nomination facility available
  20. 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 don't want to avail the "Free Personal Accidental Insurance cover" offered by the Bank.** (Put the tick mark if don't want to avail the free personal accidental insurance cover offered by the Bank)

**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.