

SI No.	Particulars		
26.	Fall in Minimum Average Monthly Balance in SB Accounts will be realised as follows:		
	SB Account (Slab wise charges to be realised as given below)		
		With Ch. Book	Without Ch. Book
	Rural Branch (Minimum Average Monthly Balance)	Rs. 500/-	Rs.250/-
	Charge to be realised	Rs.89/- Per month	Rs.48/- Per month
	Urban/Semi-Urban Branches(Minimum Average Monthly Balance)	Rs. 1,000/-	Rs.500/-
	Charge to be realised	Rs.118/- Per month	Rs.71/- Per month
	Description	Branch Type	Minimum Average Monthly Balance
	SB Gold	All categories of Branches	Rs. 25,00,000/-
	SB Pragati	All categories of Branches	Rs. 2000/-
			Rs. 118/- Per month

SI No.	Particulars		
27.	Fall in Minimum Average Monthly Balance in CD Accounts will be realised as follows:		
	Description	Branch type	Minimum Average Monthly Balance
	CD General	Rural Branch	Rs.1,000/-
		Urban/Semi-UrbanBranches	Rs.2,000/-
	AGVB Current Deposit Plus	For all category of Branch	Rs.1,00,000/-
	AGVB CD Gold	For all category of Branch	Rs.3,50,000/-
			Rs.295/- Per month
			Rs.254/- Per month

Note : All accounts which are dormant for a period of two years or more are to be treated as inoperative, irrespective of whether such accounts have been transferred to inoperative ledger or not.

Important: No Penal Charges for non-maintenance of minimum balance in respect of Inoperative/Dormant accounts as per RBI guidelines.