



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA  
www.rbi.org.in

RBI/2013-14/611  
RPCD.RRB.BC.No.105/03.05.33/2013-14

May 27, 2014

The Chairmen  
All Regional Rural Banks

Dear Madam/Sir,

**Levy of penal charges on non-maintenance of minimum balances in inoperative accounts**

Please refer to [Part B of the First Bi-monthly Monetary Policy Statement 2014-15 announced on April 1, 2014](#), proposing certain measures towards consumer protection such as non-levy of penal charges for non-maintenance of minimum balance in any inoperative accounts.

2. In this connection, a reference is invited to para 4.4 of our [circular RPCD.CO.RRB.BC.No.100/03.05.33/2013-14 dated May 12, 2014](#) on Customer Service in Regional Rural Banks wherein RRBs were advised to inform customers regarding the requirement of minimum balance in savings bank account and levy of charges for non-maintenance of the same at the time of opening the account in a transparent manner.

3. In terms of para 3 of our [circular RPCD.CO.RRB.RCB.BC.No.24/07.38.01/2012-13 dated August 22, 2012](#) on 'Financial Inclusion- Access to Banking Services - Basic Savings Bank Deposit Accounts' RRBs were advised that no charge should be levied for non-operation/activation of Basic Savings Bank Deposit Accounts (BSBDAs).

4. It is advised that, henceforth RRBs are not permitted to levy penal charges for non-maintenance of minimum balances in any inoperative account.

Yours faithfully,

(A.Udgata)  
Principal Chief General Manager

ग्रामीण आयोजना और ऋण विभाग, केंद्रीय कार्यालय, 10वीं मंज़िल, केंद्रीय कार्यालय भवन, शहीद भगत सिंह मार्ग, पो.बा.सं.10014, मुंबई 400 001  
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हिंदी आसान है, इसका प्रयोग बढ़ाइए

चेतावनी: रिज़र्व बैंक द्वारा ई-मेल, डाक, एसएमएस या फोन कॉल के जरिए किसी की भी व्यक्तिगत जानकारी जैसे बैंक के खाते का ब्यौरा, पासवर्ड आदि नहीं मांगी जाती है। यह धन रखने या देने का प्रस्ताव भी नहीं करता है। ऐसे प्रस्तावों का किसी भी तरीके से जवाब मत दीजिए।

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