



# आदर्श महिला मर्केन्टाइल कोऑपरेटिव बैंक लिमिटेड

27A/1, New Mandi Muzaffarnagar, U.P. 251001

## *For Website Publication*

### **PUBLIC NOTICE**

#### **(KYC Updation, Inoperative Accounts & Account Closure)**

All deposit account holders of **Adarsh Mahila Mercantile Co-operative Bank Ltd.** are hereby informed that, as per **Reserve Bank of India (RBI) guidelines**, it is **mandatory to keep Know Your Customer (KYC) details updated** in their bank accounts.

Accounts in which KYC is incomplete/pending, or accounts in which **no customer-initiated transaction has taken place for the last two (2) years**, are treated as **Inoperative Accounts**. Such account holders are requested to **visit their nearest branch**, complete KYC updation, and carry out at least one transaction to make their accounts operative.

It is further informed that **balances lying in inoperative accounts for ten (10) years or more** are liable to be **transferred to the Depositor Education and Awareness (DEA) Fund of RBI**, as per applicable guidelines.

The Bank has launched a **special drive** for KYC updation and reactivation of inoperative accounts and is contacting customers through **letters and telephonic calls**. **Accounts in respect of which letters are returned undelivered or where no response is received from customers may be proceeded for closure by the Bank, as per rules and applicable guidelines.**

Further, **deposit accounts having zero balance or balance below the prescribed minimum balance, and remaining inactive/non-compliant despite due notice**, may also be **closed by the Bank in accordance with applicable RBI guidelines and the Bank's internal policy.**

#### **Our Branches at Muzaffarnagar**

- **Almaspur Branch** – 📞 9690012436
- **Bhagat Singh Road Branch** – 📞 9690012437
- **Mahavir Chowk Branch** – 📞 9690012427
- **New Mandi Branch** – 📞 9690012433
- **Rampuri Branch** – 📞 9690012435



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Customers are advised to treat this notice as **IMPORTANT** and ensure timely compliance to avoid inconvenience.

**Issued in the interest of depositors and in compliance with RBI guidelines.**

**For Adarsh Mahila Mercantile Co-operative Bank Ltd.**

**Sd/- Authorized Signatory**

Head Office – Muzaffarnagar