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| 18.1 | The Bank shall offer to all its Individual Savings Account Customers (referred to in subsequent paragraph as "customers" ) passbook facility free of cost. |
| 18.2 | Customer to get their passbook updated from any branch on a regular basis. Customers are expected to examine the entries as reflected in the Passbook and immediately intimate the bank of any errors or omissions. The bank would then investigate the matter and rectify the discrepancy, if required |
| 18.3 | Bank at its sole discretion may also, in addition to the passbook facility, decide to provide its customers with statement of accounts at monthly/quarterly or any other frequency and mail the same to the address registered with the bank. |
| 18.4 | Entries in the Passbook are system generated and thus, do not require any authentication /signature by a Bank official. |
| 18.5 | In case the customer fails to get his/her passbook updated on a regular basis and, transactions to be updated in the passbook are older than 6 months, the bank would only provide a statement of account for the said period after collecting a nominal charge. |
| 18.6 | The passbook only reflects the transactions details in the account and is to be used for verification of transactions. Balance as reflected in the passbook is not to be construed as a balance confirmation certificate issued by the bank. |
| 18.7 | Customer to ensure safe custody of the passbook and in case the pass book issued is either lost, stolen, destroyed or spoilt, customer to make an application to the bank for issuance of a duplicate passbook. The bank would issue duplicate Passbook with only the current month transactions after levying a nominal charge as specified in the Schedule of Charges. |