# Important Notice to the Customer’s

Dear Customer,

Due to increasing incidence of cyber frauds, Bank has implemented a new functionality in Saving/Current accounts wherein if the total transaction value exceeds the declared income/turnover, the Bank may be required to place a **debit restriction/freeze** on the account. During this period, customers may not be able to complete debit transactions such as withdrawals, transfers, or payments. This system helps the Bank to monitor unusual or suspicious transactions and ensure that account activity remains consistent with the customer’s declared **annual income/ turnover, nature of business and source of income.**

This measure is taken to **protect customers from potential fraud and safeguard their hard-earned money**.

To avoid such restrictions, the Bank sends **periodic communication** requesting customers to **update or revise their income/turnover details** in the Bank’s records. Providing updated information ensures smooth functioning of the account without interruptions.

If your account has been frozen due to above reason, specific action will be required to remove the restriction. In such cases, you are requested to visit your **home branch or the nearest branch**, along with valid supporting documents (income/turnover proof), so that the Bank can update your details and unfreeze your account at the earliest. The Bank is committed to resolving such matters promptly.

We sincerely appreciate your understanding and cooperation.

We reiterate that **INDIAN BANK never asks for sensitive personal information** over phone calls, SMS, or emails. Please stay alert and do not share confidential details with anyone.