

Charges related to Regular & Premium Current Account: With effect from 1st Oct 2020

Particulars	Regular	Premium
Non- maintenance of Monthly Average Balance	Rs. 300	Rs. 500
Debit card issuance fee (Individual & Proprietors)	NIL	NIL
Debit card (annual fee)	Rs. 100	Rs. 100
Additional Debit Card issuance fee (Authorised Signatories)	Rs. 100	Rs. 100
Free Cheque book	1 Cheque Book (25 leaves/book) per quarter	2 Cheque Books (25 leaves/book) per quarter
Additional cheque book Cost	Rs. 75 per cheque book (25 leaves/book)	Rs. 75 per cheque book (25 leaves/book)
Cash withdrawal limit at branch (number of transactions) (monthly)	50	50
Cash withdrawal limit at branch (amount)	Unlimited	Unlimited
Charges beyond withdrawal limit (number of transactions)	Rs. 10 per transaction	Rs. 10 per transaction
ATM transactions limit (own bank)	Unlimited	Unlimited
No. of free ATM transactions (other bank) (financial + non-financial)	5	6
ATM transactions beyond limit (other bank) (financial)	Rs.20	Rs.20
ATM transactions beyond limit (other bank) (non-financial)	Rs.10	Rs.10
Cash withdrawal at POS	1% of the transaction amount	1% of the transaction amount
Branch Cash Deposit Limit (Free)	Up to 1,50,000 in a month	10 times the monthly average balance maintained in the previous month or 3 lacs whichever is higher
Cash Deposit at Branch - Charges beyond Free Limit	Rs. 4 / 1000 (Minimum Rs. 25)	Rs. 4 / 1000 (Minimum Rs. 25)
Reissue of Lost/ Damaged ATM Card	Rs.150	Rs.150
DD issuance – Up to Rs. 2,000	Rs.75	Rs.75
DD issuance – Rs. 2,001-Rs.10,000	Rs.100	Rs.100
DD issuance charges - Above Rs.10,000	Rs.3/1,000 or part there of	Rs.3/1,000 or part there of
Issuance of duplicate DD	Rs.150	Rs.150
Cancellation of DD	Rs.75	Rs.150
Revalidation of DD	Rs.75	Rs.150
Non Ujjivan locations issuance DD issuance - Up to Rs. 2,000	Rs.75	Rs.75
Non Ujjivan locations issuance DD issuance – Rs. 2,001-Rs.10,000	Rs.100	Rs.100
Non Ujjivan locations issuance DD issuance charges - Above Rs.10,000	Rs.3/1,000 or part thereof	Rs.3/1,000 or part thereof

Reissuance of Non Ujjivan DD	Rs.150	Rs.150
Cancellation of Non Ujjivan	Rs.150	Rs.150
Revalidation of Non Ujjivan	Rs.150	Rs.150
Cancellation/ Revalidation of Ujjivan DD	Rs.150	Rs.150
Cheque return charges due to insufficient funds	First 2 return : Rs. 300/Return From 3rd onwards: Rs. 750/return	First 2 return : Rs. 300/Return From 3rd onwards: Rs. 750/return
Cheque return charges due to technical reasons	Rs.200	Rs.200
Outward clearing cheque return charges	Rs.200	Rs.200
NEFT Outward	Upto Rs.10,000- Rs. 2.25 10,001 - 1 Lakh - Rs. 4.75 1Lakh – 2 Lakhs - Rs. 14.75 Above 2 Lakhs - Rs. 24.75	Free
RTGS Outward	Rs.2 Lakh–5 Lakh - Rs.25 Rs.5 Lakhs & above Rs.50	Free
IMPS Outward	Upto Rs. 1 lakh - Rs. 5 Rs.1 Lakh to 2 Lakh–Rs.15	Free
NEFT, RTGS, IMPS Inward	Free	Free
NACH debit charges	Nil	Nil
NACH debit return charges	Rs. 100	Rs. 100
NACH credit charges	Nil	Nil
NACH credit return charges	Nil	Nil
NACH mandate charges	Rs. 50	Rs. 50
PIN generation charges	<i>For paper PIN</i> First time- Free Succeeding- Rs. 75 <i>Green PIN – Free</i>	<i>For paper PIN</i> First time- Free Succeeding- Rs. 75 <i>Green PIN – Free</i>
e-statement	Free	Free
Physical statement	Monthly: 20/- per month Quarterly: 25/- per quarter Half yearly: 30/- per half year Yearly: 35/- per year	Monthly: 20/- per month Quarterly: 25/- per quarter Half yearly: 30/- per half year Yearly: 35/- per year
Duplicate/ Adhoc account statement	Rs. 100	Rs.100
SMS alert facility (Per quarter)	Rs. 15	Rs. 15
Photo / signature attestation	Rs. 100	Rs. 100
Address confirmation	Rs. 100	Rs. 100
Balance confirmation certificate	Rs. 100	Rs. 100
Stop payment instructions per cheque	Rs. 100	Rs. 100
Stop payment instructions per cheque Series	Rs. 200	Rs. 200
Standing instructions	Nil	Nil

*Charges will be applicable across all channels. Individual limits of channels (if any) would prevail. *All the above charges are exclusive of goods and service tax (GST)

Charges related to Business Edge Current account: with effective from 1st Oct 2020

Particulars	Charges
Non- maintenance of Monthly Average Balance	Rs. 750
Debit card issuance fee (Individuals / Proprietors)	NIL
Debit card issuance fee (AUS)	Rs. 100
Debit card (annual fee) (2nd year onwards)	Rs. 100
Additional Debit Card issuance fee	Rs. 100
Free Cheque book	6 Cheque Books (25 leaves/book) per quarter
Additional cheque book Cost	Rs. 75 per cheque book (25 leaves/book)
Cash withdrawal limit at branch (number of transactions) (monthly)	50
Cash withdrawal limit at branch (amount)	Unlimited
Charges beyond withdrawal limit (number of transactions)	Rs. 10 / transaction
ATM transactions limit (own bank)	Unlimited
No. of ATM transactions (other bank) (financial + non-financial)	10
ATM transactions beyond limit (other bank) (financial)	Rs.20
ATM transactions beyond limit (other bank) (non-financial)	Rs.10
Free Branch cash deposit limit (based on Monthly Average Balance)	<p>Flexi Next (based on following monthly average balance slabs):</p> <p><1 Lakhs: 12 times of previous month's average balance or 5 lakhs whichever is higher</p> <p>1 Lakhs-<5 Lakhs: 15 times of previous month's average balance</p> <p>>=5 Lakhs: 20 times of previous month's average balance</p> <p>(Or)</p> <p>Flexi Now (based on following monthly average balance slabs):</p> <p><1 Lakhs: 12 times of current month's average balance or 5 lakhs whichever is higher</p> <p>1 Lakhs-<5 Lakhs: 15 times of current month's average balance</p> <p>>=5 Lakhs: 20 times of current month's average balance</p>
Cash Deposit at Branch - Charges beyond Free Limit	Rs. 4 / 1000 (Minimum Rs. 25)
Reissue of Lost/ Damaged ATM Card	Rs.150
DD issuance (Ujjivan/Non-Ujjivan)	Free 5 per month or up to a value of Rs 25,00,000 (whichever is earlier). Post which the charges shall be applicable as: Upto Rs. 2,000 - Rs 75 Rs. 2,001 to Rs. 10,000 – Rs 100 > Rs.10,000 – Rs 3/- per Rs. 1,000
Issuance of duplicate DD	Upto Rs. 2,000 – Rs. 75 Rs. 2,001 to Rs. 10,000 – Rs. 100 > Rs.10,000 – Rs 3/- per Rs.1,000
Cancellation of DD	Rs.75
Revalidation of DD	Rs.75
Cancellation of Non Ujjivan DD	Rs.150
Revalidation of Non Ujjivan DD	Rs.150
Cheque return charges due to insufficient funds	First 2 Return: Rs. 300/return From 3 rd Return: Rs. 750/return
Cheque return charges due to technical reasons	Rs.200
Outward clearing cheque return charges	Rs.200
NEFT, RTGS, IMPS – (Inward)	Free
NEFT, RTGS, IMPS – (Outward)	Free
NACH debit charges	Nil
NACH debit return charges	Rs. 100

NACH credit charges	Nil
NACH credit return charges	Nil
NACH mandate charges	Rs. 50
PIN generation charges	For paper PIN First time- Free Succeeding- Rs. 75 Green PIN – Free
e-statement	Free
Physical account statement	Monthly: 20/- per month Quarterly: 25/- per quarter Half yearly: 30/- per half year Yearly: 35/- per year
Duplicate/Adhoc account statement	Rs.100
SMS alert facility (Per quarter)	Rs. 15
Photo / signature attestation	Rs.100
Address confirmation	Rs.100
Balance confirmation certificate	Rs.100
Stop payment instructions per cheque	Rs.100
Stop payment instructions per cheque series	Rs.200
Standing instructions	Nil
Cash at POS	1% of amount

All the above charges are exclusive of GST

POS Charges*:

Devices	Monthly Rental
mPOS	INR 300
Digital GPRS	INR 700
Paper GPRS	INR 1000

***All the above charges are exclusive of GST**

Cash management service charges*:

Cash Carry Slab (per visit) In Rs.	Beat Service (Every day) In Rs.	On call (On request) In Rs.
Up to 50,000	4000	250
50,001 to 1.00 Lacs	4500	250
1.01 Lac to 2.00 Lacs	5750	350
2.01 Lac to 4.00 Lacs	8750	650
Above 4 Lacs	Case to Case basis	Case to Case basis

***All the above charges are exclusive of GST**

***Offered by third party service providers & at Select locations only**

