



**SCHEDULE OF CHARGES, FEATURES & BENEFITS**

PARTICULARS	FEATURES	UNITS	BUSINESS MAXIMA	BUSINESS-PRIVILEGE
REQUIREMENTS	MAB		₹100,000	50,000
	IKIT		Customised with premium look	Customised with premium look
	IP		₹100,000	₹50,000
CASH RELATED	Cash deposit	Free/month in Values	As per Flexi now/Next - 30X of MAB up to ₹3.5 cr	As per Flexi now/Next - 25X of MAB up to ₹2.5 cr
	Cash Deposit at Branch- Charges beyond Free Limit ( <b>Free cash deposit limit of 20 lacs, explained in Flexi now example</b> )		₹ 2.5/1000- part thereof	₹ 3/1000-part thereof
	Cash withdrawal	Free/month in Nos	Unlimited	Unlimited
		Free/month in Values	Unlimited	Unlimited
RUPAY SELECT DEBIT CARD ( <b>SELECT for Maxima and PLATINUM for Privilege</b> )	Debit Card	ATM withdrawal limit	₹5,00,000 per day ( Unlimited on Ujjivan ATM & up to 25 transactions per month on other bank's ATM)	₹2,50,000 per day ( Unlimited on Ujjivan ATM & up to 15 transactions per month on other bank's ATM)
		Transaction on POS/E com limit. <b>Single POS</b>	₹5,00,000 per day	₹2,50,000 per day
		<b>transaction limit of 5 and 2.5 lacs respectively for Maxima and Privilege and 0.5 lacs and 0.25 lacs for cash withdrawal.</b>		
	Reissue of Lost/Damaged ATM Card		NIL	NIL
	Debit card issuance fee		NIL	NIL

	Debit card (annual fee)- 2nd year onwards		NIL	NIL
	Complimentary PA Insurance- Applicable only for individuals and sole prop. For non- individuals, it can be give as per the MOP guidelines.		10 lacs	2 lacs
	Add-on Debit Card issuance *		NIL	NIL
DD	DD issuance		Unlimited	Free 5 per month or up to a value of ₹50,00,000(whichever is earlier). Post which the charges shall be applicable as: up to ₹ 2,00,000 - Rs 75 , ₹ 2,00,001 to ₹ 10,00,000 – ₹ 100, > ₹10,00,000 – ₹3/- per ₹ 1,000
	Issuance of duplicate DD		NIL	NIL
	Cancellation of DD		NIL	NIL
	Revalidation of DD		NIL	NIL
	Cheque return charges due to insufficient funds (inward)		First 2 returns: ₹ 100/Return from 3rd return onwards: ₹ 250/return	First 2 returns: ₹ 200/Return from 3rd return onwards: ₹ 550/return
	Cheque return charges due to technical reasons (inward)		No charges	No charges
	Outward clearing- cheque return charges		Free 5 per month. Charges beyond free limits- ₹250 for Maxima	Free 3 per month- Charges beyond free limits- ₹200 for Privilege
	Free cheque leaves		Unlimited	200 per quarter(after that Rs 3 per leaf)
	Stop payment instructions per cheque		NIL	₹50
	Stop payment instructions per cheque series		NIL	₹50

NMAB	Non- maintenance of Monthly Average		₹ 750 p.m. if MAB is between 50%<100%	₹500 p.m. if MAB is between 50%<100%
			₹ 1000 p.m. if MAB is less than 50%	₹750 p.m. if MAB is less than 50%
ATM CHARGES-	ATM transactions limit-own bank		Unlimited	Unlimited
	ATM cash withdrawal on account of		₹25 + GST per transaction	₹25 + GST per transaction

	insufficient funds			
	No. of free ATM transactions (other bank) (financial + nonfinancial )		25	15
	Charges for ATM transactions beyond limit (other bank) (financial)		₹21 per transaction	₹21 per transaction
	Charges for ATM transactions beyond limit (other bank) (non-financial)		₹10 per transaction	₹10 per transaction
PAYMENTS	NEFT, RTGS, IMPS –Inward		NIL	NIL
	NEFT, RTGS, IMPS –Outward-through digital channels		NIL	NIL
	NEFT (Outward)-Through Branch		NIL	NIL
	RTGS (Outward)-Through Branch		NIL	NIL
NACH	NACH debit charges		NIL	NIL
	NACH debit return charges		₹100	₹ 100
	NACH credit charges		NIL	NIL

	NACH credit return charges		NIL	NIL
	NACH mandate registration charges		NIL	₹25
STMNT	Daily balance alert-through SMS		NIL	NIL
	Account statement	taken through branch	NIL	Free once per month
	e-statement		NIL	Free
	Duplicate/Adhoc statement		NIL	₹ 50.00
OTHERS	SMS alert facility ( Per quarter )		NIL	NIL
	Photo / signature attestation		NIL	NIL
	Address confirmation		NIL	NIL
	Balance confirmation Certificate		NIL	NIL
	Standing instructions		NIL	NIL
	Account Closure		₹ 500 if the account is closed before 6 Months	₹ 250 if the account is closed before 6 Months
	ATM PIN generation charges		NIL	NIL
	Cash at POS-charges are applicable without any threshold value		1% of the amount	1% of the amount
	OTHER FEATURES			

PAYMENT & COLLECTION	CMS		5 free per month (cash delivery - within city limits), cheque pick up free once in a day- within city limits	3 free per month (cash delivery - within city limits), cheque pick up free once in a day within city limits
		Clubbed with billing solutions	NIL	NIL
	POS	Monthly rental	NIL	50% discount on monthly rental
		Installation charges	NIL	NIL
QR		QR Standee	NIL	NIL
RM mapping*			Yes	YES
Sound box		Monthly rental	NIL	50% discount
BEYOND BANKING	ERP*		ERP for Bulk payment and collection facility	ERP for Bulk payment and collection facility
	HRMS		HRMS (ManPower Mgt Solutions)	HRMS (ManPower Mgt Solutions)
	Accounting		Accounting Solutions	Accounting Solutions
	Vendor management		Vendor management	Vendor management
GI	General Insurance for Fire & other perils.		Insurance for shop/business and GI at subsidized rate (Check cost, first year can be subvented 100%, next year premium to be paid by customer)	Insurance for shop/business and GI at subsidized rate (check cost, first year can be subvented 100%, next year premium to be paid by customer)

\*QR Soundbox service yet to start