



## Schedule of Charges - Edge Current Account

(Effective from - 09.05.2025)

| Particulars  | Charges   |
|--|---|
| Non-maintenance of Monthly Average Balance                         | Rs. 750   |
| Debit Card Issuance Fee (Individuals/Proprietors)                  | NIL   |
| Debit Card Issuance Fee (Authorized Signatory)                     | Rs. 150   |
| Debit Card (annual fee) (2 <sup>nd</sup> year onwards)             | Rs.125  |
| Additional Debit Card Issuance Fee                                 | Rs. 150   |
| Free Cheque Book   | 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 transaction limit (own bank)                                   | Unlimited   |
| No. of ATM transactions (other bank) (Financial+ Non-Financial)    | Rs. 10  |
| ATM transactions beyond limit (financial)                          | Rs. 23  |
| ATM Transactions beyond limit (non-financial)                      | Rs.10   |
| ATM Cash withdrawal transaction failed due to insufficient balance | Rs. 25  |
| Free Branch Cash Deposit Limit (based on monthly average balance)  | <p>Flexi Next (based on following monthly average balance slabs):</p> <p>&lt;1 lakhs: 12 times of previous month's average balance or 5 lakhs whichever is higher</p> <p>1lakhs to &lt;5 lakhs: 15 times of previous month's average balance</p> <p>&gt;= 5lakhs: 20 times</p> <p>MAB: =5 Lakh: 20 times times of previous month's average balance (Or)</p> <p>Flexi Now based on following monthly average balance slabs):</p> <p>&lt;1 lakhs: 12 times of current month's average balance or 5 lakhs whichever is higher</p> <p>1lakhs to &lt;5 lakhs: 15 times of current month's average balance</p> <p>&gt;= 5lakhs: 20 times</p> <p>MAB: =5 Lakh: 20 times of current month's average balance</p> |
| Cash Deposit at Branch- Charges beyond Free limit                  | Rs. 4/1000 (Minimum Rs. 25)   |
| Re-issue of Lost/damaged ATM Card                                  | Rs.150  |
| DD Issuance (Ujjivan)  | <p>Free 5 per month or up to a value of Rs 25,00,000 (whichever is earlier).</p> <p>Post which the charges shall be applicable as:</p> <p>Upto Rs. 2,000 - Rs 75</p> <p>Rs. 2,001 to Rs. 10,000 – Rs 100</p> <p>&gt; Rs.10,000 – Rs 3/- per Rs. 1,000</p>   |
| Issuance of Duplicate DD   | <p>Upto Rs. 2,000 – Rs. 75</p> <p>Rs. 2,001 to Rs. 10,000 – Rs. 100</p> <p>&gt; Rs.10,000 – Rs 3/- per Rs.1,000</p>   |
| DD cancellation charges<br>DD revalidation charges                 | Rs. 75  |
| Physical Account statement   | <p>Monthly: Rs. 20 per month</p> <p>Quarterly: Rs. 25 per quarter</p> <p>Half yearly: Rs.30 half yearly</p> <p>Yearly: Rs. 35 per year</p>  |

|  |  |
|--|--|
| Cheque return charges due to insufficient funds    | First 2 returns: Rs. 300/Return<br>From 3rd onwards: 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 Credit Charges                                | NIL  |
| NACH Debit Return Charges                          | Rs. 100  |
| NACH Credit Return Charges                         | NIL  |
| NACH mandate charges                               | Rs. 50   |
| PIN Generation Charges                             | For paper PIN First Time-Free<br>Succeeding- Rs.75<br>Green PIN – Free |
| e-statement  | Free   |
| Duplicate/Ad-hoc Statement                         | Rs. 100  |
| SMS alert facility (per quarter)                   | NIL  |
| Address confirmation                               | Rs. 100  |
| Photo/Signature attestation                        | 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 transaction amount   |
| Account Closure Charges                            | NIL  |
| <i>*All the above charges are exclusive of GST</i> |  |