

## SCHEDULE OF CHARGES – MAXIMA SAVINGS ACCOUNT

(effective 16.05.2025)

Monthly Average Balance (MAB)	
Balance Maintenance Requirement (Individual/Family) *	SA MAB >= Rs. 1,00,000 (or) Cumulative FD >= Rs 15,00,000 (Active FD in the name of the first holder)
Fees for not meeting monthly eligibility criteria	Rs. 599 – (MAB < Rs. 1,00,000 and >= Rs. 50,000) (or) Rs. 999 – (MAB < Rs. 50,000)
Debit card & ATM Transactions	
Debit card type	Rupay Select Card
Primary Debit Card Issuance Fee (1 <sup>st</sup> year)	Nil
Primary Debit Card AMC (2 <sup>nd</sup> year onwards)	Nil
Joint Debit Card Issuance Fee (1 <sup>st</sup> year)	Nil
Joint Debit Card AMC (2 <sup>nd</sup> year onwards)	Nil
Reissue of Lost/ Damaged ATM Card	Nil
Number of Free ATM transaction (own bank)	Unlimited
Number of Free ATM transaction (other bank)	Unlimited
Domestic ATM transactions beyond limit (Financial)	Nil
Domestic ATM transactions beyond limit (Non-Financial)	Nil
Domestic Cash withdrawal at POS	1% of the transaction amount
Domestic Daily Debit Card Limits - ATM	Rs. 2,50,000
Domestic Daily Debit Card Limits – PoS Terminals/E-Commerce	Rs. 5,00,000
Domestic ATM Cash Withdrawal Trx. failed due to Insuff. funds	Rs. 25
International Daily Debit Card Limits - ATM	Rs. 2,50,000
International Daily Debit Card Limits – PoS Terminals	Rs. 5,00,000
International Daily Debit Card Limits – E-Commerce	Rs. 1,00,000
International Mark-Up Fee	3.5%
International ATM Access Fee	Cash withdrawal: Rs.125 Balance Check: Rs.25
Green PIN generation charges	Nil
Cheque & Cash Transactions	
Cheque Book	Free
Cash Deposit monthly Limit (for personal use)	Unlimited Free
Cash Withdrawal monthly Limit	Unlimited Free^
Payment Services	
Inward NEFT/RTGS/IMPS	Free
Outward NEFT - MB/IB	Free
Outward NEFT - Branch	Free
Outward RTGS - MB/IB	Free
Outward RTGS - Branch	Free

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Outward IMPS	Free
DD Issuance	Free
DD Issuance (duplicate)	Free
Cancellation of DD	Free
Revalidation of DD	Free
Stop Payment Instructions per Cheque	Free
Stop Payment Instruction per Series	Free
NACH Debit Charges	Free
NACH Credit Charges	Free
<b>Miscellaneous Charges</b>	
Standing Instructions ( <i>excl. Loans &amp; RD</i> )	Free
Standing Instruction Rejection/Failure ( <i>excl. Loans &amp; RD</i> )	Free
Cheque Return Inward/Outward ( <i>insufficient funds</i> )	Rs. 150
NACH Debit Return Charges	Rs. 100
NACH Credit Return Charges	Free
NACH Mandate Charges	Free
<b>Account Closure</b>	
Account Closure Charges ( <i>Within 14 days and after 1 year</i> )	Nil
Account Closure Charges ( <i>Beyond 14 days and within 1 year</i> )	Rs. 1000
<b>Other Banking Services</b>	
Passbook	Free
Replacement of Lost Passbook	Free
Photo Attestation	Free
Signature Attestation	Free
Address Confirmation	Free
Interest Certificate	Free
Balance Confirmation Certificate	Free
Activation of Inoperative Account	Free
SMS Alerts	Free
Physical Statement at Branch	Free
E-Statement Facility	Free

**Note:**

All the above charges are exclusive of goods and service tax (GST)

^TDS under Section 194N will be applicable