



### Schedule of Charges - Navratna Program

The charges applicable on the accounts onboarded to Navratna Program  
opened with Maxima Savings Account

Features/Benefits/Eligibility/Charges	
Balance Requirements	
Average Monthly Balance (AMB)	Rs. 5 Lakhs
Total Relationship Value (TRV)	Rs. 25 Lakhs
Non-Maintenance Charges*	NIL, If AMB/TRV is met
Debit card	
Primary Debit Card	International RuPay Select
Primary Debit Card Issuance Fee	NIL
Primary Debit Card Maintenance Charges (1 <sup>st</sup> Year)	NIL
Joint Debit Card Type	International RuPay Select
Joint Debit Card Issuance Fee	NIL
Joint Debit Card Maintenance Charges (1 <sup>st</sup> Year)	NIL
Reissue of Lost/ Damaged ATM Card	NIL
Number of Free ATM transaction (own bank)	Unlimited
Number of Free ATM transactions (other bank)	Unlimited
ATM transactions charges beyond limit (own bank) (Financial)	NIL
ATM transactions charges beyond limit (own bank) (Non-Financial)	NIL
ATM transactions beyond limit (other bank) (Financial)	NIL
ATM transactions beyond limit (other bank) (non-Financial)	NIL
Cash withdrawal limit at ATM	Rs. 2,50,000
E-Com & POS transaction limit	Rs. 5,00,000
DD	
Free DD Limit	Unlimited
Issuance of DD	NIL
Issuance of Duplicate DD	NIL
Cancellation of DD	NIL
Revalidation of DD	NIL
Cheque services	
Cheque book issuance & Re-issuance charges	NIL
Inward Cheque return charges	Rs. 150
Outward Cheque return charges	NIL
Stop payment instructions per cheque	NIL

Stop payment instructions series	NIL
<b>Payment Services</b>	
Outward IMPS/NEFT/RTGS in Branch/IB/MB	NIL
NACH Debit Return Charges	Rs. 100
NACH Mandate Charges	NIL
<b>Other Charges</b>	
SMS alert Charges	NIL
Physical Account statement Charges	NIL
Passbook/ Duplicate Passbook Issuance Charges	NIL

\*Non-Maintenance Charges: If AMB (or) TRV is not met for 3 consecutive months, customer will be de-flagged from the Navratna program