

AVERAGE MONTHLY BALANCE (Change from Average Quarterly Balance to Average Monthly Balance)

AMB (50% for semi-urban and rural branches) Please Note: The Balance Maintenance criteria has been changed from average quarterly balance to average monthly balance	₹25000 (50% for Semi-urban and Rural branches)
AMB non-maintenance charges	If AMB maintained is >75% but <100%, 5% of the shortfall in AMB, Min of ₹100/- Max of ₹400/-, if AMB maintained is >50% but <=75%, 5% of the shortfall in AMB, Max of ₹500/-, if AMB maintained is >25% but <=50%, 6% of the shortfall in AMB, Max of ₹700/-, if AMB maintained is <=25%, 6% of the shortfall in AMB, Max of ₹800/-

FD IN LIEU OF AMB

Tenure of the FD should be at least 1 year & above	₹2,00,000
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DEBIT CARD SPENDS IN LIEU OF AMB

Spend with you platinum debit card at POS or Online and get AMB waiver	₹15999 (per month)
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GROUPING WITH FAMILY ACCOUNTS OR BUSINESS (Change from Average Quarterly Balance to Average Monthly Balance)

Current Account Grouping	Can be grouped to Current Account of equal or higher value
Savings Account Grouping	3 accounts of family member SA of the same or lower value can be grouped
Group AMB for Savings Grouping	Combined AMB of all the accounts in the group
Savings Group AMB Non-maintenance Charges (FD in lieu of AMB/ debit card spends in lieu of AMB will not be considered for group AMB non-maintenance charges)	If the AMB is not maintained as a group, all accounts which have failed to maintain the AMB will be charged as per the AMB non-maintenance charges of the respective account variant.
Cheque book (PAP cheque book of 25 leaves) limit	2 cheque books free per quarter
Charges beyond free limits	₹2 per leaf

COLLECTIONS

Local cheque clearing	Free
Outstation cheque collection charges at bank location	Free
Outstation cheque collection charges at non-bank location	Free
RTGS inward / NEFT inward / IMPS inward	Free
Foreign inward remittance	Free

PAYMENTS

Demand Draft and Payorder at branch locations	Free upto 5 DD's per month
Charges beyond free limits	₹50 per DD
Demand Draft at non-branch locations	₹100 per DD
PAP cheque payment	Free
RTGS and NEFT outward at branch (free online)	NEFT : Upto ₹ 100000/- ₹ 2.5, From ₹ 10001 to ₹ 100000 : ₹ 5, From ₹ 100000 to ₹ 200000 : ₹ 15, Above ₹ 200000 : ₹ 25. RTGS : From ₹ 200000 to ₹ 500000 : ₹ 25, Greater than ₹ 500000 : ₹ 50.
IMPS outward (per day limit of ₹2,00,000/-)	Upto ₹50,000/- charges of ₹5/- per transaction, ₹50,001 to ₹2,00,000/- charges of ₹15/- per transaction.

CASH CHARGES

Cash Deposit limit at home location (including ATM and Branch)	5 times of the previous month's AMB or ₹1,25,000 per month whichever is lower
Charges beyond free limits	₹3/1000
Cash Deposit limit at Non-Home location (including ATM and Branch)	₹50000 per month
Charges beyond free limits	₹4/1000
Cash Withdrawal at home location	Free
Cash Withdrawal at non-home location	₹4/1000
Debit Card Cash Withdrawal txns at metro locations (other Bank ATMs)	4
Debit Card Cash Withdrawal txns at non-metro location (other Bank ATMs)	6
Charges beyond free limits of ATM withdrawals	₹ 20 per transaction
Cash withdrawal outside India (for international cards only)	₹ 110/- per transaction
Balance Inquiry Outside India (for international cards only)	₹ 25/- per transaction

I/We hereby confirm that I/We have read and understood the schedule of charges for Value Plus Savings Account

1. _____
(Signature with stamp for Non-Individuals)

2. _____
(Signature with stamp for Non-Individuals)

OTHER CHARGES

Rupay/VISA Classic Debit Card (Charges for Issuance, annual fees, re-issuance)	Free for first year, ₹150 per year from second year
Rupay Platinum Debit Card with chip (Charges for issuance, annual fees, re-issuance)	₹550
VISA Gold Debit Card (Charges for Issuance, annual fees, re-issuance)	₹350
VISA Platinum Debit Card (Charges for Issuance, annual fees, re-issuance)	₹500
VISA Signature Debit Card (Charges for Issuance, annual fees, re-issuance)	₹999
Card Transaction Slip Retrieval charges (for incorrect claims)	₹250/- per slip
Stop payment single cheque (free online)	₹100 per cheque
Stop payment series (free online)	₹150 for a series of 25 cheques
Outward cheque return charges for financial reasons	₹50 per cheque
Outward cheque return charges for technical reasons	NIL
Inward cheque return charges for financial reasons	₹350 per cheque for up to 2 cheques, ₹500 per cheque for 3-5 cheques, ₹750 per cheque 6th cheque onwards
Inward cheque return charges for technical reasons	NIL
Standing instructions set up/Amendment (Free for RD/SIP/Bill Payment)	Free
Standing Instructions failure (return)	₹150 per return
ECS / NACH return due to financial reasons	₹200 per return
SMS alerts	₹15 per quarter

CERTIFICATE AND REPORT ISSUANCE

Balance Certificate at Branch (online free)	₹250 per instance
Previous year balance and interest statement (free online)	1 free per annum, ₹300 per statement thereafter
Passbook issuance	Free
Duplicate Passbook issuance	₹50
Signature verification certificate / Photo attestation / Address confirmation	₹50 per instance
Duplicate TDS certificate	₹100
Duplicate account statement print (free online or on email)	₹200
DD / PO revalidation / cancellation	₹100
Account closure charges if closed on customer request before 6 months of account opening date and after 15 days of account opening.	₹500
Account inactive charges	NIL

DOORSTEP BANKING*

Cheque pickup	₹50 per instance
Cheque pickup beat (Per month)	₹300

Cash pickup beat (charges per month)

Up to ₹200000	₹2200
₹200000 to ₹500000	₹3200
₹500000 to ₹1000000	₹8000
₹1000000 to ₹2000000	₹12000
₹2000000 above	Contact branch

Cash pickup on call (charges per instance)

Up to ₹200000	₹150
₹200000 to ₹500000	₹300
₹500000 to ₹1000000	₹500
₹1000000 to ₹2000000	₹800
₹2000000 above	Contact branch

NO. OF TRANSACTIONS

Aggregation of all the customer induced transactions including:	
Cash/Cheque/RTGS/NEFT/DSB/DD(Excluding Online and ATM Txn)	15 txns free per month
Charges beyond free limits	₹15 per transaction over and above the individual transaction limit charges

* Available on request at select locations only. Taxes as applicable will be additional.PAP= Payable At Par NA: Not Applicable SA: Savings Account CA: Current Account

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1. _____ 2. _____
 (Signature with stamp for Non-individuals) (Signature with stamp for Non-individuals)