

Feature	Excell - IT
Average Monthly Balance	Nil
Non Maintenance Charges	No Charges Applicable
Cheque book (PAP cheque book of 10 leaves) limit	1 cheque book free per quarter
Charges beyond free limits	₹2 per leaf
Local cheque clearing	Free
Outstation cheque collection charges at bank location	Up to ₹5000 – Charge of ₹25,
	Above 5000 and up to and including ₹10,000 – Charge of ₹50,
	Above ₹10,000 and up to including ₹100000 – Charge of ₹100
Outstation cheque collection charges at non-bank location	Above ₹100000 – Charge of ₹150
RTGS inward / NEFT inward / IMPS inward OO	Free
Foreign inward remittance	Free
Demand Draft and Pay order at branch locations	15 per quarter
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 : Up to ₹ 10000/- ₹ 2.25, From ₹ 10001 to ₹ 100000 : ₹ 4.5, From ₹ 100001 to ₹200000 : ₹ 14.5, Above ₹ 200000 : ₹ 24.5. RTGS: From ₹ 200000 to ₹ 500000 : ₹ 20, Greater than ₹ 500000 : ₹ 40.
IMPS outward ( per day limit of ₹2,00,000/- )	Free
Cash Deposit limit at home location (including ATM and Branch)	Free
Charges beyond free limits	₹3/1000
Cash Deposit limit at Non-Home location (including ATM and Branch)	Up to ₹ 2,00,000
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)	5
Debit Card Cash Withdrawal txns at non-metro location (other Bank ATMs)	5
Charges beyond free limits of ATM withdrawals	₹21 per txn
Cash withdrawal outside India (for international cards only)	₹ 110/- per transaction
Balance Inquiry Outside India (for international cards only)	₹ 25/- per transaction
Card Transaction Slip Retrieval charges (for incorrect claims)	₹250/- per slip
Debit Card Charges	Visa Platinum Debit card - ₹ 199 + GST
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 Reason	₹50 per cheque

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Inward Cheque return charges for financial Reason	₹350 per cheque for up to 2 cheques,
	₹500 per cheque for 3-5 cheques,
	₹750 per cheque 6th cheque onwards
Inward /outward Cheque return charges for technical Reason	Nil
Standing instructions set up/Amendment (Free for RD/SIP/Bill Payment)	₹25 per instance
Standing instructions set up/Amendment (Free for RD/SIP/Bill Payment)	₹150 per return
ECS / NACH return due to Financial reasons	₹200 per return
SMS alerts	Free
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)	₹ 50
DD / PO revalidation / cancellation	₹ 100
Account closure charges if closed on customer request after 15 days of account opening and before completing 6 months.	₹ 500
<b>Cheque pickup (on call)</b>	
Charges beyond free limits	₹50 per instance
Cheque pickup beat (Per month)	₹ 300
<b>Cash pickup beat (charges per month)</b>	
Up to ₹200000	₹ 2,200
₹200000 to ₹500000	₹ 3,200
₹500000 to ₹1000000	₹ 8,000
₹1000000 to ₹2000000	₹ 12,000
₹2000000 above Contact branch	Contact branch
<b>Cash pickup on call (charges per instance)</b>	
Up to ₹200000	₹ 150
₹200000 to ₹500000	₹ 300
₹500000 to ₹1000000	₹ 500
₹1000000 to ₹2000000	₹ 800
₹2000000 above Contact branch	Contact branch