

AVERAGE MONTHLY BALANCE	
Average Monthly Balance (AMB)	₹10,000/- In Metro, Urban branches ₹5,000/- in Semi-urban branches ₹2,500/- in Rural branches
AMB Non-maintenance charges	No Charges Applicable
NRO ACCOUNT AS ADDITIONAL ADD ON ACCOUNT WITHOUT SEPARATE AMB REQUIREMENT	
Incase of the customer having both the NRE and NRO Accounts with the same "Mode of Operation"	No AMB Charges applicable for NRO account
GROUPING WITH FAMILY ACCOUNTS OR BUSINESS	
Savings Account Grouping	Can be grouped to Savings Account of higher value
Group AMB for Savings Grouping	As per the value of the grouping
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)	As per the non-maintenance charges of the group
Cheque book (PAP cheque book of 25 leafs) limit	1 cheque book free per quarter
Charges beyond free limits	₹2 per leaf
COLLECTIONS	
Local cheque clearing	Free
Outstation cheque collection charges at bank location	Up to ₹5,000 – Charge of ₹25, Above 5,000 and up to and including ₹10,000 – Charge of ₹50, Above ₹10,000 and up to including ₹1,00,000 – Charge of ₹100, Above ₹1,00,000 – Charge of ₹150
Outstation cheque collection charges at non-bank location(Non PAP)	
RTGS inward / NEFT inward / IMPS inward	Free
Foreign inward remittance	Free
PAYMENTS	
Demand Draft and Payorder at branch locations	Free up to 3 DDs per month
Charges beyond free limits	₹50 per DD
Demand Draft at non-branch locations	₹100 per DD
PAP cheque payment	Free
RTGS & NEFT Online	Free
RTGS and NEFT outward at branch (free online)	NEFT : Upto ₹10,000/- ₹2.25, From ₹10,001 to ₹1,00,000 : ₹4.5, From ₹1,00,000 to ₹2,00,000 : ₹14.5, Above ₹2,00,000 : ₹24.5. RTGS: From ₹2,00,000 to Rs. 5,00,000 : Rs. 20, Greater than ₹5,00,000 : ₹40.
IMPS outward ( per day limit of ₹2,00,000/- )	Free
CASH CHARGES	
Cash Deposit limit at home location (Branch)	Free up to ₹1,00,000 per month
Charges beyond free limits	₹3/1000
Cash Deposit limit at Non-Home location (Branch)	NIL
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)	Free 36 Times a Financial Year
Debit Card Cash Withdrawal txns at non-metro location (other Bank ATMs)	Free 36 Times a Financial Year
Charges beyond free limits of ATM withdrawals	₹20 per txn
Cash withdrawal outside India (for international cards only)	₹110 per txn
Balance Inquiry Outside India (for international cards only)	₹25 per txn

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

1. \_\_\_\_\_  
( Customer Signature )

2. \_\_\_\_\_  
( Customer Signature )

**OTHER CHARGES**

NRE VISA International Classic Debit Card (Charges for Issuance, annual fees, re-issuance)	Free
NRO Rupay Domestic Classic Debit Card (Charges for Issuance, annual fees, re-issuance)	Free
Rupay NRO/NRE Domestic Platinum Debit Card with chip (Charges for issuance, annual fees, re-issuance)	Free
NRE VISA International Platinum Debit Card (Charges for issuance, annual fees, re-issuance)	Free
NRE VISA International Signature Debit Card (Charges for Issuance, annual fees, re-issuance)	₹400
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
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/ Outward cheque return charges for technical reasons	NIL
Standing instructions set up/Amendment (Free for RD/SIP/Bill Payment)	₹25 per instance
Standing Instructions failure (return)	₹150 per return
ECS / NACH return due to financial reasons	₹200 per return
SMS alerts	Free

**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)	₹50
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 (on call)	₹50 per instance
<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

**No. of Transactions**

Aggregation of all the customer induced transactions including:	
Cash/Cheque/RTGS/NEFT/DSB/DD/IMPS (excluding online and ATM transaction, but including IMPS)	8 transactions 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

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1. \_\_\_\_\_ 2. \_\_\_\_\_  
(Customer Signature) (Customer Signature)