

| AVERAGE MONTHLY BALANCE | |
|---|--|
| AMB (50% in semi-urban and rural branches or if the proprietor is a woman in metro / urban branches) | ₹40000 |
| AMB non-maintenance charges | Nil |
| Transaction Charges | If AMB maintained is less than 75% of the required product AMB in any month, all free transactions limits will be withdrawn and each transaction will be chargeable as per the Current Account Schedule of Charges in subsequent month |
| GROUPING WITH FAMILY ACCOUNTS OR BUSINESS | |
| Group AMB Balance will not be considered if the 'Average Monthly Balance' maintained under an account in the group falls less than 75% and transaction charges will be applicable on the free transaction limits at an account level also | |
| CHEQUE BOOK | |
| Free transactions shall be withdrawn if the 'Average Monthly Balance' maintained is less than 75% of the required product AMB and charges will be applicable on every transaction | |
| Cheque book (PAP cheque book of 25 leaves) | 3 cheque books free per month |
| Charges beyond free limits | ₹2 per leaf |
| COLLECTIONS | |
| Local cheque clearing | Free |
| Outstation cheque collection charges at bank location | Up to ₹5000: ₹25, Above 5000 and up to and including ₹10,000: ₹50, Above ₹10,000 and up to and including ₹100000: ₹100, Above ₹100000: ₹150 |
| Outstation cheque collection charges at non-bank location | |
| RTGS inward / NEFT inward / IMPS inward | Free |
| PAYMENTS | |
| Free transactions shall be withdrawn if the 'Average Monthly Balance' maintained is less than 75% of the required product AMB and charges will be applicable on every transaction | |
| Demand Draft and Payorder at branch locations | Free up to 15 DDs 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) | Free at branches if 75% or above of the required product AMB is maintained in the previous month* NEFT : Upto ₹ 10000/- ₹ 2.25, From ₹ 10001 to ₹ 100000 : ₹ 4.5, From ₹ 100000 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 CHARGES | |
| Free transactions shall be withdrawn if the 'Average Monthly Balance' maintained is less than 75% of the required product AMB and charges will be applicable on every transaction | |
| Combined Free Cash Deposit limit at home + Non Home Location (including ATM and Branch) | 12 times of the previous month's AMB, maximum of ₹25 lacs per month |
| Charges beyond free limits | ₹3/1000 |
| Cash Withdrawal at home location | Free |
| Cash Withdrawal at non-home location | Free up to ₹50000 per day by self or third party, beyond which charges of ₹4/1000 |
| Debit Card Cash Withdrawal txns at metro location (other Bank ATMs) | 3 |
| Debit Card Cash Withdrawal txns at non-metro location (other Bank ATMs) | 5 |
| Charges beyond free limit 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 |
| OTHER CHARGES | |
| Rupay/VISA Classic Debit Card (charges for issuance, annual fees, re-issuance) | Free |
| Rupay Platinum Debit Card (charges for issuance and re-issuance) | ₹100. |

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| VISA Gold Debit Card (charges for issuance and re-issuance) | ₹100 |
| VISA Platinum Debit Card (charges for issuance and re-issuance) | ₹150 |
| VISA Signature Debit Card (charges for issuance and re-issuance) | ₹400 |
| Card Transaction Slip Retrieval charges (for incorrect claims) | ₹250 per cheque |
| 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) | ₹200 per return |
| ECS / NACH return due to financial reasons | ₹200 per return |
| SMS alerts | Free |

CERTIFICATE AND REPORT ISSUANCE

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|---|--|
| Balance Certificate at branch (online free) | ₹250 per instance |
| Previous year balance and interest statement | 1 free per annum. ₹300 per statement thereafter. |
| 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*

Free transactions shall be withdrawn if the 'Average Monthly Balance' maintained is less than 75% of the required product AMB and charges will be applicable on every transaction

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|------------------------------------|--|
| Cheque pickup on call per instance | One free pickup per day (₹50 per call if more than once a day) |
| Cheque pickup beat (per month) | ₹450 |

Cash pickup beat (charges per month)

| | |
|----------------------|----------------|
| Up to ₹200000 | ₹2200 |
| ₹200000 to ₹500000 | ₹3200 |
| ₹500000 to ₹1000000 | ₹8000 |
| ₹1000000 to ₹2000000 | ₹12000 |
| Above ₹2000000 | 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 |
| Above ₹2000000 | Contact branch |

* 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

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

1. _____
(Signature with stamp for Nonindividuals)

2. _____
(Signature with stamp for Nonindividuals)