

**Schedule of Charges – Namma Savings Account** (Applicable from 8th January 2023)


(Product discontinued)

Average Monthly Balance Requirement	NIL with continuation of RD + SIP (as below)
<b>MANDATORY : RECURRING DEPOSIT / SYSTEMATIC INVESTMENT PLAN IN LIEU OF AMB</b>	
Tenure of the RD / SIP should be as per the product norms of RD / SIP (Debit account for RD / SIP should be the same Namma Savings Account) EDGE SIP is applicable only for resident individuals in the age group of 18 - 51 years.	₹3000 per instalment - Metro, Urban branches ₹2000 per instalment - Semi Urban branches ₹1000 per instalment - Rural branches
<b>IMPORTANT :</b>	RD / SIP must be linked / serviced (payment of instalment) on monthly basis regularly, till such time the account is live. On completion of the specific tenure of RD / SIP or in case of pre-closure, customers can opt for change of product variant.
Charges in case of failure to service RD / SIP installment (to be charged monthly)	<b>NO CHARGES APPLICABLE</b>
<b>GROUPING WITH FAMILY ACCOUNTS OR BUSINESS</b>	
Current Account Grouping	NA
Savings Account Grouping	NA
Cheque book (PAP cheque book of 25 leafs) limit	1 cheque book free per quarter
Charges beyond free limits	₹2 per leaf
<b>COLLECTIONS</b>	
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, Above ₹100000 – Charge of ₹150
Outstation cheque collection charges at non-bank location	
RTGS inward / NEFT inward / IMPS inward	Free
Foreign inward remittance	Free
<b>PAYMENTS</b>	
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 and NEFT outward at branch (free online)	NEFT : Upto ₹10,000/- ₹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 ₹5,00,000/- )	₹ 1per Transaction
<b>CASH COLLECTION</b>	
Cash Deposit limit at home location (including ATM and Branch)	Free up to ₹1,00,000 per month
Cash Deposit limit at Non-Home location (including ATM and 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)	3 transaction
Debit Card Cash Withdrawal txns at non-metro location (other Bank ATMs)	5 transaction
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
<b>OTHER CHARGES</b>	
Rupay/VISA Classic Debit Card (Charges for issuance, Annual maintenance and re-issuance)	₹125
VISA/Rupay Platinum Debit Card (Charges for issuance, Annual maintenance and re-issuance)	₹125
VISA Gold Debit Card (Charges for issuance, Annual maintenance and re-issuance)	₹199
ELITE / VISA Signature Debit Card (Charges for issuance, Annual maintenance and re-issuance)	₹499
Card Transaction Slip Retrieval charges(for incorrect claims)	₹250/- per slip

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

 1. \_\_\_\_\_  
 (Signature with stamp for Non-individuals)

 2. \_\_\_\_\_  
 (Signature with stamp for Non-individuals)

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	₹100 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 (Debit and Credit Transactions)	Free
SMS alerts	₹10 per quarter (only if facility is availed)

**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 after 15 days of account opening and before completing 6 months.	₹500
Account inactive charges	NIL

**DOORSTEP BANKING\***

Cheque pickup (on call)	₹50 per instance
Cheque pickup beat (Per month)	₹300
<b>Cash pickup beat (charges per month)</b>	
Up to ₹200000	₹2200
₹200000 to ₹500000	₹3200
₹500000 to ₹1000000	₹8000
₹1000000 to ₹2000000	₹12000
₹2000000 above	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

**NO. OF TRANSACTIONS**

Aggregation of all the customer induced transactions including:	
Cash/Cheque/DSB/DD (Excluding online and ATM transactions)	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 CA= Current Account

\*Cash withdrawal failed due to insufficient funds considered as financial transaction

^All Debits, Credits above ₹ 5,000 only (for alert of credit below ₹ 5,000 raise request with branch or customer care)

\*ELITE Debit Card is issued to ELITE customers only, Rs. 499 charges applicable if customer no longer holds ELITE program status (contact customer care/branch for replacement debit card to avoid charges)

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