

Schedule of Charges – Namma Savings Account (Effective 01st Jan, 2025)

(Product discontinued)

Average Monthly Balance Requirement	NIL with continuation of RD + SIP (as below)
MANDATORY : RECURRING DEPOSIT / SYSTEMATIC INVESTMENT PLAN IN LIEU OF AMB	
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
IMPORTANT :	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)	NO CHARGES APPLICABLE
GROUPING WITH FAMILY ACCOUNTS OR BUSINESS	
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
COLLECTIONS	
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
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 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
CASH COLLECTION	
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 Financial Transaction, ₹10 per Non-Financial Transaction
Non Equitas ATM usage- Cash Withdrawal decline due to insufficient funds	₹10/- per transaction
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 maintenance and renewal)	₹125
VISA/Rupay Platinum Debit Card (Charges for issuance, Annual maintenance and renewal)	₹125
VISA Gold Debit Card (Charges for issuance, Annual maintenance and renewal)	₹199
ELITE / VISA Signature Debit Card (Charges for issuance, Annual maintenance and renewal)	₹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. _____ 2. _____
 (Signature with stamp for Non-individuals) (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)	10 Free SMS per month. Thereafter, 30 paise per SMS.
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
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/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

*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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