

Selfe Savings Account (Effective 01st Jan, 2025)



ACCOUNT & CHEQUE BOOK		SELFE DIGITAL SAVINGS (FULL KYC)	
Average Quarterly Balance	NIL	NIL	NIL
Non Maintenance Charges	NA	NA	NA
ACCOUNT & CHEQUE BOOK		SELFE DIGITAL SAVINGS (FULL KYC)	
Current Account Grouping	Can be grouped to Current Account of equal or higher value	Can be grouped to Current Account of equal or higher value	Can be grouped to Current Account of equal or higher value
Savings Account Grouping	Can be grouped to Savings Account of equal or higher value	Can be grouped to Savings Account of equal or higher value	Can be grouped to Savings Account of equal or higher value
Cheque book (PAP cheque book of 25 leafs)	No Free Limit charges applicable	No Free Limit charges applicable	No Free Limit charges applicable
Charges beyond free limits	Rs. 2/- leaf	Rs. 2/- leaf	Rs. 2/- leaf
COLLECTIONS			
Local Cheque clearing	Free	Free	Free
Outstation cheque collection charges at bank location	Upto Rs. 5000 charge of Rs. 25, Above 5000 and upto and including Rs. 10,000 charge of Rs. 50/-, Above Rs. 10,000 and upto including Rs. 100000 charge of Rs. 100/-, Above Rs. 100000 charge of Rs. 150/-	Upto Rs. 5000 charge of Rs. 25, Above 5000 and upto and including Rs. 10,000 charge of Rs. 50/-, Above Rs. 10,000 and upto including Rs. 100000 charge of Rs. 100/-, Above Rs.100000 charge of Rs. 150/-	Upto Rs. 5000 charge of Rs. 25, Above 5000 and upto and including Rs. 10,000 charge of Rs. 50/-, Above Rs. 10,000 and upto including Rs. 100000 charge of Rs. 100/-, Above Rs.100000 charge of Rs. 150/-
Outstation cheque collection charges at non-bank location			
RTGS/NEFT/IMPS Inward	Free	Free	Free
Foreign inward remittance	Free	Free	Free
PAYMENTS			
Demand Draft and Payorder at branch locations	No Free Limit charges applicable	No Free Limit charges applicable	No Free Limit charges applicable
Charges beyond free limits	Rs. 50 per DD	Rs. 50 per DD	Rs. 50 per DD
Demand Draft at non-branch locations	Rs. 100 per DD	Rs. 100 per DD	Rs. 100 per DD
PAP Cheque payment	Free	Free	Free
RTGS and NEFT Outward (Free online, chargeable through branch)	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.	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.	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/-)	Rs. 1 per transaction	Rs. 1 per transaction	Rs. 1 per transaction
CASH CHARGES			
Cash Deposit at home location	No Free Limit charges applicable	No Free Limit charges applicable	No Free Limit charges applicable
Cash Deposit at Non-Home location	No Free Limit charges applicable	No Free Limit charges applicable	No Free Limit charges applicable
Charges beyond free limits	Rs. 4/1000	Rs. 4/1000	Rs. 4/1000
Cash Withdrawal at home location	Free (only through withdrawal slip upto Rs. 5000/- per txn)	Free (only through withdrawal slip upto Rs. 5000/- per txn)	Free (only through withdrawal slip upto Rs. 5000/- per txn)
Cash Withdrawal at Non-Home location	Free upto Rs. 50,000/- per month, beyond which charges of Rs. 4/1000	Free upto Rs. 50,000/- per month, beyond which charges of Rs. 4/1000	Free upto Rs. 50,000/- per month, beyond which charges of Rs. 4/1000
Debit Card Transactions at metro locations (Other Bank ATMs - Include Financial & Non Financial)	3 txns per month	3 txns per month	3 txns per month
Debit Card Transactions at non-metro locations (Other Bank ATMs - Include Financial & Non Financial)	5 txns per month	5 txns per month	5 txns per month
Charges Non Financial Transactions beyond free limits of ATM withdrawals	Rs. 10 per txn	Rs. 10 per txn	Rs. 10 per txn
Charges beyond free limits of ATM Withdrawal	Rs. 21 per txn	Rs. 21 per txn	Rs. 21 per txn
Non Equitas ATM usage – Cash Withdrawal decline due to insufficient funds	NA	Rs. 10 per txn	Rs. 10 per txn
Cash withdrawal outside India (fo international cards only)	110/- per transaction	110/- per transaction	110/- per transaction
Balance Inquiry Outside India (for international cards only)	25/- per transaction	25/- per transaction	25/- per transaction
OTHER CHARGES			
VISA Virtual Debit Card (can be used online)	Not applicable	Rs. 125/-	Rs. 125/-
Rupay/VISA Classic (Charges for issuance, annual fees, re-issuance)	Rs. 125/-	Rs. 125/-	Rs. 125/-
VISA Gold (Charges for issuance, annual fees, re-issuance)	Rs. 125/-	Rs. 199/-	Rs. 199/-
VISA Platinum Debit Card Annual Fee	Not applicable	Rs. 499/-	Rs. 499/-
Card Transaction Slip Retrieval charges (for incorrect claims)	-	Rs. 250/- per slip	Rs. 250/- per slip
Stop payment single cheque (free online)	-	Rs. 100/- per cheque	Rs. 100/- per cheque

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

(Signature with stamp for Non - individuals)

(Signature with stamp for Non - individuals)

VISA Signature (Charges for issuance, annual fees, re-issuance)	Rs. 499/-	Rs. 150/- for series
Card Transaction Slip Retrieval charges (for incorrect claims)	Rs.250/- per slip	Rs. 100/- per cheque
Stop payment single cheque(free online)	Rs. 100/- per cheque	NIL
Stop payment series(free online)	Rs. 150/- for series	Upto 2 cheques Rs. 350/- per cheque, 3-5 cheques Rs. 500, 6th cheque onwards Rs. 750 per cheque
Outward cheque return charges for financial reasons	Rs. 100/- per cheque	NIL
Outward cheque return charges for technical reasons	NIL	Free
Inward cheque return charges for financial reasons	Upto 2 cheques Rs. 350/- per cheque, 3-5 cheques Rs. 500, 6th cheque onwards Rs. 750 per cheque	Free
Inward cheque return charges for technical reasons	NIL	Rs. 150/- per return
Standing instructions set up		Rs. 200/- per return
Standing instructions amendment	Free	Free
Standing instructions amendment	Rs. 150/- per return	
ECS/NACH Return due to financial reasons	Rs. 200/- per return	
SMS Alert (Debit & Credit Transactions^)	Free limit of 10 sms per month	Free limit of 10 sms per month
SMS Alert (Only end balance charges)	Rs. 10 per quarter (only if facility is availed)	

CERTIFICATE AND REPORT ISSUANCE

Previous Year balance and interest statement (Free Online)	1 free per annum, more than 1 Rs. 300/- per statement	1 free per annum, more than 1 Rs. 300/- per statement
Passbook/Duplicate passbook Issuance	Rs. 50/-	Rs. 50/-
Signature verification certificate/photo Attestation/Address Confirmation	Rs. 50/- per instance	Rs. 50/- per instance
Duplicate TDS certificate	Rs. 100/-	Rs. 100/-
Duplicate account statement Print (Free Online or on email)	Rs. 50/-	Rs. 50/-
DD/PO revalidation/cancellation	Rs. 100/-	Rs. 100/-
Account closure charges	NIL	NIL
Account Inactive charges	NIL	NIL
Balance Certificate at branch (Online free)	Rs. 250/-	Rs. 250/-

DOORSTEP BANKING*

Cheque pickup (oncall)	Rs. 50 per instance	Rs. 50 per instance
Cash pickup Beat (charges per month)		
Upto Rs. 200000	Rs. 2200/-	Rs. 2200/-
Rs. 200000 to Rs. 500000	Rs. 3200/-	Rs. 3200/-
Rs. 500000 to Rs. 1000000	Rs. 8000/-	Rs. 8000/-
Rs. 1000000 to Rs. 2000000	Rs. 12000/-	Rs. 12000/-
Rs. 2000000 above	Contact Branch	Contact Branch
Cash pickup On call (charges per instance)		
Upto Rs. 200000	Rs. 150/-	Rs. 150/-
Rs. 200000 to Rs. 500000	Rs. 300/-	Rs. 300/-
Rs. 500000 to Rs. 1000000	Rs. 500/-	
Rs. 1000000 to Rs. 2000000	Rs. 800/-	
Rs. 2000000 above	Contact Branch	

NO OF TRANSACTIONS

AGGREGATION OF ALL THE CUSTOMER INDUCED TRANSACTION INCLUDING:		
Cash/Cheque/RTGS/NEFT/DSB/DD(Excluding Online and ATM Txn)	Not applicable	3 txns per month
Charges beyond free limits	Not applicable	Rs. 15/- per transaction

^ 30 paise per SMS beyond free limit will be charged for Debit & Credit Transactions

* Available on request at select locations only PAP= payable at par Taxes as applicable will be additional SA: Savings Account

* Account closure charges applicable for Customer induced closure for regulatory reasons.

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

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

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

1. _____
(Signature with stamp for Non-individuals)

2. _____
(Signature with stamp for Non-individuals)