

AVERAGE MONTHLY BALANCE	
AMB (Required)	NIL
AMB non-maintenance charges	NA
GROUPING WITH FAMILY ACCOUNTS OR BUSINESS	
Savings Account Grouping	Can group one family member account for same variant
Cheque book (PAP cheque book of 25 leaves)	1 cheque book free per half year
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 / NEFT / IMPS inward	Free
Foreign inward remittance	Free
PAYMENTS	
Demand Draft and Payorder at branch locations	Free up to 2 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 ₹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	
Cash Deposit limit at home location (including ATM and Branch)	Free up to ₹1,00,000 per month
Charges beyond free limits	₹3/1000
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 ATMs)	3
Debit Card Cash Withdrawal txns at non-metro location (other ATMs)	5
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
DEBIT CARDS	
Rupay/VISA Classic Debit Card (charges for issuance, annual fees, re-issuance)	Free
Rupay Platinum Debit Card (charges for issuance, annual fees, re-issuance)	₹199
VISA Gold Debit Card (Charges for issuance and renewal)	₹125
VISA Platinum Debit Card (Charges for issuance and renewal)	₹199
VISA Signature Debit Card (Charges for issuance and renewal)	₹499
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
Outward cheque return charges for technical reasons	NIL

Schedule of Charges – Universal Salary Account (Effective 01st Jan, 2025)

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 6 th cheque onwards
Inward 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 & 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	₹50 per instance
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
NO. OF TRANSACTIONS	
Aggregation of all the customer induced transactions including: Cash/Cheque/RTGS/NEFT/DSB/DD(Excluding Online and ATM Txn)	5 txns 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