

Product Code			1201	1204	1205	
Categories of Services	Category	Sub Category	Current Account SILVER	Current Account GOLD	Current Account DIAMOND	
Average Monthly balance(AMB)			5,000	25,000	50,000	
Non maintenance Charges			10% of the shortfall, Minimum Rs. 250 and Maximum Rs. 500	5% of the shortfall, Minimum Rs. 350 and Maximum Rs. 750	5% of the shortfall, Minimum Rs. 450 and Maximum Rs.1000	
Fund Transfers	NEFT at Branch	Upto Rs. 10,000	NIL	NIL	NIL	
		10,000 to 1 Lakh	NIL	NIL	NIL	
		1 Lakh to 2 Lakhs	NIL	NIL	NIL	
		2 Lakh and Above	NIL	NIL	NIL	
	NEFT at Net Banking			NIL	NIL	
	RTGS at Branch	Upto Rs. 5 lacs	Rs.25	Rs.25	Rs.25	
		Above Rs. 5 lacs	Rs.50	Rs.50	Rs.50	
	RTGS at Net Banking			NIL	NIL	
IMPS		Upto Rs. 5,000 (Per Beneficiary per day)	Rs.2.00	Rs.2.00	Rs.2.00	
		5,001 to 25,000	Rs. 4.00	Rs. 4.00	Rs. 4.00	
		25,001 to 50,000	Rs. 8.00	Rs. 8.00	Rs. 8.00	
NACH			NIL	NIL		
Cash Transactions	Cash Deposit at Branch and Recycler	Charges of Rs.2 per 1000 across all the locations (Post utilizing prescribed free limit)	Free cash deposit Limit: 8 times of average balance maintained in previous month, thereafter standard charges	Free cash deposit Limit: 12 times of average balance maintained in previous month, thereafter standard charges	Free cash deposit Limit: 15 times of average balance maintained in previous month, thereafter standard charges	
Debit Card/ATM Charges	ATM Card issuance charges - Primary (Normal Rupay)		NIL	NIL	NIL	
	ATM Card issuance charges - Add-on (Normal Rupay)		Rs.150	NA	NA	
	ATM Card annual charges - Primary (Normal Rupay)		Rs.150	NA	NA	
	ATM Card annual charges - Add-on (Normal Rupay)		Rs.150	NA	NA	
	Platinum Card issuance charges - Primary		NA	NIL	NIL	
	Platinum Card annual charges - Primary		NA	Rs.175	NIL	
	Platinum Card issuance charges - Add-on		NA	Rs.175	Rs.175	
	Platinum Card annual charges - Add-on		NA	Rs.175	Rs.175	
	Duplicate Platinum Card issuance charges - Primary & Add-n		NA	Rs.175	Rs.175	
	Existing Gold and Diamond Cards annual charges - Primary		NA	Rs.150 (Existing Cards)	NIL	
	Existing Gold and Diamond Cards annual charges - Add-on		NA	Rs.150 (Existing Cards)	Rs.150 (Existing Cards)	
	Duplicate PIN (Green) Issue		NIL	NIL	NIL	
	Duplicate Card Issue (Normal Rupay)		Rs.150	NA	NA	
	Transaction Charges at Other Bank's ATM			5 Transactions Free per month (Including balance enquiry) Thereafter Rs. 20 for cash withdrawal Rs. 8 for balance enquiry	10 Transactions Free per month for gold cards and 20 transactions free per month for platinum cards (Including balance enquiry) Thereafter Rs. 20 for cash withdrawal Rs. 8 for balance enquiry	15 Transactions Free per month for diamond cards and 20 transactions free per month for platinum cards (Including balance enquiry) Thereafter Rs. 20 for cash withdrawal Rs. 8 for balance enquiry
Card Type			Rupay Normal	Platinum Rupay	Platinum Rupay	
Card Limits			ATM Rs. 20,000 POS Rs. 50,000 Maximum daily card limit: Rs. 50,000	ATM Rs. 1,00,000 POS Rs. 2,00,000 Maximum daily card limit: Rs. 2,00,000	ATM Rs. 1,00,000 POS Rs. 2,00,000 Maximum daily card limit: Rs. 2,00,000	
Cheque/DD Related Services	Cheque book request		1st cheque book of 15 leaves only. Rs 5 per cheque leaf post usage of free quota.	No Free quota	90 Cheque leaves free per quarter	150 Cheque leaves free per quarter
	Pay Order issue - by transfer/cash		Rs. 2 per 1000 Minimum Rs. 50 Maximum Rs. 15000	Rs. 2 per 1000 Minimum Rs. 50 Maximum Rs. 15000	Free Upto Rs.20 lac per month	Free Upto Rs. 50 lac per month
	DD - drawn on our branches - by transfer/cash		Rs. 2 per 1000 Minimum Rs. 50 Maximum Rs. 15000	Rs. 2 per 1000 Minimum Rs. 50 Maximum Rs. 15000	Free Upto Rs.20 lac per month	Free Upto Rs. 50 lac per month
	DD - drawn on correspondent bank - transfer/cash		Rs. 2 per 1000 Minimum Rs. 50 Maximum Rs. 15000	Rs. 2 per 1000 Minimum Rs. 50 Maximum Rs. 15000	Free Upto Rs.20 lac per month	Free Upto Rs. 50 lac per month
	DD - purchased from other non-correspondent bank - transfer/cash			Actuals	Actuals	Actuals
	Cancellation/duplicate issue of DD & PO - Our Bank		Per Instrument	Rs. 50	Rs. 50	Rs. 50
	Cancellation/duplicate issue of DD & PO - Other Banks		Per Instrument + Actuals	Rs. 50	Rs. 50	Rs. 50
	Local clearing - outward			NIL	NIL	NIL
	Local clearing - inward			NIL	NIL	NIL
	Cheque returned - local clearing inward due to insufficient funds		After 7 instrument Rs.1000 Per instrument/month	Rs. 350 upto 3 Instruments Rs. 700 upto 7 Instruments	Rs. 350 upto 3 Instruments Rs. 700 upto 7 Instruments	Rs. 350 upto 3 Instruments Rs. 700 upto 7 Instruments
	Cheque returned - local clearing inward due to reasons other than connectivity		Per Instrument	Rs. 75	Rs. 75	Rs. 75
	Cheque returned - local clearing outward		Per Instrument	Rs. 150	Rs. 150	Rs. 150
	Outstation collection - outward		Per Instrument + Actuals	Rs. 100	Rs. 100	Rs. 100
	Outstation collection - inward			Actuals (incl. postage)	Actuals (incl. postage)	Actuals (incl. postage)
	Cheque returned charges - outstation collection outward			Actuals	Actuals	Actuals
	Cheque returned charges - outstation collection inward			Insufficient Funds: Rs. 350/700/1000+ OCC handling charges as incurred. Others: Rs. 75 + OCC Handling charges as incurred	Insufficient Funds: Rs. 350/700/1000+ OCC handling charges as incurred. Others: Rs. 75 + OCC Handling charges as incurred	Insufficient Funds: Rs. 350/700/1000+ OCC handling charges as incurred. Others: Rs. 75 + OCC Handling charges as incurred
Statement	Account Statement		NIL	NIL	NIL	
	Duplicate Account Statement		Rs.100	Rs.100	Rs.100	
	Account Statement (Email/Electronic/SMS)			NIL	NIL	
Locker Related Services	Locker Metro	Small / Per Year (125x175x492)	Rs. 1500	Rs. 1500	Rs. 1500	
		Medium / Per year (125x352x492)	Rs. 3250	Rs. 3250	Rs. 3250	
		Large / Per Year (159x424x492)	Rs. 5000	Rs. 5000	Rs. 5000	
	Locker Urban	Small / Per Year (125x175x492)	Rs. 1200	Rs. 1200	Rs. 1200	
		Medium / Per year (125x352x492)	Rs. 3000	Rs. 3000	Rs. 3000	
		Large / Per Year (159x424x492)	Rs. 4500	Rs. 4500	Rs. 4500	
	Locker Semi-Urban	Small / Per Year (125x175x492)	Rs. 800	Rs. 800	Rs. 800	
		Medium / Per year (125x352x492)	Rs. 2000	Rs. 2000	Rs. 2000	
		Large / Per Year (159x424x492)	Rs. 3500	Rs. 3500	Rs. 3500	
	Locker Rural	Small / Per Year (125x175x492)	Rs. 800	Rs. 800	Rs. 800	
Medium / Per year (125x352x492)		Rs. 2000	Rs. 2000	Rs. 2000		
Large / Per Year (159x424x492)		Rs. 3500	Rs. 3500	Rs. 3500		
Loss of locker key (Locker break open)			Actuals + Rs. 500	Actuals + Rs. 500	Actuals + Rs. 500	
Service Requests	Stop Payment through Branch		Per Instrument	Rs. 100	Rs. 100	
	Stop Payment Revoke Branch		Per Instrument	Rs. 100	Rs. 100	
	Stop Payment through Net Banking		Per Instrument	NIL	NIL	
	Stop Payment Revoke Net Banking		Per Instrument	NIL	NIL	
	Stop Payment through SMS Banking		Per Instrument	Rs. 100	Rs. 100	
	Stop Payment Revoke SMS Banking		Per Instrument	Rs. 100	Rs. 100	
	Change of product code(Upgradation/Degradation)			NIL	NIL	
	Interest certificate issue from Branch			Rs.100	Rs.100	
	Interest certificate issue from Net Banking			Rs.100	Rs.100	
	Balance certificate issue		Per Instance	Rs. 100	NIL	
	Photo/Signature/Address Attestation/Verification			Rs. 100	Rs. 100	
	Retrieval/enquiry of records		Older than 12 months	Rs. 100	Rs. 100	
	Account Closure		Before 12 months	Rs. 100	Rs. 250	
Account Closure		After 12 months	NIL	NIL		
Count of salary accounts	Number of salary accounts offered with each product		Not Applicable	Not Applicable	Not Applicable	
Insurance	Lost Card Liability Purchase Protection Personal Accidental Insurance		TBD	TBD	TBD	
Insurance on ATM Card	Accidental Insurance on ATM Card		NA	Rs. 2,00,000 (Against Platinum cards)	Rs. 2,00,000 (Against Platinum cards)	
Cash Deposit Charges for SDN	For Small Denomination Notes (Rs.10 or 20)	Per Packet (1 Packet = 100 notes)	Rs.5	Rs.5	Rs.5	
SMS Charges	SMS Alert Charges (quarterly)	NA	Rs.15	Rs.15	Rs.15	
* GST shall be applicable						