

Product Code	1001	1012	1013	1002	1024	1025		
Categories of Services	SAVING SILVER	SAVING GOLD	SAVING DIAMOND	SAVINGS BASIC	SAVINGS SMALL	NIRE		
Average Monthly balance(AMB)	1000	10000	25000	NIL	NIL	10000		
Non-Maintenance Charges	10% of the shortfall, Minimum Rs. 50 and Maximum Rs. 100	10% of the shortfall, Minimum Rs. 100 and Maximum Rs. 500	10% of the shortfall, Minimum Rs. 100 and Maximum Rs. 1000	NIL	NIL	5% of the shortfall, Minimum Rs. 20 and Maximum Rs. 500		
Fund Transfers	NEFT at Branch	Upto Rs. 10,000	NIL	NIL	NIL	Not Applicable	NIL	
		10,000 to 1 Lakh	NIL	NIL	NIL	Not Applicable	NIL	
		1 Lakh to 2 Lakhs	NIL	NIL	NIL	Not Applicable	NIL	
		2 Lakh and Above	NIL	NIL	NIL	Not Applicable	NIL	
	NEFT at Net Banking	NIL	NIL	NIL	NIL	Not Applicable	NIL	
	RTGS at Branch	Upto Rs. 5 lacs	Rs.25	Rs.25	Rs.25	Rs.25	Not Applicable	Rs.25
		Above Rs. 5 lacs	Rs.50	Rs.50	Rs.50	Rs.50	Not Applicable	Rs.50
	RTGS at Net Banking	NIL	NIL	NIL	NIL	Not Applicable	NIL	
	IMPS	Upto Rs. 2,000 (5 transactions free per day)	2	2	2	2	Not Applicable	2
		2001 to 5000	2	2	2	2	Not Applicable	2
		5001 to 25000	4	4	4	4	Not Applicable	4
		25001 to 100000	8	8	8	8	Not Applicable	8
	100001 to 200000	10	10	10	10	Not Applicable	10	
	AEPS- Offus	0.5% of the fund flow + 0.25(Maximum Rs. 15). NIL for transactions upto Rs100. Maximum per Transaction Limit Rs. 10,000	0.5% of the fund flow+0.25(Maximum Rs. 15). NIL for transactions upto Rs100. Maximum per Transaction Limit Rs. 10,000	0.5% of the fund flow+0.25(Maximum Rs. 15). NIL for transactions upto Rs100. Maximum per Transaction Limit Rs. 10,000	0.5% of the fund flow+ 0.25(Maximum Rs. 15). NIL for transactions upto Rs100. Maximum per Transaction Limit Rs. 10,000	Not Applicable	0.5% of the fund flow+0.25(Maximum Rs. 15). NIL for transactions upto Rs100. Maximum per Transaction Limit Rs. 10,000	
	Balance Enquiry	NIL	NIL	NIL	NIL	Not Applicable	NIL	
AEPS- Onus	Rs. 0.1	Rs. 0.1	Rs. 0.1	Rs. 0.1	Not Applicable	Rs. 0.1		
NACH Mandate set up	NIL	NIL	NIL	NIL	NIL	NIL		
Cash Deposit at CDM/Recycler	5 Txns free thereafter Rs.150 per transaction	5 Txns free thereafter Rs.100 per transaction	5 Txns free thereafter Rs.50 per transaction	NIL	NIL	5 Txns free thereafter Rs.100 per transaction		
Cash Deposit	5 Txns free thereafter Rs.150 per transaction	5 Txns free thereafter Rs.100 per transaction	5 Txns free thereafter Rs.50 per transaction	NIL	NIL	5 Txns free thereafter Rs.100 per transaction		
Cash deposit through AEPS-offus	0.5% of the fund flow+0.25(Maximum Rs. 15). NIL for transactions upto Rs100. Maximum per Transaction Limit Rs. 10,000	0.5% of the fund flow+0.25(Maximum Rs. 15). NIL for transactions upto Rs100. Maximum per Transaction Limit Rs. 10,000	0.5% of the fund flow+0.25(Maximum Rs. 15). NIL for transactions upto Rs100. Maximum per Transaction Limit Rs. 10,000	0.5% of the fund flow+ 0.25(Maximum Rs. 15). NIL for transactions upto Rs100. Maximum per Transaction Limit Rs. 10,000	Not Applicable	N.A		
Cash deposit through AEPS-onus	Rs. 0.1	Rs. 0.1	Rs. 0.1	Rs. 0.1	Not Applicable	N.A		
Cash Deposit through MATM	Upto limit Assigned to BC	Upto limit Assigned to BC	Upto limit Assigned to BC	Upto limit Assigned to BC	Not Applicable	N.A		
Cash withdrawal at Branch	NIL	NIL	NIL	NIL	NIL	NIL		
Cash withdrawal through AEPS Off us	0.5% of the fund flow+ 0.25(Maximum Rs. 15). NIL for transactions upto Rs100. Maximum per Transaction Limit Rs. 10,000	0.5% of the fund flow+ 0.25(Maximum Rs. 15). NIL for transactions upto Rs100. Maximum per Transaction Limit Rs. 10,000	0.5% of the fund flow+ 0.25(Maximum Rs. 15). NIL for transactions upto Rs100. Maximum per Transaction Limit Rs. 10,000	0.5% of the fund flow+ 0.25(Maximum Rs. 15). NIL for transactions upto Rs100. Maximum per Transaction Limit Rs. 10,000	Not Applicable	0.5% of the fund flow+0.25(Maximum Rs. 15). NIL for transactions upto Rs100. Maximum per Transaction Limit Rs. 10,000		
Cash withdrawal through AEPS On us	Rs. 0.1	Rs. 0.1	Rs. 0.1	Rs. 0.1	Not Applicable	Rs. 0.1		
Cash withdrawal through MATM	Rs. 20,000	Rs. 20,000	Rs. 20,000 per day	Rs. 20,000 per day	Not Applicable	N.A		
Debit Card/ATM Charges	ATM Card issuance charges - Primary (Normal Rupay)	NIL	NIL	NIL	NIL	Not Applicable	NIL	
	ATM Card issuance charges - Add-on (Normal RuPay)	Rs.150	NA	NA	Rs.150	Not Applicable	Rs.150	
	ATM Card Annual charges - Primary (Normal Rupay)	Rs.150	NA	NA	NIL	Not Applicable	Rs.150	
	ATM Card annual charges - Add-on (Normal Rupay)	Rs.150	NA	NA	Rs.150	Not Applicable	Rs.150	
	Platinum Card issuance charges - Primary	NA	NIL	NIL	NA	NA	NA	
	Platinum Card annual charges - Primary	NA	Rs.175 (First Year Nil)	NIL	NA	NA	NA	
	Duplicate Platinum card issuance - Primary & Add on	NA	Rs.175	Rs.175	NA	NA	NA	
	Platinum Card issuance charges - Add-on	NA	Rs.175	Rs.175	NA	NA	NA	
	Platinum Card annual charges - Add-on	NA	Rs.175	Rs.175	NA	NA	NA	
	Existing Gold and Diamond Cards annual charges - Primary	NA	Rs.150 (Existing Cards)	NIL	NA	NA	NA	

Existing Gold and Diamond Cards annual charges - Add-on			NA	Rs.150 (Existing Cards)	Rs.150 (Existing Cards)	NA	NA	NA
	Duplicate PIN (Green) Issue		NIL	NIL	NIL	NIL	Not Applicable	NIL
	Duplicate Card Issue (Normal Rupay)		Rs.150	NA	NA	Rs.150	Not Applicable	Rs.150
	Transaction Charges at Other Bank's ATM		5 Transactions Free per month (Including balance enquiry) Thereafter Rs. 20 for cash withdrawal	10 Transactions Free per month for gold cards and 20 transactions free per month for platinum cards (Including balance enquiry)	15 Transactions Free per month for diamond cards and 20 transactions free per month for platinum cards (Including balance enquiry)	5 Transactions Free per month (Including balance enquiry) Thereafter Rs. 20 for cash	Not Applicable	20 Transactions Free per month (Including balance enquiry) Thereafter Rs. 20 for cash withdrawal
	Card Type		Normal Rupay	Platinum Rupay	Platinum Rupay	Normal Rupay	Not Applicable	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. 200,000 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	ATM Rs. 20,000 POS Rs. 50,000 Maximum daily card limit: Rs. 50,000	Not Applicable	ATM Rs. 100,000 POS Rs. 200,000 Maximum daily card limit: Rs. 50,000
	Cheque book request	1st cheque book of 15 leaves only Rs 5 per cheque leaf post usage of free quota.	15 Cheque leaves free half yearly, thereafter Rs. 5 per cheque leaf.	30 Cheque leaves free half yearly, thereafter Rs. 5 per cheque leaf	60 Cheque leaves free half yearly, thereafter Rs. 5 per cheque leaf	Not Applicable, However standard charges applicable per cheque book	Not Applicable	30 Cheque leaves free half yearly, thereafter Rs. 5 per cheque leaf
	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	Rs. 2 per 1000 Minimum Rs. 50 Maximum Rs. 15000	Rs. 2 per 1000 Minimum Rs. 50 Maximum Rs. 15000	Rs. 2 per 1000 Minimum Rs. 50 Maximum Rs. 15000	Rs. 2 per 1000 Minimum Rs. 50 Maximum Rs. 15000
	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	Rs. 2 per 1000 Minimum Rs. 50 Maximum Rs. 15000	Rs. 2 per 1000 Minimum Rs. 50 Maximum Rs. 15000	Rs. 2 per 1000 Minimum Rs. 50 Maximum Rs. 15000	Rs. 2 per 1000 Minimum Rs. 50 Maximum Rs. 15000
	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	Rs. 2 per 1000 Minimum Rs. 50 Maximum Rs. 15000	Rs. 2 per 1000 Minimum Rs. 50 Maximum Rs. 15000	Rs. 2 per 1000 Minimum Rs. 50 Maximum Rs. 15000	Rs. 2 per 1000 Minimum Rs. 50 Maximum Rs. 15000
Cheque/DD Related Services	Cancellation/duplicate issue of DD & PO - Our Bank	Per Instrument	Rs. 50	Rs. 50	Rs. 50	Rs. 50	Rs. 50	Rs. 50
	Cancellation/duplicate issue of DD & PO - Other Banks	Per Instrument + Actuals	Rs. 50	Rs. 50	Rs. 50	Rs. 50	Rs. 50	Rs. 100
	Local clearing - outward		NIL	NIL	NIL	NIL	Not Applicable	NIL
	Local clearing - inward		NIL	NIL	NIL	NIL	Not Applicable	NIL
	Cheque returned - local clearing inward due to insufficient funds	Per Instrument	Rs. 350 upto 3 instruments per month Rs. 700 upto 7 instruments per month Rs. 1000 beyond 7 instruments per month	Rs. 350 upto 3 instruments per month Rs. 700 upto 7 instruments per month Rs. 1000 beyond 7 instruments per month	Rs. 350 upto 3 instruments per month Rs. 700 upto 7 instruments per month Rs. 1000 beyond 7 instruments per month	Not Applicable Rs. 350 upto 3 instruments per month Rs. 700 upto 7 instruments per month Rs. 1000 beyond 7 instruments per month	Not Applicable	Rs. 350 upto 3 instruments per month Rs. 700 upto 7 instruments per month Rs. 1000 beyond 7 instruments per month

	Cheque returned - local clearing inward due to reasons other than connectivity	Per Instrument	Rs. 50	Rs. 50	Rs. 50	Rs. 50	Not Applicable	Rs. 150
	Cheque returned - local clearing outward	Per Instrument	Rs. 150	Rs. 150	Rs. 150	Rs. 150	Not Applicable	Rs. 500
	Outstation collection - outward	Per Instrument + Actuals	Rs. 100	Rs. 100	Rs. 100	Rs. 100	Not Applicable	Rs. 200
	Outstation collection - inward		Actuals (incl. postage)	Actuals (incl. postage)	Actuals (incl. postage)	Actuals (incl. postage)	Not Applicable	Actuals (incl. postage)
	Cheque returned charges - outstation collection outward		Actuals	Actuals	Actuals	Actuals	Not Applicable	Actuals
	Cheque returned charges - outstation collection inward		Insufficient Funds: Rs. 350 + OCC handling charges as incurred Others: Rs. 150 + OCC Handling charges as incurred	Insufficient Funds: Rs. 350 + OCC handling charges as incurred Others: Rs. 150 + OCC Handling charges as incurred	Insufficient Funds: Rs. 350 + OCC handling charges as incurred Others: Rs. 150 + OCC Handling charges as incurred	Insufficient Funds: Rs. 350 + OCC handling charges as incurred Others: Rs. 150 + OCC Handling charges as incurred	Not Applicable	Insufficient Funds: Rs. 350+ OCC handling charges as incurred Others: Rs. 150 + OCC Handling charges as incurred
	NACH Inward return - Insufficient Funds		Rs. 350 per instance	Rs. 350 per instance	Rs. 350 per instance	Rs. 350 per instance	Rs. 350 per instance	Rs. 350 per instance
Statement/Passbook	New Passbook (first & subsequent)		NIL	NIL	NIL	Not Applicable	NIL	NIL
	Duplicate passbook (on lost passbook)	Per Passbook	Rs.150	Rs.150	Rs.150	Not Applicable	Rs.150	NIL
	Account Statement	Per Statement	Rs. 50	NIL	NIL	Rs. 50	Rs. 50	NIL
	Account Statement (Email/Electronic/SMS)	Per Statement	NIL	NIL	NIL	NIL	NIL	NIL
Locker Related Services	Locker Metro	Small / Per Year (125x175x492)	Rs. 1500	Rs. 1500	Rs. 1500	Rs. 1500	Not Applicable	Rs. 1500
		Medium / Per year (125x352x492)	Rs. 3250	Rs. 3250	Rs. 3250	Rs. 3250	Not Applicable	Rs. 3250
		Large / Per Year (159x424x492)	Rs. 5000	Rs. 5000	Rs. 5000	Rs. 5000	Not Applicable	Rs. 5000
	Locker Urban	Small / Per Year (125x175x492)	Rs. 1200	Rs. 1200	Rs. 1200	Rs. 1200	Not Applicable	Rs. 1200
		Medium / Per year (125x352x492)	Rs. 3000	Rs. 3000	Rs. 3000	Rs. 3000	Not Applicable	Rs. 3000
		Large / Per Year (159x424x492)	Rs. 4500	Rs. 4500	Rs. 4500	Rs. 4500	Not Applicable	Rs. 4500
	Locker Semi-Urban	Small / Per Year (125x175x492)	Rs. 800	Rs. 800	Rs. 800	Rs. 800	Not Applicable	Rs. 800
		Medium / Per year (125x352x492)	Rs. 2000	Rs. 2000	Rs. 2000	Rs. 2000	Not Applicable	Rs. 2000
		Large / Per Year (159x424x492)	Rs. 3500	Rs. 3500	Rs. 3500	Rs. 3500	Not Applicable	Rs. 3500
	Locker Rural	Small / Per Year (125x175x492)	Rs. 800	Rs. 800	Rs. 800	Rs. 800	Not Applicable	Rs. 800
		Medium / Per year (125x352x492)	Rs. 2000	Rs. 2000	Rs. 2000	Rs. 2000	Not Applicable	Rs. 2000

		Large / Per Year (159x424x492)	Rs. 3500	Rs. 3500	Rs. 3500	Rs. 3500	Not Applicable	Rs. 3500
	Loss of locker key (Locker break open)	Excluding Actuals	Rs. 500	Rs. 500	Rs. 500	Rs. 500	Not Applicable	Rs. 500
	Delay in Locker rent	Per Month	Rs. 100	Rs. 100	Rs. 100	Rs. 100	Not Applicable	Rs. 100
Service Requests	Stop Payment through Branch	Per instruction	Rs. 100	Rs. 100	Rs. 100	Not Applicable	Not Applicable	Rs. 100
	Stop Payment Revoke Branch	Per instruction	Rs. 100	Rs. 100	Rs. 100	Not Applicable	Not Applicable	Rs. 100
	Stop Payment through Net Banking	Per instruction	NIL	NIL	NIL	Not Applicable	Not Applicable	NIL
	Stop Payment Revoke Net Banking	Per instruction	NIL	NIL	NIL	Not Applicable	Not Applicable	NIL
	Stop Payment through SMS Banking	Per instruction	Rs. 100	Rs. 100	Rs. 100	Not Applicable	Not Applicable	Rs. 100
	Stop Payment Revoke SMS Banking	Per instruction	Rs. 100	Rs. 100	Rs. 100	Not Applicable	Not Applicable	Rs. 100
	Change of product code(Upgradation/Degradation)	NIL	NIL	NIL	NIL	NIL	Not Applicable	NIL
	Interest certificate issue from Branch	Per Instance	Rs.100	Rs.100	Rs.100	Rs.100	Rs.100	Rs.100
	Interest certificate issue from Net Banking	Per Instance	NIL	NIL	NIL	NIL	NIL	NIL
	Balance certificate issue	Per Instance	Rs. 100	Rs. 100	NIL	Rs. 100	Rs. 100	Rs. 100
	Photo/Signature/Address Attestation/Verification	Per Instance	Rs. 100	Rs. 100	NIL	Rs. 100	Rs. 100	Rs. 100
	Retrieval/enquiry of records older than 12 months	Per Instance	Rs. 100	Rs. 100	Rs. 100	Rs. 100	Rs. 100	Rs. 100
	Account Closure	Before 12 months	Rs. 100	Rs. 250	Rs.500	Rs. 100	Rs. 100	Rs. 550
	Account Closure	After 12 months	NIL	NIL	NIL	NIL	NIL	NIL
	Insurance on ATM Card	Accidental Insurance on ATM Card		NA	Rs. 2,00,000 (Against Platinum cards)	Rs. 2,00,000 (Against Platinum cards)	NA	Not Applicable
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	Rs.5	NA	NA
SMS Charges	SMS Alert Charges (quarterly)	NA	Rs.15	Rs.15	Rs.15	NIL	NIL	Rs.15