



Important Notice



Dear Customers,

Subject: Revision in Schedule of Charges for Current and Savings Bank Account (CASA)

This is to bring to your notice that the charges will be revised for Current and Savings Bank Account (CASA) with effect from **01st Jan-2024**.

The revised charges for specified structure are as under:

1. Fund Transfer - NEFT/RTGS through Branch

| Standard Charges | Applicable Products | Current | Revised |
|---|--------------------------|----------------------|---|
| RTGS at Branch: 2 - 5 L: Rs. 20/txn. > 5 L: Rs. 40/txn NEFT at Branch: Up to 10k: Rs. 2/txn. >10K to 2L: Rs. 4/txn. >2L: Rs. 24/txn | Savings Silver | 5 Txns Free / month | Charges applicable from 1 st transaction itself) |
| | Savings Normal | | |
| | Green Savings | | |
| | Savings Scholarship | | |
| | Student Saving | | |
| | Saving Silver Plus | | |
| | Saving Gold | 10 Txns Free/ month | 5 Txns Free/month |
| | Saving Diamond | 20 Txns Free/ month | 10 Txns Free/ month |
| | Corporate Salary Diamond | 20 Txns Free/month | 10 Txns Free/month |
| | Silver Current Account | 10 Txns Free / month | Charges applicable from 1 st transaction itself) |
| | Gold Current Account | 20 Txns Free / month | 10 Txns Free/month |
| | Diamond Current Account | 50 Txns Free / month | 25 Txns Free/month |

Note: NEFT/RTGS transactions done online through Net-Banking & Mobile Banking are free and not charged.

2. Cheque / NACH Related Charges

| Category | Applicable Products | Existing charges | Revised Charges |
|--|-------------------------------|---|---|
| Outward Cheques Returned (Local & Outstation) | All Current & Saving Accounts | Rs. 100/instance | Rs. 150/instance |
| Inward Cheques Returns & NACH returns. - Due to Financial Reasons | All Current & Saving Accounts | Rs. 350 up to 3 instruments / month Rs. 700 up to 7 instruments / month Rs. 1000 beyond 7 instruments / month | Rs. 350 up to 2 instruments / month Rs. 750 from 3 rd instrument up to 5 instruments / month Rs. 1000 beyond 5 instruments / month |
| Cheque Book Issuance (Rs.5/leaf post free limits) | Gold Current Account | 90 Cheque leaves free / quarter | 60 Cheque leaves free / quarter |
| | Diamond Current Account | 150 Cheque leaves free / quarter | 90 Cheque leaves free / quarter |

3. Debit Card

| A. Card Issuance / Re-issuance (Primary and Add-on) – For all CASA Variants | | |
|---|---------------------------|--------------------------|
| Card Type | Existing Standard Charges | Revised Standard Charges |
| Rupay Classic | Rs. 150/- | Rs. 200/- |
| Rupay Platinum | Rs. 350/- | Rs. 450/- |

Note: Annual Charges for Rupay Classic and Rupay Platinum would continue with existing charge value i.e. Rs.150/- and Rs.350/- respectively.



| B. Product Variant wise charges | | |
|--|---|--|
| For Classic Card | Existing charges | Revised Charges |
| Savings Silver Savings Normal Green Savings Savings Scholarship Student Saving Saving Silver Plus | Issuance Charges - NIL | Issuance Charges - Standard Charges applicable (Rs.200/-) |
| Saving Gold | Card not eligible | Card eligible with all Standard Charges applicable for Issuance / Re-issuance / Add-on (Rs.200) and Annual Fees (Rs.150) |
| Corporate Salary | Annual Charges – NIL | Annual Charges – Standard Charges applicable (Rs.150/-) |
| Silver Current Account Gold Current Account Diamond Current Account | Issuance Charges – NIL | Issuance Charges - Standard Charges applicable (Rs.200/-) |
| For Platinum Card | Existing Charges | Revised Charges |
| Savings Silver Savings Normal Savings Silver Plus | Card not eligible | Card eligible with all Standard Charges applicable for Issuance / Re-issuance / Add-on (Rs.450) and Annual Fees (Rs.350) |
| Saving Gold | Issuance Charges – NIL Annual Charges – NIL for 1st year | Issuance Charges - Standard Charges Applicable (Rs.450/-) Annual Charges – Charged from 1 st year (Rs.350/-) |
| Saving Diamond | For Primary Card Issuance and Annual Charges - NIL | For Primary Card Issuance Charges – Free Annual Charges – Standard Charges applicable (Rs.350) |
| Diamond Current Account | For Primary Card Issuance and Annual Charges - NIL | For Primary Card Issuance Charges – Free Annual Charges – Standard Charges applicable (Rs.350) |

4. Non-Maintenance Charges (NMC)

| Account Variant | Existing NMC | Revised NMC |
|---|--|-------------------------------------|
| Savings Normal: Average Monthly Balance (AMB) – Rs.1000/- | 10% of the shortfall in required AMB, Min Rs.50 and Max Rs.100 | 6% of the shortfall in required AMB |