

SCHEDULE OF CHARGES FOR CURRENT ACCOUNTS (w.e.f. 01 April 2023)

SERVICES	CATEGORY	SUB CATEGORY	SILVER CURRENT ACCOUNT	GOLD CURRENT ACCOUNT	DIAMOND CURRENT ACCOUNT	INSTITUTIONAL CURRENT ACCOUNT
Average Monthly Balance (AMB)			Rs. 5,000	Rs. 25,000	Rs. 50,000	Rs. 1,00,000
Non Maintenance Charges Per Month			If AMB ≤ 50% of Required AMB - Rs. 500 If AMB > 50% but < 100% - Rs. 250	If AMB ≤ 50% of Required AMB - Rs. 600 If AMB > 50% but < 100% - Rs. 350	If AMB ≤ 50% of Required AMB - Rs. 700 If AMB > 50% but < 100% - Rs. 450	If AMB ≤ 50% of Required AMB - Rs. 800 If AMB > 50% but < 100% - Rs. 500
Fund Transfers	NEFT/RTGS/ NACH	RTGS - 2 - 5 L: Rs. 20/ txn; > 5 L: Rs. 40/ txn NEFT: Upto 10k: Rs. 2/txn; >10K to 2L: Rs. 4/txn; >2L: Rs. 24/txn Applicable Charges only from Branch Initiated Transactions	10 Txns Free Per month (Unlimited Free for Net/Mobile Banking)	20 Txns Free Per month (Unlimited Free for Net/Mobile Banking)	50 Txns Free Per month (Unlimited Free for Net/Mobile Banking)	Free
	IMPS	Upto Rs. 100000: Rs.5 / txn; Above Rs. 100000: Rs. 15 / txn	*	*	10 Txns Free per month	Free
Cash Transactions	Cash Deposit at Branch and CDM	Rs. 2.5 per 1000, Minimum Rs. 50	Free upto 8 times of AMB of previous month	Free upto 12 times of AMB of previous month	Free upto 15 times of AMB of previous month	Free upto 15 times of AMB of previous month
	Cash Withdrawal Charges	Rs. 2 per 1000 Minimum Rs. 50 Maximum Rs. 5000	Free 10 Txns per month	Nil Charges	Nil Charges	Nil Charges
Debit Card/ ATM Charges	Classic Debit Card	Issuance/Reissuance (Lost or stolen), Add-on, Annual Charges - Rs. 150	Issuance charge Waived Applicable Charges Annual, Add-on/ Reissuance	Issuance charge Waived Applicable Charges Annual, Add-on/ Reissuance	Issuance charge Waived Applicable Charges Annual, Add-on/ Reissuance	Issuance charge Waived Applicable Charges Annual, Add-on/ Reissuance
	Platinum Debit Card	Issuance/Reissuance (Lost or stolen), Add-on, Annual Charges - Rs. 350	*	*	Issuance/Annual Charge Waived	Issuance/Annual Charge Waived
	Shivalik ATMs - Cash or Non Cash Transactions	Nil Charges	Free	Free	Free	Free
	Other Banks Domestic ATM	Non Financial Txn - Rs. 8.5/Txn	5 Txns Free Per month	10 Txns Free per month	15 Txns Free per month	No Charges
		Cash Withdrawal - Rs. 21/Txn				
	Transactions declined at merchant outlets/ websites/ATM (due to insufficient balance)	Rs. 25/Txn	*	*	*	Free
	Card Limits per day	As per Account Variant	Classic: ATM Rs. 20,000 POS Rs. 50,000 Maximum daily card limit: Rs.50,000 Platinum : ATM Rs. 1,00,000 POS Rs. 2,00,000 Maximum daily card limit: Rs.2,00,000	Classic: ATM Rs. 20,000 POS Rs. 50,000 Maximum daily card limit: Rs.50,000 Platinum : ATM Rs. 1,00,000 POS Rs. 2,00,000 Maximum daily card limit: Rs.2,00,000	Classic: ATM Rs. 20,000 POS Rs. 50,000 Maximum daily card limit: Rs.50,000 Platinum : ATM Rs. 1,00,000 POS Rs. 4,00,000^ Maximum daily card limit: Rs.4,00,000^	Classic: ATM Rs. 20,000 POS Rs. 50,000 Maximum daily card limit: Rs.50,000 Platinum : ATM Rs. 1,00,000 POS Rs. 5,00,000^ Maximum daily card limit: Rs.5,00,000^
DD Charges	DD Charges	Rs. 2 per 1000 Minimum Rs. 50 Maximum Rs. 15000	*	Free Issuance Upto Rs.20 lac per month	Free Issuance Upto Rs. 50 lac per month	Free
Cheque Related Charges	Outward Cheques Returned	Rs. 100/ Cheque Return (Local & Outstation)	*	*	*	*

SERVICES	CATEGORY	SUB CATEGORY	SILVER CURRENT ACCOUNT	GOLD CURRENT ACCOUNT	DIAMOND CURRENT ACCOUNT	INSTITUTIONAL CURRENT ACCOUNT
Cheque Related Charges	Inward Cheques Returns & NACH returns - Due to Financial Reasons	Rs. 350 upto 3 instruments per month Rs. 700 upto 7 instruments per month Rs. 1000 beyond 7 instruments per month	*	*	*	*
	Inward Cheques Returns - Due to Reasons other than Connectivity issues	Rs.150 per Return	*	*	*	*
	Out-station Cheque (Cheques drawn on non-speed clearing branches)	Rs.100 per Instrument + Actuals	*	*	*	*
	Cheque Issuance	1st cheque book of 15 leaves only. Rs 5 per cheque leaf post issuance of free Limits	No Free limits	90 Cheque leaves free per quarter	150 Cheque leaves free per quarter	Unlimited Free
Misc. Services	Stop Payment; Revocation through Branch/SMS, DD/ PO Cancellation & Revalidation (SSFB/BC), Interest certificate issue from Branch/ Net Banking, Ad-hoc Account Statement, Retrieval/enquiry of records (Older than 12 months), Balance certificate issue, Photo/ Signature/Address Attestation/ Verification	Rs.100 Per Instrument/Instance	*	(Except Balance Certificate issue)	(Except Balance Certificate issue & Photo/Signature/ Address Attestation/ Verification)	Free
	Stop Payment through Net Banking, Account Statement on Email/SMS	Free	Free	Free	Free	Free
Account Closure	Account Closure	Account Closure first 30 Days - Nil 31 Days to 365 Days Rs. 500 After 365 Days Nil	*	*	*	*
SMS Alert Charges	SMS Alert Charges	Rs. 15/Quarter	*	*	Free	Free

Important Notes:-

- 1) This schedule of charge document is applicable w.e.f. 01-Apr-2023 and shall be applicable until further modified.
- 2) Asterisk '*' indicates Standard Charges are Applicable.
- 3) ^Available upon specific approval from Bank. Default limit shall be Rs.2,00,000/-.
- 4) Charges are exclusive of the Goods and Service Tax (GST). With effect from July 1, 2017, the effective Goods and Service tax rate will be 18% on taxable value. The GST rate is subject to change from time to time.
- 5) State Government taxes/Cess as applicable shall be charged over and above the mentioned charges if any applicable.
- 6) Non-financial Txn. under debit card section includes Balance enquiry, Mini Statement & Green-PIN issuance.
- 7) Year is defined as period of 12 months from 1st April to 31st March for cheque book issuance charges.
- 8) All charges are subject to revision with an intimation of 30 days to account holders. Closure of account due to revision of charges will not be subject to account closure charges.
- 9) A/cs not having a 'customer induced transaction' (ATM withdrawal/Cash Deposit/Cheque deposit/online transaction etc) for a continued period of 2 years shall be treated as Dormant/Inoperative Account. The service fees levied by the bank shall not be considered as a 'customer induced transaction'.
- 10) W.e.f 1st July,2020; threshold as well as Rate of TDS applicable for CASH withdrawal will dependent on submission of proof of Income Tax Return filed. Revised TDS rates will be as under :

Aggregate Cash Withdrawals in all accounts in a Financial Year	Income tax Return copy Submitted to Bank	Income tax Return copy NOT Submitted to Bank
Upto Rs.20 Lakhs	NIL	NIL
Rs.20 lakhs to Rs. 1 crore	NIL	2%**
In Excess of Rs. 1 crore	2%**	5%**

**If PAN is not updated in the account then the TDS deduction at the rate 20% as per section 206AA of the Income Tax Act will apply. For foreign companies, foreign partnership firms, Non-residents additional surcharge and health & education cess will be applicable as per Income Tax law.