

Product Code			1201	1204	1205
Categories of Services	Category	Sub Category	Current Account STANDARD	Current Account GOLD	Current Account DIAMOND
Average Monthly balance(AMB)			5,000	25,000	50,000
Non maintainance Charges			5% of the shortfall, Minimum Rs. 100 and Maximum Rs. 250	5% of the shortfall, Minimum Rs. 100 and Maximum Rs. 500	5% of the shortfall, Minimum Rs. 100 and Maximum Rs. 750
Fund Transfers	NEFT at Branch	Upto Rs. 10,000	Rs. 2.50	Rs. 2.50	Rs. 2.50
		10,000 to 1 Lakh	Rs. 5.00	Rs. 5.00	Rs. 5.00
		1 Lakh to 2 Lakhs	Rs. 15.00	Rs. 15.00	Rs. 15.00
		2 Lakh and Above	Rs. 25.00	Rs. 25.00	Rs. 25.00
	NEFT at Net Banking		FREE	FREE	FREE
	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	NIL
	IMPS	Upto Rs. 5,000 (Per Beneficiary per day)	NIL	NIL	NIL
		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	NIL	
Cash Deposit at CDM		NIL	NIL	NIL	

Cash Transactions	Cash Deposit at Branch	Metro & Urban: Rs. 0.90/1000 Semi Urban & Rural: Rs. 0.45/1000	Free cash deposit Limit: 10 times of average balance maintained in previous month, thereafter standard charges	Free cash deposit Limit: 20 times of average balance maintained in previous month, thereafter standard charges	Free cash deposit Limit: 25 times of average balance maintained in previous month, thereafter standard charges
Debit Card/ATM Charges	ATM Card issuance charges - Primary		NIL	NIL	NIL
	ATM Card issuance charges - Add-on		Rs.125	Rs.125	Rs.125
	ATM Card annual charges - Primary		Rs.125	Rs.125	FREE
	ATM Card annual charges - Add-on		Rs.125	Rs.125	Rs.125
	Duplicate PIN (Green) Issue		NIL	NIL	NIL
	Duplicate Card Issue		Rs.125	Rs.125	Rs.125
	Transaction Charges at Other Bank's ATM		5 Transactions Free per month (Including balance enquiry) Thereafter Rs. 20	10 Transactions Free per month (Including balance enquiry)	15 Transactions Free per month (Including balance enquiry) Thereafter Rs. 20
	Card Type		Rupay Normal	Rupay Gold	Rupay Diamond

	Card Limits		ATM Rs. 20,000 POS Rs. 50,000 Maximum daily card limit: Rs. 50,000	ATM Rs. 1000,000 POS Rs. 100,000 Maximum daily card limit: Rs. 100,000	ATM Rs. 125,000 POS Rs. 125,000 Maximum daily card limit: Rs. 125,000
	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.30 lac per month	Free Upto Rs. 70 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.30 lac per month	Free Upto Rs. 70 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.30 lac per month	Free Upto Rs. 70 lac per month
	DD - purchased from other non-correspondent bank - transfer/cash		Actuals	Actuals	Actuals

Cheque/DD Related Services	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
	Account Statement (Email/Electronic/SMS)		NIL	NIL	NIL
Locker Related Services	Locker Metro	Small / Per Year	Rs. 1500	Rs. 1500	Rs. 1500
		Medium / Per year	Rs. 3250	Rs. 3250	Rs. 3250
		Large / Per Year	Rs. 5000	Rs. 5000	Rs. 5000
	Locker Urban	Small / Per Year	Rs. 1200	Rs. 1200	Rs. 1200
		Medium / Per year	Rs. 3000	Rs. 3000	Rs. 3000
		Large / Per Year	Rs. 4500	Rs. 4500	Rs. 4500
	Locker Semi-Urban	Small / Per Year	Rs. 800	Rs. 800	Rs. 800
		Medium / Per year	Rs. 2000	Rs. 2000	Rs. 2000
		Large / Per Year	Rs. 3500	Rs. 3500	Rs. 3500
		Small / Per Year	Rs. 800	Rs. 800	Rs. 800

	Locker Rural	Medium / Per year	Rs. 2000	Rs. 2000	Rs. 2000
		Large / Per Year	Rs. 3500	Rs. 3500	Rs. 3500
	Loss of locker key (Locker break open)		Actuals + Rs. 500	Actuals + Rs. 500	Actuals + Rs. 500
	Delay in Locker rent	Per Month	Rs. 100	Rs. 100	Rs. 100
Service Requests	Stop Payment through Branch	Per Instrument	Rs. 100	Rs. 100	Rs. 100
	Stop Payment Revoke Branch	Per Instrument	Rs. 100	Rs. 100	Rs. 100
	Stop Payment through Net Banking	Per Instrument	Rs. 100	Rs. 100	Rs. 100
	Stop Payment Revoke Net Banking	Per Instrument	Rs. 100	Rs. 100	Rs. 100
	Stop Payment through SMS Banking	Per Instrument	Rs. 100	Rs. 100	Rs. 100
	Stop Payment Revoke SMS Banking	Per Instrument	Rs. 100	Rs. 100	Rs. 100
	Change of product code(Upgradation/Degradation)		NIL	NIL	NIL
	Interest certificate issue		NIL	NIL	NIL
	Balance certificate issue	Per Instance	Rs. 100	NIL	NIL
	Photo/Signature/ Address Attestation/Verification		Rs. 100	Rs. 100	NIL
	Retrieval/enquiry of records	Older than 12 months	Rs. 100	Rs. 100	Rs. 100
	Account Closure	Before 12 months	Rs. 100	Rs. 250	Rs. 250

	Account Closure	After 12 months	NIL	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		Rs.100000	Rs.100000	Rs.100000