

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 maintenance 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.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	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	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	NIL	
Cash Transactions	Cash Deposit at CDM		NIL	NIL	NIL
	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 (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 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	

Cheque/DD Related Services	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	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	
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	NIL	NIL	NIL
	Stop Payment Revoke Net Banking	Per Instrument	NIL	NIL	NIL
	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 from Branch		Rs.100	Rs.100	Rs.100
	Interest certificate issue from Net Banking		Rs.100	Rs.100	Rs.100
	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. 500
	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		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