

Revised Saving & Current Account Charges w.e.f 01/06/2019

Current Accounts Charges

SR. No	Products Features	Parameter	General (0 to 2 Lakhs)	Premium (Above 2 Lakhs)
1	Cash Deposit Charges		Total Cash Deposit free up to 12 times of MAB (Monthly Average Balance) per Month OR Rs 50 lakhs whichever is lower. Charge for Cash Deposit above Rs 50 Lakhs is Rs 5 per 1000	Total cash deposit Free up to 15 times of MAB (Monthly Average Balance) per month OR Rs 1 crore whichever is lower. Cash Deposit above Rs 1 Crore, Charge is Rs 5 per 1000
2	Ledger Folio Charges		1 Folio = 40 Entries Free upto 40 Entries above which Rs 50 per Folio will be charged	Free
3	Outstation Cheque Clearing charges (OBC)		Up to Rs 5000 per instrument - Rs 25, Rs. 5001 to 10,000 - Rs 50, Rs 10,001 to Rs 1,00,000 - Rs 100 Above Rs. 1,00,000 - Rs 200. Total Charges= Above mentioned charges + Correspondent Bank charges	Free
4	Outward Clearing CTS Charge		Free	Free
5	Cheque Books Issue Charges		100 Cheque leaves free per Quarter and beyond which is Rs 2 per leaf will be charged	200 Cheque leaves free per Quarter and beyond which is Rs 2 per leaf will be charged
6	RTGS Charges		Inward is free. Outward Charges Rs 2,00,000 to 5,00,000 - Rs 25, Rs. 5,00,001 and above - Rs 50	Inward is free, Outward is free
7	NEFT Charges		Inward is free Outward upto Rs. 10,000 - Rs 2.50 per transaction, Rs. 10,001 to 1,00,000 - Rs 5 Per transaction Rs. 1,00,001 to 2,00,000 - Rs15 per transaction Above 2,00,001 - Rs 25 per transaction	Inward is free, Outward is free
8	IMPS Charges		Upto Rs 1000 is Nil. 1001 to 1,00,000 - Rs. 5 per transaction 1,00,001 to 2,00,000 - Rs 15 per transaction	Free
9	DD/PO Issuance, Cancellation and Revalidation		Upto Rs 5,000 - Rs 25 Rs 5,001 to 10,000 - Rs 50 Rs 10,001 and above - Rs 2.5 per Rs.1000 (Minimum charges will be Rs. 50). DD/PO cancellation, Revalidation and Issuance of duplicate - Rs 100	Free
10	ATM/Debit Card Usage Charges		4 Transaction free Charges beyond free transaction Rs 5 for Non-Financial & Rs 15 for Financial + GST	4 Transaction free Charges beyond free transaction Rs 5 for Non-Financial & Rs 15 for Financial + GST

11	Inward Clearing Return Charges	Inward Return	2 instruments per month - Rs 500 per Instrument 3rd Instrument onwards - Rs. 750 per instrument in a month	3 instruments per month is Free. 4th Instrument onwards - Rs. 750 per instrument in a month
12	Outward Clearing Return Charges	Outward Return	Rs. 50 per instrument. Outstation Rs.150 per instrument	Free
13	Door step Banking	Cash Pick up /Delivery	Cash Pick UP Upto Rs 1 Lakh - Rs. 150 per pick up. Above Rs. 1 lakh to 2 lakhs - Rs. 200 per pick up. Above Rs. 2 lakhs to Rs 5 lakhs - Rs 300 per pick up Above Rs. 5 lakhs - Rs 50 per lakh (Minimum Rs. 300). Delivery Upto Rs. 1 Lakh - Rs. 500 Above 1 Lakh to 5 Lakhs - Rs. 750. Above 5 Lakhs to 10 Lakhs - Rs 1200. Above 10 Lakhs - Rs 1200 + Rs 100 per Lakh	Free
14	TDS certificate		Free	Free
15	Balance Confirmation Certificate		Rs. 100 per certificate	Free
16	Interest Certificate		Rs. 50 per certificate	Free
17	Photograph Verification		Rs 100 per instance	Free
18	Address Confirmation		Rs 100 per instance	Free
19	Signature Verification		Rs 100 per instance	Free
20	ECS Returns Charges		Rs. 100 per instance Rs. 250 thereafter per month	Free
21	Standing Instruction		Free	Free
22	Courier Returns Due Negative Reasons		Rs 50 per instance	Rs 50 per instance
23	Standing Instruction Reject Charges		Rs 50 per month	Rs 50 per month
24	Stop payment Charges		Rs 50 per instrument (Maximum Rs. 200)	Free
25	Old Records Retrieval	One year	Rs 50 per instance	Free
		Above 1 Year	Rs 100 per instance	Free
26	Account Closure Charges	upto 14 days	No Charge	No Charge
		15 days to 6 months	Rs. 500	Rs. 750
		6 months to 12 months	Rs. 250	Rs. 500
		Beyond 12 months	No Charge	No Charge
27	Insta Alert	SMS and Email	Rs 25 per Quarter	Free
28	Account statement	Monthly	Free	Free
		Duplicate	Rs. 10 per page (Minimum Rs. 100)	Rs. 10 per page (Minimum Rs. 100)
29	Non-Maintenance		-	Nil, In case of non-maintenance of Average Monthly Balance; Applicable charges will be recovered from customer

Savings Accounts Charges

SR. No	Products Features	Parameter	General (0 to 1 Lakh)	Premium (Above 1 Lakh)
1	Cash Deposit Charges		Free first 10 transaction or Rs 10 lakhs whichever is earlier of cash deposit. Charges above 10 transactions or Rs 10 lakhs - Rs. 5 per 1000 or Rs. 150 whichever is higher	Free
2	Cheque book Issue Charges		25 Cheque leaves free per Quarter, beyond which Rs 2 per leaf will be charged	Free
3	Outstation Cheque Clearing Charges (OBC)		up to Rs 5000 - Rs 25 per Cheque. 5001 to 10,000 - Rs 50 per Cheque. Rs. 10001 to Rs. 1,00,000 - Rs 100 per cheque. Above 1,00,000 - Rs 200 per cheque Total Charges= Above mentioned charges + Correspondent Bank charges	Free
4	Outward Clearing CTS Charge		Free	Free
5	RTGS Charges		Inward is free. Outward Charges Rs 2,00,000 to 5,00,000 - Rs 25, Rs. 5,00,001 and above - Rs 50	Free
6	NEFT Charges		Inward is free Outward upto Rs. 10,000 - Rs 2.50 per transaction, Rs. 10,001 to 1,00,000 - Rs 5 Per transaction Rs. 1,00,001 to 2,00,000 - Rs15 per transaction Above 2,00,001 - Rs 25 per transaction	Free
7	IMPS Charges		upto Rs 1000 is Nil. 1001 to 1,00,000 - Rs. 5 per transaction 1,00,001 to 2,00,000 - Rs 15 per transaction	Free
8	DD/PO Issuance cancellation and revalidation		Upto Rs 5,000 - Rs 25 Rs 5,001 to 10,000 - Rs 50 Rs 10,001 and above - Rs 2.5 per Rs.1000 (Minimum charges will be Rs. 50). DD/PO cancellation, Revalidation and Issuance of duplicate - Rs 100	Free
9	ATM/Debit Card Usage Charges		4 Transaction free Charges beyond free transaction Rs 5 for Non-Financial & Rs 15 for Financial + GST	4 Transaction free Charges beyond free transaction Rs 5 for Non-Financial & Rs 15 for Financial + GST
10	Inward Clearing Return Charges	Inward Return	2 instrument per month - Rs. 500. 3rd Instrument onwards Rs.750 per instrument in a month	3 instrument per month is Free. 4th Instrument onwards Rs. 750 per instrument in a month
11	Outward Clearing Return Charges	Outward Return	Rs. 50 per instrument Outstation Rs. 150 per instrument	Free

12	Door step Banking	Cash Pick up/Delivery	Cash Pick up upto Rs 5 Lakhs - Rs. 250 per pick up. Above Rs. 5 Lakhs upto Rs. 25 Lakhs - Rs 1000 per pickup. Above 25 Lakhs - Rs. 1000 + Rs. 100 per Lakh Delivery Upto Rs. 1 Lakh - Rs. 500 Above 1 Lakh to 5 Lakhs - Rs. 750. Above 5 Lakhs to 10 Lakhs - Rs 1200. Above 10 Lakhs - Rs 1200 + Rs 100 per Lakh	Cash Pick up Upto to Rs 1 Lakh is free Above Rs. 1 Lakh upto Rs. 25 Lakhs - Rs 1000 per pickup. Above 25 Lakhs - Rs. 1000 + Rs. 100 per Lakh Delivery Upto Rs. 1 Lakh - Rs. 500 Above 1 Lakh to 5 Lakhs - Rs. 750. Above 5 Lakhs to 10 Lakhs - Rs 1200. Above 10 Lakhs - Rs 1200 + Rs 100 per Lakh
13	TDS certificate		Free	Free
14	Balance Confirmation Certificate		Rs. 100 per certificate	Free
15	Interest Certificate		Rs. 100 per certificate	Free
16	Photograph Verification		Rs 100 per instance	Free
17	Address Confirmation		Rs 100 per instance	Free
18	Signature Verification		Rs 100 per instance	Free
19	ECS Returns		Rs. 100 per instance Rs. 250 thereafter per month	Rs. 100 per instance Rs. 250 thereafter per month
20	Standing Instruction		Free	Free
21	Courier Returns Due Negative Reasons		Rs 50 in the First Instance there after Rs 150 per attempt	Rs 50 in the First Instance there after Rs 150 per attempt
22	Standing Instruction Rejects		Rs 50 per month	Rs 100 per month
23	Stop payment Charges		Rs 50 per instrument (Maximum Rs. 200)	Rs 50 per instrument (Maximum Rs. 200)
24	Old Records Retrieval	One year	Rs 100 per instance	Free
		Above 1 Year	Rs 200 per instance	Free
25	Account Closure	upto 14 days	No Charge	No Charge
		15 days to 6 months	Rs 500	Rs 500
		6 months to 12 months	Rs 250	Rs 250
		beyond 12 months	No Charge	No Charge
26	Insta Alert	SMS and Email	Rs 25 per Quarter	free
27	Account statement	Monthly	Free	Free
		Duplicate	Rs. 10 per page (Minimum Rs. 100)	Rs. 10 per page (Minimum Rs. 100)
28	Non-Maintenance		-	Nil, in case of non-maintenance of Average Monthly Balance; Applicable charges will be recovered from customer