

Schedule of Charges

Charges related to Savings account variants

Particulars	BSBDA Small Savings Account	BSBDA	Regular Savings Account	Minor Account	Senior citizen Savings Account
Monthly Average Balance requirements	NA	NA	NA	NA	NA
Fees for Non-maintenance of Average monthly Balance	NA	NA	NA	NA	NA
Primary Debit Card type	NA	Rupay Classic	Rupay Classic	Rupay Classic, <i>On request for Minors above 10 years only</i>	Rupay Classic
Primary Debit Card issuance Fee (1 st year)	Nil	Nil	Nil	Nil	Nil
Primary Debit Card issuance Fee (2 nd Year onwards)	NA	Nil	Rs. 100	Rs. 100	Nil
Joint Debit Card Type	NA	Rupay Classic	Rupay Classic	Rupay Classic	Rupay Classic
Joint Debit Card issuance Fee (1 st year)	NA	Nil	Rs. 100	Rs. 100	Rs.100
Joint Debit Card issuance Fee (2 nd Year onwards)	NA	Nil	Rs. 100	Rs. 100	Rs.100
Reissue of Lost/Damaged ATM Card	NA	Nil	Rs.150	Rs. 150	Rs.150
Number of Free ATM transaction	NA	4 across channels	Unlimited	Unlimited	Unlimited

Particulars	BSBDA Small Savings Account	BSBDA	Regular Savings Account	Minor Account	Senior citizen Savings Account
(own bank)		including branch			
Number of Free ATM transactions (other bank)	NA	4 across channels including branch	6	6	6
ATM transactions charges beyond limit (own bank) (Financial and Non-Financial)	NA	NA	Nil	Nil	Nil
ATM transactions beyond limit (other bank) (Financial)	NA	NA	Rs. 20	Rs. 20	Rs. 20
ATM transactions beyond limit (other bank) (non-Financial)	NA	NA	Rs. 10	Rs. 10	Rs. 10
Debit Card Limits (Daily)	NA	ATMs- Rs. 25,000 PoS Terminals- Rs. 25,000 E-commerce sites- Rs. 25,000	ATMs- Rs. 25,000 PoS Terminals- Rs. 25,000 E-commerce sites- Rs. 25,000	ATMs- Rs. 25,000 PoS Terminals- Rs. 25,000 E-commerce sites- Rs. 25,000	ATMs- Rs. 25,000 PoS Terminals- Rs. 25,000 E-commerce sites- Rs. 25,000
PIN generation charges	NA	Free	<i>For paper PIN</i> First time- Free Succeeding- Rs. 20 <i>Green PIN – Free</i>	<i>For paper PIN</i> First time- Free Succeeding- Rs. 20 <i>Green PIN – Free</i>	<i>For paper PIN</i> First time- Free Succeeding- Rs. 75
Cheque book Fees	NA	NA	20 Leaves Cheque book – Rs. 50	NA	25 leaves cheque book free per year
Additional cheque book	NA	NA	20 Leaves Cheque book- Rs. 50	NA	25 leaves cheque book – Rs.75

Particulars	BSBDA Small Savings Account	BSBDA	Regular Savings Account	Minor Account	Senior citizen Savings Account
Inward Cheque return charges for insufficient funds	NA	NA	Rs.100	NA	Rs.100
Inward Cheque return charges for others – technical reasons	NA	NA	Rs.100	NA	Rs.100
Outward Cheque return charges	NA	NA	Rs. 100	Nil	Rs.100
Passbook	Free	Free	Free	Free	Free
Stop payment instructions per cheque	NA	NA	Rs. 50 per cheque	NA	Rs. 50 per cheque
Stop payment instructions series	NA	NA	Rs. 150	NA	Rs.150
Replacement for Lost Passbook	nil	Nil	Rs. 50	Rs. 50	Rs. 50
Quarterly Account statement (physical)	Nil	Nil	Rs.50	Rs.50	Rs.50
Duplicate/ Ad-hoc physical statement	Nil	Nil	Rs.50	Rs.50	Rs.50
Quarterly E-Statement Facility	NA	NA	Free	Free	Free
Cash Withdrawal limit (branch)	Up to Rs. 10,000/- per month across channels	4 across channels including branch	Unlimited	Unlimited	Unlimited
Issue of DD	Nil	Nil	Up to Rs. 5000 – Rs. 10 Above Rs. 5000 – Rs. 3 per 1000 or part	Up to Rs. 5000 – Rs. 10 Above Rs. 5000 – Rs. 3 per 1000 or part	Up to Rs. 5000 – Rs. 10 Above Rs. 5000 – Rs. 3 per 1000 or part
Issuance of duplicate DD/PO	Nil	Nil	Rs.50	Rs.50	Rs.50
Cancellation of DD	Nil	Nil	Rs.50	Rs.50	Rs.50

Particulars	BSBDA Small Savings Account	BSBDA	Regular Savings Account	Minor Account	Senior citizen Savings Account
Revalidation of DD	Nil	Nil	Rs.50	Rs.50	Rs.50
Issue of DD - HDFC DD	Nil	Nil	Up to Rs. 5000 – Rs. 10 Above Rs. 5000 – Rs. 3 per 1000/- or part	Up to Rs. 5000 – Rs. 10 Above Rs. 5000 – Rs. 3 per 1000/- or part	Up to Rs. 5000 – Rs. 10 Above Rs. 5000 – Rs. 3 per 1000/- or part
Issuance of duplicate HDFC DD/PO	Nil	Nil	Rs. 50	Rs. 50	Rs.50
Cancellation of HDFC DD	Nil	Nil	Rs. 50	Rs. 50	Rs. 50
Revalidation of HDFC DD	Nil	Nil	Rs. 50	Rs. 50	Rs. 50
SMS alert facility	Free	Free	Free	Free	Free
Standing instructions	NA	Nil	Nil	Nil	Nil
Charges for standing instruction rejection/ failure	NA	NIL	Rs. 25 per instance	Rs. 25 per instance	Rs. 25 per instance
IMPS inward/outward	Inward – Nil Outward– Upto Rs. 10,000-nil	Inward – Nil Outward– Upto Rs. 100,000-Rs.- Nil Rs. 1 lac to 2 lac – Rs. Nil	Inward – Nil Outward–Upto Rs. 100,000- Rs. 5 Rs. 1 lac to 2 lac – Rs. 15	Inward – Nil Outward– Upto Rs. 100,000-Rs. 5 Rs. 1 lac to 2 lac – Rs. 15	Inward – Nil Outward–Upto Rs. 100,000- Rs. 5 Rs. 1 lac to 2 lac – Rs. 15
NEFT inward/outward	Inward- Nil Outward- Upto Rs.10,000- Rs. nil	Inward- Nil Outward- Upto Rs.10,000- Rs.- Nil 10,001- 1 Lakh- Nil 1Lakh- 2Lakhs- Nil	Inward- Nil Outward- Upto Rs.10,000- Rs. 2.50 10,001- 1 Lakh- Rs. 5 1Lakh-2Lakhs- Rs. 15	Inward- Nil Outward- Upto Rs.10,000- Rs. 2.50 10,001- 1 Lakh- Rs. 5 1Lakh- 2Lakhs- Rs. 15	Inward- Nil Outward-Upto Rs.10,000- Rs. 2.50 10,001- 1 Lakh- Rs. 5 1Lakh-2Lakhs- Rs. 15

Particulars	BSBDA Small Savings Account	BSBDA	Regular Savings Account	Minor Account	Senior citizen Savings Account
		Above 2 lakhs – Nil	Above 2 lakhs – Rs. 25	Above 2 lakhs – Rs. 25	Above 2 lakhs – Rs. 25
RTGS inward/outward	NA	NA	Inward- NIL Outward- Rs.2Lakh-5Lakh- Rs. 25 Rs.5 Lakhs & above- Rs.50	Inward- NIL Outward- Rs.2Lakh-5Lakh- Rs. 25 Rs.5 Lakhs & above- Rs.50	Inward- NIL Outward- Rs.2Lakh-5Lakh- Rs. 25 Rs.5 Lakhs & above- Rs.50
NACH debit charges	Nil	Nil	Nil	Nil	Nil
NACH debit return charges	NA	NA	Rs. 100	Rs. 100	Rs.100
NACH credit charges	Nil	Nil	Nil	Nil	Nil
NACH credit return charges	Nil	Nil	Nil	Nil	Nil
NACH mandate charges	NA	NA	Rs. 50	Rs. 50	Rs. 50
Photo / signature attestation	Nil	Nil	Nil	Nil	Nil
Address confirmation	Nil	Nil	Nil	Nil	Nil
Account closure	Nil	Nil	Nil	Nil	Nil
Activation of inoperative account	Nil	Nil	Nil	Nil	Nil

*All the above charges are exclusive of goods and service tax (GST)

Penalties related to FD/RD

Particulars	FD	RD
Penalty for delayed instalments	NA	<ul style="list-style-type: none"> 1.50% per month
Part withdrawal	<ul style="list-style-type: none"> Up to 6 months – interest rate payable would be contractual rate minus 1.00% OR the rate under the scheme on the contractual date applicable for the tenor for which the deposit has actually run minus 1.00%, whichever is lower. Remaining amount will continue to earn interest at the earlier contracted rate. After 6 months – no charges 	NA
Premature closure	<ul style="list-style-type: none"> Up to 6 months – interest rate payable would be contractual rate minus 1.00% OR the rate under the scheme on the contractual date applicable for the tenor for which the deposit has actually run minus 1.00%, whichever is lower. After 6 months – no charges 	<ul style="list-style-type: none"> Up to 6 months – interest rate payable would be contractual rate minus 1.00% OR the rate under the scheme on the contractual date applicable for the tenor for which the deposit has actually run minus 1.00%, whichever is lower. After 6 months – no charges

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Charges related to OD against deposits

Particulars	OD against Deposit
Processing Fee	Nil
Monthly physical statement	Nil

Charges related to Current Account

Particulars	Regular	Premium
Non- maintenance of Monthly Average Balance	Rs. 150	Rs. 200
Debit card issuance fee	NIL	NIL
Debit card (annual fee)	Rs. 100	Rs. 100
Additional Debit Card issuance fee	Rs. 100	Rs. 100
Reissuance of a Card after expiry	NIL	NIL
Cheque book	Free (50 leaves/quarter)	Free (100 leaves/quarter)
Additional cheque book	25 leaf cheque book - Rs. 50	25 leaf cheque book - Rs. 50
Cash withdrawal limit at branch (number of transactions) (monthly)	50	100
Cash withdrawal limit at branch (amount)	Unlimited	Unlimited
Charges beyond withdrawal limit (number of transactions)	Rs. 10 / transaction	Rs. 10 / transaction
ATM transactions limit (own bank)	Unlimited	Unlimited
No. of ATM transactions (other bank) (financial + non-financial) in 6 metro locations (monthly)	5	10
No. of ATM transactions (other bank) (financial + non-financial) in other location (monthly)	5	5
ATM transactions beyond limit (other bank) (financial)	Rs.20	Rs.20
ATM transactions beyond limit (other bank) (non-financial)	Rs.10	Rs.10
Branch cash deposit limit	up to Rs. 75,000 in a month	10 times the monthly average balance maintained in the previous month
Cash Deposit at Branch - Charges beyond Free Limit	Rs. 2.50 / 1000	Rs. 2.50 / 1000
Reissue of Lost/ Damaged ATM Card	Rs.150	Rs.150
DD issuance – Upto Rs. 2,000	Rs.20	Rs.20
DD issuance – Rs. 2,001-Rs.10,000	Rs.50	Rs.50
DD issuance charges - Above Rs.10,000	Rs.3/1,000 or part thereof	Rs.3/1,000 or part thereof
Issuance of duplicate DD	Rs.150	Rs.150
Cancellation of DD	Rs.50	Rs.50
Revalidation of DD	Rs.50	Rs.50
HDFC DD issuance - Upto Rs. 2,000	Rs.20	Rs.20
HDFC DD issuance – Rs. 2,001-Rs.10,000	Rs.50	Rs.50
HDFC DD issuance charges - Above Rs.10,000	Rs.3/1,000 or part thereof	Rs.3/1,000 or part thereof
Reissuance of HDFC DD	Rs.150	Rs.150
Cancellation of HDFC DD	Rs.150	Rs.150
Revalidation of HDFC DD	Rs.150	Rs.150
Cancellation/ Revalidation of DD	Rs.150	Rs.150
Cheque return charges due to insufficient funds	Rs.100	Rs.100
Cheque return charges due to incorrect credentials	Rs.50	Rs. 50
Outward clearing cheque return charges	Rs.100	Rs. 100
NEFT inward	Nil	Nil
NEFT outward Upto Rs. 10,000	Rs.2.50	Free

Particulars	Regular	Premium
NEFT (Outward) Rs.10,001 to Rs.100,000 per transaction	Rs.5	Free
NEFT Payment (Outward) Rs.100,001 to Rs.200,000 per transaction	Rs.15	Free
NEFT Payment (Outward) Above Rs.200,000 per transaction	Rs.25	Free
RTGS inward	Nil	Nil
RTGS Payment (Outward) Rs.200,000 to Rs.500,000 per transaction	Rs.25	Free
RTGS Payment (Outward) Above Rs.500,000 per transaction	Rs.50	Free
IMPS Payment (Outward) Upto Rs.100,000 per transaction	Rs.5	Free
IMPS Payment (Outward) Above Rs.100,000 to Rs.200,000 per transaction	Rs.15	Free
NACH debit charges	Nil	Nil
NACH debit return charges	Rs. 100	Rs. 100
NACH credit charges	Nil	Nil
NACH credit return charges	Nil	Nil
NACH mandate charges	Rs. 50	Rs. 50
Account closure (within 6 months)	Rs. 500	Rs. 500
PIN generation charges	Rs. 50	Rs. 50
Monthly e-statement	Free	Free
Monthly account statement	Free	Free
Duplicate account statement	Rs. 100	Rs.100
SMS alert facility (Per quarter)	Rs. 15	Rs. 15
Photo / signature attestation	Rs. 100	Rs. 100
Address confirmation	Rs. 100	Rs. 100
Balance confirmation certificate	Rs. 100	Rs. 100
Solvency certificate	Rs. 100	Rs. 100
Stop payment instructions per cheque	Rs. 100	Rs. 100
Stop payment instructions per cheque series	Rs. 200	Rs. 200
Standing instructions	Nil	Nil

*Charges will be applicable across all channels. Individual limits of channels (if any) would prevail.

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Charges related to Saving Account for TASC

Particulars	TASC Savings account
Monthly Average Balance	NA
Non- maintenance of Monthly Average Balance	NA
Cheque book	25 leaves per month free
Additional cheque books	Rs. 2 per leaf
Passbook	On request – Free
Account statement (physical)	Nil
Duplicate/ Ad-hoc passbook account statement	Nil
Withdrawal beyond limit (branch)	Unlimited
Issuance of DD	Up to Rs. 5000 – Rs. 10 Above Rs. 5000 – Rs. 3 per 1000/- or part thereof
Issuance of duplicate DD/PO	Rs.50

Particulars	TASC Savings account
Cancellation of DD	Rs.50
Revalidation of DD	Rs.50
Issuance of HDFC DD	Up to Rs. 5000 – Rs. 10 Above Rs. 5000 – Rs. 3 per 1000/- or part thereof
Cancellation of HDFC DD	Rs.50
Revalidation of HDFC DD	Rs.50
Re issuance of HDFC DD	Rs.50
Issuance of duplicate HDFC DD	Rs.50
Cheque issued and return charges	Rs.200
Cheque deposited and returned	Rs. 100
SMS alert facility (per quarter)	Free
Replacement for lost passbook	Rs. 50
Photo / signature attestation	Rs. 100
Address confirmation	Rs. 100
Stop payment per cheque	Rs.50
Stop payment per cheque series	Rs. 100
Standing instructions	Nil
Charges for standing instruction rejection/ failure	Rs. 25 per instance
Electronic transactions (IMPS/ NEFT/ RTGS)	100 free per month
IMPS inward/ outward	Inward – Nil Outward– <ul style="list-style-type: none"> • Upto Rs. 100,000-Rs. 5 • 1 lac to 2 lac – Rs. 15
NEFT inward/ outward	Inward- Nil Outward- <ul style="list-style-type: none"> • Upto Rs.10,000- Rs. 2.50 • 10,001- 1 Lakh- Rs. 5 • 1Lakh-2Lakhs- Rs. 15 • Above 2 lakhs – Rs. 25
RTGS inward/ outward	Inward- NIL Outward- <ul style="list-style-type: none"> • Rs.2Lakh-5Lakh- Rs. 25 • Rs.5 Lakhs & above- Rs.50
Account closure	Nil
Activation of inoperative account	Nil
NACH debit charges	Nil
NACH debit return charges	Rs. 100
NACH credit charges	Nil
NACH credit return charges	Nil
NACH mandate charges	Rs. 50

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Charges related to Current account TASC:

Particulars	TASC Current Account
Monthly Average Balance	Nil

Particulars	TASC Current Account
Non- maintenance of Minimum Monthly Average Balance	Nil
Cheque book	Free (50 leaves per month)
Additional cheque leaves	Rs. 2/leaf
Cash withdrawal limit at branch (number of transactions) (monthly)	Unlimited
Cash withdrawal limit at branch (amount)	Unlimited
Charges beyond withdrawal limit (number of transactions)	NA
Branch cash deposit limit	15 times the monthly average balance maintained in the previous month
Cash Deposit at Branch - Charges beyond Free Limit	Rs. 2.50 / 1000 or part thereof
DD issuance – Upto Rs. 2,000	Rs.20
DD issuance – Rs. 2,001-Rs.10,000	Rs.50
DD issuance charges - Above Rs.10,000	Rs.3/1,000 or part thereof
Issuance of Duplicate DD	Rs.150
Cancellation/ Revalidation of DD	Rs.150
HDFC DD issuance – Upto Rs. 2,000	Rs.20
HDFC DD issuance – Rs. 2,001-Rs.10,000	Rs.50
HDFC DD issuance charges - Above Rs.10,000	Rs.3/1,000 or part thereof
Cancellation of HDFC DD	Rs.150
Revalidation of HDFC DD	Rs.150
Reissuance of HDFC DD	Rs.150
Issuance of Duplicate HDFC DD	Rs.150
Cheque issued and return charges	Rs.100
Cheque deposited and return charges	Rs. 50
Monthly e-statement	Free
Monthly account statement	Free
Duplicate account statement	Rs.100
SMS alert facility	Free
Photo / signature attestation	Rs.100
Address confirmation	Rs.100
Balance confirmation certificate	Rs.100
Solvency certificate	Rs.100
Stop payment per cheque leaf	Rs.100
Stop payment per cheque series	Rs. 200
Standing instructions	Nil
NEFT inward	Nil
Electronic transactions (IMPS/ NEFT/ RTGS)	100 free per month
IMPS inward/ outward	Inward – Nil Outward – <ul style="list-style-type: none"> • Upto Rs. 100,000-Rs. 5 • Rs. 1 lac to 2 lac – Rs. 15
NEFT inward/ outward	Inward – Nil Outward- <ul style="list-style-type: none"> • Upto Rs.10,000- Rs. 2.50 • 10,001- 1 Lakh- Rs. 5 • 1 Lakh – 2 Lakhs- Rs. 15 • Above 2 lakhs – Rs. 25
RTGS inward/ outward	Inward- NIL Outward- <ul style="list-style-type: none"> • Rs.2 Lakhs – 5 Lakhs- Rs. 25 • Rs.5 Lakhs & above- Rs.50
Account closure (within 6 months)	Rs. 500

*All the above charges are exclusive of goods and service tax (GST).

Charges related to FD for TASC

Particulars	TASC FD
Part withdrawal	<ul style="list-style-type: none">• Interest rate payable would be contractual rate minus 1.00% OR the rate under the scheme on the contractual date applicable for the tenor for which the deposit has actually run minus 1.00%, whichever is lower.• Remaining amount will continue to earn interest at the original contracted rate.
Premature closure	<ul style="list-style-type: none">• Interest rate payable would be contractual rate minus 1.00% OR the rate under the scheme on the contractual date applicable for the tenor for which the deposit has actually run minus 1.00%, whichever is lower.

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