

Charges related to Regular & Premium Current Account: With effect from 5th March 2018

Particulars	Regular	Premium
Non- maintenance of Monthly Average Balance	Rs. 150	Rs. 200
Debit card issuance fee (Individual & Proprietors)	NIL	NIL
Debit card (annual fee)	Rs. 100	Rs. 100
Additional Debit Card issuance fee (Authorised Signatories)	Rs. 100	Rs. 100
Cheque book	Free (50 leaves/quarter)	Free (100 leaves/quarter)
Additional cheque book	50 leaf cheque book - Rs. 100	100 leaf cheque book – Rs. 125
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 per transaction	Rs. 10 per transaction
ATM transactions limit (own bank)	Unlimited	Unlimited
No. of free ATM transactions (other bank) (financial + non-financial)	6	10
ATM transactions beyond limit (other bank) (financial)	Rs.20	Rs.20
ATM transactions beyond limit (other bank) (non-financial)	Rs.10	Rs.10
Cash withdrawal at POS	1% of the transaction amount	1% of the transaction amount
Branch cash deposit limit	Up to Rs. 1,50,000 in a month	10 times the monthly average balance maintained in the previous month or 3 lakhs whichever is higher
Cash Deposit at Branch - Charges beyond Free Limit	Rs. 3 / 1000 (Minimum Rs. 25)	Rs. 3 / 1000 (Minimum Rs. 25)
Reissue of Lost/ Damaged ATM Card	Rs.150	Rs.150
DD issuance – Upto Rs. 2,000	Rs.75	Rs.75
DD issuance – Rs. 2,001-Rs.10,000	Rs.100	Rs.100
DD issuance charges - Above Rs.10,000	Rs.3/1,000 or part there of	Rs.3/1,000 or part there of
Issuance of duplicate DD	Rs.150	Rs.150
Cancellation of DD	Rs.75	Rs.75
Revalidation of DD	Rs.75	Rs.75
Non Ujjivan locations issuance DD issuance - Upto Rs. 2,000	Rs.75	Rs.75
Non Ujjivan locations issuance DD issuance – Rs. 2,001-Rs.10,000	Rs.100	Rs.100
Non Ujjivan locations issuance DD issuance	Rs.3/1,000 or part thereof	Rs.3/1,000 or part thereof

charges - Above Rs.10,000		
Reissuance of Non Ujjivan DD	Rs.150	Rs.150
Cancellation of Non Ujjivan	Rs.150	Rs.150
Revalidation of Non Ujjivan	Rs.150	Rs.150
Cancellation/ Revalidation of Ujjivan DD	Rs.150	Rs.150
Cheque return charges due to insufficient funds	Rs.150	Rs.150
Cheque return charges due to technical reasons	Rs.150	Rs.150
Outward clearing cheque return charges	Rs.150	Rs.150
NEFT Outward	Upto Rs.10,000- Rs. 2.50 10,001 - 1 Lakh - Rs. 5 1Lakh – 2 Lakhs - Rs. 15 Above 2 Lakhs - Rs. 25	Free
RTGS Outward	Rs.2 Lakh–5 Lakh - Rs.25 Rs.5 Lakhs & above Rs.50	Free
IMPS Outward	Upto Rs. 1 lakh - Rs. 5 Rs.1 Lakh to 2 Lakh–Rs.15	Free
NEFT, RTGS, IMPS Inward	Free	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
PIN generation charges	<i>For paper PIN</i> First time- Free Succeeding- Rs. 75 <i>Green PIN – Free</i>	<i>For paper PIN</i> First time- Free Succeeding- Rs. 75 <i>Green PIN – Free</i>
e-statement	Free	Free
Physical statement	Monthly: 20/- per month Quarterly: 25/- per quarter Half yearly: 30/- per half year Yearly: 35/- per year	Monthly: 20/- per month Quarterly: 25/- per quarter Half yearly: 30/- per half year Yearly: 35/- per year
Duplicate/ Adhoc 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
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.

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

Charges related to Business Edge Current account: with effective from 1st September 2018

Particulars	Charges
Non- maintenance of Monthly Average Balance	Rs. 500
Debit card issuance fee (Individuals / Proprietors)	NIL
Debit card issuance fee (AUS)	Rs. 100
Debit card (annual fee) (2nd year onwards)	Rs. 100
Additional Debit Card issuance fee	Rs. 100
Cheque book	Free (200 leaves/quarter)
Additional cheque book	100 leaf cheque book – Rs. 125
Cash withdrawal limit at branch (number of transactions) (monthly)	50
Cash withdrawal limit at branch (amount)	Unlimited
Charges beyond withdrawal limit (number of transactions)	Rs. 10 / transaction
ATM transactions limit (own bank)	Unlimited
No. of ATM transactions (other bank) (financial + non-financial)	10
ATM transactions beyond limit (other bank) (financial)	Rs.20
ATM transactions beyond limit (other bank) (non-financial)	Rs.10
Branch cash deposit limit	Flexi Next: 12 times the previous month's average balance or 5 Lakhs whichever is higher (Or) Flexi Now: 12 times the Current month's average balance or 5 Lakhs whichever is higher
Cash Deposit at Branch - Charges beyond Free Limit	Rs. 3 / 1000 (Minimum Rs. 50)
Reissue of Lost/ Damaged ATM Card	Rs.150
DD issuance – Upto Rs. 2,000	Rs.75
DD issuance – Rs. 2,001-Rs.10,000	Rs.100
DD issuance charges - Above Rs.10,000	Rs.3/1,000 or part thereof
Issuance of duplicate DD	Rs.150
Cancellation of DD	Rs.75
Revalidation of DD	Rs.75
Non Ujjivan locations issuance - Upto Rs. 2,000	Rs.75
Non Ujjivan locations DD issuance – Rs. 2,001-Rs.10,000	Rs.100
Non Ujjivan locations DD issuance charges - Above Rs.10,000	Rs.3/1,000 or part thereof
Reissuance of Non Ujjivan DD	Rs.150
Cancellation of Non Ujjivan DD	Rs.150
Revalidation of Non Ujjivan DD	Rs.150
Cheque return charges due to insufficient funds	Rs.150
Cheque return charges due to technical reasons	Rs.150
Outward clearing cheque return charges	Rs.150
NEFT, RTGS, IMPS – (Inward)	Free
NEFT, RTGS, IMPS – (Outward)	Free
NACH debit charges	Nil
NACH debit return charges	Rs. 100
NACH credit charges	Nil
NACH credit return charges	Nil
NACH mandate charges	Rs. 50
PIN generation charges	For paper PIN First time- Free Succeeding- Rs. 75

	Green PIN – Free
e-statement	Free
Physical account statement	Monthly: 20/- per month Quarterly: 25/- per quarter Half yearly: 30/- per half year Yearly: 35/- per year
Duplicate/Adhoc account statement	Rs.100
SMS alert facility (Per quarter)	Rs. 15
Photo / signature attestation	Rs. 100
Address confirmation	Rs. 100
Balance confirmation certificate	Rs. 100
Stop payment instructions per cheque	Rs. 100
Stop payment instructions per cheque series	Rs. 200
Standing instructions	Nil
Cash at POS	1% of amount

All the above charges are exclusive of GST

POS Charges*:

Devices	Monthly Rental
mPOS	INR 300
Digital GPRS	INR 700
GPRS	INR 1000

All the above charges are exclusive of GST

Cash management service charges*:

Cash Carry Slab (per visit) In Rs.	Beat Service (Every day) In Rs.	On call (On request) In Rs.
Up to 50,000	2400	250
50,001 to 1.00 Lacs	2700	280
1.01 Lac to 2.00 Lacs	3450	380
2.01 Lac to 4.00 Lacs	4950	600
Above 4 Lacs	Case to Case basis	Case to Case basis
Cheque Pick up charges	100 per visit	

All the above charges are exclusive of GST

***Offered by third party service providers & at Select locations only.**