



**Charges related to Business Edge Current account:
With effective from 1st July 2024**

Particulars	Charges
Non- maintenance of Monthly Average Balance	Rs. 750
Debit card issuance fee (Individuals / Proprietors)	Nil
Debit card issuance fee (AUS)	Rs. 150
Debit card (annual fee) (2nd year onwards)	Rs. 125
Additional Debit Card issuance fee	Rs. 150
Free Cheque book	6 Cheque Books (25 leaves/book) per quarter
Additional cheque book Cost	Rs. 75 per cheque book (25 leaves/book)
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 (financial)	Rs.21
ATM transactions beyond limit (non-financial)	Rs.10
ATM Cash withdrawal transaction failed due to insufficient balance	Rs 25
Free Branch cash deposit limit (based on Monthly Average Balance)	<p>Flexi Next (based on following monthly average balance slabs):</p> <p><1 Lakhs: 12 times of previous month's average balance or 5 lakhs whichever is higher</p> <p>1 Lakhs-<5 Lakhs: 15 times of previous month's average balance</p> <p>>=5 Lakhs: 20 times of previous month's average balance</p> <p>(Or)</p> <p>Flexi Now (based on following monthly average balance slabs):</p> <p><1 Lakhs: 12 times of current month's average balance or 5 lakhs whichever is higher</p> <p>1 Lakhs-<5 Lakhs: 15 times of current month's average balance</p> <p>>=5 Lakhs: 20 times of current month's average balance</p>
Cash Deposit at Branch - Charges beyond Free Limit	Rs. 4 / 1000 (Minimum Rs. 25)
Reissue of Lost/ Damaged ATM Card	Rs.150
DD issuance (Ujjivan/Non-Ujjivan)	Free 5 per month or up to a value of Rs 25,00,000 (whichever is earlier). Post which the charges shall be applicable as: Upto Rs. 2,000 - Rs 75 Rs. 2,001 to Rs. 10,000 – Rs 100 > Rs.10,000 – Rs 3/- per Rs. 1,000
Issuance of duplicate DD	Upto Rs. 2,000 – Rs. 75 Rs. 2,001 to Rs. 10,000 – Rs. 100 > Rs.10,000 – Rs 3/- per Rs.1,000
Cancellation of DD	Rs.75
Revalidation of DD	Rs.75
Cancellation of Non Ujjivan DD	Rs.150
Revalidation of Non Ujjivan DD	Rs.150



Cheque return charges due to insufficient funds	First 2 Return: Rs. 300/return From 3 rd Return: Rs. 750/return
Cheque return charges due to technical reasons	Rs.200
Outward clearing cheque return charges	Rs.200
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)	Nil
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
Account Closure Charges	NIL
<i>* All the above charges are exclusive of GST</i>	