



Schedule of Charges - Navratna Program:

The following charges will be applicable to the customers onboarded to Navratna Program irrespective of the product variant of the customer with effective from 2nd May'2024

Features/Benefits/Eligibility/Charges	Navratna
Balance Requirements	
MAB/TRV	TRV
Non-Maintenance Charges	Nil, If TRV is met
Debit card	
Primary Debit Card	RuPay Select
Primary Debit Card Issuance Fee	Nil
Primary Debit Card Maintenance Charges (1 st Year)	Nil
Primary Debit Card Maintenance Charges (2 nd Year onwards)	Nil
Joint Debit Card Type	RuPay Select
Joint Debit Card Issuance Fee	Nil
Joint Debit Card Maintenance Charges (1 st Year)	Nil
Joint Debit Card Maintenance Charges (2 nd Year onwards)	Nil
Reissue of Lost/ Damaged ATM Card	Nil
Number of Free ATM transaction (own bank)	Unlimited
Number of Free ATM transactions (other bank)	Unlimited
ATM transactions charges beyond limit (own bank) (Financial)	Nil
ATM transactions charges beyond limit (own bank) (Non-Financial)	Nil
ATM transactions beyond limit (other bank) (Financial)	Nil
ATM transactions beyond limit (other bank) (Non-Financial)	Nil
ATM cash withdrawal transactions failed due to insufficient balance	Rs.25
Cash withdrawal at POS	1% of transaction amount
Cash withdrawal limit at ATM	Rs. 2,50,000 per day
E-Com & POS transaction limit	Rs. 5,00,000 per day
Green PIN Charges	Nil
Paper PIN (First Time)	Nil
Paper PIN (After First Time)	Nil
Cheque services	
Cheque book	Unlimited
Additional cheque book	Nil
NEFT/RTGS/IMPS/SI/NACH	
Inward IMPS	Nil
Inward NEFT	Nil
Inward RTGS	Nil

Account Statement	
Physical Account statement	Nil
Duplicate/ Ad-hoc physical statement	Nil

