



SCHEDULE OF CHARGES, FEATURES & BENEFITS

PARTICULARS	FEATURES	UNITS	BUSINESS MAXIMA	BUSINESS-PRIVILEGE
REQUIREMENTS	MAB		₹100,000	50,000
	IKIT		Customised with premium look	Customised with premium look
	IP		₹100,000	₹50,000
CASH RELATED	Cash deposit	Free/month in Values	As per Flexi now/Next - 30X of MAB up to ₹3.5 cr	As per Flexi now/Next - 25X of MAB up to ₹2.5 cr
	Cash Deposit at Branch- Charges beyond Free Limit (Free cash deposit limit of 20 lacs, explained in Flexi now example)		₹ 2.5/1000- part thereof	₹ 3/1000-part thereof
	Cash withdrawal	Free/month in Nos	Unlimited	Unlimited
		Free/month in Values	Unlimited	Unlimited
RUPAY SELECT DEBIT CARD (SELECT for Maxima and PLATINUM for Privilege)	Debit Card	ATM withdrawal limit	₹5,00,000 per day (Unlimited on Ujjivan ATM & up to 25 transactions per month on other bank's ATM)	₹2,50,000 per day (Unlimited on Ujjivan ATM & up to 15 transactions per month on other bank's ATM)
		POS/ECOM Transaction Limits	₹5,00,000 per day	₹2,50,000 per day
RUPAY SELECT DEBIT CARD (SELECT for Maxima and PLATINUM for Privilege)	Reissue of Lost/Damaged ATM Card		NIL	NIL
	Debit card issuance fee		NIL	NIL
	Debit card (annual fee)- 2nd year onwards		NIL	NIL

RUPAY SELECT DEBIT CARD (SELECT for Maxima and PLATINUM for Privilege)	Complimentary PA Insurance- Applicable only for individuals and sole prop. For non-individuals, it can be give as per the MOP guidelines.		10 lacs	2 lacs
	Add-on Debit Card issuance *		NIL	NIL
DD	DD issuance		Unlimited	Free 5 per month or up to a value of ₹50,00,000(whichever is earlier). Post which the charges shall be applicable as: up to ₹ 2,00,000 - Rs 75 , ₹ 2,00,001 to ₹ 10,00,000 – ₹ 100, > ₹10,00,000 – ₹3/- per ₹ 1,000
	Issuance of duplicate DD		NIL	NIL
	Cancellation of DD		NIL	NIL
	Revalidation of DD		NIL	NIL
CHEQUE RELATED	Cheque return charges due to insufficient funds (inward)		First 2 returns: ₹ 100/Return from 3rd return onwards: ₹ 250/return	First 2 returns: ₹ 200/Return from 3rd return onwards: ₹ 550/return
	Cheque return charges due to technical reasons (inward)		No charges	No charges
	Outward clearing- cheque return charges		Free 5 per month. Charges beyond free limits- ₹250 for Maxima	Free 3 per month- Charges beyond free limits- ₹200 for Privilege
	Free cheque leaves		Unlimited	200 per quarter(after that Rs 3 per leaf)
	Stop payment instructions per cheque		NIL	₹50
	Stop payment instructions per cheque series		NIL	₹50
NMAB	Non- maintenance of Monthly		₹ 750 p.m. if MAB is between 50%<100%	₹500 p.m. if MAB is between 50%<100%

NMAB	Average		₹ 1000 p.m. if MAB is less than 50%	₹750 p.m. if MAB is less than 50%
ATM CHARGES-	ATM transactions limit-own bank		Unlimited	Unlimited
	ATM cash withdrawal on account of		₹25 + GST per transaction	₹25 + GST per transaction

ATM CHARGES-	insufficient funds			
	No. of free ATM transactions (other bank) (financial + nonfinancial)		25	15
	Charges for ATM transactions beyond limit (other bank) (financial)		₹21 per transaction	₹21 per transaction
	Charges for ATM transactions beyond limit (other bank) (non-financial)		₹10 per transaction	₹10 per transaction
PAYMENTS	NEFT, RTGS, IMPS –Inward		NIL	NIL
	NEFT, RTGS, IMPS –Outward-through digital channels		NIL	NIL
	NEFT (Outward)-Through Branch		NIL	NIL
	RTGS (Outward)-Through Branch		NIL	NIL
NACH	NACH debit charges		NIL	NIL
	NACH debit return charges		₹100	₹ 100
	NACH credit charges		NIL	NIL
	NACH credit return charges		NIL	NIL

NACH	NACH mandate registration charges		NIL	₹25
STMNT	Daily balance alert-through SMS		NIL	NIL
	Account statement	taken through branch	NIL	Free once per month
	e-statement		NIL	Free
	Duplicate/Adhoc statement		NIL	₹ 50.00
OTHERS	SMS alert facility (Per quarter)		NIL	NIL
	Photo / signature attestation		NIL	NIL
	Address confirmation		NIL	NIL
	Balance confirmation Certificate		NIL	NIL
	Standing instructions		NIL	NIL
	Account Closure		₹ 500 if the account is closed before 6 Months	₹ 250 if the account is closed before 6 Months
	ATM PIN generation charges		NIL	NIL
	Cash at POS-charges are applicable without any threshold value		1% of the amount	1% of the amount
	OTHER FEATURES			

PAYMENT & COLLECTION	CMS		5 free per month (cash delivery - within city limits), cheque pick up free once in a day- within city limits	3 free per month (cash delivery - within city limits), cheque pick up free once in a day within city limits
	POS**	Monthly rental	NIL	50% discount on monthly rental

PAYMENT & COLLECTION		Installation charges	NIL	NIL
QR		QR Standee	NIL	NIL
RM mapping*			Yes	YES
Sound box**		Monthly rental	NIL	50% discount
BEYOND BANKING**	Accounting		Accounting Solutions	Accounting Solutions
	Vendor management		Vendor management	Vendor management
GI	General Insurance for Fire & other perils.		Insurance for shop/business and GI at subsidized rate (Check cost, first year can be subvented 100%, next year premium to be paid by customer)	Insurance for shop/business and GI at subsidized rate (check cost, first year can be subvented 100%, next year premium to be paid by customer)

** These services are offered through Partnership on a Referral Model