

SCHEDULE OF CHARGES

Description of Charge/ Feature	Collection Account
Average Monthly Balance Requirement	NA
Charges for Non-maintenance of required balance	NA
Cash Deposit Free Limit (Home Branch)	15 times Current month AMB (Max - Rs. 30 Lacs p.m.)
Cash Deposit Free Limit (Non-Home Branch)	
Cash Deposit Free Limit (ATM)	
Cash Deposit Charges beyond Free limit	Rs. 3 per Rs. 1000
Cash Withdrawal	NA
Cheque Book Issuance	NA
Cheque Return charges	Deposited: Rs. 50 per chq
ECS/ NACH Return	FREE

Debit Card & ATM Charges	
Debit Card Type	NA
Debit Card Issuance	NA
Debit Card Annual	NA
Debit Card Replacement	NA
No. of ATM transactions - Own Network	NA
No. of ATM transactions - Other Bank Network	NA
International ATM / POS transaction	NA
International Transaction Mark-up	NA
Decline Charge for Insufficient balance at ATM	NA
PIN Generation (Physical)	NA

Payment Services	
RTGS - Outward	NA
NEFT - Outward	NA
IMPS - Outward	NA
DD Issuance	NA
DD- Cancellations/revalidation	NA
Stop payment charges	NA

Collection Services	
Local Cheque collection	FREE
Outstation cheque collection - Bank location	FREE
Outstation Cheque Collection - Correspondent Bank locations	FREE
Outstation cheque collection - Other locations	FREE

Other Services	
Account Statement Physical (Branch)	FREE
Account Closure (From account opening date)	FREE
SMS/ Email alerts	FREE
Standing instructions	FREE
Bill payment - Netbanking	FREE
Banker's Verification (Photo/ Signature/ Address)	FREE
Balance Confirmation Certificate	FREE
Record Retrieval	FREE
Interest Certificate at Branch	FREE
Balance Enquiry (Branch)	FREE
Mandate Registration Charges	FREE
Duplicate Passbook Issuance	FREE
Any deliverable returned by courier due to negative reasons (No such consignee/consignee shifted and non-existent address)	FREE

Please note that the aforementioned charges are subject to our fair usage policy and the bank reserves the right to review and adjust charges as necessary.

Taxes at prevailing rates as per Government rules shall be applicable over and above the mentioned charges.

The charges as indicated above are subject to periodic revision.