

Schedule of Charges – Advance Current Account (Applicable from 1st June 2020)

AVERAGE MONTHLY BALANCE (Change from Average Quarterly Balance to Average Monthly Balance)

AMB (50% in semi-urban and rural branches or if the proprietor is a woman in metro / urban branches) Please Note: The Balance Maintenance criteria has been changed from average quarterly balance to average monthly balance	₹40000
AMB non-maintenance charges	If AMB is >50% but <100%, then ₹ 800/- per month, and if AMB is <=50% then ₹ 1000/- per month

GROUPING WITH FAMILY ACCOUNTS OR BUSINESS (Change from Average Quarterly Balance to Average Monthly Balance)

Current Account Grouping	Up to 2 Current Accounts for the same or lower AMB can be grouped
Group AMB for Current Account Grouping	Combined AMB of all the accounts in the group
Current Account group AMB Non-maintenance Charges	If the AMB is not maintained as a group, all accounts which have failed to maintain the AMB will be charged as per the AMB non-maintenance charges of the respective account variant.
Savings Account Grouping (same limit can be utilised for CASA Grouping)	Up to 3 Savings Accounts for the same or lower AMB can be grouped
Group AMB for CASA Grouping	Combined AMB of all the accounts in the group
Savings Group AMB Non-maintenance Charges (FD in lieu of AMB/ debit card spends in lieu of AMB will not be considered for group AMB non-maintenance charges)	If the AMB is not maintained as a group, all accounts which have failed to maintain the AMB will be charged as per the AMB non-maintenance charges of the respective account variant.
Cheque book (PAP cheque book of 25 leaves)	3 cheque books free per month
Charges beyond free limits	₹2 per leaf

COLLECTIONS

Local cheque clearing	Free
Outstation cheque collection charges at bank location	Up to ₹5000: ₹25, Above 5000 and up to and including ₹10,000: ₹50, Above ₹10,000 and up to and including ₹100000: ₹100, Above ₹100000: ₹150
Outstation cheque collection charges at non-bank location	
RTGS inward / NEFT inward / IMPS inward	Free

PAYMENTS

Demand Draft and Payorder at branch locations	Free up to 15 DDs per month
Charges beyond free limits	₹50 per DD
Demand Draft at non-branch locations	₹100 per DD
PAP cheque payment	Free
RTGS and NEFT outward at branch (free online)	NEFT : Upto ₹ 10000/- ₹ 2.5, From ₹ 10001 to ₹ 100000 : ₹ 5, From ₹ 100000 to ₹ 200000 : ₹ 15, Above ₹ 200000 : ₹ 25. RTGS : From ₹ 200000 to ₹ 500000 : ₹ 25, Greater than ₹ 500000 : ₹ 50.
IMPS outward (per day limit of ₹2,00,000/-)	Free.

CASH CHARGES

Combined Free Cash Deposit limit at home + Non Home location (including ATM and Branch)	12 times of the previous month's AMB, maximum of ₹25 lacs per month
Charges beyond free limits	₹3/1000
Cash Withdrawal at home location	Free
Cash Withdrawal at non-home location	Free up to ₹50000 per day by self or third party, beyond which charges of ₹4/1000
Debit Card Cash Withdrawal txns at metro location (other Bank ATMs)	3
Debit Card Cash Withdrawal txns at non-metro location (other Bank ATMs)	5
Charges beyond free limit of ATM withdrawals	₹20 per txn
Cash withdrawal outside India (for international cards only)	₹ 110/- per transaction
Balance Inquiry Outside India (for international cards only)	₹ 25/- per transaction

OTHER CHARGES

Rupay/VISA Classic Debit Card (charges for issuance, annual fees, re-issuance)	Free
Rupay Platinum Debit Card (Charges for issuance and renewal)	₹100.

VISA Gold Debit Card (Charges for issuance and renewal)	₹100
VISA Platinum Debit Card (Charges for issuance and renewal)	₹150
VISA Signature Debit Card (Charges for issuance and renewal)	₹400
Card Transaction Slip Retrieval charges (for incorrect claims)	₹250 per cheque
Stop payment single cheque (free online)	₹100 per cheque
Stop payment series (free online)	₹150 for a series of 25 cheques
Outward cheque return charges for financial reasons	₹50 per cheque
Outward cheque return charges for technical reasons	NIL
Inward cheque return charges for financial reasons	₹350 per cheque for up to 2 cheques, ₹500 per cheque for 3-5 cheques, ₹750 per cheque 6th cheque onwards
Inward cheque return charges for technical reasons	NIL
Standing instructions set up/Amendment (Free for RD/SIP/Bill Payment)	Free
Standing instructions failure (return)	₹200 per return
ECS / NACH return due to financial reasons	₹200 per return
SMS alerts	Free

CERTIFICATE AND REPORT ISSUANCE

Balance Certificate at branch (online free)	₹250 per instance
Previous year balance and interest statement	1 free per annum. ₹300 per statement thereafter.
Signature verification certificate / Photo attestation / Address confirmation	₹50 per instance
Duplicate TDS certificate	₹100
Duplicate account statement print (free online or on email)	₹50
DD / PO revalidation / cancellation	₹100
Account closure charges if closed on customer request before 6 months of account opening date and after 15 days of account opening.	₹500
Account inactive charges	NIL

DOORSTEP BANKING*

Cheque pickup on call per instance	One free pickup per day (₹50 per call if more than once a day)
Cheque pickup beat (per month)	₹450
Cash pickup beat (charges per month)	
Up to ₹200000	₹2200
₹200000 to ₹500000	₹3200
₹500000 to ₹1000000	₹8000
₹1000000 to ₹2000000	₹12000
Above ₹2000000	Contact branch
Cash pickup on call (charges per instance)	
Up to ₹200000	₹150
₹200000 to ₹500000	₹300
₹500000 to ₹1000000	₹500
₹1000000 to ₹2000000	₹800
Above ₹2000000	Contact branch

* Available on request at select locations only. Taxes as applicable will be additional. PAP = Payable At Par NA = Not Applicable SA = Savings Account CA = Current Account

I/We hereby confirm that I/We have read and understood the schedule of charges for Advance Current Account

1. _____
(Signature with stamp for Non-Individuals)

2. _____
(Signature with stamp for Non-Individuals)