

Schedule of Charges – Business 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) (50% waiver for women proprietor in metro/urban branches has been discontinued) Please Note: The Balance Maintenance criteria has been changed from average quarterly balance to average monthly balance	₹ 10000 (AMB)
AMB non-maintenance charges	If AMB is >50% but <100%, then Rs. 400/- per Month, and if AMB is <=50% then Rs. 500/- per Month

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

Current Account Grouping	Can be grouped to a higher value CA
Group AMB for Current Account Grouping	As per the higher variant or primary CA
Current Account group AMB Non-maintenance Charges	As per the non-maintenance charges of the group
Savings Account Grouping (same limit can be utilised for CASA Grouping)	1 Savings Account of the equal or lower value 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)	1 cheque book 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 5 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)	10 times of the previous month's AMB, maximum of ₹3 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)	No free limit
Debit Card Cash Withdrawal txns at non-metro location (other Bank ATMs)	No free limit
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 and renewal)	₹100
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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 slip
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)	₹25 per instance
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	₹50 per instance
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 Business Current Account

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

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