

My Savings

AVERAGE MONTHLY BALANCE (AMB)	
Average Monthly Balance	NIL (Zero)
AMB Non Maintenance Charges	Not Applicable
Free cheque book (PAP cheque book of 10 leaves)	Not Applicable
COLLECTIONS	
Local cheque clearing	Free
Outstation cheque collection charges at bank location	Up to ₹5000 – Charge of ₹25, Above 5000 and up to and including ₹10,000 – Charge of ₹50, Above ₹10,000 and up to including ₹100000 – Charge of ₹150
Outstation cheque collection charges at non-bank location	Up to ₹5000 – Charge of ₹25, Above 5000 and up to and including ₹10,000 – Charge of ₹50, Above ₹10,000 and up to including ₹100000 – Charge of ₹150
RTGS inward / NEFT inward / IMPS inward	Free
Foreign inward remittance	Free
PAYMENTS	
Demand Draft and payorder at branch locations	No Free Transactions
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/- ₹ 2.25, From ₹ 10001 to ₹ 100000 : ₹ 4.5, From ₹ 100001 to ₹ 200000 : ₹ 14.5, Above ₹ 200000 : ₹ 24.5. RTGS : From ₹ 200000 to ₹ 500000 : ₹ 20, Greater than ₹ 500000 : ₹ 40.
IMPS outward (per day limit of ₹2,00,000/-)	Upto ₹50000/- charges of ₹5 per transaction, ₹50001 to ₹200000 charges of ₹15 per transaction.
CASH CHARGES	
Free cash deposit at home location (including ATM and Branch)	NIL
Charges beyond free limits	₹3/1000
Free cash deposit at non-home location (including ATM and Branch)	NIL
Charges beyond free limits	₹4/1000
Cash withdrawal at home location	Free
Cash withdrawal at non-home location	₹3/1000 (max limit of ₹50000 per day)

Debit card cash withdrawal txns at metro location (other ATMs)	3
Debit card cash withdrawal txns at non-metro location (other ATMs)	5
OTHER CHARGES	
RuPay Debit Card (Charges for issuance and renewal)	₹100/-
RuPay Platinum Debit Card (Charges for issuance and renewal)	₹100/-
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	Up to 2 cheques ₹350 per cheque, 3-5 cheques ₹500, 6th cheque onwards ₹750 per cheque
Inward cheque return charges for technical reasons	NIL
Standing instructions set up	₹25 per instance
Standing instructions amendment	₹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, more than 1 ₹300 per statement
Passbook issuance	Free
Duplicate passbook issuance	₹50/-
Signature verification certificate	₹50 per instance
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 after 15 days of account opening and before completing 6 months.	₹ 500
Account inactive charges	NIL
DOORSTEP BANKING*	
Cheque pickup on call	₹50 per instance
Cheque pickup beat (Per month)	₹300
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)	
Upto ₹200000	₹150
₹200000 to ₹500000	₹300
₹500000 to ₹1000000	₹500
₹1000000 to ₹2000000	₹800
Above ₹2000000	Contact branch
NO. OF TRANSACTIONS	
Aggregation of all the customer induced transaction including:	
Cash/Cheque/DSB/DD (Excluding Online and ATM Txn)	NIL txns free per month
Charges beyond free limits	₹15 per transaction over and above the individual transaction limits

* 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 My Savings Account

1. _____ 2. _____

(Signature with stamp for Non-individuals)

(Signature with stamp for Non-individuals)

