

| AVERAGE MONTHLY BALANCE | |
|---|--|
| Average Monthly Balance (AMB) | ₹ 10,000/- In Metro, Urban branches ₹ 5,000/- in Semi-urban branches ₹ 2,500/- in Rural branches |
| AMB Non-maintenance charges | No Charges Applicable |
| NRO ACCOUNT AS ADDITIONAL ADD ON ACCOUNT WITHOUT SEPARATE AMB REQUIREMENT | |
| Incase of the customer having both the NRE and NRO Accounts with the same "Mode of Operation" | No AMB Charges applicable for NRO account |
| GROUPING WITH FAMILY ACCOUNTS OR BUSINESS | |
| Savings Account Grouping | Can be grouped to Savings Account of higher value |
| Cheque book (PAP cheque book of 25 leafs) limit | 1 cheque book free per quarter |
| Charges beyond free limits | ₹ 2/- per leaf |
| COLLECTIONS | |
| Local cheque clearing | Free |
| Outstation cheque collection charges at bank location | Up to ₹ 5,000/- – Charge of ₹ 25/-, Above ₹ 5,000/- and up to and including ₹ 10,000/- – Charge of ₹ 50, Above ₹ 10,000/- and up to including ₹ 1,00,000/- – Charge of ₹ 100, Above ₹ 1,00,000/- – Charge of ₹ 150/- |
| Outstation cheque collection charges at non-bank location(Non PAP) | |
| RTGS inward / NEFT inward / IMPS inward | Free |
| Foreign inward remittance | Free |
| PAYMENTS | |
| Demand Draft and Payorder at branch locations | Free up to 3 DDs per month |
| Charges beyond free limits | ₹ 50/- per DD |
| Demand Draft at non-branch locations | ₹ 100/- per DD |
| PAP cheque payment | Free |
| RTGS & NEFT Online | Free |
| RTGS and NEFT outward at branch (free online) | NEFT : Upto ₹ 10,000/- ₹ 2.25/-, From ₹ 10,001/- to ₹ 1,00,000/- : ₹ 4.5/-, From ₹ 1,00,000/- to ₹ 2,00,000/- : ₹ 14.5/-, Above ₹ 2,00,000/- : ₹ 24.5/-, RTGS: From ₹ 2,00,000/- to ₹ 5,00,000/- : ₹ 20/-, Greater than ₹ 5,00,000/- : ₹ 40/-. |
| IMPS outward (per day limit of ₹ 2,00,000/-) | Free |
| CASH CHARGES | |
| Cash Deposit limit at home location (Branch) | Free up to ₹1,00,000/- per month |
| Charges beyond free limits | ₹3/1000 |
| Cash Deposit limit at Non-Home location (Branch) | NIL |
| Charges beyond free limits | ₹ 4/1000 |
| Cash Withdrawal at home location | Free |
| Cash Withdrawal at non-home location | ₹ 4/1000 |
| Debit Card Cash Withdrawal txns at metro locations (other Bank ATMs) | Free 36 Times a Financial Year |
| Debit Card Cash Withdrawal txns at non-metro location (other Bank ATMs) | Free 36 Times a Financial Year |
| Charges beyond free limits of ATM withdrawals | ₹ 20/- per txn |
| Cash withdrawal outside India (for international cards only) | ₹ 110/- per txn |
| Balance Inquiry Outside India (for international cards only) | ₹ 25/- per txn |

| OTHER CHARGES | |
|---|---|
| NRE VISA International Classic Debit Card (Charges for Issuance, annual fees, re-issuance) | Free |
| NRO Rupay Domestic Classic Debit Card (Charges for Issuance, annual fees, re-issuance) | Free |
| Rupay NRO/NRE Domestic Platinum Debit Card with chip (Charges for issuance, annual fees, re-issuance) | Free |
| NRE VISA International Platinum Debit Card (Charges for Issuance, annual fees, re-issuance) | Free |
| NRE VISA International Signature Debit Card (Charges for Issuance, annual fees, re-issuance) | ₹ 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) | 1 ₹ 50/- for a series of 25 cheques |
| Outward cheque return charges for financial reasons | ₹ 50/- per cheque |
| 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/ Outward 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) | ₹ 150/- 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 (free online) | 1 free per annum, ₹300/- per statement thereafter |
| Passbook issuance | Free |
| Duplicate Passbook issuance | ₹ 50/- |
| 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) | ₹ 50/- per instance |
| Cash pickup on call (charges per instance) | |
| Up to ₹ 200000 | ₹ 150/- |
| ₹ 200000 to ₹ 500000 | ₹ 300/- |
| ₹ 500000 to ₹ 1000000 | ₹ 500/- |
| ₹ 1000000 to ₹ 2000000 | ₹ 800/- |
| ₹ 2000000 above | Contact branch |
| No. of Transactions | |
| Aggregation of all the customer induced transactions including: | |
| Cash/Cheque/RTGS/NEFT/DSB/DD/IMPS (excluding online and ATM transaction, but including IMPS) | 8 transactions free per month |
| Charges beyond free limits | ₹ 15/- per transaction over and above the individual transaction limit charges |

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

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

1. _____
(Customer Signature)

2. _____
(Customer Signature)