

Schedule of Charges - Wings Savings Account (Applicable from 1st June 2020)



AVERAGE MONTHLY BALANCE (AMB)	
Average Monthly Balance	₹50,000/- (Metro & Urban branches) ₹25,000/- (Semi-urban & Rural branches)
AMB Non Maintenance Charges	NO CHARGES APPLICABLE
GROUPING WITH FAMILY ACCOUNTS OR BUSINESS	
Current Account Grouping	Can be grouped to Current Account of equal or higher value
Savings Account Grouping	3 account of family member SA of the same or lower value can be grouped
Cheque book (PAP cheque book of 25 leafs)	Free
Charges beyond free limits	NA
COLLECTIONS	
Local Cheque clearing	Free
Outstation cheque collection charges at bank location	Upto ₹5000 charge of ₹25, Above 5000 and upto and including ₹10,000 charge of ₹50/-, Above ₹10,000 and upto including ₹100000 charge of ₹100/-, Above ₹100000 charge of ₹150/-
Outstation cheque collection charges at non-bank location	₹100000 charge of ₹150/-
RTGS/NEFT/IMPS Inward	Free
Foreign inward remittance	Free
PAYMENTS	
Demand Draft and Payorder at branch locations	Free upto 10 DD's 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 - Online/Branch	Free
IMPS Outward (per day limit of ₹2,00,000/-)	Free
CASH CHARGES	
Cash Deposit limit at home location (including ATM & Branch)	5 times of the previous month AMB or ₹2,50,000 per month whichever is lower
Charges beyond free limits	₹3/1000
Cash Deposit at Non-Home location free limit (including ATM & Branch)	NIL
Charges beyond free limits	₹4/1000
Cash Withdrawal at home location	Free
Cash Withdrawal at Non-Home location	Free upto ₹50,000 by self or third party, charges beyond that ₹4/1000
Cash Withdrawal using Debit Card at metro location other bank ATM	Free
Cash Withdrawal using Debit Card at non-metro location other bank ATM	Free
Charges beyond free limits 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

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

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

OTHER CHARGES	
Wings VISA Signature Debit Card (Charges for renewal only)	Free for first year and ₹400/- from second year onwards
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	Upto 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	Free
Standing instructions amendment	Free
Standing Instructions failure (return)	₹150/- per return
ECS/NACH Return due to financial reasons	₹200/- per return
SMS Alerts	Free
CERTIFICATE AND REPORT ISSUANCE REPORT ISSUANCE	
Balance Certificate Branch (Online Free)	Free
Previous Year balance and interest statement (Free Online)	1 free per annum, more than 1 ₹300/- per statement
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 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
CASH PICKUP BEAT (CHARGES PER MONTH)	
Upto ₹200000	₹2200/-
₹200000 to ₹500000	₹3200/-
₹500000 to ₹1000000	₹8000/-
₹1000000 to ₹2000000	₹12000/-
₹2000000 above	Contact Branch
CASH PICKUP ON CALL (CHARGES PER INSTANCE)	
Upto ₹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 transaction including:	
Cash/Cheque/DSB/DD (Excluding online and ATM transactions)	NA
Charges beyond free limits	NA

* 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

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