

WINGS CURRENT ACCOUNT (Applicable from 1st March 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	₹25000(AMB)
AMB Non Maintenance Charges	If AMB is >50% but <100%, then ₹2500/- per month, and if AMB is <=50% then ₹3500/- per month
GROUPING WITH FAMILY ACCOUNTS OR BUSINESS (Change from Average Quarterly Balance to Average Monthly Balance)	
Current Account Grouping	Up to 4 current account 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)	Upto 4 savings account for the same/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 leafs)	20 cheque books free per month
Charges beyond free limits	₹2 per leaf
COLLECTIONS	
Local Cheque clearing	Free
Outstation cheque collection charges at bank location	Free
Outstation cheque collection charges at non-bank location	
RTGS/NEFT/IMPS Inward	Free
PAYMENTS	
Demand Draft and Payorder at branch locations	Free upto 25 DD's per month
Charges beyond free limits	N.A
Demand Draft at non-branch locations	₹100 per DD
PAP Cheque payment	Free
RTGS and NEFT Outward at branch (Free online)	Free
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)	15 times of the previous month AMB (No Upper CAP)
Charges beyond free limits	₹3/1000
Cash Withdrawal at home location	Free
Cash Withdrawal at Non-Home location	Free upto ₹100000/- per day by self or third party, beyond which charges of ₹4/1000
Debit Card Cash Withdrawal TXNs at metro location other Bank ATMs	Unlimited Free
Debit Card Cash Withdrawal TXNs at non-metro location other Bank ATMs	
Charges beyond free limits of ATM withdrawals	₹20 per txn
Cash withdrawal outside India (for international cards only)	₹110/- per transaction
Balance enquiry outside India (for international cards only)	₹25/- per transaction
OTHER CHARGES	
WINGS Platinum Debit Card (Issuance/Annual Maintenance/Renewal/ Re-issuance charges)	Free for first year, second year onwards ₹500/- per year
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 / amendment	Free
Standing Instructions failure (return)	₹200/- per return
ECS 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, more than 1 ₹300/- per statement
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 Oncall per instance	Free one pickup per day (More than once a day ₹50/- per call)
Cheque Pickup beat (per month)	Free once a day (More than once a day ₹50/- per call)
CASH PICKUP BEAT (CHARGES PER MONTH)	
Upto ₹400000	Free once per day (beyond which charges as per oncall applicable)
₹400000 to less than ₹500000	₹3200/-
₹500000 to less than ₹1000000	₹8000/-
₹1000000 to less than ₹2000000	₹12000/-
₹2000000 above	Contact Branch
CASH PICKUP ON CALL (CHARGES PER INSTANCE)	
Upto ₹400000	₹150/-
₹400000 to less than ₹500000	₹300/-
₹500000 to less than ₹1000000	₹500/-
₹1000000 to less than ₹2000000	₹800/-
₹2000000 above	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

