

AVERAGE MONTHLY BALANCE	
AMB (50% in semi-urban and rural branches or if the proprietor is a woman in metro / urban branches)	₹40000
AMB non-maintenance charges	Nil
Transaction Charges	If AMB maintained is less than 75% of the required product AMB in any month, all free transactions limits will be withdrawn and each transaction will be chargeable as per the Current Account Schedule of Charges in subsequent month
GROUPING WITH FAMILY ACCOUNTS OR BUSINESS	
Group AMB Balance will not be considered if the 'Average Monthly Balance' maintained under an account in the group falls less than 75% and transaction charges will be applicable on the free transaction limits at an account level also	
CHEQUE BOOK	
Free transactions shall be withdrawn if the 'Average Monthly Balance' maintained is less than 75% of the required product AMB and charges will be applicable on every transaction	
Cheque book (PAP cheque book of 25 leaves)	3 cheque books 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	
Free transactions shall be withdrawn if the 'Average Monthly Balance' maintained is less than 75% of the required product AMB and charges will be applicable on every transaction	
Demand Draft and Payorder at branch locations	Free up to 15 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)	Free at branches if 75% or above of the required product AMB is maintained in the previous month" NEFT : Upto ₹ 10000/- ₹ 2.25, From ₹ 10001 to ₹ 100000 : ₹ 4.5, From ₹ 100000 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/- )	Free
CASH CHARGES	
Free transactions shall be withdrawn if the 'Average Monthly Balance' maintained is less than 75% of the required product AMB and charges will be applicable on every transaction	
Combined Free Cash Deposit Limit at home + Non Home Location (including ATM and Branch)	12 times of the previous month's AMB, maximum of ₹25 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)	3
Debit Card Cash Withdrawal txns at non-metro location (other Bank ATMs)	5
Charges beyond free limit of ATM withdrawals	₹21 per txn
Cash withdrawal outside India (for international cards only)	₹ 110/- per transaction
Balance Inquiry Outside India (for international cards only)	₹ 25/- per transaction
ATM Declines due to insufficient fund for Non Equitas ATMs	₹10/- per transaction
OTHER CHARGES	
Rupay/VISA Classic Debit Card (charges for issuance, annual fees, re-issuance)	Free
Rupay Platinum Debit Card (charges for issuance and re-issuance)	₹100.

VISA Gold Debit Card (charges for issuance and re-issuance)	₹100
VISA Platinum Debit Card (charges for issuance and re-issuance)	₹150
VISA Signature Debit Card (charges for issuance and re-issuance)	₹400
Card Transaction Slip Retrieval charges (for incorrect claims)	₹250 per cheque
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)	Free
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\*

Free transactions shall be withdrawn if the 'Average Monthly Balance' maintained is less than 75% of the required product AMB and charges will be applicable on every transaction

Cheque pickup on call per instance	One free pickup per day (₹50 per call if more than once a day)
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 Advance Current Account

1. \_\_\_\_\_  
(Signature with stamp for Non-individuals)

2. \_\_\_\_\_  
(Signature with stamp for Non-individuals)