

Basic and Small Savings (Applicable from 1st June 2020)



Basic		Small Savings
AMB/AQB/CHEQUE BOOK		
AQB	NIL	NIL
Non-maintenance charges	NA	NA
Cheque book (PAP cheque book of 10 leafs)	NIL	NIL
CURRENT ACCOUNT GROUPING		
Current Account Grouping	NA	NA
Savings Account Grouping	NA	NA
COLLECTIONS		
Local cheque clearing	Free	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 ₹100, Above ₹100000 – Charge of ₹150	
Outstation cheque collection charges at non-bank location		
RTGS Inward / NEFT Inward / IMPS Inward	Free	Free
PAYMENTS		
No. of free Demand Draft and payorder at branch locations	NIL	
Charges beyond free limits	₹50 per DD	₹50 per DD
Demand Draft at non-branch locations	₹100 per DD	₹100 per DD
PAP cheque payment	Free	Free
RTGS and NEFT outward	Free Online and Offline	
IMPS outward	Free	Free
CASH CHARGES		
Cash deposit at home location	Free	Free
Charges beyond free limits	NA	NA
Cash deposit at non-home location	Free	Free
Cash deposit through BC	Free	Free
Cash withdrawal at home location	5 txn free per month beyond which charges of ₹20 per transaction	
Cash withdrawal at non-home location		
Cash withdrawal through BC		
Cash withdrawal using debit Card at metro location (other ATMs)	4	4
Cash withdrawal using debit card at non-metro location (other ATMs)	5	5
Charges beyond free limits of ATM withdrawals (other ATMs)	₹21 per txn	₹20 per txn

We hereby confirm that I/We have read and understood the schedule of charges for Basic & Small Saving Account

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

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OTHER CHARGES		
RuPay Classic Debit Card	Free	
Other Debit Cards	NA	
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	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	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 (Debit & Credits Transactions^)	Free	
CERTIFICATE AND REPORT ISSUANCE		
Balance Certificate Branch (online free)	₹250 per instance	
Previous year balance and interest statement (online free)	1 free, more than 1 ₹300 per statement	
Passbook issuance	Free	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)	₹200	
DD / PO revalidation/cancellation	₹100	
Account closure charges	NIL	NIL
Account inactive charges	NIL	NIL
NO. OF TRANSACTIONS		
Aggregation of all the customer induced transaction including:		
Cheque / RTGS / NEFT / IMPS / DSB / DD	5 txns free per month	5 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

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