

<b>Feature</b>	<b>Excell - Half KYC</b>
Average Monthly Balance	Nil
Non Maintenance Charges	No Charges Applicable
Cheque book (PAP cheque book of 10 leaves) limit	No Cheque book issued
Charges beyond free limits	Not Applicable
Local cheque clearing	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
Outstation cheque collection charges at non-bank location	Above ₹100000 – Charge of ₹150
RTGS inward / NEFT inward / IMPS inward	Free
Foreign inward remittance	Free
Demand Draft and Pay order at branch locations	Cannot be issued
Charges beyond free limits	Not Applicable
Demand Draft at non-branch locations	Not Applicable
PAP cheque payment	Not Applicable
RTGS and NEFT outward at branch (free online)	Not allowed through branch
IMPS outward ( per day limit of ₹2,00,000/- )	Free
Cash Deposit limit at home location (including ATM and Branch)	No Free Limit
Charges beyond free limits	₹3/1000
Cash Deposit limit at Non-Home location (including ATM and Branch)	No Free Limit
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)	Not Applicable as Virtual Debit Card issued
Debit Card Cash Withdrawal txns at non-metro location (other Bank ATMs)	Not Applicable as Virtual Debit Card issued
Charges beyond free limits of ATM withdrawals	₹21 per txn
Cash withdrawal outside India (for international cards only)	Not Applicable as Virtual Debit Card issued
Balance Inquiry Outside India (for international cards only)	Not Applicable as Virtual Debit Card issued
Card Transaction Slip Retrieval charges (for incorrect claims)	₹250/- per slip
Debit Card Charges	Not Applicable
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 Reason	₹50 per cheque
Inward Cheque return charges for financial Reason	Not applicable
Inward /outward Cheque return charges for technical Reason	Nil

<b>Feature</b>	<b>Excell - Half KYC</b>
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
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 after 15 days of account opening and before completing 6 months.	₹ 500

**Doorstep Banking**

Cheque pickup (on call)	Not Applicable for Half KYC Accounts
Cheque pickup beat (Per month)	Not Applicable for Half KYC Accounts

**Cheque pickup (on call)**

Charges beyond free limits	₹50 per instance
Cheque pickup beat (Per month)	₹ 300

**Cash pickup beat (charges per month)**

Up to ₹200000	Not Applicable for Half KYC Accounts
₹200000 to ₹500000	Not Applicable for Half KYC Accounts
₹500000 to ₹1000000	Not Applicable for Half KYC Accounts
₹1000000 to ₹2000000	Not Applicable for Half KYC Accounts
₹2000000 above Contact branch	Not Applicable for Half KYC Accounts

**Cash pickup on call (charges per instance)**

Up to ₹200000	Not Applicable for Half KYC Accounts
₹200000 to ₹500000	Not Applicable for Half KYC Accounts
₹500000 to ₹1000000	Not Applicable for Half KYC Accounts
₹1000000 to ₹2000000	Not Applicable for Half KYC Accounts
₹2000000 above Contact branch	Not Applicable for Half KYC Accounts