

## Schedule of Charges - Overdraft against Fixed Deposit

(Applicable with effect from 29th July 2021)



AVERAGE MONTHLY BALANCE	
Average Monthly Balance	NIL
CHEQUE BOOK	
Cheque book (PAP cheque book of 25 leafs)	1 cheque book free per month
Charges beyond free limits	Rs. 2 per leaf
COLLECTIONS	
Local cheque clearing	Free
Outstation cheque collection charges at bank location	Up to Rs. 5,000: Rs. 25, Above Rs. 5,000 and up to and including Rs. 10,000: Rs. 50, Above Rs. 10,000 and up to and including Rs. 1,00,000: Rs. 100, Above Rs. 1,00,000: Rs. 150/-
Outstation cheque collection charges at non-bank location(Non PAP)	
RTGS inward / NEFT inward / IMPS inward	Free
PAYMENTS	
Demand Draft and Payorder at branch locations	Free upto 10 DD's per month
Charges beyond free limits	Rs. 50 per DD
Demand Draft at non-branch locations	Rs. 100 per DD
PAP cheque payment	Free
RTGS and NEFT outward at branch (free online)	Free
IMPS outward ( per day limit of Rs. 2,00,000 )	Upto Rs. 50000 charges of Rs. 5 per transaction Rs. 5000 to Rs. 200000 charges of Rs. 15 per transaction.
CASH CHARGES	
Cash Deposit at home+Non-Home+ATM location	Rs. 12 lacs per month
Charges beyond free limits	Rs. 3/1000
Cash Withdrawal at home location	Free
Cash Withdrawal at non-home location	Free upto Rs. 50000 per day by self or third party, beyond which charges of Rs. 4/1000
OTHER CHARGES	
Stop payment single cheque	Rs. 100 per cheque
Stop payment series	Rs. 150 for a series of 25 cheques
Outward cheque return charges for financial reasons	Rs. 50 per cheque
Outward cheque return charges for technical reasons	NIL
Inward cheque return charges for financial reasons	Upto 2 cheques Rs. 350 per cheque, 3-5 cheques Rs. 500, 6th cheque onwards Rs. 750 per cheque
Inward cheque return charges for technical reasons	NIL
Standing instructions set up/Amendment	Free
Standing Instructions failure (return)/ECS/NACH Return due to Financial Reason	Rs. 200 per return
CERTIFICATE AND REPORT ISSUANCE	
Balance Certificate at Branch (Online Free)	Rs. 250 per instance
Previous Year balance and interest statement	1 free per annum, more than 1 Rs. 300 per statement
Signature verification certificate/Photo Attestation/Address confirmation	Rs. 50 per instance
Duplicate TDS certificate	Rs. 100

I/We hereby confirm that I/We have read and understood the schedule of charges for Overdraft against Fixed Deposit 1. \_\_\_\_\_ 2. \_\_\_\_\_  
( Customer Signature ) ( Customer Signature )

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Duplicate account statement Print (Free Online or on email)	Rs. 200
DD/PO revalidation/cancellation	Rs. 100
Account closure/Inactive charges	NIL
<b>DOORSTEP BANKING*</b>	
Cheque pickup Oncall per instance	Rs. 50 per call
Cheque Pickup beat (per month)	Rs. 450 per month
<b>CASH PICKUP BEAT (CHARGES PER MONTH)</b>	
Upto Rs. 200000	Rs. 2200 (Free for limits sanctioned above Rs. 2 crs)
Rs. 200000 to Rs. 500000	Rs. 3200
Rs. 500000 to Rs. 1000000	Rs. 8000
Rs. 1000000 to Rs. 2000000	Rs. 12000
Rs. 2000000 above	Contact Branch
<b>CASH PICKUP BEAT (CHARGES PER INSTANCE)</b>	
Upto Rs. 200000	Rs. 150
Rs. 200000 to Rs. 500000	Rs. 300
Rs. 500000 to Rs. 1000000	Rs. 500
Rs. 1000000 to Rs. 2000000	Rs. 800
Rs. 2000000 above	Contact Branch

\* Available on request at select locations only. Taxes as applicable will be additional. PAP= Payable At Par.

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1. \_\_\_\_\_  
(Customer Signature)

2. \_\_\_\_\_  
(Customer Signature)