

Self Savings Account (Effective January 8, 2023)



ACCOUNT & CHEQUE BOOK	SELFE-LITE DIGITAL SAVINGS	SELFE DIGITAL SAVINGS (FULL KYC)
Average Quarterly Balance	NIL	NIL
Non Maintenance Charges	NA	NA
GROUPING WITH FAMILY ACCOUNTS OR BUSINESS		
Current Account Grouping	Not Applicable	Can be grouped to Current Account of equal or higher value
Savings Account Grouping	Not Applicable	Can be grouped to Savings Account of equal or higher value
Cheque book (PAP cheque book of 25 leafs)	Not applicable, No Cheque book will be issued	No Free Limit charges applicable
Charges beyond free limits	NA	Rs. 2/- leaf
COLLECTIONS		
Local Cheque clearing	Free	Free
Outstation cheque collection charges at bank location	Upto Rs. 5000 charge of Rs. 25, Above 5000 and upto including Rs. 10,000 charge of Rs. 50/-, Above Rs. 10,000 and upto including Rs. 100000 charge of Rs. 100/-, Above Rs. 100000 charge of Rs. 150/-	Upto Rs. 5000 charge of Rs. 25, Above 5000 and upto including Rs. 10,000 charge of Rs. 50/-, Above Rs. 10,000 and upto including Rs. 100000 charge of Rs. 100/-, Above Rs. 100000 charge of Rs. 150/-
Outstation cheque collection charges at non-bank location		
RTGS/NEFT/IMPS Inward	Free	Free
Foreign inward remittance	Free	Free
PAYMENTS		
Demand Draft and Payorder at branch locations	Cannot be issued	No Free Limit charges applicable
Charges beyond free limits	Rs. 50 per DD	Rs. 50 per DD
Demand Draft at non-branch locations	Rs. 100 per DD	Rs. 100 per DD
PAP Cheque payment	NA (no cheque book issued)	Free
RTGS and NEFT Outward (Free online, chargeable through branch)	NOT allowed through branch	NEFT : Upto ₹ 100000/- ₹ 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/-)	Rs. 1 per transaction	Rs. 1 per transaction
CASH CHARGES		
Cash Deposit at home location	No Free Limit charges applicable	No Free Limit charges applicable
Cash Deposit at Non-Home location	No Free Limit charges applicable	No Free Limit charges applicable
Charges beyond free limits	Rs. 4/1000	Rs. 4/1000
Cash Withdrawal at home location	Free (only through withdrawal slip upto Rs. 5000/- per txn)	Free (only through withdrawal slip upto Rs. 5000/- per txn)
Cash Withdrawal at Non-Home location	Not allowed	Free upto Rs. 50,000/- per month, beyond which charges of Rs. 4/1000
Debit Card Transactions at metro locations (Other Bank ATMs - Include Financial & Non Financial)	Not applicable, only virtual debit card issued	3 txns per month
Debit Card Transactions at non-metro locations (Other Bank ATMs - Include Financial & Non Financial)	Not applicable, only virtual debit card issued	5 txns per month
Charges Non Financial Transactions beyond free limits of ATM withdrawals	Rs. 10 per txn	Rs. 10 per txn
Charges beyond free limits of ATM withdrawals	Rs. 21 per txn	Rs. 21 per txn
Cash withdrawal outside India (for international cards only)	Not applicable, only virtual debit card issued	Rs. 110/- per transaction
Balance Inquiry Outside India (for international cards only)	Not applicable, only virtual debit card issued	Rs. 25/- per transaction
OTHER CHARGES		
VISA Virtual Debit Card (can be used online)	Free	Not applicable
Rupay/VISA Classic (Charges for issuance, annual fees, re-issuance)	Not applicable, only virtual debit card issued	Rs. 125/-
VISA Gold (Charges for issuance, annual fees, re-issuance)	Not applicable, only virtual debit card issued	Rs. 125/-
VISA Platinum Debit Card Annual Fee	Not applicable, only virtual debit card issued	Not applicable

I/We hereby confirm that I/We have read and understood the schedule of charges for self Savings Account

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

VISA Signature (Charges for issuance, annual fees, re-issuance)	Not applicable, only virtual debit card issued	Rs. 499/-
Card Transaction Slip Retrieval charges (for incorrect claims)	Not applicable, only virtual debit card issued	Rs.250/- per slip
Stop payment single cheque(free online)	Not applicable, No Cheque book will be issued	Rs. 100/- per cheque
Stop payment series(free online)	Not applicable, No Cheque book will be issued	Rs. 150/- for series
Outward cheque return charges for financial reasons	Rs. 100/- per cheque	Rs. 100/- per cheque
Outward cheque return charges for technical reasons	NIL	NIL
Inward cheque return charges for financial reasons	Not applicable, No Cheque book will be issued	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	Not applicable, No Cheque book will be issued	NIL
Standing instructions set up	Free	Free
Standing instructions amendment	Free	Free
Standing Instructions failure (return)	Rs. 150/- per return	Rs. 150/- per return
ECS / NACH Return due to financial reasons	Rs. 200/- per return	Rs. 200/- per return
SMS Alert Debit & Credit Transactions	Free	Free
SMS Alert (Only end balance charges)	Rs. 10 per quarter (only if facility is availed)	Rs. 10 per quarter (only if facility is availed)
CERTIFICATE AND REPORT ISSUANCE		
Previous Year balance and interest statement (Free Online)	1 free per annum, more than 1 Rs. 300/- per statement	1 free per annum, more than 1 Rs. 300/- per statement
Passbook/Duplicate passbook Issuance	Not provided for Half KYC accounts	Rs. 50/-
Signature verification certificate/Photo Attestation/Address Confirmation	Not provided for Half KYC accounts	Rs. 50/- per instance
Duplicate TDS certificate	Rs. 100/-	Rs. 100/-
Duplicate account statement Print (Free Online or on email)	Rs. 50/-	Rs. 50/-
DD/PO revalidation/cancellation	Not Applicable since DD cannot be issued	Rs. 100/-
Account closure charges	NIL	NIL
Account Inactive charges	NIL	NIL
Balance Certificate at branch (Online free)	NA	Rs. 250/-
DOORSTEP BANKING*		
Cheque pickup (oncall)	Not applicable for Half KYC accounts	Rs. 50 per instance
Cash pickup Beat (charges per month)		
Upto Rs. 200000	Not applicable for Half KYC accounts	Rs. 2200/-
Rs. 200000 to Rs. 500000	Not applicable for Half KYC accounts	Rs. 3200/-
Rs. 500000 to Rs. 1000000	Not applicable for Half KYC accounts	Rs. 8000/-
Rs. 1000000 to Rs. 2000000	Not applicable for Half KYC accounts	Rs. 12000/-
Rs. 2000000 above	Not applicable for Half KYC accounts	Contact Branch
Cash pickup On call (charges per instance)		
Upto Rs. 200000	Not applicable for Half KYC accounts	Rs. 150/-
Rs. 200000 to Rs. 500000	Not applicable for Half KYC accounts	Rs. 300/-
Rs. 500000 to Rs. 1000000	Not applicable for Half KYC accounts	Rs. 500/-
Rs. 1000000 to Rs. 2000000	Not applicable for Half KYC accounts	Rs. 800/-
Rs. 2000000 above	Not applicable for Half KYC accounts	Contact Branch
NO OF TRANSACTIONS		
AGGREGATION OF ALL THE CUSTOMER INDUCED TRANSACTION INCLUDING:		
Cash/Cheque/RTGS/NEFT/DSB/DD(Excluding Online and ATM Txn)	Not applicable	3 txns per month
Charges beyond free limits	Not applicable	Rs. 15/- per transaction

* Available on request at select locations only PAP= payable at par Taxes as applicable will be additional SA: Savings Account

* Account closure charges applicable for Customer induced closure for regulatory reasons.

*Cash withdrawal failed due to insufficient funds considered as financial transaction

*All Debits, Credits above Rs. 5,000 only (for alert of credit below Rs. 5,000 raise request with branch or customer care)

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