

AVERAGE MONTHLY BALANCE	
AMB (Required)	NIL
AMB non-maintenance charges	NA
GROUPING WITH FAMILY ACCOUNTS OR BUSINESS	
Savings Account Grouping	Can group one family member account for same variant
Cheque book (PAP cheque book of 25 leaves)	1 cheque book free per half year
Charges beyond free limits	₹2 per leaf
COLLECTIONS	
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, Above ₹100000 – Charge of ₹150
Outstation cheque collection charges at non-bank location	
RTGS / NEFT / IMPS inward	Free
Foreign inward remittance	Free
PAYMENTS	
Demand Draft and Payorder at branch locations	Free up to 2 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)	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/-)	Up to ₹ 50000 : ₹ 2.5/-, ₹ 50000- ₹ 1L : ₹ 5/-, Above ₹ 1L : ₹ 7.5/-
CASH CHARGES	
Cash Deposit limit at home location (including ATM and Branch)	Free up to ₹1,00,000 per month
Charges beyond free limits	₹ 5/1000
Cash Deposit limit at Non-Home location (including ATM and Branch)	NIL
Charges beyond free limits	₹ 5/1000
Cash Withdrawal at home location	Free
Cash Withdrawal at non-home location	₹4/1000
Debit Card Cash Withdrawal txns at metro locations (Includes financial & non - financial transactions)	3
Debit Card Cash Withdrawal txns at non-metro location (Includes financial & non - financial transactions)	5
Charges beyond free limits of ATM withdrawals	₹23 per Financial Transaction, ₹ 12 per Non-Financial Transaction
Non Equitas ATM usage- Cash Withdrawal decline due to insufficient funds	₹ 10/- per transaction
Cash withdrawal outside India (for international cards only)	₹110/- per transaction
Balance Inquiry Outside India (for international cards only)	₹25/- per transaction
CARD CHARGES	
Rupay/VISA Classic Debit Card (charges for issuance, annual fees, re-issuance)	Free
Rupay Platinum Debit Card (charges for issuance, annual fees, re-issuance)	₹ 250
VISA Gold Debit Card (Charges for issuance and renewal)	₹199
VISA Platinum Debit Card (Charges for issuance and renewal)	₹ 250
VISA Signature Debit Card (Charges for issuance and renewal)	₹ 600
Card Transaction Slip Retrieval charges (for incorrect claims)	₹250/- per slip
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	₹75 per cheque
Outward cheque return charges for technical reasons	NIL

Schedule of Charges – Universal Salary Account (Effective 01st June, 2025)

Inward cheque return charges for financial reasons	Rs. 500 upto 2 cheques, Rs. 750/- 3rd cheque onwards
Inward cheque return charges for technical reasons	NIL
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 (Debit & Credit Transactions)	10 Free SMS per month. Thereafter, 30 paise per SMS
Foreign Exchange Mark-up^	3.5%
CERTIFICATE AND REPORT ISSUANCE	
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
Account inactive charges	NIL
DOORSTEP BANKING*	
Cheque pickup	₹50 per instance
Cash pickup beat (charges per month)	
Upto Rs 2,00,000	Rs. 3500
2,00,000 to 5,00,000	Rs. 5000
5,00,000 to 10,00,000	Rs. 10000
Above 10,00,000	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
NO. OF TRANSACTIONS	
Aggregation of all the customer induced transactions including: Cash/Cheque/ DSB/DD(Excluding Online and ATM Txn)	5 txns free per month
Charges beyond free limits	₹15 per transaction over and above the individual transaction limit charges

* 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

^A Forex mark-up fee of 3.5% (plus taxes as applicable) will be levied on each International transaction performed in Indian currency, at International location or transactions carried out in Indian currency with merchants functioning in India but registered in a foreign nation. This is applicable for all debit cards issued under CASA accounts except, Elite (Mastercard World) and Niyo (Visa Platinum). Please note this may be subject to change from time to time based on bank's discretion.