

Revision in Service Charges & Features of Savings/ Current Account Variants w.e.f. 01.05.2025

Following are the changes which are effective from 01st May 2025

1) Charges for small value cash withdrawals (home & non-home branches) - Charges are not applicable for withdrawals of amount > INR 25,000)

For Savings Account (SA)	
Blue Savings Account	Only 5 free cash withdrawals per month. INR 150 per transaction after free limit
Silver Plus Savings Account/ NRE Silver Plus Savings Account NRO Silver Plus Savings Account	Only 8 free cash withdrawals per month. INR 150 per transaction after free limit
Savings Gold / NRE Gold Savings Account/ NRE Mariner Gold Savings Account/ NRO Gold Savings Account/ NRO Mariner Gold Savings Account	Only 10 free cash withdrawals per month. INR 150 per transaction after free limit
Platinum Savings Account/ NRE Platinum Savings Account/ NRO Platinum Savings Account	No charges
Zenith Savings Account/ NRE Zenith Savings Account NRO Zenith Savings Account	
Elite Savings Account/ NRE Elite Savings Account/ NRO Elite Savings Account	
Prime Savings Account/ NRE Prime Savings Account/ NRO Prime Savings Account	
Sr. Citizen Independence Savings Account	Only 12 free cash withdrawals per month. INR 150 per transaction after free limit
Women Power Savings Account	Only 8 free cash withdrawals per month. INR 150 per transaction after free limit
Students Support Savings Account	No charges
Swarna Savings Account	Only 5 free cash withdrawals per month. INR 100 per transaction after free limit
BSBDA	4 free withdrawals per month by the customer through any mode (Cash withdrawal @ Branch / ATM, E-comm./POS, NEFT/RTGS/DD/PO issuance through account, Clearing, Standing Instruction, ECS, NACH, UPI etc.) After free limit - chargeable at INR 100 per transaction

For Corporate Salary Savings Account	
Advantage Salary Savings Account	Only 8 free cash withdrawals per month. INR 150 per transaction after free limit
Privilege Salary Savings Account SA	Only 10 free cash withdrawals per month. INR 150 per transaction after free limit
Spark Salary Savings Account	

Max Salary Savings Account	No charges
Spark Max Salary Savings Account	

For Individual & Proprietorship Current Account (CA)	
Blue Current Account/ NRE Blue Current Account/ NRO Blue Current Account	Only 5 free cash withdrawals per month. INR 150 per transaction after free limit
Silver Current Account	Only 8 free cash withdrawals per month. INR 150 per transaction after free limit
Gold Current Account	Only 10 free cash withdrawals per month. INR 150 per transaction after free limit
Platinum Current Account/ NRE Platinum Current Account NRO Platinum Current Account	No charges
Zenith Current Account	
Platinum Max Current Account	
Smart Trade Current Account	Only 8 free cash withdrawals per month. INR 150 per transaction after free limit
Pro Trade Current Account	No charges

2) Coins & Small denomination Notes (< INR 100) counting charges for remittance

For Savings Account	
Blue Savings Account	Upto 50 pieces per transaction– Free More than 50 pieces - INR 5 per 50 pieces and part thereof
Silver Plus Savings Account/ NRE Silver Plus Savings Account NRO Silver Plus Savings Account	
Savings Gold / NRE Gold Savings Account/ NRE Mariner Gold Savings Account/ NRO Gold Savings Account/ NRO Mariner Gold Savings Account	
Platinum Savings Account/ NRE Platinum Savings Account/ NRO Platinum Savings Account	
Zenith Savings Account/ NRE Zenith Savings Account NRO Zenith Savings Account	
Elite Savings Account/ NRE Elite Savings Account/ NRO Elite Savings Account	
Prime Savings Account/ NRE Prime Savings Account/ NRO Prime Savings Account	

Sr. Citizen Independence Savings Account	Upto 50 pieces per transaction– Free More than 50 pieces - INR 5 per 50 pieces and part thereof
Women Power Savings Account	Upto 50 pieces per transaction– Free More than 50 pieces - INR 5 per 50 pieces and part thereof
Students Support Savings Account	No charges
Swarna Savings Account	Upto 50 pieces per transaction– Free More than 50 pieces - INR 5 per 50 pieces and part thereof
BSBDA	No charges
Govt. Savings Account	Upto 50 pieces per transaction– Free More than 50 pieces - INR 5 per 50 pieces and part thereof
TASC Savings Account	Upto 50 pieces per transaction– Free More than 50 pieces - INR 5 per 50 pieces and part thereof

For Corporate Salary Savings Account	
Advantage Salary Savings Account	Upto 50 pieces per transaction– Free More than 50 pieces - INR 5 per 50 pieces and part thereof
Privilege Salary Savings Account SA	
Spark Salary Savings Account	
Max Salary Savings Account	
Spark Max Salary Savings Account	

For Current Accounts (CA)	
Blue Current Account/ NRE Blue Current Account/ NRO Blue Current Account	Upto 50 pieces per transaction– Free More than 50 pieces – INR 5 per 50 pieces and part thereof
Silver Current Account	
Gold Current Account	

Platinum Current Account/ NRE Platinum Current Account NRO Platinum Current Account	Upto 50 pieces per transaction– Free More than 50 pieces - INR 5 per 50 pieces and part thereof
Zenith Current Account	Upto 100 pieces per transaction- Free More than 100 pieces - INR 5 per 50 pieces and part thereof
Govt. Current Account	Upto 50 pieces per transaction– Free More than 50 pieces - INR 5 per 50 pieces and part thereof
TASC Current Account	
Platinum Max Current Account	Upto 100 pieces per transaction- Free More than 100 pieces - INR 5 per 50 pieces and part thereof
Smart Trade Current Account	Upto 50 pieces per transaction– Free More than 50 pieces - INR 5 per 50 pieces and part thereof
Pro Trade Current Account	

3) Inward clearing cheque return Charges

For Savings Accounts	
Blue Savings Account	INR 500 per instrument For instruments of value more than 5 Lakh, interest for One Day at the prevailing lending rate for unrated personal loan, will be charged additionally
Silver Plus Savings Account/ NRE Silver Plus Savings Account NRO Silver Plus Savings Account	
Savings Gold / NRE Gold Savings Account/ NRE Mariner Gold Savings Account/ NRO Gold Savings Account/ NRO Mariner Gold Savings Account	
Platinum Savings Account/ NRE Platinum Savings Account/ NRO Platinum Savings Account	INR.500 per instrument. For instruments of value more than 5 Lakh, interest for One Day at the prevailing lending rate for unrated personal loan, will be charged additionally Returns due to non-financial reasons - Free
Zenith Savings Account/ NRE Zenith Savings Account NRO Zenith Savings Account	

Elite Savings Account/ NRE Elite Savings Account/ NRO Elite Savings Account	INR.500 per instrument. For instruments of value more than 5 Lakh, interest for One Day at the prevailing lending rate for unrated personal loan, will be charged additionally Returns due to non-financial reasons - Free
Prime Savings Account/ NRE Prime Savings Account/ NRO Prime Savings Account	
Sr. Citizen Independence Savings Account	
Women Power Savings Account	
Students Support Savings Account	NA
Swarna Savings Account	
BSBDA	
Govt. Savings Account	INR.500 per instrument. For instruments of value more than 5 Lakh, interest for One Day at the prevailing lending rate for unrated personal loan, will be charged additionally Returns due to non-financial reasons - Free
TASC Savings Account	

For Corporate Salary Savings Account	
Advantage Salary Savings Account	INR.500 per instrument For instruments of value more than 5 Lakh, interest for One Day at the prevailing lending rate for unrated personal loan, will be charged additionally
Privilege Salary Savings Account SA	INR.500 per instrument. For instruments of value more than 5 Lakh, interest for One Day at the prevailing lending rate for unrated personal loan, will be charged additionally Returns due to non-financial reasons - Free
Spark Salary Savings Account	

Max Salary Savings Account	INR.500 per instrument. For instruments of value more than 5 Lakh, interest for One Day at the prevailing lending rate for unrated personal loan, will be charged additionally Returns due to non-financial reasons - Free
Spark Max Salary Savings Account	

For Current Accounts (CA)	
Blue Current Account/ NRE Blue Current Account/ NRO Blue Current Account	INR.500 per instrument For instruments of value more than 5 Lakh, interest for One Day at the prevailing lending rate for unrated personal loan, will be charged additionally
Silver Current Account	
Gold Current Account	
Platinum Current Account/ NRE Platinum Current Account NRO Platinum Current Account	INR.500 per instrument. For instruments of value more than 5 Lakh, interest for One Day at the prevailing lending rate for unrated personal loan, will be charged additionally Returns due to non-financial reasons - Free
Zenith Current Account	
Govt. Current Account	
TASC Current Account	
Platinum Max Current Account	

Smart Trade Current Account	INR.500 per instrument For instruments of value more than 5 Lakh, interest for One Day at the prevailing lending rate for unrated personal loan, will be charged additionally
Pro Trade Current Account	INR.500 per instrument. For instruments of value more than 5 Lakh, interest for One Day at the prevailing lending rate for unrated personal loan, will be charged additionally Returns due to non-financial reasons - Free

4) Withdrawal Slip Charges -

- Applicable to all CA/SA where cheque book is a part of the product offering. That is withdrawal limits/charges are not applicable for accounts where cheque book is not a part of the product offering.
- Maximum permissible limit is INR 50000 per txn. (ABB withdrawal limits shall be within the permissible limit of the product offering)
- Withdrawal slips are chargeable at INR 20 per transaction
- For BSBD, charges shall be applicable only after the minimum of 4 free withdrawals per month by the customer through any mode (Cash withdrawal @ Branch / ATM (on-us + off-us), Ecomm/ POS, NEFT/RTGS/DD/PO issuance through account, Clearing, Standing Instruction, ECS, NACH, UPI etc.)
After free limit - chargeable at INR 20 per transaction

5) Locker annual rent collection

Anniversary approach of locker rent collection shall be replaced by Calendar approach whereby Locker rent shall be collected during the financial year uniformly for all lockers (this will be effective from 12.05.2025)

6) Locker Overdue Charges

Overdue charges on locker rent shall be collected quarterly as follows:

1st Quarter: 10% of annual rental | 2nd Quarter: 20% of annual rental | 3rd Quarter: 30% of annual rental
 | 4th quarter: 40% of annual rental shall be collected.