

	Ser	vice Charges & Features of Premier/Family B	anking Current Account (CA) Variants (w.e.f. 01.0)	i.2024)	
		Zenith CA (GL -1950)	Elite CA (GL -1950)	Prime CA (GL -1950)	
SI No.	Specification	Zenith NRE CA (GL -1990) Zenith NRO CA (GL -1995)	Elite NRE CA (GL -1990) Elite NRO CA (GL -1995)	Prime NRE CA (GL -1990) Prime NRO CA (GL -1995)	
SI NO.	Specification				
		(only for individuals)	(only for individuals)	(only for individuals)	
	Average Monthly Balance (AMB) Requirement/ Total	AMB – Rs 3 Lakh	AMB – Rs 1 Lakh	AMB – Rs 50k	
	Relationship Value (TRV)	TRV of Rs 15 Lakh (CASA + TD)	TRV of Rs 5 Lakh (CASA + TD)	TRV of Rs 3 Lakh (CASA + TD)	
2	Family Banking	maximum 8 accounts per group	maximum 5 accounts per group	maximum 4 accounts per group	
	Charges for Non-Maintainence of Minimum Average Monthly Balance (AMB)				
3	[Charges are proportionate to the % of shortfall against the	Nil	Nil	Nil	
_	stipulated minimum balance, charged monthly]		200 Free cheque leaves per FY	100 Free cheque leaves per FY	
4	Free Multi city payable at par Cheque Book facility	Unlimited Free cheque leaves**  Rs 50,000 for bearer cheque;	(additional cheque book @ Rs 3 per leaf)	(additional cheque book @ Rs 3 per leaf)	
5	ABB Cash Withdrawal limit per day from remote/non- home branch	Rs 20,000 for bearer cheque; Rs 20 Lakh for self cheque	Rs 50,000 for bearer cheque; Rs 10 Lakh for self cheque	Rs 50,000 for bearer cheque; Rs 7 Lakh for self cheque	
	Charges for small value cash withdrawals (home & non- home branches)				
6	[Charges are not applicable for withdrawals of amount > Rs	Nii	Nil	Nil	
_	25,000]		Home Branch: 10 free cash deposit per month (per account) not	Home Branch: 5 free cash transactionsper month (per account)	
		Home + Non-Home Branch: 10 free cash deposit per month (per	exceeding ₹ 7 Lakh per month (per account)	exceeding ₹ 5 Lakh per month (per account).	
	Combined Cash deposit limit at	account) not exceeding ₹ 15 Lakh per month (per account).	Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per remittance	Above free limit, chargeable at Rs 4 per 1000 or part thereof with minimum of Rs 50 per remittance.	
7	Home / Non-Home Branch		Non-Home Branch: Free limit of Rs 5 Lakh per month, subject to free	Non-Home Branch: Free limit of Rs 2 Lakh per month, subject to f	
		Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per remittance.	limit under Home branch limit.	limit under Home branch limit.	
		minimum of RS 50 per remittance.	Above free limit, chargeable at Rs 4 per 1000 or part thereof with a	Above free limit, chargeable at Rs 4 per 1000 or part thereof wit	
-		Currency notes of lower denomination (ie. < Rs 100 ) per day	minimum of Rs 50 per remittance.  Currency notes of lower denomination (ie. < Rs 100 ) per day	minimum of Rs 50 per remittance.  Currency notes of lower denomination (ie. < Rs 100 ) per day	
		Upto 100 pieces - Free More than 100 pieces - Rs 5 per 50 pieces and part thereof	Upto 100 pieces - Free  More than 100 pieces - Rs 5 per 50 pieces and part thereof	Upto 100 pieces - Free More than 100 pieces - Rs 5 per 50 pieces and part thereof	
8	Coin & Small denomination Notes counting charges for remittance				
		<u>Coins</u> Upto 100 coins per day - Free	Coins Upto 100 coins per day - Free	<u>Coins</u> Upto 100 coins per day - Free	
		More than 100 coins - Rs 5 per 50 Coins and part thereof	More than 100 coins - Rs 5 per 50 Coins and part thereof	More than 100 coins - Rs 5 per 50 Coins and part thereof	
9	ABB cheque deposit limit per instrument and per day at remote / non-home branch	unlimited	unlimited	unlimited	
10	Account Maintenance Charges (collected on quarterly basis	Nii	Nii	Nil	
	applicable for operative and dormant accounts)		NEFT/RTGS - Free	NEFT/RTGS - free	
	No. (Atabila Basida Assassa)	NEFT/RTGS - Free	· ·		
11	Net / Mobile Banking transaction charges (per txn)	IMPS - Free	IMPS - 10 txns free per month  Txn amount of; 0 to Rs 1000 - free   Rs 1001 to 25,000 - Rs 5   Rs	IMPS: 5 txns free per month  Txn amount of; 0 to Rs 1000 - free   Rs 1001 to 25,000 - Rs 5   I	
			25,001 to 100,000- Rs 8   Rs 100,001 to 500,000 - Rs 15	25,001 to 100,000- Rs 8   Rs 100,001 to 500,000 - Rs 15	
12	Net / Mobile Banking txn limit per day per user	Default - Rs 5 Lakh*   Maximum - Rs 25 Lakh	Default - Rs 5 Lakh*   Maximum - Rs 20 Lakh up to 5 instruments free per month	Default - Rs 5 Lakh*   Maximum - Rs 10 Lakh up to 2 instruments free per month	
			Beyond 5 instruments:	Beyond 2 instruments:	
13	DD/ Pay-order	Free	Up to Rs 5K - Rs 30   Above Rs 5K up to Rs 10K - Rs 50   Above Rs 10K up to Rs 1 lakh - Rs 4 per 1000 (min. Rs 50)   Above Rs 1 lakh - Rs 3	Up to Rs 5K - Rs 30   Above Rs 5K up to Rs 10K - Rs 50   Above Rs up to Rs 1 lakh - Rs 4 per 1000 (min. Rs 50)   Above Rs 1 lakh - Rs 3	
			per 1000 (max. Rs. 10000)	1000 (max. Rs 10000)	
14	DD/PO - Cancellation	Free	Free	Rs 100/ instrument + stamp cost	
_	DD/PO - Duplicate issuance	Free	Free	Rs 100/ instrument + stamp cost	
16	DD/PO revalidation (Rs)	Free 20 txns free per month	Free 10 txns free per month	Rs 100/ instrument 5 txns free per month	
		Beyond free transactions:	Beyond free transactions:	Beyond free transactions:	
17	NEFT charges (Branch Txn)	Upto Rs 10,000 - Rs 2 Rs 10,001 to Rs 1 Lac - Rs 4.50	Upto Rs 10,000 - Rs 2 Rs 10,001 to Rs 1 Lac - Rs 4.50	Upto Rs 10,000 - Rs 2 Rs 10,001 to Rs 1 Lac - Rs 4.50	
		Rs 1,00,001 to Rs 2 Lac - Rs 14.50	Rs 1,00,001 to Rs 2 Lac - Rs 14.50	Rs 1,00,001 to Rs 2 Lac - Rs 14.50	
_		> Rs 2 lakh - Rs 24.50	> Rs 2 lakh - Rs 24.50	> Rs 2 lakh - Rs 24.50	
		20 txns free per month <u>Beyond free transactions</u>	10 txns free per month  Beyond free transactions:	5 twns free per month  Beyond free transactions:	
18	RTGS charges (Branch Txn)	2 - 5 Lakh- Rs 25	2 - 5 Lakh- Rs 25	2 - 5 Lakh- Rs 25	
		> Rs 5 lakh- Rs 50 1 small / medium Locker free for the group OR 75% discount on one	> Rs 5 lakh- Rs 50  1 small Locker free for the group OR 50% discount on one	> Rs 5 lakh- Rs 50	
	Annual Locker rent Discount	large locker for the group OR 50% discount on one extra -large	medium/large locker for the group OR 30% discount on one extra	30% discount on prescribed rate for one small/medium/ large lock	
19	(discount/ waiver on locker rent & security deposit will be	locker for the group	large locker for the group	for the group OR 20% discount on prescribed rate for one extra-la	
	applicable for only one locker in a group)		Security Deposit is not mandatory for one locker (which is gettig the	locker for the group	
		discount in annual rent) in a group discount in annual rent) in a group			
20	Locker rent overdue charges	1st Quarter: 10% of annual rental   2n	d Quarter: 20% of annual rental   3rd Quarter: 30% of annual rental   4	th quarter onwards: 40% of annual rental	
	Duplicate Passbook	Free	Free	0.000	
	Duplicate Deposit Receipt			Rs 100 for issuance & Rs 20 per page	
23		Free	Free	Rs 100	
	Duplicate Net Banking Passwords	Free	Free	Rs 100 Rs 100	
	Duplicate Net Banking Passwords  Certificate Issue	Free free	Free Free	Rs 100 Rs 100 Rs 100 per certificate	
24	Certificate Issue	Free free up to 10 instruments free per month Beyond 10 instruments	Free Free up to 10 instruments free per month Beyond 10 instruments	Rs 100 Rs 100 Rs 100 Rs 100 per certificate up to 10 instruments free per month Beyond 10 instruments	
24	Certificate Issue  Outstation cheque collection	Free free up to 10 instruments free per month Beyond 10 instruments up to Rs 5000 - Rs 25	Free Free up to 10 instruments free per month Beyond 10 instruments up to NS 5000 - No 25	Rs 100 Rs 100 Per certificate  up to 10 instruments fee per month Beyond 10 instruments up to 85 5000 - Rs 25	
24	Certificate Issue	Free  up to 10 instruments free per month Beyond 10 instruments up to 6 5000 - 62 5 above 8 5,000 up to 6 \$10,000 - 85 5 Above 8 10,000 up to 6 \$10,000 - 85 0	Free  Free  up to 10 instruments free per month  Beyond 10 instruments  up to Rs 5000 - Rs 25  above Rs 5,000 up to Rs 10,000 - Rs 50  Above Rs 1,000 up to Rs 1,1 kish - Rs 100	Rs 100 Rs 100 pc certificate  up to 10 instruments fee per month Beyond 10 instruments up to 18 5000 pc Rs 50 above Rs 5,000 up to Rs 10,000 pc Rs 50 Above Rs 10,000 up to Rs 11,00h 1 Linh Rs 100	
24	Certificate Issue  Outstation cheque collection	Free free up to 10 instruments free per month Beyond 10 instruments up to 85 5000 - Rs 25 above Rs 5,000 up to 81,0000 - Rs 50	Free Free up to 10 instruments free per month Beyond 10 instruments up to 16 \$5000 - Re 25 above Rs 5,000 up to 81,0000 - Rs 50 Above Rs 10,000 up to Rs 1 Lakh - Rs 100 Above Rs 11,004 h - Rs 150	Rs 100 Rs 100 Rs 100 per certificate  up to 10 instruments free per month Beyond 10 instruments up to Rs 5000 - Rs 25 above Rs 5,000 up to Rs 10,000 - Rs 50	
24	Certificate Issue  Outstation cheque collection	Free  up to 10 instruments free per month Beyond 10 instruments up to 6 5000 - 62 5 above 8 5,000 up to 6 \$10,000 - 85 5 Above 8 10,000 up to 6 \$10,000 - 85 0	Free  Free  up to 10 instruments free per month  Beyond 10 instruments  up to Rs 5000 - Rs 25  above Rs 5,000 up to Rs 10,000 - Rs 50  Above Rs 1,000 up to Rs 1,1 kish - Rs 100	Rs 100 Rs 100 pc certificate  up to 10 instruments fee per month Beyond 10 instruments up to 18 5000 pc Rs 50 above Rs 5,000 up to Rs 10,000 pc Rs 50 Above Rs 10,000 up to Rs 11,00h 1 Linh Rs 100	
24	Certificate issue  Outstation cheque collection  (OBC not through Local/CTS clearing)	Free  up to 10 instruments free per month Beyond 10 instruments up to 6 5000 - 62 5 above 8 5,000 up to 6 \$10,000 - 85 5 Above 8 10,000 up to 6 \$10,000 - 85 0	Free  Free  up to 10 instruments free per month Beyond 10 instruments up to 85000 - 8x 25 above 8x 5,000 up to 8x 1,0000 - 8x 50 Above 8x 1,0000 up to 8x 1,16x - 8x 100 Above 8x 1,0000 up to 8x 1,16x - 8x 100 Above 8x 1,000 up to 8x 1,16x - 8x 100 Returns due to non financial reasons - Free Rx 200 per instrument for first time Rx 300 per instrument rescond time onwards	Rs 100 Rs 100 pc certificate  up to 10 instruments fee per month Beyond 10 instruments up to 18 5000 pc Rs 50 above Rs 5,000 up to Rs 10,000 pc Rs 50 Above Rs 10,000 up to Rs 11,00h 1 Linh Rs 100	
24	Certificate Issue  Outstation cheque collection	Free  up to 10 instruments free per month Beyond 10 instruments up to 6 5000 - 62 5 above 8 5,000 up to 6 \$10,000 - 85 5 Above 8 10,000 up to 6 \$10,000 - 85 0	Free Free up to 10 instruments free per month Beyond 10 instruments up to 8.5000 - Rs 25 above Rs 5.000 up to 8.1 Lakh - Rs 10 Above Rs 1.00,00 up to Rs 1.4 Lakh - Rs 100 Above Rs 1.00,00 up to Rs 1.4 Lakh - Rs 100 Returns due to non financial reasons - Free Rs 200 per instrument for first time	Rs 100 Rs 100 per certificate  up to 10 instruments free per month Beyond 10 instruments up to Rs 5000 ne Rs 25 above RS 5,000 up to Rs 10,000 ne Rs 50 Above Rs 10,000 up to Rs 1 Liahh ns 100	
24	Certificate issue  Outstation cheque collection  (OBC not through Local/CTS clearing)	Free free up to 10 instruments free per month Beyond 10 instruments up 10 is 5000 - Re 25 above Rs 5,0000 up to Rs 10,000 - Rs 50 Above Rs 10,000 up to Rs 1 Lishh - Rs 100 Above Rs 1 lishh - Rs 150	Free  Free  up to 10 instruments free per month Beyond 10 instruments up to 85000 - 8x 25 above 8x 5,000 up to 8x 1,0000 - 8x 50 Above 8x 1,0000 up to 8x 1,16x - 8x 100 Above 8x 1,0000 up to 8x 1,16x - 8x 100 Above 8x 1,000 up to 8x 1,16x - 8x 100 Returns due to non financial reasons - Free Rx 200 per instrument for first time Rx 300 per instrument rescond time onwards	Rs 100 Rs 100 per certificate  up to 10 instruments free per month Beyond 10 instruments up to Rs 1000 - Rs 25 above Rs 3,000 up to Rs 10,000 - Rs 50 Above Rs 10,000 up to Rs 11 tash - Rs 100 Above Rs 1 lakh - Rs 150	
25	Certificate issue  Outstation cheque collection (OBC not through Local/CTs clearing)  Inward clearing cheque return#	Free  up to 10 instruments free per month Beyond 10 instruments up to 85000 - Re 25 above Rs 5,000 up to Rs 10,000 - Rs 50 Above Rs 10,000 up to Rs 1 talsh - Rs 300 Above Rs 1 laikh - Rs 150  For instruments of value more than 5 Free up to 15 instruments per month	Free  ### Free  ### Up to 10 instruments free per month  ### Beyond 10 instruments  ### Up to 10 instrument for first time  ### R 300 per instrument for first time  ### R 300 per instrument for first time  #### Up to 10 instrument for first time onwards  #### Lakh, interest for One Day at the prevailing lending rate for unrated per  ###################################	Rs 100 Rs 100 per certificate  up to 10 instruments free per month Beyond 10 instruments free per month growth 10 instruments up to Rs 5000 up to Rs 10,000 - Rs 50 Above Rs 10,000 up to Rs 11 Lish - Rs 100 Above Rs 1 Lish - Rs 150 rsonal loan, will be charged additionally Free up to 5 instruments per month	
25	Certificate issue  Outstation cheque collection  (OBC not through Local/CTS clearing)	Free  free  up to 10 instruments free per month Beyond 10 instruments up to 6 \$5000 - 82 5 above R 5,000 up to 6 \$10,000 - 88 50 Above R 5,10000 up to 6 \$1,000 - 88 50 Above R 5,10000 up to 6 \$1,000 - 85 50 Above R 5 1 labh - 8 100 Above R 5 1 labh - 8 150	Free  Free  up to 10 instruments free per month Beyond 10 instruments up to 85 0000 up to 81 0,000 - 85 0 Above 85 1,000 up to 81 1,000 - 85 0 Above 85 1,000 up to 81 1,000 - 85 1 1,000 Above 85 1,000 up to 81 1,000 - 85 1 1,000 Above 85 1,000 up to 81 1,000 - 85 0 Above 85 1,000 up to 81 1,000 - 85 0 Above 85 1,000 up to 81 1,000 - 85 0 Above 85 1,000 up to 81 1,000 - 85 0 Beturns due to no financial reasons - free 85 200 per instrument for first time 85 300 per instrument for second time onwards R5 500 per instrument for third time onwards 1 abd, interest for One Day at the prevailing lending rate for unrated per Free up 10 20 instruments per month Beyond free limit, 85 100 per instrument	Rs 100 Rs 100 per certificate  up to 10 instruments free per month Beyond 10 instruments up to 18 5000 per to 18 10,000 per 85 20 above Rs 5,000 up to Rs 10,000 per 85 1 lash n- 81 00 Above Rs 1 1,000 up to Rs 1 lash n- 81 100 Above Rs 1 lash n- Rs 150 rsonal loan, will be charged additionally Free up to 5 instruments per month Beyond free limit, Rs 100 per instrument	
25 26 27	Certificate issue  Outstation cheque collection (OBC not through Local/CTs clearing)  Inward clearing cheque return#	Free  up to 10 instruments free per month Beyond 10 instruments up to 85000 - Re 25 above Rs 5,000 up to Rs 10,000 - Rs 50 Above Rs 10,000 up to Rs 1 talsh - Rs 300 Above Rs 1 laikh - Rs 150  For instruments of value more than 5 Free up to 15 instruments per month	Free  up to 10 instruments free per month Beyond 10 instruments up to 85 000 up to 81 10,000 - 85 5 Above 85 1,000 up to 81 1,000 - 85 5 Above 85 1,000 up to 81 1,000 - 85 1 5 Above 85 1,000 up to 81 1,000 - 85 1 Above 85 1,000 up to 81 1,000 - 85 1 Above 85 1,000 up to 81 1,000 - 85 1 Above 85 1,000 up to 81 1,000 - 85 1 Betturns due to not financial reasons - free 85 200 per instrument for first time 85 300 per instrument for short dime onwards 85 500 per instrument for third time onwards 10 per instrument for third time onwards 10 per up to 10 instruments per month 10 per off ree limit, 81 00 per instrument 10 per off ree locations in a FV 10 per occasion	Rs 100 Rs 100 per certificate  up to 10 instruments free per month Beyond 10 instruments up to 18 5000 per to 18 25 above Rs 5,000 up to Rs 10,000 - Rs 50 Above Rs 10,000 up to Rs 1 1abh - Rs 100 Above Rs 1 1abh - Rs 100 Above Rs 1 1abh - Rs 100 Free up to 5 instruments per month Beyond free limit, Rs 100 per instrument Free up to 2 occasions in a FY Beyond free limit, Rs 100 per casion	
25 26 27	Certificate issue  Outstation cheque collection (OBC not through Local/CTS clearing)  Inward clearing cheque return#	Free  free  up to 10 instruments free per month Beyond 10 instruments up to its 5000 - Rt 25 above Rt 5,000 up to its 10,000 - Rt 50 Above Rt 1,000 up to its 1 insh- Rt 100 Above Rt 1 lish- Rt 150  For instruments of value more than 5 Free up to 15 instruments per month Beyond free limit, Rt 100 per instrument	Free  Free  up to 10 instruments free per month Beyond 10 instruments up to 10 instrument up to 10 in	Rs 100 Rs 100 per certificate  up to 10 instruments free per month Beyond 10 instruments free per month Beyond 10 instruments up to Rs 5000 - Rs 25 above Rs 5,000 up to Rs 1 Lish - Rs 100 Above Rs 10,000 up to Rs 1 Lish - Rs 100 Above Rs 1 lish - Rs 150 rsonal loan, will be charged additionally Free up to 5 instruments per month Beyond free limit, Rs 100 per instrument Free up to 2 coassions in a FY	
25 26 27	Certificate issue  Outstation cheque collection (OBC not through Local/CTS clearing)  Inward clearing cheque return#  Outward clearing cheque return#  Stop Payment (EC) NACH Mandate Registration (EC) NACH Mandate Registration for services / allied	Free  free  up to 10 instruments free per month Beyond 10 instruments up to its 5000 - Rt 25 above Rt 5,000 up to its 10,000 - Rt 50 Above Rt 1,000 up to its 1 insh- Rt 100 Above Rt 1 lish- Rt 150  For instruments of value more than 5 Free up to 15 instruments per month Beyond free limit, Rt 100 per instrument	Free  up to 10 instruments free per month Beyond 10 instruments up to 85 000 up to 81 10,000 - 85 5 Above 85 1,000 up to 81 1,000 - 85 5 Above 85 1,000 up to 81 1,000 - 85 1 5 Above 85 1,000 up to 81 1,000 - 85 1 Above 85 1,000 up to 81 1,000 - 85 1 Above 85 1,000 up to 81 1,000 - 85 1 Above 85 1,000 up to 81 1,000 - 85 1 Betturns due to not financial reasons - free 85 200 per instrument for first time 85 300 per instrument for short dime onwards 85 500 per instrument for third time onwards 10 per instrument for third time onwards 10 per up to 10 instruments per month 10 per off ree limit, 81 00 per instrument 10 per off ree locations in a FV 10 per occasion	Rs 100 Rs 100 per certificate  up to 10 instruments free per month Beyond 10 instruments up to 18 5000 per to 18 25 above Rs 5,000 up to Rs 10,000 - Rs 50 Above Rs 10,000 up to Rs 1 1abh - Rs 100 Above Rs 1 1abh - Rs 100 Above Rs 1 1abh - Rs 100 Free up to 5 instruments per month Beyond free limit, Rs 100 per instrument Free up to 2 occasions in a FY Beyond free limit, Rs 100 per casion	
24 25 26 27 28 29	Certificate Issue  Outstation cheque collection (OBC not through Local/CTS clearing)  Inward clearing cheque return#  Outward clearing cheque return#  Stop Payment  ECS / NACH Mandate Registration (Registrations charges will be exempted for services / allied products provided by our Bank)	Free free  up to 10 instruments free per month Beyond 10 instruments up to 68 5000. Fig 25 above Rs 5,000 up to 8s 10,000 - Rs 50 Above Rs 10,000 up to 8s 10,000 - Rs 50 Above Rs 1 lakh - Rs 150 Above Rs 1 lakh - Rs 150  For instruments of value more than 5 Free up to 15 instruments per month Beyond free limit, Rs 100 per instrument Free Free	Free  Free  up to 10 instruments free per month Beyond 10 instruments up to 85 000 up to 18 10,000 - 18 50 Above Rs 5,000 up to 18 10,000 - 18 50 Above Rs 1,000 up to 18 1,000 - 18 50 Above Rs 1,000 up to 18 1,000 - 18 50 Above Rs 1,000 up to 18 1,000 - 18 50 Returns due to non financial reasons - free Rs 200 per instrument for second time onwards Rs 500 per instrument for second time onwards Rs 500 per instrument for third time onwards I above 10 instruments for third time onwards Rs 500 per instrument for thi	Rs 100 Rs 100 per certificate  up to 10 instruments free per month Beyond 10 instruments up to 18 5000 per certificate  up to 18 5000 per to 18 10,000 per So 20 Above Rs 10,000 up to Rs 10,000 per So 11 tabh - Rs 100 Above Rs 1 lakh - Rs 150  rsonal loan, will be charged additionally  Free up to 5 instruments per month Beyond free limit, Rs 100 per instrument Free up to 2 occasions in a FY Beyond free location, Rs 100 per cocasion (stop payment through alternate channels are free)  Free	
24 25 26 27 28 29	Certificate issue  Outstation cheque collection (OBC not through Local/CTS clearing)  Inward clearing cheque return#  Outward clearing cheque return#  Stop Payment (EC) NACH Mandate Registration (EC) NACH Mandate Registration for services / allied	Free free  up to 10 instruments free per month Beyond 10 instruments up to 68 5000 - Rs 25 above Rs 5,000 up to 8s 10,000 - Rs 50 Above Rs 10,000 up to 8s 10,000 - Rs 50 Above Rs 1 lakh - Rs 150 Above Rs 1 lakh - Rs 150  For instruments of value more than 5 Free up to 15 instruments per month Beyond free limit, Rs 100 per instrument	Free  Free  up to 10 instruments free per month Beyond 10 instruments up to 85 000 up to 81 0,000 - 85 0 Above 85 3,000 up to 81 1,000 - 85 0 Above 85 1,000 up to 81 1,000 - 85 0 Above 85 1,000 up to 81 1,000 - 85 0 Above 85 1,000 up to 81 1,000 - 85 0 Above 85 1,000 up to 81 1,000 - 85 0 Above 85 1,000 up to 81 1,000 - 85 0 Above 85 1,000 up to 81 1,000 - 85 0 Beturns due to non financial reasons - free R5 200 per instrument for first time R5 300 per instrument for third time onwards R5 500 per instrument for third time onwards S 500 per instrument for third time onwards S 500 per instrument for third time onwards Free up to 10 instruments per month Beyond free limit, 81 00 per instrument Free up to 5 occasions in a FY Beyond free occasion, 81 00 per inscriment (stop paymet through alternate channels are free)	Rs 100 Rs 100 per certificate  up to 10 instruments free per month Beyond 10 instruments up to 18 5000 per to 18 10,000 per 8 50 Above Rs 10,000 up to Rs 10,000 per 8 50 Above Rs 10,000 up to Rs 11 tabh ns 100 Above Rs 1 lakh ns 100 Above Rs 1 lakh ns 100 Free up to 5 instruments per month Beyond free limit, Rs 100 per instrument Free up to 2 occasions in a FY Beyond free limit, Rs 100 per cocasion (stop payment through alternate channels are free)	
24 25 26 27 28 29 30	Certificate issue  Outstation cheque collection (OBC not through Local/CTS clearing)  Inward clearing cheque return#  Outward clearing cheque return#  Stop Payment  ECS / NACH Mandate Registration (Registrations charges will be exempted for services / allied products provided by our Bank)  ECS / NACH Mandate Registration Failure#	Free  free  up to 10 instruments free per month Beyond 10 instruments up to 65 5000 - Re 25 above Re 5,000 up to 6 is 10,000 - Re 50 Above Re 1,000 up to 6 is 1,000 - Re 50 Above Re 1,000 up to 6 is 1,000 - Re 50 Above Re 1,000 up to 6 is 1,000 - Re 50 Above Re 1,000 up to 6 is 1,000 - Re 50 Above Re 1,000 up to 6 is 1,000 - Re 50 Above Re 1,000 up to 6 is 1,000 - Re 50 Free up to 2 instruments per month Beyond free limit, Re 1,000 per instrument Free  Free up to 2 instruments per month	Free  Free  up to 10 instruments free per month  Reyond 10 instruments  up to 18 5000 - 82 5  above Re 5.000 up to Rs 10,000 - Re 50  Above Re 5.0000 up to Rs 10,000 - Re 50  Above Re 5.0000 up to Rs 10,000 - Re 50  Above Re 5.0000 up to Rs 10,000 - Re 50  Returns due to non financial reasons - Free  Rs 200 per instrument for first time  Rs 300 per instrument for first time  Rs 300 per instrument for third time onwards  Rs 500 per instrument for third time onwards  St 50 per instrument for third time onwards  St 50 per instrument for 100 per instrument  Free up to 10 instruments per month  Beyond free limit, Rs 100 per instrument  Free up to 5 occasions in a FY  Beyond free occasions, Rs 100 per occasion  (stop payment through alternate channels are free)  Free  Free  Free  Free  Free	Rs 100 Rs 100 per certificate  up to 10 instruments free per month Beyond 10 instruments free per month Beyond 10 instruments up to Rs 5,000 up to Rs 1,000 or Rs 50 Above Rs 1,000 up to Rs 1,000 or Rs 50 Above Rs 1,000 up to Rs 1,000 or Rs 10 Above Rs 1 lakh - Rs 100 Above Rs 1 lakh - Rs 150  rsonal loan, will be charged additionally  Free up to 5 instruments per month Beyond free limit, Rs 1,00 per instrument Free up to 2 occasion in a FY Beyond free occasion, Rs 100 per occasion (stop payment through hierarde channels are free)  Free Rs 100 per mandate	
24 25 26 27 28 29 30	Certificate Issue  Outstation cheque collection (OBC not through Local/CTS clearing)  Inward clearing cheque return#  Outward clearing cheque return#  Stop Payment  ECS / NACH Mandate Registration (Registrations charges will be exempted for services / allied products provided by our Bank)	Free  free  up to 10 instruments free per month Beyond 10 instruments up to fis 5000 - fie 25 above R 5 ,000 up to fis 10,000 - fis 50 Above R 10,000 up to fis 110,000 - fis 50 Above R 1 labh - R 150 Above R 1 labh - R 150  For instruments of value more than 5 Free up to 15 instrument Beyond free limit, fix 100 per instrument Free  Free  Free  Free	Free  Free  up to 10 Instruments free per month Beyond 10 instruments up to 18 5000 per to 18 10,000 - Rs 50 Above Rs 5,000 up to Rs 13,000 - Rs 50 Above Rs 1,000 up to Rs 1,000 - Rs 50 Above Rs 1,000 up to Rs 1,000 - Rs 50 Above Rs 1,000 up to Rs 1,000 - Rs 50 Above Rs 1,000 up to Rs 1,000 - Rs 50 Above Rs 1,000 up to Rs 1,000 - Rs 50 Beturns due to non financial reasons - Free Rs 200 per instrument for first time Rs 300 per instrument for third time onwards Rs 500 per instrument for third time onwards Rs 500 per instrument for third time onwards Free up to 10 instruments per month Beyond free limit, Rs 100 per instrument Free up to 5 occasions in a Pt Beyond free location, Rs 100 per occasion (stop payment through alternate channels are free) Free Free	Rs 100 Rs 100 per certificate  up to 10 instruments free per month Beyond 10 instruments up to 18 5000 rs 18 25 above Rs 3,000 up to Rs 10,000 - Rs 25 Above Rs 10,000 up to Rs 11,000 - Rs 20 Above Rs 10,000 up to Rs 11,000 - Rs 20 Above Rs 1 lash - Rs 150  rsonal loan, will be charged additionally Free up to 5 instruments per month Beyond free limit, Rs 100 per instrument Free up to 2 occasions in a FY Beyond free location, Rs 100 per cocasion (stop payment through alternate channels are free) Free	
24 25 26 27 28 29 30	Certificate issue  Outstation cheque collection (OBC not through Local/CTS clearing)  Inward clearing cheque return#  Outward clearing cheque return#  Stop Payment  ECS / NACH Mandate Registration (Registrations charges will be exempted for services / allied products provided by our Bank)  ECS / NACH Mandate Registration Failure#  ECS/NACH inward clearing - return#	Free  free  up to 10 instruments free per month Beyond 10 instruments up to fis 5000 - Re 25 above R 5 0,000 up to fis 10,000 - Rs 50 Above R 10,000 up to fis 10,000 - Rs 50 Above R 1,0000 up to fis 1,1000 - Rs 50 Above R 1 lakh - Rs 150  For instruments of value more than 5 Free up to 15 instruments per month Beyond free limit, Rs 100 per instrument  free  Free up to 2 instruments per month Beyond that, Rs 250 per instrument	Free  Up to 10 Instruments free per month Beyond 10 instruments Up to 18 5000 up to 18 10,000 - 18 5 Above R 5,000 up to 18 1,000 - 18 5 Above R 5,000 up to 18 1,000 - 18 5 Above R 5,1000 up to 18 1,14th - 18 100 Above R 5,1000 up to 18 1,14th - 18 100 Above R 5,1000 up to 18 1,14th - 18 100 Beturns due to non financial reasons - free R 200 per instrument for first time R 300 up instrument for second time onwards R 5 00 per instrument for third time onwards R 5 00 per instrument for third time onwards Free up to 10 instruments per month Beyond free limit, R 100 per instrument Free up to 5 occasions in a FY Beyond free location, R 100 per occasion (stop payment through alternate channels are free) Free Free Free Free Free Free up to 1 instrument per month Beyond that, Rs 250 per instrument	Rs 100 Rs 100 PR	
24 25 26 27 28 29 30	Certificate issue  Outstation cheque collection (OBC not through Local/CTS clearing)  Inward clearing cheque return#  Outward clearing cheque return#  Stop Payment  ECS / NACH Mandate Registration (Registrations charges will be exempted for services / allied products provided by our Bank)  ECS / NACH Mandate Registration Failure#	Free  free  up to 10 instruments free per month Beyond 10 instruments up to 65 5000 - Re 25 above Re 5,000 up to 6 is 10,000 - Re 50 Above Re 1,000 up to 6 is 1,000 - Re 50 Above Re 1,000 up to 6 is 1,000 - Re 50 Above Re 1,000 up to 6 is 1,000 - Re 50 Above Re 1,000 up to 6 is 1,000 - Re 50 Above Re 1,000 up to 6 is 1,000 - Re 50 Above Re 1,000 up to 6 is 1,000 - Re 50 Free up to 2 instruments per month Beyond free limit, Re 1,000 per instrument Free  Free up to 2 instruments per month	Free  Free  up to 10 instruments free per month  Reyond 10 instruments  up to 18 5000 - 82 5  above Re 5.000 up to Rs 10,000 - Re 50  Above Re 5.0000 up to Rs 10,000 - Re 50  Above Re 5.0000 up to Rs 10,000 - Re 50  Above Re 5.0000 up to Rs 10,000 - Re 50  Returns due to non financial reasons - Free  Rs 200 per instrument for first time  Rs 300 per instrument for first time  Rs 300 per instrument for third time onwards  Rs 500 per instrument for third time onwards  St 50 per instrument for third time onwards  St 50 per instrument for 100 per instrument  Free up to 10 instruments per month  Beyond free limit, Rs 100 per instrument  Free up to 5 occasions in a FY  Beyond free occasions, Rs 100 per occasion  (stop payment through alternate channels are free)  Free  Free  Free  Free  Free	Rs 100 Rs 100 Rs 100 per certificate  up to 10 instruments free per month Beyond 10 instruments up to Rs 5,000 up to Rs 1,000 - Rs 50 Above Rs 1,000 up to Rs 1,14h - Rs 100 Above Rs 1,000 up to Rs 1,14h - Rs 100 Above Rs 1 lakh - Rs 150  rsonal loan, will be charged additionally  Free up to 5 instruments per month Beyond free limit, Rs 100 per instrument Free up to 2 coassion is a PY Beyond free occasion, Rs 100 per occasion (stop payment through alternate channels are free)  Free  Rs 100 per mandate	
24 25 26 27 28 29 30 31	Certificate issue  Outstation cheque collection (OBC not through Local/CTS clearing)  Inward clearing cheque return#  Outward clearing cheque return#  Stop Payment (Registrations charges will be exempted for services /allied products provided by our Bank) ECS / NACH Mandate Registration Fallure#  ECS/NACH inward clearing - return#  ECS/NACH outward clearing - return#	Free  free  up to 10 instruments free per month Beyond 10 instruments up to fis 5000 - Re 25 above R 5 0,000 up to fis 10,000 - Rs 50 Above R 10,000 up to fis 10,000 - Rs 50 Above R 1,0000 up to fis 1,1000 - Rs 50 Above R 1 lakh - Rs 150  For instruments of value more than 5 Free up to 15 instruments per month Beyond free limit, Rs 100 per instrument  free  Free up to 2 instruments per month Beyond that, Rs 250 per instrument	Free  Up to 10 Instruments free per month Beyond 10 instruments Up to 18 5000 up to 18 10,000 - 18 5 Above R 5,000 up to 18 1,000 - 18 5 Above R 5,000 up to 18 1,000 - 18 5 Above R 5,1000 up to 18 1,14th - 18 100 Above R 5,1000 up to 18 1,14th - 18 100 Above R 5,1000 up to 18 1,14th - 18 100 Beturns due to non financial reasons - free R 200 per instrument for first time R 300 up instrument for second time onwards R 5 00 per instrument for third time onwards R 5 00 per instrument for third time onwards Free up to 10 instruments per month Beyond free limit, R 100 per instrument Free up to 5 occasions in a FY Beyond free location, R 100 per occasion (stop payment through alternate channels are free) Free Free Free Free Free Free up to 1 instrument per month Beyond that, Rs 250 per instrument	Rs 100 Rs 100 Rs 100 per certificate  up to 10 instruments free per month Beyond 10 instruments up to Rs 5000 - Rs 25 above Rs 5,000 up to Rs 11akh - Rs 100 Above Rs 10,000 up to Rs 11akh - Rs 100 Above Rs 1 lakh - Rs 150  rsonal loan, will be charged additionally  Free up to 5 instruments per month Beyond free limit, Rs 100 per instrument Free up to 2 occasions in a FY Beyond free occasion, Rs 100 per occasion (stop payment through alternate channels are free)  Free  Rs 100 per mandate  Rs 250 per instrument  Rs 500 per instrument  Rs 500 per instrument	
24 25 26 27 28 29 30 31	Certificate issue  Outstation cheque collection (OBC not through Local/CTS clearing)  Inward clearing cheque return#  Outward clearing cheque return#  Stop Payment  ECS / NACH Mandate Registration (Registrations charges will be exempted for services / allied products provided by our Bank)  ECS / NACH Mandate Registration Failure#  ECS/NACH inward clearing - return#	Free  free  up to 10 instruments free per month Beyond 10 instruments up to 6 \$5000 - 62 5 above R \$ 5,000 up to 6 \$10,000 - 85 0 Above R \$ 1,0000 up to 6 \$10,000 - 85 0 Above R \$ 1,0000 up to 6 \$1,000 - 85 0 Above R \$ 1,0000 up to 6 \$1,000 - 85 0 Above R \$ 1,0000 up to 6 \$1,000 - 85 0 Above R \$ 1,0000 up to 6 \$1,000 - 85 0 Above R \$ 1,0000 up to 6 \$1,000 - 85 0 Above R \$ 1,000 - 85 0 Ab	Free  up to 10 instruments free per month Beyond 10 instruments up to 85 0000 up to 81 30000 e. Rs 50 Above Rs 5,0000 up to 81 310,000 e. Rs 50 Above Rs 1,0000 up to 81 31,000 e. Rs 50 Above Rs 1,0000 up to 81 31,000 e. Rs 50 Above Rs 1,0000 up to 81 31,000 e. Rs 50 Above Rs 1,0000 up to 81 31,000 e. Rs 50 Above Rs 1,0000 up to 81 31,000 e. Rs 50 Returns due to non financial reasons- Free Rs 200 per instrument for first time Rs 300 per instrument for second time onwards Rs 500 per instrument for second time onwards Free up to 5 occasions in a Pr Beyond free limit, Rs 100 per instrument Free up to 5 occasions in a Pr Beyond free coasion, Rs 100 per occasion (stop payment through alternate channels are free) Free Free Free up to 1 instrument per month Beyond that, Rs 250 per instrument Rs 500 per instrument	Rs 100 Rs 100 Rs 100 per certificate  up to 10 instruments free per month Beyond 10 instruments up to Rs 5000 up to Rs 10,000 - Rs 50 Above Rs 10,000 up to Rs 11 Lish - Rs 100 Above Rs 11 Lish - Rs 100 Above Rs 11 Lish - Rs 100 Above Rs 11 Lish - Rs 100 Free up to 5 instruments per month Beyond free limit, Rs 100 per instrument Free up to 5 conscision is a PY Beyond free limit, Rs 100 per instrument Free up to 20 conscision is a PY Beyond free occasion, Rs 100 per occasion (stop payment through alternate channels are free) Free Rs 100 per mandate  Rs 250 per instrument Rs 50 per sistrument Rs 50 per sistrument Rs 50 per sistrument	
24 25 26 27 28 29 30 31 32 33	Certificate issue  Outstation cheque collection (OBC not through Local/CTS clearing)  Inward clearing cheque return#  Stop Payment  ECS_FAACH Mandate Registration (Registrations charges will be exempted for services / allied products provided by our Bank)  ECS_FNACH Mandate Registration Failure#  ECS_FNACH inward clearing - return#  ECS_FNACH inward clearing - return#  SMS Alert Charges	Free  up to 10 instruments free per month Beyond 10 instruments up to 8 5000 - 82 5 above R 5,000 up to 6 \$10,000 - 88 50 Above R 5 10,000 up to 6 \$10,000 - 88 50 Above R 5 10,000 up to 6 \$10,000 - 80 50 Above R 5 1000 up to 6 \$10,000 - 80 50 Above R 5 1000 up to 6 \$10,000 - 80 50 Above R 5 1000 up to 6 \$10,000 - 80 50 Above R 5 1000 up to 6 \$10,000 - 80 50 For instruments of value more than 5 Free up to 2 5 instruments per month Beyond free limit, R 5 100 per instrument  Free	Free  Up to 10 instruments free per month Beyond 10 instruments up to 85 0000 up to 81 00,000 - 82 5 above 85 3,000 up to 81 00,000 - 85 0 Above 85 1,000 up to 81 1,000 - 85 0 Above 85 1,000 up to 81 1,000 - 85 0 Above 85 1,000 up to 81 1,000 - 85 0 Above 85 1,000 up to 81 1,000 - 85 0 Above 85 1,000 up to 81 1,000 - 85 0 Above 85 1,000 up to 81 1,000 - 85 0 Returns due to non financial reasons - Free R5 200 per instrument for first time R5 300 per instrument for first time R5 300 per instrument for third time onwards R5 500 per instrument for third time onwards S 1,000 per instrument for third time onwards Free up to 3 instruments per month Beyond free limit, 81 00 per instrument Free Free Free Free Free Free Free Fre	Rs 100 Rs	
24 25 26 27 28 29 30 31	Certificate issue  Outstation cheque collection (OBC not through Local/CTS clearing)  Inward clearing cheque return#  Outward clearing cheque return#  Stop Payment (Registrations charges will be exempted for services /allied products provided by our Bank) ECS / NACH Mandate Registration Fallure#  ECS/NACH inward clearing - return#  ECS/NACH outward clearing - return#	Free  free  up to 10 instruments free per month Beyond 10 instruments up to 6 \$5000 - 62 5 above R \$ 5,000 up to 6 \$10,000 - 85 0 Above R \$ 1,0000 up to 6 \$10,000 - 85 0 Above R \$ 1,0000 up to 6 \$1,000 - 85 0 Above R \$ 1,0000 up to 6 \$1,000 - 85 0 Above R \$ 1,0000 up to 6 \$1,000 - 85 0 Above R \$ 1,0000 up to 6 \$1,000 - 85 0 Above R \$ 1,0000 up to 6 \$1,000 - 85 0 Above R \$ 1,000 - 85 0 Ab	Free  up to 10 instruments free per month Beyond 10 instruments up to 85 0000 up to 81 30000 e. Rs 50 Above Rs 5,0000 up to 81 310,000 e. Rs 50 Above Rs 1,0000 up to 81 31,000 e. Rs 50 Above Rs 1,0000 up to 81 31,000 e. Rs 50 Above Rs 1,0000 up to 81 31,000 e. Rs 50 Above Rs 1,0000 up to 81 31,000 e. Rs 50 Above Rs 1,0000 up to 81 31,000 e. Rs 50 Returns due to non financial reasons- Free Rs 200 per instrument for first time Rs 300 per instrument for second time onwards Rs 500 per instrument for second time onwards Free up to 5 occasions in a Pr Beyond free limit, Rs 100 per instrument Free up to 5 occasions in a Pr Beyond free coasion, Rs 100 per occasion (stop payment through alternate channels are free) Free Free Free up to 1 instrument per month Beyond that, Rs 250 per instrument Rs 500 per instrument	Rs 100 Rs 100 Rs 100 Rs 100 per certificate  up to 10 instruments free per month Beyond 10 instruments free per month Beyond 10 instruments up to Rs 5000 - Rs 25 above Rs 5,000 up to Rs 11abh - Rs 100 Above Rs 1 ishn - Rs 150 Above Rs 1 ishn - Rs 150 Free up to 5 instruments per month Beyond free limit, Rs 100 per instrument Free up to 5 constitution in a FY Beyond free instruments per month (100 per instrument per month Free up to 2 constitution in a FY Beyond free occasion, Rs 100 per occasion (100 per mandate  Rs 100 per mandate  Rs 250 per instrument Rs 500 per instrument Rs 500 per instrument Rs 500 per instrument Rs 1.5 per 5MS for Resident Accounts Rs 1.5 per 5MS for Non-Resident Accounts Free for closure within 15 days from the date of account activate Free for closure within 15 days from the date of account activate Free for closure within 15 days from the date of account activate Free for closure within 15 days from the date of account activate Free for closure within 15 days from the date of account activate Free for closure within 15 days from the date of account activate Free for closure within 15 days from the date of account activate	
24 25 26 27 28 29 30 31 32 33	Certificate issue  Outstation cheque collection (OBC not through Local/CTS clearing)  Inward clearing cheque return#  Stop Payment  ECS / NACH Mandate Registration (Registrations charges will be exempted for services / allied products provided by our Banh)  ECS / NACH inward clearing - return#  ECS/NACH inward clearing - return#  ECS/NACH outward clearing - return#  ECS/NACH outward clearing - return#  SMS Alert Charges  Account Closure Charges  Demat & trading account AMC walver (Applicable only)	Free  up to 10 instruments free per month Beyond 10 instruments up to 18 5000 - Re 25 above R 5 5,000 up to Rs 10,000 - Rs 50 Above R 10,000 up to Rs 10,000 - Rs 50 Above R 1,0000 up to Rs 11,000 - Rs 50 Above R 1 lakh - Rs 150  For instruments of value more than 5 Free up to 15 instruments per month Beyond free limit, Rs 100 per instrument Free  Free up to 2 instrument per month Beyond that, Rs 250 per instrument  Rs 500 per instrument  Free for dosure within 15 days from the date of account activation Rs 1000 - If the account is closed after 15 days but within 1 year from the date of account activation	Free  up to 10 instruments free per month Beyond 10 instruments up to 85 0000 up to 81 30000 e. 85 0 Above 85 30000 up to 81 30000 e. 85 0 Above 85 10000 up to 81 31000 e. 85 0 Above 85 10000 up to 81 31000 e. 85 0 Above 85 10000 up to 81 31000 e. 85 0 Above 85 10000 up to 81 31000 e. 85 0 Above 85 1000 up to 81 3100 e. 85 0 Beturns due to non financial reasons- Free R5 200 per instrument for first time R5 300 per instrument for third time onwards R5 500 per instrument for third time onwards R5 500 per instrument for third time onwards Free up to 10 instruments per month Beyond free limit, R5 100 per instrument Free up to 5 occasions in a FY Beyond free occasion, R5 100 per occasion (stop payment through alternate channels are free) Free Free Free up to 1 instrument per month Beyond that, R5 250 per instrument  R5 500 per instrument Free for closure within 15 484 from the date of account activation R5 1000 – if the account is closed after 15 days but within 1 year from the date of account activation	Rs 100 Rs 100 per certificate  up to 10 instruments free per month Beyond 10 instruments free per month Beyond 10 instruments free per month Beyond 10 instruments up to Rs 5000 - Rs 25 above Rs 10,000 up to Rs 1 Lish - Rs 100 Above Rs 10,000 up to Rs 1 Lish - Rs 100 Above Rs 1 lish - Rs 150  rsonal loan, will be charged additionally  Free up to 5 instruments per month Beyond free limit, Rs 100 per instrument Free up to 2 occasions in a FY Beyond free with Rs 100 per occasion (stop paymet through alternate channels are free)  Free Rs 100 per mandate  Rs 250 per instrument  Rs 505 per SMS for Non-Resident Accounts Rs 1.5 per SMS for Non-Resident Accounts Free for Course within 15 days from the date of account activation Free for Course within 15 days from the date of account activation the date of account activation	
24 25 26 27 28 29 30 31 32 33 34	Certificate Issue  Outstation cheque collection (OBC not through Local/CTS clearing)  Inward clearing cheque return#  Outward clearing cheque return#  Stop Payment  ECS / NACH Mandate Registration (Registrations charges will be exempted for services / allied products provided by our Bank)  ECS / NACH Mandate Registration Failure#  ECS/NACH inward clearing - return#  ECS/NACH inward clearing - return#  SMS Alert Charges  Account Closure Charges  Demat & trading account AMC walver (Applicable only with selected partners)	Free  up to 10 instruments free per month Beyond 10 instruments up to 85 5000 - Rs 25 above Rs 1,000 up to 8s 10,000 - Rs 50 Above Rs 1,0000 up to 8s 10,000 - Rs 50 Above Rs 1,0000 up to 8s 1,000 - Rs 50 Above Rs 1,0000 up to 8s 1,000 - Rs 50 Above Rs 1,0000 up to 8s 1,000 - Rs 50 Above Rs 1,0000 up to 8s 1,000 - Rs 50 Above Rs 1,0000 up to 8s 1,000 - Rs 50 Above Rs 1,0000 - Rs 50 For instruments of value more than 5 Free up to 15 instruments per month Beyond free limit, Rs 100 per instrument  Free  Free bot closure within 15 days from the date of account activation Rs 1000 - If the account activation activation AMC free for 1st year	Free  Up to 10 Instruments free per month Beyond 10 instruments Up to 18 5000 up to 18 10,000 - 18 50 Above Rs 5,000 up to 18 1,000 - 18 50 Above Rs 1,000 up to 18 1,000 - 18 50 Above Rs 1,000 up to 18 1,000 - 18 50 Above Rs 1,000 up to 18 1,000 - 18 50 Above Rs 1,000 up to 18 1,000 - 18 50 Returns due to not financial reasons - free Rs 200 per instrument for first time Rs 300 per instrument for second time onwards Rs 500 per instrument for third time onwards Ss 1,000 - 100 per instrument Free up to 10 instruments per month Beyond free limit, Rs 100 per instrument Free up to 5 occasions in a FY Beyond free location, Rs 100 per instrument Free up to 1 instrument per month Beyond that, Rs 250 per instrument Rs 500 per instrument Free Free Free up to 1 instrument per month Beyond that, Rs 250 per instrument Free for closure within 15 days from the date of account activation Rs 1000 - if the account is closed after 15 days but within 1 year from the date of account activation AMC free for 1st year	Rs 100 Rs 100 per certificate  up to 10 instruments free per month Beyond 10 instruments up to 85 300 per 18, 200 up to 8, 500 per above Rs 5,000 up to Rs 10,000 per Rs 500 Above Rs 10,000 up to Rs 10,000 per Rs 10,000 Above Rs 1 lash - Rs 150 Above Rs 1 lash - Rs 150 Above Rs 1 lash - Rs 150 Free up to 5 instruments per month Beyond free limit, Rs 100 per instrument Free up to 5 constancing in FY Beyond free limit, Rs 100 per instrument Free up to 2 occasions in FY Beyond free occasion, Rs 100 per occasion (stop payment through alternate channels are free) Free Rs 100 per mandate  Rs 250 per instrument  Rs 5.50 per instrument  Rs 1.5 per SMS for Non-Resident Accounts Rs 1.5 per SMS for Resident Accounts Rs 1.5 per SMS for Resident Accounts Rs 1.5 per SMS for Resident Accounts Rs 1.00 - if the account is closed after 15 days but within 1 year fr the date of account activation No discount/valver	
24 25 26 27 28 29 30 31 32 33 34	Certificate issue  Outstation cheque collection (OBC not through Local/CTS clearing)  Inward clearing cheque return#  Stop Payment  ECS / NACH Mandate Registration (Registrations charges will be exempted for services / allied products provided by our Banh)  ECS / NACH inward clearing - return#  ECS/NACH inward clearing - return#  ECS/NACH outward clearing - return#  ECS/NACH outward clearing - return#  SMS Alert Charges  Account Closure Charges  Demat & trading account AMC walver (Applicable only)	Free  up to 10 instruments free per month Beyond 10 instruments up to 18 5000 - Re 25 above R 5 5,000 up to Rs 10,000 - Rs 50 Above R 10,000 up to Rs 10,000 - Rs 50 Above R 1,0000 up to Rs 11,000 - Rs 50 Above R 1 lakh - Rs 150  For instruments of value more than 5 Free up to 15 instruments per month Beyond free limit, Rs 100 per instrument Free  Free up to 2 instrument per month Beyond that, Rs 250 per instrument  Rs 500 per instrument  Free for dosure within 15 days from the date of account activation Rs 1000 - If the account is closed after 15 days but within 1 year from the date of account activation	Free  up to 10 instruments free per month Beyond 10 instruments up to 85 0000 up to 81 30000 e. 85 0 Above 85 30000 up to 81 30000 e. 85 0 Above 85 10000 up to 81 31000 e. 85 0 Above 85 10000 up to 81 31000 e. 85 0 Above 85 10000 up to 81 31000 e. 85 0 Above 85 10000 up to 81 31000 e. 85 0 Above 85 1000 up to 81 3100 e. 85 0 Beturns due to non financial reasons- Free R5 200 per instrument for first time R5 300 per instrument for third time onwards R5 500 per instrument for third time onwards R5 500 per instrument for third time onwards Free up to 10 instruments per month Beyond free limit, R5 100 per instrument Free up to 5 occasions in a FY Beyond free occasion, R5 100 per occasion (stop payment through alternate channels are free) Free Free Free up to 1 instrument per month Beyond that, R5 250 per instrument  R5 500 per instrument Free for closure within 15 484 from the date of account activation R5 1000 – if the account is closed after 15 days but within 1 year from the date of account activation	Rs 100 Rs 100 per certificate  up to 10 instruments free per month Beyond 10 instruments free per month Beyond 10 instruments free per month Beyond 10 instruments up to Rs 5000 - Rs 25 above Rs 10,000 up to Rs 1 Lish - Rs 100 Above Rs 10,000 up to Rs 1 Lish - Rs 100 Above Rs 1 lish - Rs 150  rsonal loan, will be charged additionally  Free up to 5 instruments per month Beyond free limit, Rs 100 per instrument Free up to 2 occasions in a FY Beyond free with Rs 100 per occasion (stop paymet through alternate channels are free)  Free Rs 100 per mandate  Rs 250 per instrument  Rs 505 per SMS for Non-Resident Accounts Rs 1.5 per SMS for Non-Resident Accounts Free for Course within 15 days from the date of account activation Free for Course within 15 days from the date of account activation the date of account activation	

IBAL

All charges are exclusive of GST as applicable.

After six months of account opening/upgrade, the account will be analysed every month on the basis of the AMB/TRV maintained during the last three months and if the AMB/TRV maintained by the customer is not as per stipulated AMB/TRV, the account will be downgraded to base variant current account.

For eligibility—AMB/TRV of the CASA/TD of the primary client (of the group) will only be considered. For arriving the AMB/TRV, Current/Savings/Term Deposit accounts solely belongs to the primary client of the group + Current/Savings/Term Deposit accounts in joint capacity wherein the primary client of the group is the 1st holder of that account will only be considered.

Some account variants are applicable only for some specific segment of customers.

\*option available to set the transaction limit in net & mobile banking.

\*option ovaliable to set the transaction limit in net & mobile banking.

\*\*Free cheque leaves in a FY is restricted to 500 nos at system level

\*\*Returns on technical grounds are exempted

\*\*Bank reserves the right to modify/discontinue any of the complimentary offers at its sole discretion based on change in product propositions and on the contractual terms & conditions with it's channel partners and vendors.

\*\*Complementary insurance (if any) offered by the debit card (as per their terms & conditions) shall be based on the card variant and not as per the account variant

\*\*Default card variant is to be selected for getting the value added features of the account/card variant



	Premier/Family Banking Current Account (CA)- Debit Card_ Service Charges & Features (w.e.f. 01.05.2024)						
SI No.	Specification	CSB Zenith CA (GL -1950) CSB Zenith NRE CA (GL -1990) CSB Zenith NRO CA (GL -1995) (only for individuals)	CSB Elite CA (GL -1950) CSB Elite NRE CA (GL -1990) CSB Elite NRO CA (GL -1995) (only for individuals)	CSB Prime CA (GL -1950) CSB Prime CA (GL -1990) CSB Prime CA (GL -1995) (only for individuals)			
1	Card Variant (Default)	VISA Signature - Zenith	Visa Platinum - Elite	VISA Platinum - Prime			
2	No of free ATM txns permitted in non CSB ATMs per month, including balance enquiry	Unlimited	Unlimited	5 free txns <u>Beyond free txns:</u> financial - Rs 21 per txn; non financial - Rs 10 per txn			
3	No of free ATM txns permitted in CSB ATMs per month, including balance enquiry	Unlimited	Unlimited	Unlimited			
4	No of ATM cash withdrawals/ txns per day (for CSB + other bank ATMs)	Unlimited	Unlimited	5 Beyond free txns: financial - Rs 21 per txn; non financial - Rs 10 per txn			
5	Cash limit per ATM withdrawal at CSB ATMs	Rs 15000	Rs 15000	Rs 15000			
6	ATM withdrawal limit per day at CSB ATMs	Rs 1 Lakh	Rs 1 Lakh	Rs 75,000			
7	No of free POS txns per day	Unlimited	Unlimited	Unlimited			
8	POS txn limit per day	POS txn with PIN authentication (including contactless) - Rs 5 Lakh  Contactless without PIN - Rs 5000 per txn with daily limit of Rs 20000	POS txn with PIN authentication (including contactless) - Rs 2 Lakh  Contactless without PIN - Rs 5000 per txn with daily limit of Rs 10000	POS txn with PIN authentication (including contactless) - Rs 1.5 Lakh  Contactless without PIN - Rs 5000 per txn with daily limit of Rs 10000			
9	Number of e-commerce transactions permitted per day	Unlimited	Unlimited	Unlimited			
10	E-Com Txn Limit Per Day	Rs 5 Lakh	Rs 2 Lakh	Rs 1.5 Lakh			
11	Number of Contactless transactions permitted per day	Unlimited	Unlimited	Unlimited			
12	International Balance Enquiry/Cash withdrawal	Rs 150 per cash withdrawal; free for balance enquiry	Rs 150 per cash withdrawal; free for balance enquiry	Rs 150 per cash withdrawal; Rs 25 per balance enquiry			
13	New Debit Card Issue (upfront fee)	Free	Free	Free			
14	Debit Card Annual Fee (charges will be debited at the start of every calendar year. For new cards issued during the year, charge shall be pro rata for the first year)	free Chargeable (Annual fee- Rs 900) if the AMB/TRV for the charging period is not met	free Chargeable (Annual fee- Rs 500) if the AMB/TRV for the charging period is not met	free Chargeable (Annual fee- Rs 500) if the AMB/TRV for the charging period is not met			
15	duplicate ATM Card	Free for 1 card per year Rs.100 for 2nd request onwards in a year	Rs 100	Rs 200			
16	duplicate ATM Pin Mailer (physical)	Free	Free	Rs 100			
17	ATM txn declined at CSB/non-CSB ATM due to insufficient fund in customer account.	at CSB ATM - free at non-CSB ATM: Rs 25 per txn	at CSB ATM - free at non-CSB ATM: Rs 25 per txn	at CSB ATM - free at non-CSB ATM: Rs 25 per txn			
		(Decline charges are applicable even if the declined txn is within the applicable monthly Other Bank ATM free limit)	(Decline charges are applicable even if the declined txn is within the applicable monthly Other Bank ATM free limit)	(Decline charges are applicable even if the declined txn is within the applicable monthly Other Bank ATM free limit)			
18	Add-on Card Charge	3 free add-on card (no issuance fee) for the primary applicant Annual fee of Rs 900 if the AMB/TRV for the charging period is not met	3 free add-on card (no issuance fee) for the primary applicant Annual fee of Rs 900 if the AMB/TRV for the charging period is not met	1 add-on card (no issuance fee) is allowed for the primary applicant @ an Annual fee of Rs 500			
19	Embossed Name Change Charge	Rs 300 per request	Rs 300 per request	Rs 300 per request			

## <u>T&C</u>

All charges are exclusive of GST as applicable

 $\textit{Cash withdrawal/POS/E-Com} \ \textit{txn limits are based on the card variant and not as per the account variant}$ 

Bank reserves the right to modify/discontinue any of the complimentary offers at its sole discretion based on change in product propositions and on the contractual terms & conditions with its channel partners and vendors.

 $Complementary\ insurance\ (if\ any)\ offered\ by\ the\ debit\ card\ (as\ per\ their\ terms\ \&\ conditions)\ shall\ be\ based\ on\ the\ card\ variant\ and\ not\ as\ per\ the\ account\ variant.$ 

Default debit card variant as per the card matrix is to be selected for getting the value added features of the account/card variant. Renewal card will be the default card variant as applicable for an account variant.

 $Some\ card/account\ variants\ are\ applicable\ only\ for\ some\ specific\ segment\ of\ customers.$