

| Revision in Service Charges & Features of Govt. Savings Account & TASC Savings Account Variants (w.e.f. 01.05.2025) | | | |
|---|---|---|---|
| Sl No | Specification | Govt. Savings Account | TASC Savings Account |
| 1 | Average Monthly Balance (AMB) Requirement | Nil | Nil |
| 2 | Charges for Non-Maintenance of Minimum Average Monthly Balance (AMB) (Charges are proportionate to the % of shortfall against the stipulated minimum balance, charged monthly) | NA | NA |
| 3 | Free Multi city payable at par Cheque Book facility | 500 leaves per month - free (additional cheque book @ Rs 3 per leaf) | 500 leaves per month - free (additional cheque book @ Rs 3 per leaf) |
| 4 | Cash withdrawal limit per day from home branch | unlimited | unlimited |
| 5 | Cash withdrawal limit per day from remote/ non-home branch | Rs.50,000 for bearer cheque; Rs.10 Lakh for self cheque | Rs.50,000 for bearer cheque; Rs.10 Lakh for self cheque |
| 6 | Charges for small value cash withdrawals (home & non-home branches) (Charges are not applicable for withdrawals of amount > Rs 25,000) | no charges | no charges |
| 7 | Cash deposit limit at home branch | Free limit of Rs 30 Lakhs per month or 15 times of previous month AMB, whichever is higher, with a maximum cap of Rs 1 Crore pm Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per remittance | Free limit of Rs 10 Lakhs per month or 15 times of previous month AMB, whichever is higher, with a maximum cap of Rs 1 Crore pm Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per remittance |
| 8 | Cash deposit limit at remote/ non-home branch | Max. up to 10 remittances per month subject to free limit under item 6 above. Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per remittance | Max. up to 10 remittances per month subject to free limit under item 6 above. Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per remittance |
| 9 | Coin & Small denomination Notes counting charges for remittance | Currency notes/coins of lower denomination (< Rs 100) per transaction Upto 50 pieces - Free More than 50 pieces - Rs 5 per 50 pieces and part thereof | Currency notes/coins of lower denomination (< Rs 100) per transaction Upto 50 pieces - Free More than 50 pieces - Rs 5 per 50 pieces and part thereof |
| 10 | Cheque deposit limit per instrument and per day at remote / non-home branch | unlimited | unlimited |
| 11 | Account Maintenance Charges (collected on quarterly basis applicable for operative and dormant accounts) | Nil | AMB < Rs.25,000 - Rs 30 per quarter AMB >= Rs 25,000 - Nil (For new accounts opened in a FY - no charges for the quarter in which the account is getting opened) |
| 12 | IMPS transaction charges - Branch/ Net & Mobile Banking (per txn) | IMPS - free | IMPS - free |
| 13 | DD/ Pay-order | up to 100 instruments free per month Beyond 100 instruments: 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 per 1000 (max. Rs. 10000) | up to 100 instruments free per month Beyond 100 instruments: 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 per 1000 (max. Rs. 10000) |
| 14 | DD/PO Cancellation | stamp cost | Rs.100/ instrument + stamp cost |
| 15 | DD/PO - Duplicate issuance | stamp cost | Rs.100/ instrument + stamp cost |
| 16 | DD/PO revalidation (Rs) | free | Rs.100/ instrument |
| 17 | NEFT charges (Branch Txn) | Free | Free |
| 18 | RTGS charges (Branch Txn) | Free | Free |
| 19 | NEFT / RTGS charges (Net/Mobile Banking txn) | Free | Free |
| 20 | Annual Locker rent Discount** | NA | 30% discount on prescribed rate for small, medium & large lockers 20% discount on prescribed rate for extra-large lockers |
| 21 | Locker rent overdue charge (All sizes) | 1st Quarter: 10% of annual rental 2nd Quarter: 20% of annual rental 3rd Quarter: 30% of annual rental 4th quarter: 40% of annual rental | |
| 22 | Duplicate Passbook | Rs 100 for issuance & Rs.20 per page | Rs 100 for issuance & Rs.20 per page |
| 23 | Duplicate Deposit Receipt | Rs.100 + stamp cost | Rs.100 + stamp cost |
| 24 | Duplicate Net Banking Passwords (Rs) | free | free |
| 25 | Certificate Issue (Rs) | free | Rs 100 per certificate |
| 26 | Outstation cheque collection (OBC not through Local/CTS clearing) | 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.10,000 up to Rs.1 Lakh - Rs.100 Above Rs.1 lakh - Rs.150 | 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.10,000 up to Rs.1 Lakh - Rs.100 Above Rs.1 lakh - Rs.150 |
| 27 | Inward clearing cheque return# | Rs.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 | |
| 28 | Outward clearing cheque return | Free up to 10 instruments per month Beyond that Rs.100 per instrument | Free up to 10 instruments per month Beyond that Rs.100 per instrument |
| 29 | Stop Payment | free | Free up to 2 occasions in a year Beyond 2 occasion, Rs.100 per occasion |
| 30 | ECS / NACH Mandate Registration (Registrations charges will be exempted for services /allied products provided by our Bank) | free | free |
| 31 | ECS / NACH Mandate Registration Failure# | free | Rs 100 per mandate |
| 32 | ECS/NACH inward clearing - return# | Free up to 10 instances per month. After free limit - Rs 250 per instance | Free up to 10 instances per month. After free limit - Rs 250 per instance |
| 33 | ECS/NACH outward clearing-return# | Rs.500 per instance | Rs.500 per instance |
| 34 | SMS Alert Charges (If no SMS is sent to a customer during a quarter, there will be Zero charges applicable) | free | free |
| 35 | Account Closure Charges | Nil | Free for closure within 15 days from the date of account activation Rs 500 – if the account is closed after 15 days but within 1 year from the date of account activation |
| 36 | Debit Card | NA | NA |
| 37 | Withdrawal Slip charges | Maximum permissible limit is INR 50000 per withdrawal slip. (ABB withdrawal limits shall be within the permissible limit of the product offering). Withdrawal slips are chargeable at INR 20 per transaction | |

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All charges are exclusive of GST as applicable.
Some products are available for specific category of customers only
Some account variants are applicable only for some specific segment of customers

| Revision in Service Charges & Features of Govt. Current Account & TASC Current Account Variants (w.e.f. 01.05.2025) | | | |
|---|---|---|---|
| Sl No. | Specification | Govt. Current Account | TASC Current Account |
| 1 | Average Monthly Balance (AMB) Requirement | Nil | Nil |
| 2 | Charges for Non-Maintenance of Minimum Average Monthly Balance (AMB) [Charges are proportionate to the % of shortfall against the stipulated minimum balance, charged monthly] | NA | NA |
| 3 | Free Multi city payable at par Cheque Book facility | 500 cheque leaves per month - free (additional cheque book @ Rs.3 per leaf) | 500 cheque leaves per month - free (additional cheque book @ Rs.3 per leaf) |
| 4 | Account maintenance Charges | Nil | Nil |
| 5 | Cash deposit limit at home branch | Free limit of 30 Lakhs per month or 15 times of previous month AMB, whichever is higher, with a maximum cap of Rs 1 Crore pm Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per remittance | Free limit of 10 Lakhs per month or 15 times of previous month AMB, whichever is higher, with a maximum cap of Rs 1 Crore pm Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per remittance |
| 6 | Cash deposit remote/non-home branch | Max. up to 10 remittances per month subject to free limit under Item 5 above. Above free limit,chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per remittance | Max. up to 10 remittances per month subject to free limit under Item 5 above. Above free limit,chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per remittance |
| 7 | Cheque deposit limit per instrument and per day at any branch | unlimited | unlimited |
| 8 | Cash withdrawal limit per day from home branch | unlimited | unlimited |
| 9 | Cash withdrawal limit per day from remote/non-home branch | Rs.50,000 for bearer cheque; Rs.10 Lakh for self cheque | Rs.50,000 for bearer cheque; Rs.10 Lakh for self cheque |
| 10 | Charges for small value cash withdrawals (home & non-home branches) (Charges are not applicable for withdrawals of amount > Rs 25,000) | Nil | Nil |
| 11 | Coin & Small denomination Notes counting charges for remittance | Currency notes/coins of lower denomination (< Rs 100) per transaction Upto 50 pieces - Free More than 50 pieces - Rs 5 per 50 pieces and part thereof | Currency notes/coins of lower denomination (< Rs 100) per transaction Upto 50 pieces - Free More than 50 pieces - Rs 5 per 50 pieces and part thereof |
| 12 | IMPS transaction charges - Branch/ Net & Mobile Banking (per txn) | IMPS - free | IMPS - free |
| 13 | DD/ Pay-order Issue | up to 100 instruments free per month Beyond 100 instruments: 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 per 1000 (max. Rs. 10000) | up to 100 instruments free per month Beyond 100 instruments: 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 per 1000 (max. Rs. 10000) |
| 14 | DD/PO - Cancellation | IMPS transaction charges - Branch/ Net & Mobile Banking (per txn) | IMPS - free |
| 15 | DD/PO - Duplicate Issuance | stamp cost | Rs 100 + stamp cost |
| 16 | NEFT charges | Free | Free |
| 17 | RTGS charges | Free | Free |
| 18 | NEFT / RTGS charges (Net/Mobile Banking txn) | Free | Free |
| 19 | Annual Locker rent discount** | NA | 30% discount on prescribed rate for small, medium & large lockers 20% discount on prescribed rate for extra-large lockers |
| 20 | Locker rent overdue charge (All sizes) | 1st Quarter: 10% of annual rental 2nd Quarter: 20% of annual rental 3rd Quarter: 30% of annual rental 4th quarter: 40% of annual rental | |
| 21 | Issue of duplicate Passbook | Rs 100 per issuance + Rs 20per page | 1st Quarter: 10% of annual rental 2nd Quarter: 20% of annual rental 3rd Quarter: 30% of annual rental 4th quarter: 40% of annual rental |
| 22 | Issue of duplicate FD Receipt | Rs.100 + stamp cost | Free |
| 23 | Issue of duplicate Net Banking Passwords (Rs) | Free | Free |
| 24 | DD/PO revalidation (Rs) per instrument | free | free |
| 25 | Certificate Issue (Rs) | free | Rs 100/instrument |
| 26 | Outstation cheque collection (OBC not through Local clearing) | 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.10,000 up to Rs.1 Lakh - Rs.100 | 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.10,000 up to Rs.1 Lakh - Rs.100 |
| 27 | Inward cheque return# | Rs.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 | Rs.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 |
| 28 | Outward cheque return# | Free up to 10 instruments per month Beyond that Rs.100 per instrument | Free up to 10 instruments per month Beyond that Rs.100 per instrument |
| 29 | Stop Payment | free | Free up to 2 occasions in a financial year Beyond 2 occasions, Rs.100 per occasion |
| 30 | ECS / NACH Mandate Registration (Registrations charges will be exempted for services /allied products provided by our Bank) | free | free |
| 31 | ECS / NACH Mandate Registration Failure# | free | Rs 100 per mandate |
| 32 | ECS/NACH inward clearing - return# | Free up to 10 Instances per month. After free limit - Rs 250 per instance | Free up to 10 Instances per month. After free limit - Rs 250 per instance |
| 33 | ECS/NACH outward clearing-return# | Rs.500 per instance | Rs.500 per instance |
| 34 | SMS Alert Charges (if no SMS is sent to a customer during a quarter, there will be Zero charges applicable) | free | free |
| 35 | Account Closure Charges | Nil | Free for closure within 15 days from the date of account activation Rs 500 – if the account is closed after 15 days but within 1 year from the date of account activation |
| 36 | Debit Card | NA | NA |
| 37 | Withdrawal Slip Charges | Maximum permissible limit is INR 50000 per withdrawal slip. (ABB withdrawal limits shall be within the permissible limit of the product offering). Withdrawal slips are chargeable at INR 20 per transaction | |

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