



Saraswat Bank

Saraswat Co-operative Bank Ltd.

(Scheduled Bank)

CHARGES HEAD	CHARGES FOR CLASSIC EMV RUPAY CHIP DEBIT CARD	CHARGES FOR PLATINUM RUPAY DEBIT CARD	CHARGES FOR CLASSIC EMV VISA CHIP DEBIT CARD	CHARGES FOR PLATINUM VISA DEBIT CARD
Annual Fee	Rs 150/- p.a. plus GST (1st year free)	Rs. 150/- p.a. plus GST (1st year free)	Rs. 150/- p.a. plus GST (1st year free)	Rs. 200/- p.a. plus GST (1st year free)
Additional Card	Rs 150/- per card plus GST.	Rs. 150/- per card plus GST.	Rs. 150/- per card plus GST.	Rs. 200/- per card plus GST.
Replacement of a Damaged Debit Card	NO CHARGE	NO CHARGE	NO CHARGE	NO CHARGE
Replacement of a Lost Debit Card	Rs 150/- per card plus GST.	Rs 150/- per card plus GST.	Rs 150/- per card plus GST.	Rs 200/- per card plus GST.
SARASWAT BANK ATMs Cash Withdrawal / Balance Enquiry	FREE	FREE	FREE	FREE
ATM Cash Withdrawal (Outside India)	Rs 120/- per transaction.	Rs 120/- per transaction.	Rs 120/- per transaction.	Rs 120/- per transaction.
ATM Balance Enquiry (Outside India)	Rs 15/- per enquiry.	Rs 15/- per enquiry.	Rs 15/- per enquiry.	Rs 15/- per enquiry.
ATM transaction declined charges: Only for insufficient funds (when used at other bank's ATMs)	Rs. 10/- per transaction	Rs. 10/- per transaction	Rs. 10/- per transaction	Rs. 10/- per transaction
Daily Card Limit (Cash Withdrawal + POS + Online)	Rs 50,000/-	Rs 1,00,000/-	Rs 50,000/-	Rs 1,00,000/-
ATM Cash Withdrawal Limit Per Day	Rs 25,000/-	Rs 50,000/-	Rs 25,000/-	Rs 50,000/-
Purchase Transaction Limit Per Day (POS & Online)	Rs 50,000/- (provided there is no ATM transaction during that particular day)	Rs 1,00,000/- (provided there is no ATM transaction during that particular day)	Rs 50,000/- (provided there is no ATM transaction during that particular day)	Rs 1,00,000/- (provided there is no ATM transaction during that particular day)
Service Charges for International Transactions	2.50% of the transaction amount.	2.50% of the transaction amount.	2.50% of the transaction amount.	2.50% of the transaction amount.
Cash at POS transactions	Upto 1% of the transaction amount plus GST	Upto 1% of the transaction amount plus GST	Upto 1% of the transaction amount plus GST	Upto 1% of the transaction amount plus GST
Other banks ATM for Savings A/c				
a) Cash Withdrawal / Balance Enquiry	<p>First Three transactions (Financial and Non-Financial) * are free per calendar month in the six metro centers and adjoining areas viz. Mumbai, Navi Mumbai, Thane, New Delhi, Gurgaon, Noida, Ghaziabad, Faridabad, Chennai, Kolkata, Howrah, North and South 24 Parganas, Bengaluru and Hyderabad. Existing free limit of First Five transactions (Financial and Non-Financial) * per calendar month will be applicable to all Savings Account customer transacting in Non-Metros and also to Janhit and Suvidha Account customers. Financial transaction will be charged at Rs 20/- plus GST.</p> <p>Non-Financial transaction will be charged at Rs 10/- plus GST.</p>	<p>First Three transactions (Financial and Non-Financial) * are free per calendar month in the six metro centers and adjoining areas viz. Mumbai, Navi Mumbai, Thane, New Delhi, Gurgaon, Noida, Ghaziabad, Faridabad, Chennai, Kolkata, Howrah, North and South 24 Parganas, Bengaluru and Hyderabad. Existing free limit of First Five transactions (Financial and Non-Financial) * per calendar month will be applicable to all Savings Account customer transacting in Non-Metros and also to Janhit and Suvidha Account customers. Financial transaction will be charged at Rs 20/- plus GST.</p> <p>Non-Financial transaction will be charged at Rs 10/- plus GST.</p>	<p>First Three transactions (Financial and Non-Financial) * are free per calendar month in the six metro centers and adjoining areas viz. Mumbai, Navi Mumbai, Thane, New Delhi, Gurgaon, Noida, Ghaziabad, Faridabad, Chennai, Kolkata, Howrah, North and South 24 Parganas, Bengaluru and Hyderabad. Existing free limit of First Five transactions (Financial and Non-Financial) * per calendar month will be applicable to all Savings Account customer transacting in Non-Metros and also to Janhit and Suvidha Account customers. Financial transaction will be charged at Rs 20/- plus GST.</p> <p>Non-Financial transaction will be charged at Rs 10/- plus GST.</p>	<p>First Three transactions (Financial and Non-Financial) * are free per calendar month in the six metro centers and adjoining areas viz. Mumbai, Navi Mumbai, Thane, New Delhi, Gurgaon, Noida, Ghaziabad, Faridabad, Chennai, Kolkata, Howrah, North and South 24 Parganas, Bengaluru and Hyderabad. Existing free limit of First Five transactions (Financial and Non-Financial) * per calendar month will be applicable to all Savings Account customer transacting in Non-Metros and also to Janhit and Suvidha Account customers. Financial transaction will be charged at Rs 20/- plus GST.</p> <p>Non-Financial transaction will be charged at Rs 10/- plus GST.</p>
Other banks ATM for Current A/c holders				
a) Cash Withdrawal / Balance Enquiry	All transactions are chargeable. Financial transaction will be charged at Rs 20/- plus GST. Non-Financial transaction will be charged at Rs 10/- plus service tax and education cess.	All transactions are chargeable. Financial transaction will be charged at Rs 20/- plus GST Non-Financial transaction will be charged at Rs 10/- plus service tax and education cess.	All transactions are chargeable. Financial transaction will be charged at Rs 20/- plus GST. Non-Financial transaction will be charged at Rs 10/- plus service tax and education cess.	All transactions are chargeable. Financial transaction will be charged at Rs 20/- plus GST Non-Financial transaction will be charged at Rs 10/- plus service tax and education cess.