

PREMIUM CURRENT ACCOUNT – SCHEDULE OF SERVICE CHARGES

Charges for non-maintenance of Average quarterly balance (AQB)	Rs 1200/- per quarter
Closure of Account	Within 6 Months = Rs 1000/- Within 1 year = Rs 500/-
Unutilised cheque leaves at the time of closure of Account	Rs 2/- per cheque leaf
Cash Deposit/ Withdrawal limit at Home branch	Deposit/ Withdrawal = No limit
Cash Deposit/ Withdrawal limit at Non Home branch	Deposit = No limit Withdrawal = Rs 50000/- per day
Cash handling charges	Deposit charges per day per branch <u>For Home and Non Home branches</u> – Free pieces upto 500 – Thereafter Rs. 5/- per 100 pieces or part thereof. – Per day Rs. 10/- per packet of 100 coins or part thereof Withdrawal charges per day per branch <u>For Home/ non home branch – withdrawal > Rs 100000/=Rs 5/-</u> per 10000 or part thereof on the full amount.
Cheque leaf charges (Per leaf)	250 cheque leaves free p.a. , thereafter Rs 4/- per cheque leaf.
Non Collection of Personalized Cheque book from the branch within stipulated time (Return undelivered)	Rs 50/- per cheque book
Stop payment charges	Rs 150/-per cheque leaf, maximum Rs.500/-per instance
Stop payment instruction after Loss of complete cheque book or range of cheques	Rs 200/- per instance
Cheque return charges	Inward Cheque return charges – Rs 300/- Outward Cheque return charges – Rs 200/-
ECS return charges	Rs 300/-
Ledger folio	Minimum Rs. 50 per quarter, otherwise Rs 25 per folio of 40 entries or part thereof whichever is higher
Confirmation of signature	Rs 50/- per request
Photo attestation	Rs 50/- per request
Address confirmation	Rs 50/- per request
Allowing operation through power of attorney/ Mandate	Rs 50/-per request
RTGS / NEFT Inward charges at branch	Free
RTGS / NEFT transactions through Online banking	No charges
RTGS Outward transaction charges at the branch	Rs. 2 Lakh to Rs. 5 Lakh - Rs.25 per transaction Above Rs. 5 Lakh - Rs.50 per transaction
NEFT Outward transaction charges at the branch	Upto to Rs.1 Lakh - Rs. 5 per transaction Above Rs. 1 Lakh to Rs. 2 Lakh - Rs.15 per transaction Above Rs. 2 Lakh - Rs.25 per transaction
Duplicate Statement (Per page = 40 entries)	Rs 75/- per page or part thereof
SMS alert charges	Free
AMC charges on RuPay/ Visa debit card	Free for lifetime.
AMC charges on opening of demat account	Free for initial 5 years .
Charges for statement pertaining to old Transactions	Upto 1 year = Free Beyond 1 year to 3 year = Rs 150/- per request Beyond 3 years = Rs 150/- per request or Rs 150/- per page (max 40 entries per page) whichever is higher
Issue Of Payorder/ DD	Free Unlimited

Revalidation / Cancellation / Issue of duplicate Payorder	Rs 50/- per instrument
Charges for setting Standing instruction RD/Loan	No charges
Charges for setting Standing instruction where credit a/c (other than loan/RD) pertains to other branch	Rs 15/- per instruction
Balance certificate	First certificate free. Duplicate or additional copies Rs 12.50/- per copy
Solvency certificate for Education loan purpose	Rs 500/- for 1st copy & Rs 50/- per copy of the rest original copies
Solvency certificate for Other purpose	Minimum Rs 250/-, otherwise Rs 125/- per lac or part thereof subject to maximum of Rs 100000/-

- Service charges are subject to change by the Bank from time to time without any prior notice.
- All the service charges will attract GST as applicable.