

Schedule of Charges - Advance Current Account (Applicable from 20th Nov 2025)

AVERAGE MONTHLY BALANCE

AMB (50% in semiurban and rural branches)(50% waiver for women Proprietor in metro/urban branches has been discontinued)	₹40,000(AMB)
AMB Non maintenance charges	NIL
Transaction Charges	Free transactions shall be withdrawn if the Average monthly balance maintained is less than 90% of the required product AMB and charges will be applicable on every transaction

GROUPING WITH FAMILY ACCOUNTS OR BUSINESS

Grouping with family/Business	Group AMB balance will not be considered if the AMB maintained under an account in the group falls less than 90% & Txn charges will be applicable on the free txn limits at account level also
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CHEQUE BOOK

Free transactions shall be withdrawn if the Average monthly balance maintained is less than 90% of the required product AMB and charges will be applicable on every transaction	
Cheque Book PAP chq Book of 25 Leaves	3 cheque Book free per month
Cheque Beyond Free Limit	2 per leaf

COLLECTIONS

Cheque Clearing	Free
RTGS inward / NEFT inward / IMPS inward	Free

PAYMENTS

Free transactions shall be withdrawn if the Average monthly balance maintained is less than 90% of the required product AMB and charges will be applicable on every transaction	
DD/PO	Free up to 15 DDs per month
Charges beyond free limits	₹50/DD
PAP cheque payment	Free
RTGS/NEFT outward at Branches (Free Online)	Free transactions shall be withdrawn if the Average monthly balance maintained is less than 90% of the required product AMB and charges as below will be applicable on every transaction. NEFT : upto ₹10000 ₹2.25, from ₹10001 to ₹100000 : ₹4.5, from ₹100000 to ₹200000 : ₹14.5, above ₹200000 : ₹24.5. RTGS : from ₹200000 to ₹500000 : ₹20, Greater than ₹500000 : ₹40
IMPS Outward (Per day limit of Rs. 5,00,000)	from ₹50001 to ₹500000 charges of ₹15 per transaction

CASH CHARGES

Free transactions shall be withdrawn if the Average monthly balance maintained is less than 90% of the required product AMB and charges will be applicable on every transaction	
Combined free Cash Deposit limit across Home locations + Non home locations including ATM & Branch	10 Times of Previous AMB , maximum of ₹20 Lakhs / month
Cash Deposit Charges Home Branch above free limits	₹4/1000
Cash Deposit Charges Non Home Branch above free limits	₹5/1000
Cash Withdrawals at Home Locations	Free
Cash Withdrawals at Non Home Locations	Free upto ₹50000/day, by self or third party, beyond which charges of ₹4/1000
ATM Txns Metro locations Non ESFB	8 Instances Free, thereafter chargeable
ATM Txns Non Metro locations Non ESFB	8 Instances Free, thereafter chargeable
ATM Charges for Financial Transaction	₹23 per transaction
ATM Charges for Non Financial Transactions	₹12 Per Transaction
Cash withdrawl outside India for international cards only	₹110 per transaction
Balance Enquiry outside india for international cards only	₹25 per transaction

I/We hereby confirm that I/We have read and understood the schedule of charges for Advance Current Account

1. _____
(Signature with stamp for Non-Individuals)

2. _____
(Signature with stamp for Non-Individuals)

OTHER CHARGES

Rupay Classic & VISA Classic Debit Card (charges for Issuance , Re-Issuance & AMC)	₹199
Rupay Platinum & VISA Platinum Debit Card (charges for Issuance , Re-Issuance & AMC)	₹250
VISA Gold debit card only AMC	₹100
VISA Signature debit card only AMC	₹400
Card Txn Slips retrieval charges(for incorrect claims)	₹250 per slip
Stop Payment single cheque (free Online)	₹100 per cheque
Stop Payment multiple cheques (free online)	₹50 per cheque
Stop Payment series (free online)	₹150 for a series of 25 cheques
Outward Chq Return charges for financial reasons	₹75 per cheque
Outward Chq Return charges for technical reasons	free
Inward Chq return charges for financial reasons	₹500 Per Cheque upto 2 cheques , ₹750 per chq from 3rd cheque onwards
Inward Chq return charges for Technical reasons	NIL
Standing instructions set up /amendment free for RD/SIP / Bill Payments)	Free
Standing Instrucation failures return	₹200 per return
ECS/ NACH Returns due to financial reasons	₹200 per return
SMS Alerts	Free

CERTIFICATE AND REPORT ISSUANCE

Balance certificate at branch (online free)	₹250/instance
Previous year balance and interest statement	1 Free per annum , thereafter ₹300 per statement
Signature verification certificate /Photo attestation / address confirmation	₹50/Instance
Duplicate TDS Certificate	₹100
Duplicate account Statement print (free Online or on email)	₹50
DD/PO/ Cancellation /Revalidation	₹100
Account closure charges if closed on customer request before 6 months of account opening date and after 15 days of account opening	₹500
Account inactive charges	NIL

DOOR STEP BANKING*

Free transactions shall be withdrawn if the Average monthly balance maintained is less than 90% of the required product AMB and charges will be applicable on every transaction

Cheque pickup on call per instance	One free Pickup per day [₹50 per call if more than once a day]
Cheque pickup beat per month	₹450

CASH PICKUPS - BEAT CHARGES PER MONTH

Upto ₹2L	₹3,500
₹2L to ₹5L	₹5,000
₹5L to ₹10L	₹10,000
Above ₹10L	Contact Branch

CASH PICKUPS - ON CALL CHARGES PER INSTANCE

Upto ₹2L	₹150
₹2L to 5L	₹300
₹5L to ₹10L	₹500
₹10L to ₹20 L	₹800
Above ₹20L	Contact Branch

*Available on request at select locations only. Taxes as applicable will be additional. PAP = Payable At Par Na=Not Applicable SA= Savings Account CA=Current Account

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