

**Schedule of Charges - Trade In 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)	₹1,00,000(AMB)
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AMB Non maintainence charges	NIL
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Transaction Charges	Free transactions shall be withdrawn if the Average monthly balance maintained is less than 90% of the required product AMB and charges will be applicable on every transaction
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**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Free transactions shall be withdrawn if the Average monthly balance maintained is less than 90% of the required product AMB and charges will be applicable on every transaction
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Cheque Book PAP chq Book of 25 Leaves	6 cheque Books free per month
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Cheque Beyond Free Limit	2 per leaf
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**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Free transactions shall be withdrawn if the Average monthly balance maintained is less than 90% of the required product AMB and charges will be applicable on every transaction
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DD/PO	Free up to 20 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RTGS/NEFT outward at Branches ( Free Online )	Free transactions shall be withdrawn if the Average monthly balance maintained is less than 90% of the required product AMB and charges as below will be applicable on every transaction.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Free transactions shall be withdrawn if the Average monthly balance maintained is less than 90% of the required product AMB and charges will be applicable on every transaction
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Combined free Cash Deposit limit across Home locations + Non home locations including ATM & Branch	12 Times of Previous AMB , Maximum of ₹40,00,000
Cash Deposit Charges Home Branch above free limits	₹4/1000
Cash Deposit Charges Non Home Branch above free limits	₹5/1000
Cash Withdrawls at Home Locations	Free
Cash Withdrawls 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	16 Instances Free, thereafter chargeable
ATM Txns Non Metro locations Non ESFB	16 Instances Free, thereafter chargeable
ATM Charges for Financial Transaction	₹23 per transction
ATM Charges for Non Financial Transactions	₹12 Per Transction
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 Trade In 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 of cheques ( free online)	₹150 for a series of 25 cheques
Outward Cheq Return charges for financial reasons	₹75 per cheque
Outward Cheq 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 Instruction 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	Free Once a day free, ₹50 per more than once

## 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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2. \_\_\_\_\_  
(Signature with stamp for Non-Individuals)