

# CURRENT ACCOUNT SERVICE CHARGES RATIONALIZATION - FY 21

No	Description	Basic-101 (AQB-2500/-)	Classic-102 (AQB-10,000/-)	Premium - 203 (AQB-25,000/-)	Diamond - 204 (AQB-50,000/-)
		Proposed	Proposed	Proposed	Proposed
1	<b>Minimum Balance related</b>				
	Non Maintenance of AQB (Charges per quarter)	For Balance less than 50%, Rs. 200, For Balance 50%- 99.99% Rs.100	For Balance less than 50%, Rs. 300, For Balance 50%- 99.99% Rs.150	For Balance less than 50%, Rs. 400, For Balance 50%- 99.99% Rs.200	For Balance less than 50%, Rs. 500, For Balance 50%- 99.99% Rs.250
2	<b>Closure of Accounts Related</b>				
	Account Closure	If closed within 6 months from the date of opening- Rs.200. Beyond 6 months- Nil charges	If closed within 6 months from the date of opening- Rs.300. Beyond 6 months- Nil charges	If closed within 6 months from the date of opening- Rs.400. Beyond 6 months- Nil charges	If closed within 6 months from the date of opening- Rs.500. Beyond 6 months- Nil charges
3	<b>DD and PO services</b>				
	Issuance of DD/PO.	Rs. 30 for DD upto Rs. 10,000. Rs. 2 per 1000 above 10,000, with minimum of Rs. 50 and maximum of Rs. 10000.	Rs. 30 for DD upto Rs. 10,000. Rs. 1.75 per 1000 above 10,000, with minimum of Rs. 50 and maximum of Rs. 10000	Rs. 30 for DD upto Rs. 10,000. Rs. 1.5 per 1000 above 10,000, with minimum of Rs. 50 and maximum of Rs. 10000.	Rs. 30 for DD upto Rs. 10,000. Rs. 1.25 per 1000 above 10,000, with minimum of Rs. 50 and maximum of Rs. 10000.
	Cancellation/Revalidation/Reissuance of DD/PO	Rs. 100 Per instance.	Rs. 75 Per instance	Rs. 50 Per instance	NIL
4	<b>Cheque related</b>				
	Issuance of Cheque (Above the Product wise Free Issuance)	60 free leaves in 6 months. Rs.2 /Leaf beyond free limit.	120 free cheque leaves per 6 months. Rs 2 /Leaf beyond free limit.	200 free cheque leaves per 6 months. Rs 2 /Leaf beyond free limit .	300 free cheque leaves per 6 months. Rs 2 /Leaf beyond free limit
	Charge for Stop payment of cheque	Rs. 100 Per instrument with a maximum of Rs.500, per instance	Rs. 75 Per instrument with a maximum of Rs.300, per instance	Rs. 50 Per instrument with a maximum of Rs.200 , per instance	NIL
	Retrieval of Cheque / Instruction	Rs. 100 Per instrument with a maximum of Rs.500.	Rs. 75 Per instrument with a maximum of Rs.300.	Rs. 50 Per instrument with a maximum of Rs.200.	NIL
	Cheque Collection-(For cheques of other Grids and Non CTS/MICR Centers)	Rs. 3 per Rs. 1000 with Minimum of Rs. 50 and maximum of Rs. 10,000.	Rs. 2.5 per Rs. 1000 with Minimum of Rs. 50 and maximum of Rs. 10,000.	Rs. 2 per Rs. 1000 with Minimum of Rs. 50 and maximum of Rs. 10,000.	Rs. 1.5 per Rs. 1000 with Minimum of Rs. 50 and maximum of Rs. 10,000.
	Cheque Return-inward for financial reasons (Cheque issued by Customer)	Rs. 250 per instrument	Rs. 250 per instrument	Rs. 250 per instrument	Rs. 250 per instrument
	Cheque Return-outward for financial reasons / non financial reasons	Rs. 100 per instance	Rs. 75 Per instance	Rs. 50 Per instance	NIL
	Cheque Return-inward for non financial reasons resultant from customer fault	Rs. 100 per instance	Rs. 100 per instance	Rs. 100 per instance	Rs. 100 per instance
5	<b>Debit Card Related</b>				
	Issuance of new debit card - Classic	Rs. 200 per card	Rs. 200 per card	Rs. 100 per card	NIL
	Reissuance/Replacement of debit card	Rs. 200 per instance	Rs. 200 per instance	Rs. 200 per instance	NIL
	PIN Regeneration	Rs. 50 per instance	Rs. 50 per instance	NIL	NIL
	Annual Charges of debit card - Classic	Rs. 200 per card	Rs. 200 per card	Rs. 100 per card	NIL
	Annual Charges of Debit Card - Platinum - to be collected upfront	Rs 499 Per Card	Rs 499 Per Card	Rs 299 Per Card	NIL
	Decline of transaction at other bank ATMs or point of sale (POS) due to insufficient balance in the account	Rs. 10 per Txn	Rs. 10 per Txn	NIL	NIL
6	<b>ATM Related</b>				
	Free Transactions at own Bank ATMs	Unlimited	Unlimited	Unlimited	Unlimited
	Free Transactions at other Bank ATMs	Rs. 20 per Txn	Rs. 20 per Txn	First 10 transactions (inclusive of financial and non financial)in all locations in a month.	First 20 transactions (inclusive of financial and non financial)in all locations in a month.
	Charge for Financial transaction beyond the free Transactions (Own or Other Bank ATMs)	Rs. 20 per Txn	Rs. 20 per Txn	Rs. 20 per Txn	Rs. 20 per Txn
	Charge for Non Financial Transaction beyond the Free Transactions (Own or other Bank ATMs)	Rs. 10 per Txn	Rs. 10 per Txn	Rs. 10 per Txn	Rs. 10 per Txn
7	<b>Communication related</b>				
	SMS Charges for Alert Services	Rs. 60 per quarter	Rs. 45 per quarter	Rs. 30 per quarter	NIL
8	<b>Remittance Related</b>				
	IMPS - Branches-up to INR 50K	Rs. 5 per Transaction	Rs. 5 per Transaction	Rs. 5 per Transaction	Rs. 5 per Transaction
	IMPS Branches 50 k to 1 lac	Rs. 10 per Transaction	Rs. 10 per Transaction	Rs. 10 per Transaction	Rs. 10 per Transaction

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	IMPS Branches 1 lac to 2 lac	Rs. 15 per Transaction	Rs. 15 per Transaction	Rs. 15 per Transaction	Rs. 15 per Transaction
	NEFT - Branches - Up to INR 10 K	NIL	NIL	NIL	NIL
	NEFT - Branches - Up to INR 10 K - 1 L	NIL	NIL	NIL	NIL
	NEFT - Branches - Above INR 1 L- 2 L	NIL	NIL	NIL	NIL
	NEFT - Branches - Above INR 2 L	NIL	NIL	NIL	NIL
	RTGS - Branches - INR 2-5 Lac	NIL	NIL	NIL	NIL
	RTGS - Branches - Above INR 5 Lac	NIL	NIL	NIL	NIL
9	NACH Related				
	NACH Mandate registration and Verification	Rs. 200 per instance	Rs. 100 per instance	Rs. 50 per instance	NIL
	NACH Debit Returns-Failure due to insufficient funds	Rs. 250 per instrument	Rs. 200 per instrument	Rs. 150 per instrument	Rs. 100 per instance
	ECS Credit Returns	Rs. 100 per instance	Rs. 100 per instance	Rs. 100 per instance	NIL
10	Standing Instruction Related				
	Setting up of Standing Instruction	Rs. 100 per Instance for interbank SI. Free for within Bank SI.	Rs. 100 per Instance for interbank SI. Free for within Bank SI.	Rs. 100 per Instance for interbank SI. Free for within Bank SI.	NIL
	Execution of Standing Instruction	NIL	NIL	NIL	NIL
	Amendment of SI	Rs. 50 for interbank SI. Free for within Bank SI	Rs. 50 for interbank SI. Free for within Bank SI	Rs. 50 for interbank SI. Free for within Bank SI	NIL
	Standing Instruction Failure due to insufficient Funds	Rs. 250 per instance	Rs. 250 per instance	Rs. 250 per instance	Rs. 250 per instance
11	Cash Handling (Deposit/Withdrawal) Related				
	Cash Deposit Transactions at Base Branch	NIL	NIL	NIL	NIL
	Cash withdrawal Transactions at Base Branch	NIL	NIL	NIL	NIL
	Cash Deposit Transactions at Non Base Branch	Rs. 2 per Rs. 1000 with Minimum of Rs. 50 .	Rs. 1.5 per Rs. 1000 with Minimum of Rs. 50 .	Rs. 1 per Rs. 1000 with Minimum of Rs. 50 .	Rs.100000 free per day, beyond which, Rs. 1 per Rs. 1000 with Minimum of Rs. 50
	Cash Withdrawal Transactions at Non Base Branch	NIL	NIL	NIL	NIL
12	Account Operation related				
	Issuance of Duplicate Statement	Rs. 100 per instance (free when taken online or via email)	Rs. 100 per instance (free when taken online or via email)	Rs. 100 per instance (free when taken online or via email)	NIL
	Issuance of duplicate Balance Certificate.	Rs. 100 Per Instance (free when taken online or via email)	Rs. 100 Per Instance (free when taken online or via email)	Rs. 100 Per Instance (free when taken online or via email)	NIL
	No dues certificate	Rs. 100 per instance	Rs. 100 per instance	Rs. 100 per instance	NIL
	Issuance of Solvency certificate	Rs. 1000 per instance	Rs. 1000 per instance	Rs. 1000 per instance	Rs. 1000 per instance
13	Miscellaneous Services				
	Banker's Verification (Signature/Address/Photograph/Nomination/KYC/Standing Instruction)	Rs. 100 per instance	Rs. 100 per instance	Rs. 100 per instance	Rs. 100 per instance
	Courier Charges for different instruments (customer induced) per instance	NIL	NIL	NIL	NIL
	Mandate for Allowing operations through Power of Attorney	Rs. 150 per instance	Rs. 150 per instance	Rs. 150 per instance	Rs. 150 per instance
	Issuance of confidential Report	Rs 500 per instance	Rs 500 per instance	Rs 500 per instance	Rs 500 per instance
	Providing Copies of Old Records	Rs. 100 per instance	Rs. 100 per instance	Rs. 100 per instance	Rs. 100 per instance

\*Applicable Taxes Extra

**Please note:**

ESAF Small Finance Bank has decided to waive charges for NEFT and RTGS remittances in line with Reserve Bank of India's action of waiving such charges. All charges are exclusive of Applicable Taxes.

**Annual Charges**

The annual charges for Debit Cards will be collected upfront and will be levied thereafter annually.

**Ticket Details:**

The requirement is : System should calculate the Average Quarterly Balance in each current account. There is a stipulated average balance to be maintained for each type of current account. Charges plus applicable taxes should be levied if the average quarterly balance is not maintained in the accounts as per the below slabs. These charges are to be debited to those current accounts where the average balance is less than the stipulated limit. The slab-wise details is given below :