

Product features from May 1st 2023

Product		Pragathi
Product Code		531
Criteria		Resident individual
Target Customers		Mass Customers
MAB - Rs.		2000
Debit Card	Rupay Platinum	✓
	Rupay Classic	✓
Debit Card Charges	Upfront / Issuance Charge	Rs. 499 + Tax - Per Annum
	AMC	Rs. 499 + Tax - Per Annum
	Upfront / Issuance Charge	Nil
	AMC	Rs. 100 + Tax
Debit Card Transactions @ ESAF ATM		Free Unlimited Transactions
Debit Card Transactions @ Other Banks		3 Metro & 5 Non Metro free Transactions
Debit Card Withdrawal (Rs.)	Platinum Card	Rs. 50000/-
	Classic Card	Rs. 30000/-
Debit Card POS & ECOM (Rs.)	Platinum Card	Rs. 100000/-
	Classic Card	Rs. 60000/-
Daily Cash withdrawal limit @ POS		INR 2000/- in Tier II to VI locations. INR 1000/- in Tier I to II locations.
If Platinum Card opted	8 Domestic Lounge Access - Usage of 2 Times per Quarter (If Platinum Card is Chosen)*	✓
	2 international Lounge Access - Usage per Year (If Platinum Card is Chosen)**	✓
	Free exclusive Insurance Package for Accidental/Fraud/Purchase Protection & Travel (If Platinum Card is Chosen)	✓
Anywhere Banking		Unlimited Non Cash Transactions
Cash deposit @ Base Branch		Nil
Cash deposit @ Non Base Branch		Nil
Withdrawal limit (Cash/Transfer/Clearing) for Customer Induced Transactions.		Unlimited
Cheque Leaves - Payable at Par - Free per half Year		20
IMPS s		Rs.5
NEFT @ Branches		Free
RTGS @ Branches		Free
Mobile Banking		✓
Net Banking		✓
Issuance of Passbook		Free
ECS		✓
NACH		✓
Standing Instruction		✓
Cheque Collection facility		✓
Nomination Facility		✓
DD PO		✓
Interest Payout		Monthly Frequency

Product		Royale
Product Code		532
Criteria		Any resident individual
Target Customers		Affluent group
MAB - Rs.		10000
Debit Card	Rupay Platinum	✓
	Rupay Classic	✓
Debit Card Charges	Upfront / Issuance Charge	Rs. 499 + Tax - Per Annum
	AMC	Rs. 499 + Tax - Per Annum
	Upfront / Issuance Charge	Nil
	AMC	Rs. 100 + Tax
Debit Card Transactions @ ESAF ATM		Free Unlimited Transactions
Debit Card Transactions @ Other Banks		8 Metro & 8 Non Metro free Transactions
Debit Card Withdrawal (Rs.)	Platinum Card	Rs. 70000/-
	Classic Card	Rs. 50000/-
Debit Card POS & ECOM (Rs.)	Platinum Card	Rs. 140000/-
	Classic Card	Rs. 100000/-
Daily Cash withdrawal limit @ POS		INR 2000/- in Tier II to VI locations. INR 1000/- in Tier I to II locations.
If Platinum Card opted	8 Domestic Lounge Access - Usage of 2 Times per Quarter (If Platinum Card is Chosen)*	✓
	2 international Lounge Access - Usage per Year (If Platinum Card is Chosen)**	✓
	Free exclusive Insurance Package for Accidental/Fraud/Purchase Protection & Travel (If Platinum Card is Chosen)	✓
Anywhere Banking		Unlimited Non Cash Transactions
Cash deposit @ Base Branch		Nil
Cash deposit @ Non Base Branch		Nil
Withdrawal limit (Cash/Transfer/Clearing) for Customer Induced Transactions.		Unlimited
Cheque Leaves - Payable at Par - Free per half Year		30
IMPS		Rs.5
NEFT @ Branches		Free
RTGS @ Branches		Free
Mobile Banking		✓
Net Banking		✓
Issuance of Passbook		Free
ECS		✓
NACH		✓
Standing Instruction		✓
Cheque Collection facility		✓
Nomination Facility		✓
DD PO		✓
Interest Payout		Monthly Frequency

Product		Mahila Sree
Product Code		536
Criteria		Women > 18 yrs
Target Customers		Working women
MAB - Rs.		1000
Debit Card	Rupay Platinum	✓
	Rupay Classic	✓
Debit Card Charges	Upfront / Issuance Charge	Rs. 499 + Tax - Per Annum
	AMC	Rs. 499 + Tax - Per Annum
	Upfront / Issuance Charge	Nil
	AMC	Rs. 100 + Tax
Debit Card Transactions @ ESAF ATM		Free Unlimited Transactions
Debit Card Transactions @ Other Banks		3 Metro & 5 Non Metro free Transactions
Debit Card Withdrawal (Rs.)	Platinum Card	Rs. 50000/-
	Classic Card	Rs. 30000/-
Debit Card POS & ECOM (Rs.)	Platinum Card	Rs. 100000/-
	Classic Card	Rs. 40000/-
Daily Cash withdrawal limit @ POS		INR 2000/- in Tier II to VI locations. INR 1000/- in Tier I to II locations.
If Platinum Card opted	8 Domestic Lounge Access - Usage of 2 Times per Quarter (If Platinum Card is Chosen)*	✓
	2 international Lounge Access - Usage per Year (If Platinum Card is Chosen)**	✓
	Free exclusive Insurance Package for Accidental/Fraud/Purchase Protection & Travel (If Platinum Card is Chosen)	✓
Anywhere Banking		Unlimited Non Cash Transactions
Cash deposit @ Base Branch		Nil
Cash deposit @ Non Base Branch		Nil
Withdrawal limit (Cash/Transfer/Clearing) for Customer Induced Transactions.		Unlimited
Cheque Leaves - Payable at Par - Free per half Year		10
IMPS / NEFT / RTGS @ Online Channels		Rs.5
NEFT @ Branches		Free
RTGS @ Branches		Free
Mobile Banking		✓
Net Banking		✓
Issuance of Passbook		Free
ECS		✓
NACH		✓
Standing Instruction		✓
Cheque Collection facility		✓
Nomination Facility		✓
DD PO		✓
Interest Pay out		Monthly Frequency