



**Service Charges – Resident Current Account
w.e.f. September 1st, 2023**

INDEX

SL. NO.	CONTENTS	PAGE NO.
1.	CA Basic – 101	3 – 4
2.	CA Classic – 102	5 - 6
3.	CA Premium – 203	7 – 8
4.	CA Diamond - 204	9 - 10

CA BASIC – 101[Back to INDEX](#)**SCHEDULE OF CHARGES**

PARAMETERS	PARTICULARS
	Charges w.e.f. September 1 st , 2023
Minimum Balance Related [MAB Requirement – Rs. 2500/-]	
Non-Maintenance of MAB (Charges per month) – Less than 50% of MAB Maintenance	Rs. 70/-
Non-Maintenance of MAB (Charges per month) – 50% to less than 100% of MAB Maintenance	Rs. 30/-
Closure of Accounts Related	
Account Closure - on customer request	If closed within 6 months from the date of opening- Rs.200. Beyond 6 months- Nil.
DD and PO services	
Issuance of DD/PO	Rs. 30 for DD up to Rs. 10000. Rs. 3 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
Cheque related	
Issuance of Cheque (Above the Product wise Free Limit. Product Limit free is defined in the product parameters.)	Rs. 3 per Leaf beyond free limit. Rs. 10 for non – personalised loose cheque leaf.
Stop Payment of cheque	
Charge for Stop payment	Rs. 100/- Per instrument with a maximum of Rs.500/- for a series per instance
Retrieval of Cheque / Instruction	Rs. 100 per instrument
Cheque Returns	
Cheque Return-inward for financial reasons (Cheque issued by Customer)	Rs. 300 per instance.
Cheque Return-outward for financial reasons (Cheque Deposited by Customer)	Rs. 100 per instance
Cheque Return-inward for non-financial reasons	Rs. 100 per instance
Cheque Return-outward for non-financial reasons	Rs. 100 per instance
Passbook Related	
Issuance of Pass Book	N.A.
Duplicate Pass Book	N.A.
Debit Card Related	
Issuance of new debit card - Classic	Rs. 200 per card
Issuance of new debit card – Platinum	Rs. 499 Per Card
Reissuance/Replacement of Classic debit card	Rs. 200
Reissuance/Replacement of Platinum debit card	Rs. 200
PIN Regeneration	Rs. 50
Annual Charges of Debit Card – Classic	Rs. 200 per card
Annual Charges of Debit Card – Platinum	Rs. 499 Per Card
Decline of transaction at other bank ATMs or point of sale (POS) due to insufficient balance in the account	Rs. 10 Per Transaction
ATM Related	
Free Transactions at own Bank ATMs	Unlimited
Free Transactions at other Bank ATMs	First 3 transactions (inclusive of financial and non-financial) in metro locations or 8 transactions (inclusive of financial and non-financial) in all locations in a month put together.
Charge for Financial transaction beyond the free	Rs. 21 per Txn

Note: All charges are exclusive of applicable Taxes

PARAMETERS	PARTICULARS
	Charges w.e.f. September 1 st , 2023
Transactions (Other Bank ATMs)	
Charge for Non-Financial Transaction beyond the Free Transactions (other Bank ATMs)	Rs. 11 per Txn
Communication related	
SMS Charges for Alert Services	On Actuals
Remittance Related	
IMPS Charges per transaction on all channels (Excluding Tax)	Rs. 5 / Transaction
NEFT - Any amount all channels	Free
RTGS - Any amount all channels	Free
NACH Related	
NACH Mandate registration and Verification	Rs. 200 per instance
NACH Debit Returns	Rs. 300 per instance.
Standing Instruction Related	
Setting up of Standing Instruction	Rs. 100 per Instance for interbank SI. Free for within Bank SI.
Amendment of SI	Rs. 50 for interbank SI. Free for within Bank SI
Standing Instruction Failure due to insufficient Funds (interbank)	Rs. 250 per instance
Account Operation related	
Issuance of Duplicate Statement	Rs. 100 per instance (free when taken online or via email)
Issuance of Balance Certificate	Rs. 100 per instance
Issuance of Interest Certificate at the Branch	Free
No dues certificate	Rs. 100 per Instance
Issuance of Solvency Certificate	Rs. 2500 per instance
Duplicate TDS certificate	Free
Miscellaneous Services	
Banker's Verification (Signature/Address/Photograph/Nomination/KYC/Standing Instruction)	Rs. 100 per instance
Providing Copies of Old Records based on customer request	Rs. 250 per instance
Cash Deposit Transactions at Base Branch	Minimum Cash Deposit limit of Rs. 1 Lakh or 10 times of previous month's MAB, whichever higher is free with a maximum cap of INR 50 lakhs per month. Charges above free limits at Rs.1/- 1000 (Min Rs.40/-Tran)
Cash withdrawal Transactions at Base Branch	Free
Cash Deposit Transactions at Non-Base Branch	Rs. 2 per Rs. 1000 with Minimum of Rs. 50
Cash Withdrawal Transactions at Non-Base Branch	Free

CA Classic – 102**SCHEDULE OF CHARGES**[Back to INDEX](#)

PARAMETERS	PARTICULARS
	Charges w.e.f. September 1 st , 2023
Minimum Balance Related [MAB Requirement – Rs. 10000/-]	
Non-Maintenance of MAB (Charges per month) – Less than 50% of MAB Maintenance	Rs. 100/-
Non-Maintenance of MAB (Charges per month) – 50% to less than 100% of MAB Maintenance	Rs. 50/-
Closure of Accounts Related	
Account Closure - on customer request	If closed within 6 months from the date of opening- Rs.300. Beyond 6 months- Nil charges
DD and PO services	
Issuance of DD/PO	Rs. 20 for DD up to Rs. 10000. Rs. 1 per 1000 above 10,000, with minimum of Rs. 30 and maximum of Rs. 10000.
Cancellation/Revalidation/Reissuance of DD /PO	Rs. 100 Per instance
Cheque related	
Issuance of Cheque (Above the Product wise Free Limit. Product Limit free is defined in the product parameters.)	Rs. 2 per Leaf beyond free limit. Rs. 10 for non – personalised loose cheque leaf.
Stop Payment of cheque	
Charge for Stop payment	Rs. 100/- Per instrument with a maximum of Rs.500/- for a series per instance
Retrieval of Cheque / Instruction	Rs. 100 per instance
Cheque Returns	
Cheque Return-inward for financial reasons (Cheque issued by Customer)	Rs. 300 per instance.
Cheque Return-outward for financial reasons (Cheque Deposited by Customer)	Rs. 100 per instance
Cheque Return-inward for non-financial reasons	Rs. 100 per instance
Cheque Return-outward for non-financial reasons	Rs. 100 per instance
Passbook Related	
Issuance of Pass Book	N.A.
Duplicate Pass Book	N.A.
Debit Card Related	
Issuance of new debit card - Classic	Rs. 200 per card
Issuance of new debit card – Platinum	Rs 499/- Per Card
Reissuance/Replacement of Classic debit card	Rs. 100
Reissuance/Replacement of Platinum debit card	Rs. 200
PIN Regeneration	Rs. 50
Annual Charges of Debit Card – Classic	Rs. 200 per card
Annual Charges of Debit Card – Platinum	Rs 499 Per Card
Decline of transaction at other bank ATMs or point of sale (POS) due to insufficient balance in the account	Rs. 10 per Txn
ATM Related	
Free Transactions at own Bank ATMs	Unlimited
Free Transactions at other Bank ATMs	First 5 transactions (inclusive of financial and non-financial) in metro locations or 13 transactions (inclusive of financial and non-financial) in all locations in a month put together

Note: All charges are exclusive of applicable Taxes

PARAMETERS	PARTICULARS
	Charges w.e.f. September 1 st , 2023
Charge for Financial transaction beyond the free Transactions (Other Bank ATMs)	Rs. 21 Per Transaction
Charge for Non-Financial Transaction beyond the Free Transactions (other Bank ATMs)	Rs. 11 per Transaction
Communication related	
SMS Charges for Alert Services	On Actuals
Remittance Related	
IMPS Charges per transaction on all channels (Excluding Tax)	Rs. 5 per Transaction
NEFT - Any amount all channels	Free
RTGS - Any amount all channels	Free
NACH Related	
NACH Mandate registration and Verification	Rs. 100 per instance
NACH Debit Returns	Rs. 300 per instance.
Standing Instruction Related	
Setting up of Standing Instruction	Rs. 100 per Instance for interbank SI. Free for within Bank SI.
Amendment of SI	Rs. 50 for interbank SI. Free for within Bank SI
Standing Instruction Failure due to insufficient Funds (interbank)	Rs. 250 per instance
Account Operation related	
Issuance of Duplicate Statement	Rs. 100 per instance. (Free when taken online or via email)
Issuance of Balance Certificate	Rs. 100 per instance
Issuance of Interest Certificate at the Branch	Free
No dues certificate	Rs. 100 per Instance
Issuance of Solvency Certificate	Rs. 2500 per instance
Duplicate TDS certificate	Free
Miscellaneous Services	
Banker's Verification (Signature/Address/Photograph/Nomination/KYC/Standing Instruction)	Rs. 100 per instance
Providing Copies of Old Records based on customer request	Rs. 250 per instance
Cash Deposit Transactions at Base Branch	Minimum Cash Deposit limit of Rs. 5 Lakh or 10 times of previous month's MAB, whichever higher is free with a maximum cap of INR 1 Crore per month. Charges above free limits at Rs.1/- 1000 (Min Rs.40/-Tran)
Cash withdrawal Transactions at Base Branch	Free
Cash Deposit Transactions at Non-Base Branch	Rs. 1.5 per Rs. 1000 with Minimum of Rs. 50
Cash Withdrawal Transactions at Non-Base Branch	Free

CA Premium – 203
SCHEDULE OF CHARGES

[Back to INDEX](#)

PARAMETERS	PARTICULARS
	Charges w.e.f. September 1 st , 2023
Minimum Balance Related [MAB Requirement – Rs. 25000/-]	
Non-Maintenance of MAB (Charges per month) – Less than 50% of MAB Maintenance	Rs. 140/-
Non-Maintenance of MAB (Charges per month) – 50% to less than 100% of MAB Maintenance	Rs. 70/-
Closure of Accounts Related	
Account Closure - on customer request	If closed within 6 months from the date of opening- Rs.300. Beyond 6 months- Nil charges
DD and PO services	
Issuance of DD/PO	Rs. 20 for DD up to Rs. 10000. Rs. 1 per 1000 above 10,000, with minimum of Rs. 30 and maximum of Rs. 10000.
Cancellation/Revalidation/Reissuance of DD /PO	Rs. 100 Per instance
Cheque related	
Issuance of Cheque (Above the Product wise Free Limit. Product Limit free is defined in the product parameters.)	Rs 2/- Leaf beyond free limit. Rs. 10 for non – personalised loose cheque leaf.
Stop Payment of cheque	
Charge for Stop payment	Rs. 100/- Per instrument with a maximum of Rs.500/- for a series per instance
Retrieval of Cheque / Instruction	Rs. 100 per instance
Cheque Returns	
Cheque Return-inward for financial reasons (Cheque issued by Customer)	Rs. 300 per instance.
Cheque Return-outward for financial reasons (Cheque Deposited by Customer)	Rs. 100 per instance
Cheque Return-inward for non-financial reasons	Rs. 100 per instance
Cheque Return-outward for non-financial reasons	Rs. 100 per instance
Passbook Related	
Issuance of Pass Book	N.A.
Duplicate Pass Book	N.A.
Debit Card Related	
Issuance of new debit card - Classic	Rs. 100 per card
Issuance of new debit card – Platinum	Rs 499/- Per Card
Reissuance/Replacement of Classic debit card	Rs. 100
Reissuance/Replacement of Platinum debit card	Rs. 200
PIN Regeneration	Rs. 50
Annual Charges of Debit Card – Classic	Rs. 100 per card.
Annual Charges of Debit Card – Platinum	Rs 499/- Per Card
Decline of transaction at other bank ATMs or point of sale (POS) due to insufficient balance in the account	Rs. 10 Per Transaction
ATM Related	
Free Transactions at own Bank ATMs	Unlimited
Free Transactions at other Bank ATMs	First 10 transactions (inclusive of financial and non-financial) in all locations in a month.
Charge for Financial transaction beyond the free Transactions (Other Bank ATMs)	Rs. 21 Per Transaction

Note: All charges are exclusive of applicable Taxes

PARAMETERS	PARTICULARS
	Charges w.e.f. September 1 st , 2023
Charge for Non-Financial Transaction beyond the Free Transactions (other Bank ATMs)	Rs. 11 per Transaction
Communication related	
SMS Charges for Alert Services	On Actuals
Remittance Related	
IMPS Charges per transaction on all channels (Excluding Tax)	Rs. 5 per Transaction
NEFT - Any amount all channels	Free
RTGS - Any amount all channels	Free
NACH Related	
NACH Mandate registration and Verification	Rs. 100 per instance
NACH Debit Returns	Rs. 300 per instance.
Standing Instruction Related	
Setting up of Standing Instruction	Rs. 100 per Instance for interbank SI. Free for within Bank SI.
Amendment of SI	Rs. 50 for interbank SI. Free for within Bank SI
Standing Instruction Failure due to insufficient Funds (interbank)	Rs. 250 per instance
Account Operation related	
Issuance of Duplicate Statement	Rs. 100 per instance. (Free when taken online or via email)
Issuance of Balance Certificate	Rs. 100 per instance
Issuance of Interest Certificate at the Branch	Free
No dues certificate	Rs. 100 per Instance
Issuance of Solvency Certificate	Rs. 2500 per instance
Duplicate TDS certificate	Free
Miscellaneous Services	
Banker's Verification (Signature/Address/Photograph/Nomination/KYC/Standing Instruction)	Rs. 100 per instance
Providing Copies of Old Records based on customer request	Rs. 250 per instance
Cash Deposit Transactions at Base Branch	Minimum Cash Deposit limit of Rs. 10 Lakh or 20 times of previous month's MAB, whichever higher is free with a maximum cap of INR 2 Crores per month. Charges above free limits at Rs.1/- 1000 (Min Rs.40/-Tran) above the free limits
Cash withdrawal Transactions at Base Branch	Free
Cash Deposit Transactions at Non-Base Branch	Rs. 1 per Rs. 1000 with Minimum of Rs. 50
Cash Withdrawal Transactions at Non-Base Branch	Free

CA Diamond – 204**SCHEDULE OF CHARGES****[Back to INDEX](#)**

PARAMETERS	PARTICULARS
	Charges w.e.f. September 1 st , 2023
Minimum Balance Related [MAB Requirement – Rs. 50000/-]	
Non-Maintenance of MAB (Charges per month) – Less than 50% of MAB Maintenance	Rs. 200/-
Non-Maintenance of MAB (Charges per month) – 50% to less than 100% of MAB Maintenance	Rs. 100/-
Closure of Accounts Related	
Account Closure - on customer request	If closed within 6 months from the date of opening- Rs.500. Beyond 6 months- Nil charges
DD and PO services	
Issuance of DD/PO	Free
Cancellation/Revalidation/Reissuance of DD /PO	NIL
Cheque related	
Issuance of Cheque (Above the Product wise Free Limit. Product Limit free is defined in the product parameters.)	Free & Rs. 10 for non – personalised loose cheque leaf.
Stop Payment of cheque	
Charge for Stop payment	Rs. 100/- Per instrument with a maximum of Rs.500/- for a series per instance
Retrieval of Cheque / Instruction	Rs. 100 per instance
Cheque Returns	
Cheque Return-inward for financial reasons (Cheque issued by Customer)	Rs. 300 per instance.
Cheque Return-outward for financial reasons (Cheque Deposited by Customer)	Free
Cheque Return-inward for non-financial reasons	Rs. 100 per instance
Cheque Return-outward for non-financial reasons	Free
Passbook Related	
Issuance of Pass Book	N.A.
Duplicate Pass Book	N.A.
Debit Card Related	
Issuance of new debit card - Classic	Free
Issuance of new debit card – Platinum	Free
Reissuance/Replacement of Classic debit card	Free
Reissuance/Replacement of Platinum debit card	Free
PIN Regeneration	Free
Annual Charges of Debit Card – Classic	Free
Annual Charges of Debit Card – Platinum	Free
Decline of transaction at other bank ATMs or point of sale (POS) due to insufficient balance in the account	Rs. 10 Per Transaction
ATM Related	
Free Transactions at own Bank ATMs	Unlimited
Free Transactions at other Bank ATMs	First 20 transactions (inclusive of financial and non-financial) in all locations in a month.
Charge for Financial transaction beyond the free Transactions (Other Bank ATMs)	Rs. 21 per Txn
Charge for Non-Financial Transaction beyond the Free	Rs. 11 per Txn

Note: All charges are exclusive of applicable Taxes

PARAMETERS	PARTICULARS
	Charges w.e.f. September 1 st , 2023
Transactions (other Bank ATMs)	
Communication related	
SMS Charges for Alert Services	On Actuals
Remittance Related	
IMPS Charges per transaction on all channels (Excluding Tax)	Free
NEFT - Any amount all channels	Free
RTGS - Any amount all channels	Free
NACH Related	
NACH Mandate registration and Verification	Free
NACH Debit Returns	Rs. 100 per instrument
Standing Instruction Related	
Setting up of Standing Instruction	Free
Amendment of SI	Free
Standing Instruction Failure due to insufficient Funds (interbank)	Rs. 250 per instance
Account Operation related	
Issuance of Duplicate Statement	Free
Issuance of Balance Certificate	Free
Issuance of Interest Certificate at the Branch	Free
No dues certificate	Free
Issuance of Solvency Certificate	Rs. 2500 per instance
Duplicate TDS certificate	Free
Miscellaneous Services	
Banker's Verification (Signature/Address/Photograph/Nomination/KYC/Standing Instruction)	Rs. 100 per instance
Providing Copies of Old Records based on customer request	Free
Cash Deposit Transactions at Base Branch	Minimum Cash Deposit limit of Rs. 25 Lakh or 20 times of previous month's MAB, whichever higher is free with a maximum cap of INR 5 Crores per month. Charges above free limits at Rs.1/-1000 (Min Rs.40/-Tran) above the free limits.
Cash withdrawal Transactions at Base Branch	Free
Cash Deposit Transactions at Non-Base Branch	Rs.100000 free per day, beyond which, Rs. 1/- per Rs. 1000 with Minimum of Rs. 50
Cash Withdrawal Transactions at Non-Base Branch	Free