



Service Charges – Non-Resident Accounts w.e.f. September 1st, 2023

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NRE Pragati – 509
SCHEDULE OF CHARGES

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PARAMETERS	PARTICULARS
	Charges w.e.f. September 1 st , 2023
Minimum Balance Related [MAB Requirement – Rs. 2000/-]	
Non-Maintenance of MAB (Charges per month) – Less than 50% of MAB Maintenance	Rs. 40/-
Non-Maintenance of MAB (Charges per month) – 50% to less than 100% of MAB Maintenance	Rs. 20/-
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. 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	Free
Duplicate Pass Book	Rs. 100
Debit Card Related	
Issuance of new debit card - Classic	Free
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 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 3 transactions (inclusive of financial and non-financial) in Metro locations in a month. First 5 transactions (inclusive of financial and non-financial) in all other locations in a month
Charge for Financial transaction beyond the free	Rs. 21 Per Transaction

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 Transaction
Communication related	
SMS Charges for Alert Services	On Actuals
Internet Banking Related	
Charge for resetting of Internet Banking user ID or Password	Free
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. 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. 200 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. 200 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	Not permitted
Cash withdrawal Transactions at Base Branch	Free
Cash Deposit Transactions at Non-Base Branch	Not permitted
Cash Withdrawal Transactions at Non-Base Branch	Free

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PARAMETERS	PARTICULARS
	Charges w.e.f. September 1 st , 2023
Minimum Balance Related [MAB Requirement – Rs. 2000/-]	
Non-Maintenance of MAB (Charges per month) – Less than 50% of MAB Maintenance	Rs. 40/-
Non-Maintenance of MAB (Charges per month) – 50% to less than 100% of MAB Maintenance	Rs. 20/-
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. 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	Free
Duplicate Pass Book	Rs. 100
Debit Card Related	
Issuance of new debit card - Classic	Free
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 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 3 transactions (inclusive of financial and non-financial) in Metro locations in a month. First 5 transactions (inclusive of financial and non-financial) in all other locations in a month
Charge for Financial transaction beyond the free	Rs. 21 Per Transaction

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 Transaction
Communication related	
SMS Charges for Alert Services	On Actuals
Internet Banking Related	
Charge for resetting of Internet Banking user ID or Password	Free
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. 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. 200 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. 200 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	Free
Cash withdrawal Transactions at Base Branch	Free
Cash Deposit Transactions at Non-Base Branch	Free
Cash Withdrawal Transactions at Non-Base Branch	Free

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PARAMETERS	PARTICULARS
	Charges w.e.f. September 1 st , 2023
Minimum Balance Related [MAB Requirement – Rs. 5000/-]	
Non-Maintenance of MAB (Charges per month) – Less than 50% of MAB Maintenance	Rs. 40/-
Non-Maintenance of MAB (Charges per month) – 50% to less than 100% of MAB Maintenance	Rs. 20/-
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. 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	Free
Duplicate Pass Book	Rs. 100
Debit Card Related	
Issuance of new debit card - Classic	Free
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 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 3 transactions (inclusive of financial and non-financial) in Metro locations in a month. First 5 transactions (inclusive of financial and non-financial) in all other locations in a month
Charge for Financial transaction beyond the free	Rs. 21 per Txn

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
Internet Banking Related	
Charge for resetting of Internet Banking user ID or Password	Free
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. 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. 200 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. 200 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	Not permitted
Cash withdrawal Transactions at Base Branch	Free
Cash Deposit Transactions at Non-Base Branch	Not permitted
Cash Withdrawal Transactions at Non-Base Branch	Free

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PARAMETERS	PARTICULARS
	Charges w.e.f. September 1 st , 2023
Minimum Balance Related [MAB Requirement – Rs. 5000/-]	
Non-Maintenance of MAB (Charges per month) – Less than 50% of MAB Maintenance	Rs. 40/-
Non-Maintenance of MAB (Charges per month) – 50% to less than 100% of MAB Maintenance	Rs. 20/-
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. 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	Free
Duplicate Pass Book	Rs. 100
Debit Card Related	
Issuance of new debit card - Classic	Free
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 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 3 transactions (inclusive of financial and non-financial) in Metro locations in a month. First 5 transactions (inclusive of financial and non-financial) in all other locations in a month
Charge for Financial transaction beyond the free	Rs. 21 per Txn

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
Internet Banking Related	
Charge for resetting of Internet Banking user ID or Password	Free
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. 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. 200 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. 200 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	Free
Cash withdrawal Transactions at Base Branch	Free
Cash Deposit Transactions at Non-Base Branch	Free
Cash Withdrawal Transactions at Non-Base Branch	Free

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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. 60/-
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.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. 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	Free
Duplicate Pass Book	Rs.100
Debit Card Related	
Issuance of new debit card - Classic	Free
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 8 transactions (inclusive of financial and non-financial) in Metro locations in a month. First 8 transactions (inclusive of financial and non-financial) in all other locations in a month
Charge for Financial transaction beyond the free Transactions (Other Bank ATMs)	Rs. 21 Per Transaction

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
Internet Banking Related	
Charge for resetting of Internet Banking user ID or Password	Free
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	Free
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. 200 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. 200 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	Not permitted
Cash withdrawal Transactions at Base Branch	Free
Cash Deposit Transactions at Non-Base Branch	Not permitted
Cash Withdrawal Transactions at Non-Base Branch	Free

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PARAMETERS	PARTICULARS
	Charges w.e.f. September 1 st , 2023
Minimum Balance Related [MAB Requirement – Rs. 1,00,000/-]	
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	Free
Cheque related	
Issuance of Cheque (Above the Product wise Free Limit. Product Limit free is defined in the product parameters.)	Free
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	Free
Duplicate Pass Book	Free
Debit Card Related	
Issuance of new debit card - Classic	N.A.
Issuance of new debit card – Platinum	Free
Reissuance/Replacement of Classic debit card	N.A.
Reissuance/Replacement of Platinum debit card	Free
PIN Regeneration	Free
Annual Charges of Debit Card – Classic	N.A.
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	Unlimited
Charge for Financial transaction beyond the free Transactions (Other Bank ATMs)	Free
Charge for Non-Financial Transaction beyond the Free Transactions (other Bank ATMs)	Free

PARAMETERS	PARTICULARS
	Charges w.e.f. September 1 st , 2023
Communication related	
SMS Charges for Alert Services	On Actuals
Internet Banking Related	
Charge for resetting of Internet Banking user ID or Password	Free
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	Free
Standing Instruction Related	
Setting up of Standing Instruction	Free
Amendment of SI	Free
Standing Instruction Failure due to insufficient Funds (interbank)	Free
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)	Free
Providing Copies of Old Records based on customer request	Free
Cash Deposit Transactions at Base Branch	Not permitted
Cash withdrawal Transactions at Base Branch	Free
Cash Deposit Transactions at Non-Base Branch	Not permitted
Cash Withdrawal Transactions at Non-Base Branch	Free

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PARAMETERS	PARTICULARS
	Charges w.e.f. September 1 st , 2023
Minimum Balance Related [MAB Requirement – Rs. 1,00,000/-]	
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	Free
Cheque related	
Issuance of Cheque (Above the Product wise Free Limit. Product Limit free is defined in the product parameters.)	Free
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	Free
Duplicate Pass Book	Free
Debit Card Related	
Issuance of new debit card - Classic	N.A.
Issuance of new debit card – Platinum	Free
Reissuance/Replacement of Classic debit card	N.A.
Reissuance/Replacement of Platinum debit card	Free
PIN Regeneration	Free
Annual Charges of Debit Card – Classic	N.A.
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	Unlimited
Charge for Financial transaction beyond the free Transactions (Other Bank ATMs)	Free
Charge for Non-Financial Transaction beyond the Free Transactions (other Bank ATMs)	Free
Communication related	
SMS Charges for Alert Services	On Actuals

PARAMETERS	PARTICULARS	
	Charges w.e.f. September 1 st , 2023	
Internet Banking Related		
Charge for resetting of Internet Banking user ID or Password	Free	
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	Free	
Standing Instruction Related		
Setting up of Standing Instruction	Free	
Amendment of SI	Free	
Standing Instruction Failure due to insufficient Funds (interbank)	Free	
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/Stan ding Instruction)	Free	
Providing Copies of Old Records based on customer request	Free	
Cash Deposit Transactions at Base Branch	Free	
Cash withdrawal Transactions at Base Branch	Free	
Cash Deposit Transactions at Non-Base Branch	Free	
Cash Withdrawal Transactions at Non-Base Branch	Free	