

ANNEXURE 2

Schedule of Charges: Basic Savings Bank Deposit Account (BSBDA)

| AQB Requirements | AQB Non-Maintenance Charges |
|------------------|-----------------------------|
| Nil | Nil |

| Debit Card | Rupay Card - Standard |
|------------------------|--|
| Card Fees | Issuance Fee (Primary Holder): Free Annual Fee (Primary Holder): Free |
| Withdrawal Limit | ATM ₹ 10,000 per day |
| Per Transaction Limits | ₹10,000 (own Bank ATM) ₹10,000 (other Bank ATM) |
| Shopping Limit | POS ₹ 10,000 per day |
| Per Transaction Limits | POS ₹ 10,000 |
| ATM Transactions | Unlimited Free transactions |
| Other ATM Card Charges | PIN regeneration charges - Nil (Green Pin) Card Replacement Charges - ₹ 100 |

| Service Type | Free Limit | Fee Beyond Free Limit |
|---------------------------|---|----------------------------|
| Cash Deposit Transactions | ₹ 1 Lacs / 4 transactions | ₹ 2.50/1,000 (Min. ₹ 20/-) |
| Cheque book | One Free cheque book per quarter (20 leaves) Issuance only on request | ₹ 2/leaf |

Prepared By

Checked By

Approved By

ANNEXURE 2

| Service Type | Free Limit | Fee Beyond Free Limit |
|------------------------------------|--|---|
| DD/PO transactions | | <p>Demand Drafts Payable on own Bank locations: Up to ₹ 2,000 - ₹ 20 Above ₹ 2,001 up to ₹ 10,000- ₹ 50 Above 10,000 - ₹ 2 /1,000 (Min ₹ 60 & Max ₹ 1,500)</p> <p>Payable at corresponding bank locations: ₹ 1 per thousand, min ₹ 25/DD + Corr Bank charges</p> <p>Revalidation/Duplicate DD: ₹ Free</p> <p>Cancellation: ₹ 100</p> |
| SMS Alerts | | Free |
| Phone Banking | | Free |
| Quarterly Physical Statements | | Free |
| Email Statement | | Free |
| Ad-hoc Statements | | ₹ 100 per instance |
| RTGS Outward | | Above ₹ 2 Lacs up to ₹ 5 Lacs - ₹25/- Above ₹ 5 Lacs - ₹50/- |
| NEFT Outward | Up to ₹ 10,000 Above ₹ 10,000 up to ₹ 1 Lac Above ₹ 1 Lac up to ₹ 2 Lac Above ₹ 2 Lacs | ₹2.5 ₹ 5 ₹ 15 ₹ 25 |
| IMPS Payments | Up to ₹ 1 Lac Above ₹ 1 Lac up to ₹ 2 Lacs | ₹ 5 ₹ 15 |
| Outstation Cheque Collection Fees: | Up to & Including ₹ 5,000 Above ₹ 5,000 up to ₹ 10,000 Above ₹ 10,000 up to ₹ 1 Lac Above ₹ 1 Lac up to ₹ 5 Lacs Above ₹ 5 Lacs up to ₹ 10 Lacs Above ₹ 10 Lacs | ₹ 25/-per cheque ₹ 50/-per cheque ₹ 100/-per cheque ₹ 200/-per cheque ₹ 225/ - per cheque ₹ 250/ - per cheque (+ other bank charges, if applicable) |

Prepared By

Checked By

Approved By

ANNEXURE 2

| Service Type | Free Limit | Fee Beyond Free Limit |
|---|--|---|
| Cheque Return charges (Outward and Inward) | | ₹ 200 per cheque |
| Stop Payment Instructions | Single Cheque Series (More than 2 cheques) | ₹ 100 ₹ 300 |
| Standing Instructions | | Within Banks: Free Other Banks : ₹ 50 per mandate |
| Account Closure | | Up to 14 days - Nil Above 14 days up to 6 months - ₹ 250 Above 6 months - Nil |
| Record Retrieval charges (Cheque/ Instruction/ Charge slip) | | ₹ 100 |
| Signature, Address and Photo attestation | | ₹ 100 |
| Duplicate interest & Balance certificate issuance charge | | ₹ 100 |
| Duplicate TDS Certificate issuance charge | | ₹ 100 |

Prepared By

Checked By

Approved By