

SCHEDULE OF CHARGES

ALWAYS YOU FIRST

Description of Charge/ Feature	Standard Charges	Gold
Average Monthly Balance Requirement	-	Rs. 50,000
Charges for Non-maintenance of required balance	-	Rs. 1000 + Std charges applicable
Cash Deposit Free Limit	-	12 times Current month AMB
Cash Deposit Charges beyond Free limit	Rs. 3 per Rs. 1000 Min.50	Std Charge
Cash Withdrawal	-	FREE
Cheque Book Issuance - Free limit	Free upto 25 cheque leaves p.m.	FREE
Cheque Book Issuance - Charges beyond free limit	Rs. 2 per leaf	FREE
Cheque Return charges	Issued: Up to 2nd: Rs. 500 per chq 3rd onwards: Rs. 750 per chq Deposited: Rs. 200 per chq	FREE
ECS/ NACH Return	Upto 3 returns : Rs. 350 per instance 4th return onward : Rs. 750 per instance	FREE

Debit card & ATM charges		
Debit Card Type	-	VISA Platinum
Debit Card Issuance	-	FREE (Opt for VISA Signature at Rs. 500)
Debit Card Annual	-	VISA Platinum: FREE VISA Signature: Rs. 500
Debit Card Replacement	Rs. 200	FREE
No. of ATM transactions - Own Network	-	FREE
No. of ATM transactions - Other Bank Network	5 transactions free p.m. thereafter Financial : Rs. 20 per txn Non Financial : Rs. 8 per txn	FREE
International ATM / POS transaction	Cash withdrawal : Rs. 125 Balance enquiry: Rs. 25	FREE
International Transaction Mark-up	Cross Currency Markup : 3.5%	FREE
Decline Charge for Insufficient balance at ATM	Rs 25 per txn	FREE
PIN Generation (Physical)	Rs. 40	FREE

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Payment Services		
RTGS - Outward	-	FREE
NEFT - Outward	-	FREE
IMPS - Outward	0-1000: Rs 3.5 per txn 1001-1L :Rs 5 per txn > 1L: Rs 15 per txn	FREE
DD Issuance	Rs. 100 per issuance	FREE
DD Duplicate Issuance	-	FREE
DD- Cancellations/revalidation	Rs. 50 per instance	FREE
Stop payment charges	Per Instrument : Rs.100, Per Series: Rs. 200	FREE

Collection Services		
Local Cheque collection	-	FREE
Outstation cheque collection - Bank location	-	FREE
Outstation Cheque Collection - Correspondent Bank locations	-	FREE
Outstation cheque collection - Other locations	-	FREE

Other Services		
Account Statement Physical (Branch)	Rs. 100 per statement	FREE
Account Closure (From account opening date)	Up to 14 days OR Beyond 12 months : NIL 15 days to 6 months : Rs. 500 6 months to 12 months : Rs. 250	FREE
SMS/ Email alerts	-	FREE
Standing instructions	SI Setup - NIL; SI Reject (Monthly) - Up to 3 returns : Rs. 250 per instance 4th return onward : Rs. 750 per instance	FREE
Bill payment - Netbanking	-	FREE
Banker's Verification (Photo/ Signature/ Address)	Rs. 100 per request	FREE
Balance Confirmation Certificate	Rs. 100	FREE
Record Retrieval	Rs. 80 per record	FREE
Interest Certificate at Branch	Rs. 100	FREE
Balance Enquiry (Branch)	-	FREE
Mandate Registration Charges	Rs. 40	FREE
Duplicate Passbook Issuance	-	FREE

Description of Charge/ Feature	Standard Charges	Gold
Any deliverable returned by courier due to negative reasons (No such consignee/consignee shifted and non-existent address)	Rs. 50 per instance	FREE

Charges for Smaller Denomination (Cash Deposit)

1% on the value of cash deposited in Low Denominations (Currency notes and coins of denomination Rs. 50 and below), exceeding 10,000 per month in either single or multiple transactions.

Please note that the aforementioned charges are subject to our fair usage policy and the bank reserves the right to review and adjust charges as necessary.

Taxes at prevailing rates as per Government rules shall be applicable over and above the mentioned charges.

The charges as indicated above are subject to periodic revision.