

# SCHEDULE OF CHARGES

**ALWAYS YOU FIRST**

Description of Charge/ Feature	Standard Charges	Silver	Gold	Platinum
Average Monthly Balance Requirement	-	Rs. 10,000	Rs. 50,000	Rs. 2,00,000
Charges for Non-maintenance of required balance	-	Rs. 1000	Rs. 1000 + Std charges applicable	AMB: 50K- 2 Lakh - Rs. 1000; AMB: < 50K - Rs. 1000 + Std charges applicable
Cash Deposit Free Limit (Home Branch)	-	10 times Current month AMB (Max - Rs. 10 Lacs p.m.)	12 times Current month AMB	15 times Current month AMB
Cash Deposit Free Limit (Non-Home Branch)	-			
Cash Deposit Free Limit (ATM)	-			
Cash Deposit Charges beyond Free limit	Rs. 3 per Rs. 1000 Min.50	Std Charge	Std Charge	Std Charge
Cash Withdrawal	-	FREE	FREE	FREE
Cheque Book Issuance	Free upto 25 cheque leaves p.m. thereafter Rs.2 per leaf	Std Charge	FREE	FREE
Cheque Return charges	Issued: Up to 2nd: Rs. 500 per chq 3rd onwards: Rs. 750 per chq Deposited: Rs. 200 per chq	Std Charge	FREE	FREE
ECS/ NACH Return	Upto 3 returns : Rs. 350 per instance 4th return onward : Rs. 750 per instance	Std Charge	FREE	FREE

## Debit card & ATM charges

Debit Card Type	-	VISA Platinum	VISA Platinum	VISA Signature
Debit Card Issuance	-	FREE (Opt for VISA Signature at Rs. 500)	FREE (Opt for VISA Signature at Rs. 500)	FREE (Opt for VISA Platinum for FREE)
Debit Card Annual	-	VISA Platinum: FREE VISA Signature: Rs. 500	VISA Platinum: FREE VISA Signature: Rs. 500	VISA Signature: FREE VISA Platinum: FREE
Debit Card Replacement	Rs. 200	Std Charge	FREE	FREE
No. of ATM transactions - Own Network	-	FREE	FREE	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	Std Charge	FREE	FREE
International ATM / POS transaction	Cash withdrawal : Rs. 125 Balance enquiry: Rs. 25	Std Charge	FREE	FREE
International Transaction Mark-up	Cross Currency Markup : 3.5%	Std Charge	FREE	FREE

Description of Charge/ Feature	Standard Charges	Silver	Gold	Platinum
Decline Charge for Insufficient balance at ATM	Rs 25 per txn	Std Charge	FREE	FREE
PIN Generation (Physical)	Rs. 40	Std Charge	FREE	FREE

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

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

Other Services				
Account Statement Physical (Branch)	Rs. 100 per statement	Std Charge	FREE	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	Std Charge	FREE	FREE
SMS/ Email alerts	-	FREE	FREE	FREE
Standing instructions	SI Setup - NIL; SI Reject (Monthly) - Up to 3 returns : Rs. 250 per instance 4th return onward : Rs. 750 per instance	Std Charge	FREE	FREE
Bill payment - Netbanking	-	FREE	FREE	FREE
Banker's Verification (Photo/ Signature/ Address)	Rs. 100 per request	Std Charge	FREE	FREE

Description of Charge/ Feature	Standard Charges	Silver	Gold	Platinum
Balance Confirmation Certificate	Rs. 100	Std Charge	FREE	FREE
Record Retrieval	Rs. 80 per record	Std Charge	FREE	FREE
Interest Certificate at Branch	Rs. 100	Std Charge	FREE	FREE
Balance Enquiry (Branch)	-	FREE	FREE	FREE
Mandate Registration Charges	Rs. 40	Std Charge	FREE	FREE
Duplicate Passbook Issuance	-	FREE	FREE	FREE
Any deliverable returned by courier due to negative reasons (No such consignee/ consignee shifted and non-existent address)	Rs. 50 per instance	Std Charge	FREE	FREE

#### Charges for Smaller Denomination (Cash Deposit)

Denomination	Charges
Re. 1, Rs. 2, Rs. 5 coins	10% of the total amount deposited
Rs.10, Rs.20 coins & Rs.10, Rs.20 Notes	5% of the total amount deposited
Rs.50 notes	2% of the total amount deposited

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.