

SCHEDULE OF CHARGES

Description of Charge/ Feature	Silver Plus
Average Monthly Balance Requirement	Rs. 25000
Charges for Non-maintenance of required balance	Rs. 1000
Cash Deposit Free Limit (Home Branch)	10 times Current month AMB (Max - Rs. 50 Lacs p.m.)
Cash Deposit Free Limit (Non-Home Branch)	
Cash Deposit Free Limit (ATM)	
Cash Deposit Charges beyond Free limit	Rs. 3 per Rs. 1000 Min. Rs. 50
Cash Withdrawal	FREE
Cheque Book Issuance	If AMB is maintained : Free upto 100 cheque leaves p.m. If AMB is not maintained : Free upto 25 cheque leaves p.m. Charges beyond free limit : Rs. 2 per leaf
Cheque Return charges	Issued: Up to 2nd: Rs. 500 per chq 3rd onwards: Rs. 750 per chq Deposited: Rs. 200 per chq
ECS/ NACH Return	Upto 3 returns : Rs. 350 per instance 4th return onward : Rs. 750 per instance

Debit Card & ATM Charges	
Debit Card Type	VISA Platinum
Debit Card Issuance	FREE
Debit Card Annual	FREE
Debit Card Replacement	Rs. 200
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
International ATM / POS transaction	Cash withdrawal : Rs. 125 Balance enquiry: Rs. 25
International Transaction Mark-up	3.50%
Decline Charge for Insufficient balance at ATM	Rs. 25 per txn
PIN Generation (Physical)	Rs. 40

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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
DD Issuance	Rs. 100 per issuance
DD- Cancellations/revalidation	Rs. 50 per instance
Stop payment charges	Per Instrument : Rs.100, Per Series: Rs. 200
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
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
SMS/ Email alerts	FREE
Standing instructions	SI Setup - NIL; SI Reject (Monthly)- Up to 3 returns : Rs. 250 per instance 4th return onwards: Rs. 750 per instance
Bill payment - Netbanking	FREE
Banker's Verification (Photo/ Signature/ Address)	Rs. 100 per request
Balance Confirmation Certificate	Rs. 100
Record Retrieval	Rs. 80 per record
Interest Certificate at Branch	Rs. 100
Balance Enquiry (Branch)	FREE
Mandate Registration Charges	Rs. 40
Duplicate Passbook Issuance	FREE
Any deliverable returned by courier due to negative reasons (No such consignee/consignee shifted and non-existent address)	Rs. 50 per instance

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.