

Current Account

All charges exclusive of service tax

Parameter	Current Account	
	Current Account - General	Current Account Plus
Account opening charges	Nil	Nil
Minimum Balance (Period) - AQB	Rural - Rs. 2500 Urban & Semi-Urban - Rs. 5000	Rural - Rs. 5000 Urban & Semi-Urban - Rs. 10000
Non Maintenance Charges	Rs. 250 per qtr.	Rs. 500 per qtr.
Cheque Leaves (Free per month / charges beyond free limits)	Multicity free 25 per qtr & Rs. 2/- thereafter	Multicity free 50 per qtr & Rs. 2/- thereafter
Cash Deposit or handling charges (Free per month / charges beyond free limits)	Rs. 3 lacs cash deposit; thereafter Rs. 2.5/- per '000	Rs. 5 lacs cash deposit; thereafter Rs. 2.5/- per '000
#Cash Withdrawal at branch (Free per month / charges beyond free limits)	Account holder - NIL; Prior intimation required for Non-home branch for amt. >1L; Third party bearer - Non-home branch - maximum Rs. 15k	Account holder - NIL; Prior intimation required for Non-home branch for amt. >1L; Third party bearer - Non-home branch - maximum Rs. 50k
DD (Free per month / charges beyond free limits)	2 free p.m. thereafter Rs. 50/- a piece	5 free p.m. thereafter Rs. 50/- a piece
Doorstep Banking	Free & as per branch policy on schedule of visits	Free & as per branch policy on schedule of visits
Outstation Cheque collection charges	upto Rs. 5000: Rs. 25/- Rs. 5001 to Rs. 10000/-: Rs. 50/- Rs. 10001 to Rs. 1lac: Rs. 100/- above Rs. 1lac: Rs. 200/-	upto Rs. 5000: Rs. 25/- Rs. 5001 to Rs. 10000/-: Rs. 50/- Rs. 10001 to Rs. 1lac: Rs. 100/- above Rs. 1lac: Rs. 200/-
Inward cheque return charges	Rs 150/- per cheque	Rs 150/- per cheque
Outward cheque return charge	Rs 50/- per cheque	Rs 50/- per cheque
Stop payment charges	Rs 50 per cheque & series Rs 100	Rs 50 per cheque & series Rs 100
DD/PO cancellation, revalidation, duplicate issue	Rs 50/- per instance	Rs 50/- per instance
NEFT (Inward)	Nil	Nil
RTGS (Inward)	Nil	Nil
IMPS (Inward)	Nil	Nil
NEFT (Outward)	2 txn free* Up to Rs 10K: Rs 2.50; Rs 10K - <1L: Rs 5; Rs 1L - <2L: Rs 15; >= Rs 2L: Rs.25 (per txn)	5 txn free* Up to Rs 10K: Rs 2.50; Rs 10K - <1L: Rs 5; Rs 1L - <2L: Rs 15; >= Rs 2L: Rs.25 (per txn)
RTGS (Outward)	2 txn free* Rs 2L - <5L: Rs 25 >=Rs 5L: Rs 50 (per txn)	5 txn free* Rs 2L - <5L: Rs 25 >=Rs 5L: Rs 50 (per txn)
IMPS (Outward)	2 txn free* Up to Rs 1L: Rs 5 Rs 1L - <2L: Rs 15	5 txn free* Up to Rs 1L: Rs 5 Rs 1L - <2L: Rs 15
Auto/ Reverse Sweep Facility	NA	NA
Deposits breakage in units of (Sweep in)?	NA	NA
Deposits breakage in units of (Reverse Sweep in)?	NA	NA
Debit Card Issuance Charges	Free	Free
Debit Card Annual Charges	Nil	Nil
Debit Card ATM Limit per day	Rs. 25,000	Rs. 50,000
Debit Card POS Limit per day	Rs. 50,000	Rs. 100,000
# Free ATM Txns at own ATMs	5	Unlimited
# Free ATM Txns at other ATMs	5	5
Charges post free limits for cash withdrawal at Own ATM / Other ATM	Rs. 20 per txn	Rs. 20 per txn
Charges post free limits for Non Financial txns at Own ATM / Other ATM	Rs. 10 per txn	Rs. 10 per txn
Debit Card Txn Charges - International	NA	NA
Cross Currency Mark Up	NA for Rupay card	NA for Rupay card
Account Closure Charges	Nil	Nil
SMS Alerts	15/- p.m. with day end balance	Free
Passbook Issuance	NA	NA
Standing instructions	Available	Available
Free Statement by Post	1 free statement per month	1 free statement per month