

Current Account

All charges exclusive of service tax

Parameter	Current Account	
Variant	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

Saving Account

All charges exclusive of service tax

Parameter	Savings Account		
	BSBDA	BSBDA (Small accounts)	Regular
Account opening charges	Nil	Nil	Nil
Minimum Balance (Period) - AQB	Nil	Nil	Rural - Rs. 500 Semi-Urban - Rs. 1000 Metro/ Urban -Rs. 2000
Maximum Balance	NA	Rs. 50,000 at any point of time	NA
Non Maintenance Charges	NA	NA	Rs. 150 p.q.
Rate of Interest (p.a.)	6.0%	6.0%	6.0%
AQB>1 lakh, Rate of Interest	25 bps above normal rate	Not permitted as per RBI regulations	25 bps above normal rate
Interest Compounding(quarterly/half-yearly/ annual)	Quarterly	Quarterly	Quarterly
Cheque Leaves (Free per month / charges beyond free limits)	NA	NA	10 free per qtr; Rs 2 per cheque leaf thereafter
#Cash Deposit (Free per month / charges beyond free limits)	Unlimited	Unlimited	Rs. 5lac at home-branch; Rs. 2 lac at Non-home branch; thereafter Rs. 2.5 per '000
#Cash Withdrawal at branch (Free per month)	4 free withdrawals	4 free withdrawals	Account holder - NIL; Prior intimation required for Non-home branch for amt. >1L Third party bearer - Non-home branch - maximum Rs. 15k
DD (Free per month (home+others) / charges beyond free limits) through branch	Rs 3/- per '000; minimum Rs 30/-; maximum Rs 1500	Rs 3/- per '000; minimum Rs 30/-; maximum Rs 1500	Rs 3/- per '000; minimum Rs 30/-; maximum Rs 1500
Doorstep Banking*	4 free withdrawals; Unlimited deposits (as per branch policy on schedule of visits)	4 free withdrawals; Unlimited deposits (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/-	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	Rs. 150/- per cheque
Outward cheque return charge	Rs. 50/- per cheque	Rs. 50/- per cheque	Rs. 50/- per cheque
Stop payment charges	Rs. 50/cheque & series Rs. 100	Rs. 50/cheque & series Rs. 100	Rs. 50/cheque & series Rs. 100
DD/PO cancellation, revalidation, duplicate issue	Rs. 50/- per instance	Rs. 50/- per instance	Rs. 50/- per instance
NEFT (Inward)	Nil	Nil	Nil
RTGS (Inward)	Nil	Nil	Nil
IMPS (Inward)	Nil	Nil	Nil
NEFT (Outward)*	Up to Rs 10K: Rs 2.50; Rs 10K - <1L: Rs 5; Rs 1L - <2L: Rs 15; >= Rs 2L: Rs.25 (per txn)	Up to Rs 10K: Rs 2.50; Rs 10K - <1L: Rs 5; Rs 1L - <2L: Rs 15; >= Rs 2L: Rs.25 (per txn)	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)*	Rs 2L - <5L: Rs 25 >=Rs 5L: Rs 50 (per txn)	Rs 2L - <5L: Rs 25 >=Rs 5L: Rs 50 (per txn)	Rs 2L - <5L: Rs 25 >=Rs 5L: Rs 50 (per txn)
IMPS (Outward)*	Up to Rs 1L: Rs 5 Rs 1L - <2L: Rs 15	Up to Rs 1L: Rs 5 Rs 1L - <2L: Rs 15	Up to Rs 1L: Rs 5 Rs 1L - <2L: Rs 15
Auto/ Reverse Sweep Facility	NA	NA	NA
Deposits breakage in units of (Sweep in)?	NA	NA	NA
Deposits breakage in units of (Reverse Sweep in)?	NA	NA	NA
Debit Card Issuance Charges	Nil	Nil	Nil & personalised 150/-
Debit Card Annual Charges	Nil	Nil	Nil
Debit Card ATM Limit per day	Rs. 10,000	Rs. 10,000	Rs. 15,000
Debit Card POS Limit per day	Rs. 10,000	Rs. 10,000	Rs. 15,000
# Free ATM Txns at own ATMs*	4**	4**	5
# Free ATM Txns at other ATMs*	4**	4**	5
Charges post free limits for cash withdrawal at Own ATM / Other ATM	Rs. 20 per txn	not allowed	Rs. 20 per txn
Charges post free limits for Non Financial txns at Own ATM / Other ATM	Rs. 10 per txn	not allowed	Rs. 10 per txn
Debit Card Txn Charges - International	NA	NA	NA
Cross Currency Mark Up	NA for Rupay card	NA for Rupay card	NA for Rupay card
Account Closure Charges	Nil	Nil	Nil
Passbook Issuance	Free passbook	Free passbook	Free passbook
Standing Instructions*	No charges interbank	No charges interbank	No charges interbank
SMS Alerts	Free (optional)	Free (optional)	Free
Free Statement by Post	NA	NA	If no pass book issued, Rs. 25 per statement; e-statement free

<i>All charges exclusive of service tax</i>		
Parameter	Savings Account	
Variant	Premium	Salary
Account opening charges	Nil	Nil
Minimum Balance (Period) - AQB	Rs. 25,000	Nil
Maximum Balance	NA	NA
Non Maintenance Charges	Rs. 150 p.q.; After 2 quarters of non-maintenance, auto downgrade to regular	Auto scheme conversion to regular if no salary credited for 3 months
Rate of Interest (p.a.)	6.0%	6.0%
AQB>1 lakh, Rate of Interest	25 bps above normal rate	25 bps above normal rate
Interest Compounding(quarterly/half-yearly/ annual)	Quarterly	Quarterly
Cheque Leaves (Free per month / charges beyond free limits)	20 free per qtr; Rs 2 per cheque leaf thereafter	10 free per qtr; Rs 2 per cheque leaf thereafter
#Cash Deposit (Free per month / charges beyond free limits)	Unlimited	Rs. 5lac at home-branch; Rs. 2 lac at Non-home branch; thereafter Rs. 2.5 per '000
#Cash Withdrawal at branch (Free per month)	Account holder - NIL; Prior intimation required for Non-home branch for amt. >1L Third party bearer - Non-home branch - maximum Rs. 50k	Account holder - NIL; Prior intimation required for Non-home branch for amt. >1L Third party bearer - Non-home branch - maximum Rs. 15k
DD (Free per month (home+others) / charges beyond free limits) through branch	5 free DDs per month; Post that Rs 3/- per '000 Min Rs 30/-Max Rs 1500	3 free DDs per month; Post that Rs 3/- per '000 Min Rs 30/-Max Rs 1500
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/cheque & series Rs. 100	Rs. 50/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)*	1st 2 txns free per month**** Up to Rs 10K: Rs 2.50; Rs 10K - <1L: Rs 5; Rs 1L - <2L: Rs 15; >= Rs 2L: Rs.25 (per txn)	1st 2 txns free per month**** 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)*	1st 2 txns free per month**** Rs 2L - <5L: Rs 25 >=Rs 5L: Rs 50 (per txn)	1st 2 txns free per month**** Rs 2L - <5L: Rs 25 >=Rs 5L: Rs 50 (per txn)
IMPS (Outward)*	1st 2 txns free per month**** Up to Rs 1L: Rs 5 Rs 1L - <2L: Rs 15	1st 2 txns free per month**** 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	Nil & personalised 150/-	Nil & personalised 150/-
Debit Card Annual Charges	Nil	Nil
Debit Card ATM Limit per day	Rs. 50,000	Rs. 15,000
Debit Card POS Limit per day	Rs. 75,000	Rs. 15,000
# Free ATM Txns at own ATMs*	Unlimited	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
Passbook Issuance	Free passbook	Free passbook
Standing Instructions*	No charges interbank	No charges interbank
SMS Alerts	Free	Free
Free Statement by Post	If no pass book issued, Rs. 25 per statement; e-statement free	If no pass book issued, Rs. 25 per statement; e-statement free

* Limit of 4 withdrawals txns for BSBDA and BSBDA Small Accounts is inclusive of all channels and modes i.e. ATMs, branch, NEFT, RTGS etc.

** The limit of 5 free ATM transactions is inclusive of the 4 withdrawal txns and covers non-financial txns as well.

*** 2 free txns to be provided to Premium/ Salary A/C holders across NEFT, RTGS and IMPS together.