North East Small Finance Bank
Your Doorstep Banker
A Scheduled Commercial Bank

| Variant | GST Applicability | BSBDA | BSBDA (Small accounts) | Regular | Premium | TASC | Salary | GoS | SHG | SB staff | Children | Senior Citizen |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Product Code | | 2501 | 2521 | 2504 | 2506 | 2508 | 2517 | 2507 | 2509 | 2520 | 2510 | 2011 |
| Account opening charges | YES | Nil | Nil | Nil | Nil | Nil | Nil | Nil | Nil | Nil | Nil | Nil |
| Minimum Balance (Period) - AQB | YES | Nil | Nil | Rural - Rs. 500<br>Semi-Urban - Rs. 1000<br>Metro/ Urban -Rs. 2000 or TRV* of Rural - Rs. 5,000<br>Semi-Urban - Rs. 10,000<br>Metro/ Urban -Rs. 20,000 | Rs. 10,000 or TRV* of Rs.1,00,000 | Rs. 1,00,000 or TRV* of Rs.10,00,000 | Nil | Nil | Nil | Nil | Nil | Rs.2,000 or TRV* Rs.20,000 |
| Maximum Balance | YES | NA | Rs. 50,000 at any point of time | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Non Maintenance Charges | YES | NA | NA | 5% of shortfall or 100 whichever is lower | 5% shortfall or 200 whichever is lower | 5% shortfall or 500 whichever is lower | Nil | Nil | Nil | Nil | Nil | 5% of shortfall or 100 whichever is lower |
| Rate of Interest (p.a.) | NA | As per website | As per website | As per website | As per website | As per website | As per website | As per website | As per website | As per website | As per website | As per website |
| AQB>10 lakh, Rate of Interest | NA | As per Slab | Not permitted as per RBI regulations | As per Slab | As per Slab | As per Slab | As per Slab | | | | | |
| Interest Compounding(quarterly/ half-yearly/ annual) | NA | Daily | Daily | Daily | Daily | Daily | Daily | Daily | Daily | Daily | Daily | Daily |
| Cheque Leaves (Free per month / charges beyond free limits | YES | NA | NA | 25 free per year;<br>Rs 2 per cheque leaf thereafter + GST | 50 free per year;<br>Rs 2 per cheque leaf thereafter + GST | Nil | 25 free per year;<br>Rs 2 per cheque leaf thereafter | 500 free per qtr;<br>Rs 2 per cheque leaf thereafter | 50 free per qtr;<br>Rs 2 per cheque leaf thereafter | Free | NA | 50 free half yearly; Rs 2 per cheque leaf there after |
| #Cash Deposit (Free per month / charges beyond free limits) | YES | Unlimited | Unlimited | Rs. 5lac at home-branch;<br>Rs. 2 lac at Non-home branch;<br>thereafter Rs. 2.5 per '000 | Unlimited | Unlimited | Rs. 5lac at home-branch;<br>Rs. 2 lac at Non-home branch;<br>thereafter Rs. 2.5 per '000 | Unlimited | Rs. 5lac at home-branch;<br>Rs. 2 lac at Non-home branch;<br>thereafter Rs. 2.5 per '000 | 0 | Rs 20000/- per month at Home Branch.<br>Rs 10000/- for non home branch | Umlimited at Home Branch.<br>Rs 2 lac at Non home branch |
| #Cash Withdrawal at branch (Free per month) | YES | 4 free withdrawals | 4 free withdrawals | Account holder - NIL;<br>Prior intimation required for Non-home branch for amt. >1L<br>Third party bearer - Non-home branch - maximum Rs. 15k | Account holder - NIL;<br>Prior intimation required for Non-home branch for amt. >1L<br>Third party bearer - Non-home branch - maximum Rs. 50k | Account holder - NIL;<br>Prior intimation required for Non-home branch for amt. >1L<br>Third party bearer - Non-home branch - maximum Rs. 50k | Account holder - NIL;<br>Prior intimation required for Non-home branch for amt. >1L<br>Third party bearer - Non-home branch - maximum Rs 15k | Account holder - NIL;<br>Prior intimation required for Non-home branch for amt. >1L<br>Third party bearer - Non-home branch - maximum Rs. 50k | Account holder - NIL;<br>Prior intimation required for Non-home branch for amt. >1L<br>Third party bearer - Non-home branch - maximum Rs. 15k | 0 | NA | Account holder - NIL;<br>Prior intimation required for Non-home branch for amt. >1L<br>Third party bearer - Non-home branch - maximum Rs. 50k |
| DD (Free per month (home+others) / charges beyond free limits) through branch | YES | 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 | 5 free DDs per month;<br>Post that Rs 3/- per '000<br>Min Rs 30/-Max Rs 1500 | Free | 3 free DDs per month;<br>Post that Rs 3/- per '000 Min Rs 30/-Max Rs 1500 | 5 free DDs per month;<br>Post that Rs 3/- per '000<br>Min Rs 30/-Max Rs 1500 | Rs 3/- per '000; minimum Rs 30/-; maximum Rs 1500 | | 2 DD free per month.<br>Post that Rs 3/- per 000<br>Min Rs 30/-, Max Rs 1500/- | 2 DD free per month.<br>Post that Rs 3/- per 1000<br>Min Rs 30/-, Max Rs 1500/- |
| Doorstep Banking* | YES | 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 | Free & as per branch policy on schedule of visits | Free & as per branch policy on schedule of visits | Free & as per branch policy on schedule of visits | Free & as per branch policy on schedule of visits | Free & as per branch policy on schedule of visits | NA | NA | Once a month<br>Thereafter 100 per visit |
| Outstation Cheque collection charges | YES | upto Rs. 5000: Rs. 25/-<br>Rs. 5001 to Rs. 10000/- : Rs. 50/-<br>Rs. 10001 to Rs. 1lac: Rs. 100/-, above Rs. 1lac: Rs.200/- | upto Rs. 5000: Rs. 25/-<br>Rs. 5001 to Rs. 10000/- : Rs. 50/-<br>Rs. 10001 to Rs. 1lac: Rs. 100/-, above Rs. 1lac: Rs.200/- | upto Rs. 5000: Rs. 25/-<br>Rs. 5001 to Rs. 10000/- : Rs. 50/-<br>Rs. 10001 to Rs. 1lac: Rs. 100/-, above Rs. 1lac: Rs.200/- | upto Rs. 5000: Rs. 25/-<br>Rs. 5001 to Rs. 10000/- : Rs. 50/-<br>Rs. 10001 to Rs. 1lac: Rs. 100/-, above Rs. 1lac: Rs.200/- | Free upto 5 per month<br>upto Rs. 5000: Rs. 25/-<br>Rs. 5001 to Rs. 10000/- : Rs. 50/-<br>Rs. 10001 to Rs. 1lac: Rs. 100/-, above Rs. 1lac: Rs.200/- | upto Rs. 5000: Rs. 25/-<br>Rs. 5001 to Rs. 10000/- : Rs. 50/-<br>Rs. 10001 to Rs. 1lac: Rs. 100/-, above Rs. 1lac: Rs.200/- | upto Rs. 5000: Rs. 25/-<br>Rs. 5001 to Rs. 10000/- : Rs. 50/-<br>Rs. 10001 to Rs. 1lac: Rs. 100/-, above Rs. 1lac: Rs.200/- | upto Rs. 5000: Rs. 25/-<br>Rs. 5001 to Rs. 10000/- : Rs. 50/-<br>Rs. 10001 to Rs. 1lac: Rs. 100/-, above Rs. 1lac: Rs.200/- | upto Rs. 5000: Rs. 25/-<br>Rs. 5001 to Rs. 10000/- : Rs. 50/-<br>Rs. 10001 to Rs. 1lac: Rs. 100/-, above Rs. 1lac: Rs.200/- | upto Rs. 5000: Rs. 25/-<br>Rs. 5001 to Rs. 10000/- : Rs. 50/-<br>Rs. 10001 to Rs. 1lac: Rs. 100/-, above Rs. 1lac: Rs.200/- | upto Rs. 5000: Rs. 25/-<br>Rs. 5001 to Rs. 10000/- : Rs. 50/-<br>Rs. 10001 to Rs. 1lac: Rs. 100/-, above Rs. 1lac: Rs.200/- |
| Inward cheque return charges | YES | Rs. 150/- per cheque | Rs. 150/- per cheque | Rs. 150/- per cheque | Rs. 150/- per cheque | Nil | Rs. 150/- per cheque | Rs. 150/- per cheque | Rs. 150/- per cheque | Rs. 150/- per cheque | NA | Rs. 150/- per cheque |
| Outward cheque return charge | YES | [ | Rs. 50/- per cheque | Rs. 50/- per cheque | Rs. 100/- per cheque | Nil | Rs. 50/- per cheque | Rs. 100/- per cheque | Rs. 50/- per cheque | Rs. 50/- per cheque | Rs. 50/- per cheque | Rs. 50/- per cheque |

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| Variant | GST Applicability | BSBDA | BSBDA (Small accounts) | Regular | Premium | TASC | Salary | GoS | SHG | SB staff | Children | Senior Citizen |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Product Code | | 2501 | 2521 | 2504 | 2506 | 2508 | 2517 | 2507 | 2509 | 2520 | 2510 | 2011 |
| Stop payment charges | YES | NIL | NIL | Rs. 20/cheque & series Rs. 100 | Rs. 20/cheque & series Rs. 100 | Nil | NIL | Rs. 20/cheque & series Rs. 100 | Rs. 20/cheque & series Rs. 100 | NIL | NA | Rs. 20/cheque & series Rs. 101 |
| DD/PO cancellation, revalidation, duplicate issue | YES | Rs. 50/- per instance | Rs. 50/- per instance | Rs. 50/- per instance | Rs. 50/- per instance | Nil | Rs. 50/- per instance | Rs. 50/- per instance | Rs. 50/- per instance | Rs. 50/- per instance | Rs. 50/- per instance | Rs. 50/- per instance |
| NEFT (Inward) | NA | Nil | Nil | Nil | Nil | Nil | Nil | Nil | Nil | Nil | Nil | Nil |
| RTGS (Inward) | NA | Nil | Nil | Nil | Nil | Nil | Nil | Nil | Nil | Nil | Nil | Nil |
| IMPS (Inward) | NA | Nil | Nil | Nil | Nil | Nil | Nil | Nil | Nil | Nil | Nil | Nil |
| NEFT (Outward)*, free for online, chargeable for branch banking | YES | Up to Rs 10K: Rs 2.50;<br>Rs 10K - <1L: Rs 5;<br>Rs 1L - <2L: Rs 15;<br>>= Rs 2L: Rs.25 (per txn) | Up to Rs 10K: Rs 2.50;<br>Rs 10K - <1L: Rs 5;<br>Rs 1L - <2L: Rs 15;<br>>= Rs 2L: Rs.25 (per txn) | Up to Rs 10K: Rs 2.50;<br>Rs 10K - <1L: Rs 5;<br>Rs 1L - <2L: Rs 15;<br>>= Rs 2L: Rs.25 (per txn) | NA | Nil | 1st 2 txns free per month***<br>Up to Rs 10K: Rs 2.50;<br>Rs 10K - <1L: Rs 5;<br>Rs 1L - <2L: Rs 15;<br>>= Rs 2L: Rs.25 (per txn) | NA | Up to Rs 10K: Rs 2.50;<br>Rs 10K - <1L: Rs 5;<br>Rs 1L - <2L: Rs 15;<br>>= Rs 2L: Rs.25 (per txn) | 1st 2 txns free per month***<br>Up to Rs 10K: Rs 2.50;<br>Rs 10K - <1L: Rs 5;<br>Rs 1L - <2L: Rs 15;<br>>= Rs 2L: Rs.25 (per txn) | Nil | Nil |
| RTGS (Outward)* free for online, chargeable for branch banking | YES | Rs 2L - <5L: Rs 25<br>>=Rs 5L: Rs 50 (per txn) | Rs 2L - <5L: Rs 25<br>>=Rs 5L: Rs 50 (per txn) | Up to Rs 10K: Rs 2.50;<br>Rs 10K - <1L: Rs 5;<br>Rs 1L - <2L: Rs 15;<br>>= Rs 2L: Rs.25 (per txn) | NA | Nil | 1st 2 txns free per month***<br>Rs 2L - <5L: Rs 25<br>>=Rs 5L: Rs 50 (per txn) | NA | Up to Rs 10K: Rs 2.50;<br>Rs 10K - <1L: Rs 5;<br>Rs 1L - <2L: Rs 15;<br>>= Rs 2L: Rs.25 (per txn) | 1st 2 txns free per month***<br>Rs 2L - <5L: Rs 25<br>>=Rs 5L: Rs 50 (per txn) | Nil | Nil |
| IMPS (Outward)* | YES | Up to Rs 1L: Rs 5<br>Rs 1L - <2L: Rs 15 | Up to Rs 1L: Rs 5<br>Rs 1L - <2L: Rs 15 | Up to Rs 1L: Rs 5<br>Rs 1L - <2L: Rs 15 | 1st 2 txns free per month***<br>Up to Rs 1L: Rs 5<br>Rs 1L - <2L: Rs 15 | 2 txns free per month***<br>Up to Rs 1L: Rs 5<br>Rs 1L - <2L: Rs 15 | 1st 2 txns free per month***<br>Up to Rs 1L: Rs 5<br>Rs 1L - <2L: Rs 15 | 1st 2 txns free per month***<br>Up to Rs 1L: Rs 5<br>Rs 1L - <2L: Rs 15 | Up to Rs 1L: Rs 5<br>Rs 1L - <2L: Rs 15 | 1st 2 txns free per month***<br>Up to Rs 1L: Rs 5<br>Rs 1L - <2L: Rs 15 | 2 txns free per month***<br>Up to Rs 1L: Rs 5<br>Rs 1L - <2L: Rs 15 | 2 txns free per month***<br>Up to Rs 1L: Rs 5<br>Rs 1L - <2L: Rs 15 |
| Auto/ Reverse Sweep Facility | NA | NA | NA | NA | na | NA | NA | NA | NA | na | NA | NA |
| Deposits breakage in units of (Sweep in)? | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Deposits breakage in units of (Reverse Sweep in)? | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Debit Card Annual Charges | YES | Nil | NA | 200 | 200 | 200 | 200 | NA | 200 | NIL | NA | 200 |
| Debit Card ATM Limit per day | NA | Rs. 10,000 | Rs. 10,000 | Rs. 15,000 | Rs. 50,000 | NA | Rs. 15,000 | Rs. 50,000 | Rs. 15,000 | Rs. 15,000 | Rs 2000/- per day, Month 20,000/- | Rs 20000/- |
| Debit Card POS Limit per day | NA | Rs. 10,000 | Rs. 10,000 | Rs. 15,000 | Rs. 75,000 | NA | Rs. 15,000 | Rs. 75,000 | Rs. 15,000 | Rs. 15,000 | Rs 10000/- per day | Rs 50000/- |
| # Free ATM Txns at own ATMs* | NA | 5** | 5** | 5 | Unlimited | NA | Unlimited | Unlimited | 5 | Unlimited | Unlimited | Unlimited |
| # Free ATM Txns at other ATMs* | NA | 5** | 5** | 5 | 5 | NA | 5 | 5 | 5 | 5 | 5 | 5 |
| Charges post free limits for cash withdrawal at Own ATM / Other ATM | YES | Rs. 21 per txn | Rs. 21 per txn | Rs. 21 per txn | Rs. 21 per txn | NA | Rs. 21 per txn | Rs. 21 per txn | Rs. 21 per txn | Rs. 21 per txn | Rs. 20 per txn | Rs. 20 per txn |
| Charges post free limits for Non Financial tnxs at Own ATM / Other ATM | YES | Rs. 21 per txn | Rs. 21 per txn | Rs. 21 per txn | Rs. 21 per txn | NA | Rs. 21 per txn | Rs. 21 per txn | Rs. 21 per txn | Rs. 21 per txn | Rs. 10 per txn | Rs. 10 per txn |
| Debit Card Txn Charges - International Cross Currency Mark Up | YES | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Account Closure Charges | NA | NA for Rupay card | NA for Rupay card | NA for Rupay card | NA for rupay card | NA | NA for rupay card | NA for rupay card | NA for Rupay card | NA for rupay card | NA for rupay card | NA for rupay card |
| Passbook Issuance | YES | Nil | Nil | Nil | Nil | Nil | Nil | Nil | Nil | Nil | Rs 500/- if closed with 1 year | Rs 500/- if closed with 1 year |
| Standing Instructions* | YES | Free passbook | Free passbook | Free passbook | Free passbook | Yes (on demand) | Free passbook | Free passbook | Free passbook | Free passbook | Free passbook | Free passbook |
| | NA | No charges interbank | No charges interbank | No charges interbank | No charges interbank | No charges interbank | No charges interbank | No charges interbank | No charges interbank | No charges interbank | No charges interbank | No charges interbank |
| SMS Alerts | YES | 25 paisa per SMS, max Rs. 10 per quarter | 25 paisa per SMS, max Rs. 10 per quarter | 25 paisa per SMS, max Rs. 10 per quarter | 25 paisa per SMS, max Rs. 10 per quarter | 25 paisa per SMS, max Rs. 10 per quarter | 25 paisa per SMS, max Rs. 10 per quarter | 25 paisa per SMS, max Rs. 10 per quarter | 25 paisa per SMS, max Rs. 10 per quarter | 25 paisa per SMS, max Rs. 10 per quarter | 25 paisa per SMS, max Rs. 10 per quarter | 25 paisa per SMS, max Rs. 10 per quarter |

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| Variant | GST Applicability | BSBDA | BSBDA (Small accounts) | Regular | Premium | TASC | Salary | GoS | SHG | SB staff | Children | Senior Citizen |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Product Code | | 2501 | 2521 | 2504 | 2506 | 2508 | 2517 | 2507 | 2509 | 2520 | 2510 | 2011 |
| Free Statement by Post | YES | NA | NA | If no pass book issued, Rs. 25 per statement; e-statement free | If no pass book issued, Rs. 25 per statement; e-statement free | Yes, if no pass book issued | If no pass book issued, Rs. 25 per statement; e-statement free | If no pass book issued, Rs. 25 per statement; e-statement free | If no pass book issued, Rs. 25 per statement; e-statement free | NA | If no pass book issued, Rs. 25 per statement; e-statement free | If no pass book issued, Rs. 25 per statement; e-statement free |
| Duplicate Statement | YES | NA | NA | Rs 25 per statement | Rs 25 per statement | Nil | Nil | Rs 25 per statement | Rs 25 per statement | NA | Rs 25 per statement | Rs 25 per statement |
| Standing Instructions Reject | | 100 | 100 | 100 | 100 | 100 | 100 | 4 | 100 | 100 | NA | 100 |
| Account Closure < 1 year | | NA | NA | 300 | 300 | 300 | 300 | 300 | 300 | 0 | 100 | 300 |
| Debit Card Reissuance | | NA | NA | 200 | NA | 200 | 200 | NA | 200 | NIL | NA | 200 |
| Debit Card Issuance Charges (Regular Normal) | | NA | NA | 200 | NA | 200 | 200 | NA | 200 | NIL | NA | 200 |
| Debit Card Issuance Charges (Regular Personalised) | | NA | NA | 300 | 300 | 300 | 300 | NA | 300 | NIL | NA | 300 |
| Debit Card Issuance Charges (Premium Personalised) | | NA | NA | NA | 300 | NA | NA | NA | NA | NIL | NA | 300 |

** 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.*

**TRV- (Total Relationship Value) Requirement = Total Balance of SA + FD + RD*

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

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| Parameter | | Current Account | | | |
|---|---|---|---|---|---|
| Variant | | Current Account - General | Current Account Plus | Current Account gos/psu | Current Account - TASC |
| Product Code | GST Applicability | 1101 | 1102 Nil | 1105 | 1109 |
| Account opening charges | YES | Nil | Rural - Rs. 5000 | Nil | Nil |
| Minimum Balance (Period) - AQB | YES | Rural - Rs. 2500<br>Urban & Semi-Urban - Rs. 5000 | Urban & Semi-Urban - Rs. 10000 | 0 | Rural - Rs. 5000<br>Urban & Semi-Urban - Rs. 10000 |
| Non Maintenance Charges | YES | Rs. 100 per qtr. | Rs. 500 per qtr. | 0 | Rs. 100 per qtr. |
| Cheque Leaves (Free per month / charges beyond free limits | YES | Multicity free 100 per year & Rs. 2/- thereafter | Multicity free 100 per year & Rs. 2/- thereafter | Multicity free 500 per year & Rs. 2/- thereafter | Multicity free 100 per year & Rs. 2/- thereafter |
| Cash Deposit or handling charges (Free per month / charges beyond free limits | YES | Rs. 3 lacs cash deposit;<br>thereafter Rs. 2.5/- per '000 | 20x of MAB (upto max of 1cr)<br>thereafter Rs. 2.5/- per '000 | Rs. 5 lacs cash deposit;<br>thereafter Rs. 2.5/- per '000 | Rs. 5 lacs cash deposit;<br>thereafter Rs. 2.5/- per '000 |
| #Cash Withdrawal at branch (Free per month / charges beyond free limits) | YES | Account holder - NIL;<br>Prior intimation required for Non-home branch for amt. >1L;<br>Third party bearer - Non-home branch - maximum Rs. 15k | Account holder - NIL;<br>Prior intimation required for Non-home branch for amt. >1L;<br>Third party bearer - Non-home branch - maximum Rs. 50k | Account holder - NIL;<br>Prior intimation required for Non-home branch for amt. >1L;<br>Third party bearer - Non-home branch - maximum Rs. 50k | Account holder - NIL;<br>Prior intimation required for Non-home branch for amt. >1L;<br>Third party bearer - Non-home branch - maximum Rs. 50k |
| DD (Free per month / charges beyond free limits | YES | 2 free p.m. thereafter Rs. 50/- a piece | 5 free p.m. thereafter Rs. 50/- a piece | 5 free p.m. thereafter Rs. 50/- a piece | 5 free p.m. thereafter Rs. 50/- a piece |
| Doorstep Banking | YES | Free & as per branch policy on schedule of visits | Free & as per branch policy on schedule of visits | Free & as per branch policy on schedule of visits | Free & as per branch policy on schedule of visits |
| Outstation Cheque collection charges | YES | upto Rs. 5000: Rs. 25/-<br>Rs. 5001 to Rs. 10000/-: Rs. 50/-<br>Rs. 10001 to Rs. 1lac: Rs. 100/-<br>above Rs. 1lac: Rs. 200/- | upto Rs. 5000: Rs. 25/-<br>Rs. 5001 to Rs. 10000/-: Rs. 50/-<br>Rs. 10001 to Rs. 1lac: Rs. 100/-<br>above Rs. 1lac: Rs. 200/- | upto Rs. 5000: Rs. 25/-<br>Rs. 5001 to Rs. 10000/-: Rs. 50/-<br>Rs. 10001 to Rs. 1lac: Rs. 100/-<br>above Rs. 1lac: Rs. 200/- | upto Rs. 5000: Rs. 25/-<br>Rs. 5001 to Rs. 10000/-: Rs. 50/-<br>Rs. 10001 to Rs. 1lac: Rs. 100/-<br>above Rs. 1lac: Rs. 200/- |
| Inward cheque return charges Outward | YES | Rs 150/- per cheque | Rs 150/- per cheque | Rs 150/- per cheque | Rs 150/- per cheque |
| cheque return charge Stop payment | YES | Rs 50/- per cheque | Rs 50/- per cheque | Rs 50/- per cheque | Rs 50/- per cheque |
| charges | YES | Rs 50 per cheque & series Rs 100 | Rs 50 per cheque & series Rs 100 | Rs 50 per cheque & series Rs 100 | Rs 50 per cheque & series Rs 100 |
| DD/PO cancellation, revalidation, duplicate issue | YES | Rs 50/- per instance | Rs 50/- per instance | Rs 50/- per instance | Rs 50/- per instance |
| NEFT (Inward) | NA | Nil | Nil | Nil | Nil |
| RTGS (Inward) | NA | Nil | Nil | Nil | Nil |
| IMPS (Inward) | NA | Nil | Nil | Nil | Nil |
| NEFT (Outward) only for branch banking, free for online | YES | 2 txn free*<br>Up to Rs 10K: Rs 2.50;<br>Rs 10K - <1L: Rs 5;<br>Rs 1L - <2L: Rs 15;<br>>= Rs 2L: Rs.25 (per txn) | 5 txn free*<br>Up to Rs 10K: Rs 2.50;<br>Rs 10K - <1L: Rs 5;<br>Rs 1L - <2L: Rs 15;<br>>= Rs 2L: Rs.25 (per txn) | 5 txn free*<br>Up to Rs 10K: Rs 2.50;<br>Rs 10K - <1L: Rs 5;<br>Rs 1L - <2L: Rs 15;<br>>= Rs 2L: Rs.25 (per txn) | 5 txn free*<br>Up to Rs 10K: Rs 2.50;<br>Rs 10K - <1L: Rs 5;<br>Rs 1L - <2L: Rs 15;<br>>= Rs 2L: Rs.25 (per txn) |
| RTGS (Outward) only for branch banking, free for onling | YES | 2 txn free*<br>Rs 2L - <5L: Rs 25<br>>=Rs 5L: Rs 50 (per txn) | 5 txn free*<br>Rs 2L - <5L: Rs 25<br>>=Rs 5L: Rs 50 (per txn) | 5 txn free*<br>Rs 2L - <5L: Rs 25<br>>=Rs 5L: Rs 50 (per txn) | 5 txn free*<br>Rs 2L - <5L: Rs 25<br>>=Rs 5L: Rs 50 (per txn) |
| IMPS (Outward) | YES | 2 txn free*<br>Up to Rs 1L: Rs 5<br>Rs 1L - <2L: Rs 15 | 5 txn free*<br>Up to Rs 1L: Rs 5<br>Rs 1L - <2L: Rs 15 | 5 txn free*<br>Up to Rs 1L: Rs 5<br>Rs 1L - <2L: Rs 15 | 5 txn free*<br>Up to Rs 1L: Rs 5<br>Rs 1L - <2L: Rs 15 |
| Auto/ Reverse Sweep Facility | NA | NA | Yes; Above Rs. 1 lakh only | Yes; Above Rs. 1 lakh only | Yes; Above Rs. 1 lakh only |
| Deposits breakage in units of (Sweep in)? | NA | NA | Rs. 10,000 | Rs. 10,000 | Rs. 10,000 |
| Deposits breakage in units of (Reverse Sweep in)? | NA | NA | Rs. 5,000 | Rs. 5,000 | Rs. 5,000 |
| Debit Card Issuance Charges | YES | Free | Free | Free | Free |
| Debit Card Annual Charges | YES | 200 | 200 | Nil | 200 |
| Debit Card ATM Limit per day | NA | Rs. 25,000 | Rs. 50,000 | Rs. 50,000 | Rs. 50,000 |
| Debit Card POS Limit per day | NA | Rs. 50,000 | Rs. 1,00,000 | Rs. 1,00,000 | Rs. 1,00,000 |
| # Free ATM Txns at own ATMs | NA | 5 | Unlimited | Unlimited | Unlimited |
| # Free ATM Txns at other ATMs | NA | 5 | 5 | 5 | 5 |
| Charges post free limits for cash withdrawal at Own ATM / Other ATM | YES | Rs. 21 per txn | Rs. 21 per txn | Rs. 21 per txn | Rs. 21 per txn |
| Charges post free limits for Non Financial tnxs at Own ATM / Other ATM | YES | Rs. 21 per txn | Rs. 21 per txn | Rs. 21 per txn | Rs. 21 per txn |
| Debit Card Txn Charges - International | YES | NA | NA | NA | NA |
| Cross Currency Mark Up | NA | NA for Rupay card | NA for Rupay card | NA for Rupay card | NA for Rupay card |
| Account Closure Charges | YES | Nil | Nil | Nil | Nil |
| SMS Alerts | YES | 25 paisa per SMS, max Rs. 10 per quarter | 25 paisa per SMS, max Rs. 10 per quarter | 25 paisa per SMS, max Rs. 10 per quarter | 25 paisa per SMS, max Rs. 10 per quarter |
| Passbook Issuance Standing instructions Free | YES | NA | NA | NA | NA |
| Statement by Post | NA | Available | Available | Available | Available |
| | YES | 1 free statement per month | 1 free statement per month | 1 free statement per month | 1 free statement per month |
| Debit Card Issuance Charges (Regular Normal) | | 200 | NA | 0 | 200 |
| Debit Card Issuance Charges (Regular Personalised) | | 300 | NA | 0 | 300 |
| Debit Card Issuance Charges (Premium Personalised) | | NA | 300 | 0 | NA |
| Debit Card Reissuance | | 200 | 200 | 0 | 200 |
| Standing Instructions Reject | | 100 | 100 | 0 | 100 |
| Account Closure < 1 year | | 300 | 300 | 0 | 300 |

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| *All charges exclusive of service tax* | | | |
|---|---|---|---|
| **Parameter** | **Fixed Deposit** | | |
| **Variant** | **Regular FD** | **Tax Saving FD** | **Fixed Deposit Plus** |
| | **4023, 4024, 4025, 4026, 4027** | **4039** | **4041** |
| Minimum Initial FD Principal | Rs. 1,000 | Min - Rs. 1000 p.a. Max - Rs. 150,000 p.a. | Min - Rs. 15,00,000 Max - Rs. 1,99,99,999 |
| Tenor ranges | 7 days - 10 years | Minimum 5 years lock in | 7 days - 10 years |
| Rate of Interest (p.a.) (Non-Bulk rates) | Quote from treasury | Quote from treasury | |
| Pay In Options | cash/cheque/neft/rtgs/imps | | NA |
| Pay Out Options | cash/cheque/neft/rtgs/imps | cash/cheque/neft/rtgs/imps | cash/cheque/neft/rtgs/imps |
| Interest Compounding(quarterly/ half-yearly/ annual) | | cash/cheque/neft/rtgs/imps | cash/cheque/neft/rtgs/imps |
| Interest Payout (quarterly/ half-yearly/ annual) | Quarterly | Quarterly | Quarterly |
| Reinvestment Option available? | Quarterly | NA | Quarterly |
| Sweep In Facility | Yes | NA | NA |
| Reverse Sweep In Facility | Yes (only for Premium and Salary SA and Premium CA account holders) | NA | NA |
| Doorstep Banking | Yes(only for Premium and Salary SA and Premium CA account holders) | NA | NA |
| Part Withdrawal Facility | Yes (as per branch policy on schedule of visits) | Yes (as per branch policy on schedule of visits) | Yes (as per branch policy on schedule of visits) |
| Part Withdrawal Penalty Charge | Yes | NA | NA |
| Pre-mature withdrawal penalty charge | 1% on the rate applicable as per tenure | NA | NA |
| Auto Renewal Facility | 1% on the rate applicable as per tenure | NA | NA |
| Loan / OD Facility | Yes by default | Premature Withdrawal not allowed | Premature Withdrawal not allowed |
| Extra benefit on Senior Citizen FDs | Yes | NA | NA |
| Bulk rates applicable? | 50 bps | NA | NA |
| Bulk rates (1 Cr - 5 Cr) | Quote from treasury | 50 bps | 50 bps |
| | | NA | NA |

North East Small Finance Bank
Your Doorstep Banker
A Scheduled Commercial Bank

| *All charges exclusive of service tax* | | | |
|---|---|---|---|
| **Parameter** | **Recurring Deposit** | | |
| **Variant** | **Standard RD** | **Flexible RD** | **Daily RD** |
| | **4101** | **4104** | **2502** |
| Minimum Monthly RD Installment amount | Rs. 100 | Rs. 100 | Rs.50 |
| Installment amount in multiples of | multiples of Rs. 50 | multiples of Rs. 50 | Multiples of Rs.100 |
| Maximum installments permitted in a month | 4 | 4 | |
| Minimum Tenor | 12 months | 12 months | 12 months |
| Maximum Tenor | 120 months | 120 months | 120 months |
| Rate of Interest (p.a.) (Non-Bulk rates) | Quote from treasury | Quote from treasury | Quote from trasury |
| Pay In Options | cash / transfer/ cheque | cash / transfer/ cheque | cash / transfer/ cheque |
| Pay Out Options | transfer/dd/po/ cheque | transfer/dd/po/ cheque | transfer/dd/po/ cheque |
| Flexi RD available? | No | Yes | Yes |
| Flexibility in installment amount | NA | Yes | Yes |
| Flexibility in skipping installments | NA | Yes (max. 2 months only) | 7days in a month |
| Pre-mature withdrawal penalty? | 1% on the rate applicable as per tenure | 1% on the rate applicable as per tenure | 1% on the rate applicable as per tenure |
| Loan against deposit / OD | Yes (after 6 months) | Yes (after 6 months) | yes after 6 months |
| Extra benefit on Senior Citizen FDs | 0.50% | 0.50% | 0.50% |
| Doorstep Banking | Yes (as per branch policy on schedule of visits) | Yes (as per branch policy on schedule of visits) | Yes (as per branch policy on schedule of visits) |
| SMS Alerts | Yes; only opening & closing | Yes; only opening & closing | Yes; only opening & closing |
| SMS Charges | | | 25 paisa per SMS, max Rs. 10 per quarter |

# Upcoming revision in schedule of charges

Effective from 15th April 2026

- **ATM charges (via debit card or UPI)**

| Service | Current Charges | Revised Charges |
|---|---|---|
| ATM transactions at slice ATM | 5 free cash withdrawals allowed per month. After exceeding this limit:<br>• Cash withdrawal – ₹25 per transaction<br>• Non-financial transactions – Free | 5 free cash withdrawals allowed per month. After exceeding this limit:<br>• Cash withdrawal – ₹27 per transaction<br>• Non-financial transactions – Free |
| ATM transactions at other banks' ATM | 5 free transactions allowed per month. After exceeding this limit:<br>• Cash withdrawal – ₹25 per transaction<br>• Non-financial transactions – ₹10 per transaction | Free transactions per month including financial and non-financial transactions:<br>• Metro cities* – 3 free<br>• non-metro cities – 5 free<br><br>After exceeding above limits:<br>• Cash withdrawal – ₹27 per transaction<br>• Non-financial transactions – ₹10 per transaction |

- **Cash deposit charges via ATM**

| Service | Charges |
|---|---|
| Cash deposit to slice savings account or other bank account | 1 free deposit allowed per month. After exceeding the limit:<br>• Deposit amount between ₹0 to ₹10,000 – ₹40 per transaction<br>• Deposit amount between ₹10,001 to ₹50,000 – ₹100 per transaction |

- **Cheque services and charges**

| Service | Current Charges | Revised Charges |
|---|---|---|
| Cheque book | First chequebook is free of charge, ₹100 per chequebook post that | • 10-leaf chequebook – ₹100<br>• 25-leaf chequebook – ₹150<br>• For senior citizens and BSBDA holders – 25 leaves free annually, ₹100 for a 10-leaf chequebook and ₹150 for a 25-leaf chequebook thereafter |

*All charges inclusive of GST

*Metro cities include Bengaluru, Chennai, Kolkata, Mumbai, New Delhi and Hyderabad.