

Revised Charge Structure w.e.f. 15th September 2021

1. Revised Service Charge Structure:

Particular	Existing Charge	Revised Charge (w.e.f - 15/09/2021)
Cheque return charges - Financial Reason inward	Rs.300	Rs.500
Cheque return charges - Financial Reason outward	Rs.50	Rs.150
ECS Return Charges - Financial Reason	Rs.200	Rs.500
Charges in ATM Decline due to insufficient funds - (Domestic)	NIL	Rs.25
DD Issuance Charges	Above Rs.10,000 - Rs.2/1000 (Min Rs.60 & Max Rs.1500	From Rs.1 - Rs.4 per 1000 (min Rs.75/-max Rs.10,000)
Cash Deposit Charges post exhaustion of Free Limit	Rs.2.50/1000 (Min. Rs.20/-)	Rs.3.50/1000 (Min. Rs.100/-)

2. Revised Debit Card Issuance Fee:

Card Type	Existing fee for Debit Card Issuance	Revised fee for Debit Card issuance (w.e.f. 15/09/2021)
Rupay Classic	NIL	Rs.150/-
Rupay Platinum	NIL	Rs.200/-
Visa Classic	NIL	Rs.200/-
Visa Platinum	NIL	Rs.300/-

Note:

- 1. Issuance Charges to be applicable on default debit card for following product variants: SB-Sanchay, SB-Standard, SB-Special, SB-Advantage, Neo+ Savings account, CA-Standard, CA-Biz Advantage, NRO/NRE-Standard, CA SEL
- 2. Salary Account will continue to have NIL issuance fee on debit card (SB-Standard, SB-Advantage, SB-Premium, SB-Shaurya)
- 3. BSBDA, BSBDA-Small, SB- Premium, SB-Elite, NRO/NRE-Premium, CA-Biz Elite, CA Biz Premium will not be charged any Issuance fee for their respective default card variants.



3. Revised Free Limit on Cash Deposit of Savings Account Variants:

Savings Product Variants - Cash Deposit		
Account Variant	Existing Free limit per month	Revised Free limit per month (w.e.f - 15/09/2021)
SB- Elite	Unlimited	Unlimited
SB-Premium	Rs.20 Lakh	Rs.10 Lakh
SB-Advantage	Rs.10 Lakh	Rs.5 Lakh
SB-Standard	Rs.5 Lakh	Rs.2 Lakh
SB and MB Sanchay	Rs.2 Lakh	Rs.2 Lakh
SB - TASC	Rs.25 Lakh or 20 times MAB of last month, whichever is higher	Rs.25 Lakh or 20 times MAB of last month, whichever is higher
SB-GOS	Unlimited	Unlimited
SB - Special	Rs.5 Lakh	Rs.2 Lakh
SB - BSBDA	Unlimited	Unlimited
SB - BSBDA Small	Rs.50,000	Rs.50,000
Salary Premium (523)	Rs.20 Lakh	Rs.5 Lakh
Salary Advantage (524)	Rs.10 Lakh	Rs.2 Lakh
Salary Standard (525)	Rs.5 Lakh	Rs.2 Lakh
SB-Shaurya (528)	Rs.20 Lakh	Rs.20 Lakh
NRO - Premium	Rs.20 Lakh	Rs.10 Lakh
NRO - Standard	Rs.5 Lakh	Rs.2 Lakh

4. Revised Free Limit on Cash Deposit of Current Account Variants:

Current Product Variants - Cash Deposit			
Account Variant	Existing Free limit per month	Revised Free limit per month (w.e.f - 15/09/2021)	
CA Elite	Rs.25 Lakh	Rs.25 Lakh	
CA Premium	Rs.25 Lakh or 20 times MAB of last month, whichever is higher	Rs.25 Lakh or 20 times MAB of last month, whichever is higher	



CA Advantage	Rs.15 Lakh	Rs.10 Lakh
CA Standard	Rs.5 Lakh	Rs.2 Lakh
CA TASC	Rs.25 Lakh or 20 times MAB of last month, whichever is higher	Rs.25 Lakh or 20 times MAB of last month, whichever is higher
CA GOS	Unlimited	Unlimited
CA Bank	Rs.25 Lakh or 20 times MAB of last month, whichever is higher	Rs.25 Lakh or 20 times MAB of last month, whichever is higher

5. Introduction of Branch Transaction charges on Non-Maintenance of MAB

Rs.75 +GST will be charged for every transaction done at branch by the customer if he/she does not maintain the requisite Monthly Average balance in his savings account.

Eg: If customer does not maintain Monthly average balance in October, for every branch transaction (Cash Deposit, Cash Withdrawal, NEFT/IMPS) done in November will be charged with Rs.75 +GST per transaction.

6. Revised Outstation Cheque Collection Charges

Particular	Existing Charge (In Rs)	Proposed Charges (In Rs)
Outstation Cheque clearing up to Rs.5,000/-	Rs.25	No Change
Outstation Cheque clearing from Rs.5,001/- to 10,000/-	Rs.50	No Change
Outstation Cheque clearing from Rs.10,001/- to 1,00,000/-	Rs.100	No Change
Outstation Cheque clearing above Rs.1 Lakh to Rs.5 Lakh	Rs.200	Rs.150
Outstation Cheque clearing above Rs.5 Lakh to 10 Lakh	Rs.225	Rs.150
Outstation Cheque clearing above Rs.10 Lakh and above	Rs.250	Rs.150