

CLASSIC CURRENT ACCOUNT (All charges waived until 31st August 2026)

Parameters	Particulars
Average Monthly Balance (AMB)	
Average Monthly Balance (AMB)	₹10,000 for Metro & Urban branches ₹5,000 for Rural/Semi Urban branches
Charges for Non Maintenance of AMB	Metro /Urban : AMB > 75% & <100% : ₹ 300 per month . AMB < 75% : ₹ 500 per month Rural/ Semi Urban: AMB > 75% & <100% : ₹ 150 per month . AMB < 75% : ₹ 250 per month
Transaction/Service limits withdrawal in case of Non maintenance of AMB	No Cash deposit free limits if AMB maintained is less than 75% of required AMB
Cash Transactions	
Combined Free Cash Deposit limit at Home & Non Home location (including ATM and Branch)	Free upto ₹ 1.50 lakhs per month or 25 transactions (whichever is breached first) Charges beyond free limits @ ₹ 2.50/- per ₹ 1,000/-, minimum ₹ 50/- per transaction beyond free limits
Cash withdrawal at Home Branch	Free
Cash withdrawal at Non Home Branch	Free up to ₹ 50,000 per day , beyond which charges of ₹ 2.5 per 1000
Non Cash Transactions	
Local Cheque collection & Outstation cheque collection at Bank location	Free
Outstation cheque collection at Non Bank location	₹100 per instrument
Cheque Book	One cheque book free per month Charges beyond free limit at ₹50 per booklet
Stop cheque through Online/in Branch/Phone Banking	Free
Intra Bank Fund Transfer (Branch/Online)	Free
Demand Draft / Pay Order at Bank location	₹2.5 per 1000 ,min ₹ 50 per instrument
Demand Draft / Pay Order at Non Bank location	₹ 100/- per instrument
DD cancellation / Duplicate /Revalidation	₹ 100
Electronic Transactions (NEFT, RTGS, IMPS)	
NEFT / RTGS / IMPS Collections	Free
NEFT outwards charges	<u>Through Online Channel – Nil</u> <u>Through Branch Channel -</u> Up to ₹10,000 – ₹ 2.5 per transaction ₹10,001 to ₹1 lakh – ₹5 per transaction Above ₹1 lakh to ₹2 lakh – ₹15 per transaction Above ₹2 lakh – ₹ 25 per transaction
NEFT Charges for Indo-Nepal Transaction	Rs.150/- per transaction
RTGS outward charges	<u>Through Online Channel – Nil</u> <u>Through Branch Channel -</u> ₹ 2lakh to ₹ 5lakh – ₹20 per transaction Above Rs ₹5lakh - ₹40 per transaction
IMPS outward charges	<u>Through online channel - NIL</u> <u>Through Branch channel</u> Upto ₹10,000 – ₹3 per txn 10,001 to 1,00,000 - ₹5 per txn ₹1,00,000 to 2,00,000 -₹ 15 per txn (max limit per txn is ₹2lakhs)
OTHER COMMON CHARGES	
Account closure charges	T+1 month Free, beyond which ₹500 if closed before 6 months
Debit Card - Issuance Fees	₹100 per annum
Debit Card - Replacement charges (Lost/stolen)	₹100 per card
Debit Card - Regeneration of Pin	NIL
Statement	E- statement monthly : Free Physical statement on customer demand through the branch : Free once a month , post which ₹25 per statement Physical statement on customer demand through courier : Free once a month , post which ₹50 per statement
Sweep-in and Sweep-Out	NIL
Cheque return - Issued by customer	For technical reasons - NIL For Financial reasons - Upto 2 cheques ₹350/- per cheque, 3 rd instrument onwards ₹750/- per instrument
Cheque return - Deposited by customer	For technical reasons - NIL For Financial reasons - ₹50/- per cheque
ECS instruction through branch	₹50 per instruction

ECS return- Insufficient funds	₹300 for the 1st return per month ₹500 for next return onwards
Standing Instruction	Setup/Amendment - NIL charges Return - ₹200 per return
SMS Alerts	Free if the AMB is maintained else ₹25 per quarter
Signature verification/Address confirmation/Photo verification	₹50 per instance
Balance certificate	Free once a quarter ,beyond which ₹100 Per instance
Interest Certificate Annual	Free
TDS certificate	Free once a year
Duplicate TDS certificate	₹100 per instance
Old record retrieval / copy of cheque	₹50 per record
DOORSTEP BANKING	
Cheque pickup - Fixed Beat	₹ 500
Cheque pickup - On Call	₹50 per instance
Cash Pickup - Fixed Beat (per month)	On actuals billed by Vendor
Cash Pickup - On Call	On actuals billed by Vendor