

Variant	GST	BSBDA	BSBDA (Small accounts)	Regular	Premium
Product Code	Applicability	501	521	504	506
Account opening charges	YES	Nil	Nil	Nil	Nil
Minimum Balance (Period) - AQB	YES	Nil	Nil	Rural - Rs. 500 Semi-Urban - Rs. 1000 Metro/ Urban -Rs. 2000	Rs. 25,000
Maximum Balance	YES	NA	Rs. 50,000 at any point of time	NA	NA
Non Maintenance Charges	YES	NA	NA	100	300
Rate of Interest (p.a.)	NA	As per Slab	As per Slab	As per Slab	As per Slab
AQB>10 lakh, Rate of Interest	NA	As per Slab	Not permitted as per RBI regulations	As per Slab	As per Slab
Interest Compounding(quarterly/ half-yearly/ annual)	NA	Quarterly	Quarterly	Quarterly	Quarterly
Cheque Leaves (Free per month / charges beyond free limits)	YES	NA	NA	10 free per year; Rs 2 per cheque leaf thereafter + GST	20 free per year; Rs 2 per cheque leaf thereafter + GST
#Cash Deposit (Free per month / charges beyond free limits)	YES	Unlimited	Unlimited	Rs. 5lac at home-branch; Rs. 2 lac at Non-home branch; thereafter Rs. 2.5 per '000	Unlimited
#Cash Withdrawal at branch (Free per month)	YES	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	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 (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; Post that Rs 3/- per '000 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
Outstation Cheque collection charges	YES	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/-	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	YES	Rs. 150/- per cheque	Rs. 150/- per cheque	Rs. 150/- per cheque	Rs. 150/- per cheque
Outward cheque return charge	YES	Rs. 50/- per cheque	Rs. 50/- per cheque	Rs. 50/- per cheque	Rs. 100/- per cheque
Stop payment charges	YES	NIL	NIL	Rs. 20/cheque & series Rs. 100	Rs. 20/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)*, free for online, chargeable for branch banking	YES	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)	NA
RTGS (Outward)* free for online, chargeable for branch banking	YES	Rs 2L - <5L: Rs 25 >=Rs 5L: Rs 50 (per txn)	Rs 2L - <5L: Rs 25 >=Rs 5L: Rs 50 (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)	NA
IMPS (Outward)*	YES	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	1st 2 txns free per month*** Up to Rs 1L: Rs 5 Rs 1L - <2L: Rs 15
Auto/ Reverse Sweep Facility	NA	NA	NA	NA	na
Deposits breakage in units of (Sweep in)?	NA	NA	NA	NA	NA
Deposits breakage in units of (Reverse Sweep in)?	NA	NA	NA	NA	NA
Debit Card Issuance Charges	YES	Nil	Nil	Normal 200 & personalised 300/-	Normal Nil & personalised 300/-
Debit Card Annual Charges	YES	Nil	NA	300	300
Debit Card ATM Limit per day	NA	Rs. 10,000	Rs. 10,000	Rs. 15,000	Rs. 50,000
Debit Card POS Limit per day	NA	Rs. 10,000	Rs. 10,000	Rs. 15,000	Rs. 75,000
# Free ATM Txns at own ATMs*	NA	5**	5**	5	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 txns 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
Passbook Issuance	YES	Free passbook	Free passbook	Free passbook	Free passbook
Standing Instructions*	NA	No charges interbank	No charges interbank	No charges interbank	No charges interbank
SMS Alerts	YES	10	10	Rs 30 per quarter + GST	Rs 30 per quarter + GST
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
Duplicate Statement	YES	NA	NA	Rs 25 per statement	Rs 25 per statement
Standing Instructions Reject		100	100	100	100
Account Closure < 1 year		NA	NA	300	300
Debit Card Reissuance		NA	NA	300	300
Debit Card Issuance Charges (Regular Normal)		NA	NA	200	NA
Debit Card Issuance Charges (Regular Personalised)		NA	NA	300	NA
Debit Card Issuance Charges (Premium Personalised)		NA	NA	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.

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

TASC	Salary
508	517
Nil	Nil
Rs.100000/-	Nil
NA	NA
100	Nil
As per Slab	As per Slab
As per Slab	As per Slab
Quarterly	Quarterly
Nil	10 free per qtr; Rs 2 per cheque leaf thereafter
Unlimited	Rs. 5lac at home-branch; Rs. 2 lac at Non-home branch; thereafter Rs. 2.5 per '000
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
Free	3 free DDs per month; Post that Rs 3/- per '000 Min Rs 30/-Max Rs 1500
Free & as per branch policy on schedule of visits	Free & as per branch policy on schedule of visits
Free upto 5 per month 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/-
Nil	Rs. 150/- per cheque
Nil	Rs. 50/- per cheque
Nil	NIL
Nil	Rs. 50/- per instance
Nil	Nil
Nil	Nil
Nil	Nil
Nil	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)
Nil	1st 2 txns free per month*** Rs 2L - <5L: Rs 25 >=Rs 5L: Rs 50 (per txn)
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
NA	na
NA	NA
NA	NA
NA	Nil & personalised 150/-
0	300
NA	Rs. 15,000
NA	Rs. 15,000
NA	Unlimited
NA	5
NA	Rs. 21 per txn
NA	Rs. 21 per txn
NA	NA
NA	NA for rupay card
Nil	Nil
Yes (on demand)	Free passbook
No charges interbank	No charges interbank
30	30
Yes, if no pass book issued	If no pass book issued, Rs. 25 per statement; e-statement free
Nil	Nil
100	100
300	300
300	300
200	200
300	300
NA	NA

