

Variant	GST	BSRDA	BSRDA (Small accounts)	Regular	Premium	Senior Citizen	Children Account	TASC	Salary
Product Code	Applicability								
Account opening charges	YES	Nil	Nil	Nil	Nil	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	Rs 5000/- IF TRV less than Rs 1 lac	Rs 1000/-	Rs.10000/-	Nil
Maximum Balance	YES	NA	Rs. 50,000 at any point of time	NA	NA	NA	NA	NA	NA
Non Maintenance Charges	YES	NA	NA	NA	NA	Rs 150 p q	Rs 50/- per Qtr	NA	Auto scheme conversion to regular if no salary credited for 3 months
Rate of Interest (p.a.)	NA	As per Slab	As per Slab	As per Slab	As per Slab	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	As per Slab	As per Slab	As per Slab	As per Slab
Interest Compounding(quarterly/half-yearly/annual)	NA	Quarterly	Quarterly	Quarterly	Quarterly	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	10 free per qtr; Rs 2 per cheque leaf thereafter	NA	Nil	10 free per qtr; Rs 2 per cheque leaf thereafter
Cash Deposit (Free per month / charges beyond free limits)	YES	Unlimited	Unlimited	Rs. Slac at home-branch; Rs. 2 lac at Non-home branch; thereafter Rs. 2.5 per 1000	Unlimited	Unlimited at Home Branch. Rs 2 lac at Non home branch	Rs 20000/- per month at Home Branch. Rs 10000/- for non home branch	Unlimited	Rs. 5lac at home-branch; Rs. 2 lac at Non-home branch thereafter Rs. 2.5 per 1000
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	Account holder - Nil; Prior intimation required for Non-home branch for amt. >1L Third party bearer - Non-home branch - maximum Rs. 50k	NA	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	YES	Rs 3/- per 1000; minimum Rs 30/-; maximum Rs 1500	Rs 3/- per 1000; minimum Rs 30/-; maximum Rs 1500	Rs 3/- per 1000; minimum Rs 30/-; maximum Rs 1500	5 free DDs per month; Post that Rs 3/- per 1000 Min Rs 30/-; Max Rs 1500/-	2 DD free per month. Post that Rs 3/- per 1000 Min Rs 30/-; Max Rs 1500/-	2 DD free per month. Post that Rs 3/- per 1000 Min Rs 30/-; Max Rs 1500/-	Free	3 free DDs per month; Post that Rs 3/- per 1000 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	15 visit free in a FY Thereafter 100 per visit	NA	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/-	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/-	Free upto 5 per month Up to Rs. 10000/- : 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	Rs. 150/- per cheque	NA	Nil	Rs. 150/- per cheque
Outward cheque return charge	YES	Rs. 50/- per cheque	Rs. 50/- per cheque	Rs. 50/- per cheque	Rs. 50/- per cheque	Rs. 50/- per cheque	Rs. 50/- per cheque	Nil	Rs. 50/- per cheque
Stop payment charges	YES	Nil	Nil	Rs. 20/cheque & series Rs. 100	Rs. 20/cheque & series Rs. 100	Rs. 20/cheque & series Rs. 100	NA	Nil	Nil
DD/PO cancellation, revalidation, duplicate issue	YES	Rs. 50/- per instance	Rs. 50/- per instance	Rs. 50/- per instance	Rs. 50/- per instance	Rs. 50/- per instance	Rs. 50/- per instance	Nil	Rs. 50/- per instance
NEFT (Inward)	NA	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
RTGS (Inward)	NA	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
IMPS (Inward)	NA	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; 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	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)	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)	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)* 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	2 txns free per month*** Rs 2L - <5L: Rs 25 >=Rs 5L: Rs 50 (per txn)	2 txns free per month*** Rs 2L - <5L: Rs 25 >=Rs 5L: Rs 50 (per txn)	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)*	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	2 txns free per month*** Up to Rs 1L: Rs 5 Rs 1L - <2L: Rs 15	2 txns free per month*** Up to Rs 1L: Rs 5 Rs 1L - <2L: Rs 15	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	NA	NA	NA	NA	NA	NA	NA
Deposits breakage in units of (Sweep in)?	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
Debit card issuance Charges	YES	Nil	Nil	100 & personalised 150/-	Nil & personalised 150/-	100 & personalised 150/-	50 & personalised 150/-	NA	Nil & personalised 150/-
Debit Card Annual Charges	YES	Nil	Nil	50	Nil	Rs 50/-	Rs 50/-	NA	Nil
Debit Card ATM Limit per day	NA	Rs. 10,000	Rs. 10,000	Rs. 15,000	Rs. 15,000	Rs 20000/-	Rs 5000/- per day	NA	Rs. 15,000
Debit Card POS Limit per day	NA	Rs. 10,000	Rs. 10,000	Rs. 15,000	Rs. 75,000	Rs 50000/-	Rs 10000/- per day	NA	Rs. 15,000
# Free ATM Txns at own ATMs*	NA	5**	5**	5	Unlimited	Unlimited	Unlimited	NA	Unlimited
# Free ATM Txns at other ATMs*	NA	5**	5**	5	5	5	5	NA	5
Charges post free limits for cash withdrawal at Own ATM / Other ATM	YES	Rs. 25 per txn	Rs. 25 per txn	Rs. 25 per txn	Rs. 25 per txn	Rs. 25 per txn	Rs. 25 per txn	NA	Rs. 25 per txn
Charges post free limits for Non Financial txns at Own ATM / Other ATM	YES	Rs. 15 per txn	Rs. 15 per txn	Rs. 15 per txn	Rs. 15 per txn	Rs. 15 per txn	Rs. 10 per txn	NA	Rs. 15 per txn
Debit Card Txn Charges - International	YES	NA	NA	NA	NA	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	NA for rupay card	NA for rupay card	NA	NA for rupay card
Account Closure Charges	YES	Nil	Nil	50	Nil	Rs 500/- If closed with 1 year	Rs 50/-	Nil	Nil
Passbook Issuance	YES	Free passbook	Free passbook	Free passbook	Free passbook	Free passbook	Free passbook	Yes (on demand)	Free passbook
Standing Instructions*	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
SMS Alerts	YES	Free (optional)	Free (optional)	Rs 15 per quarter + GST	Rs 15 per quarter + GST	Rs 15 per quarter + GST	Rs 15 per quarter + GST	Free	Free
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	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
Duplicate Statement	YES	NA	NA	Rs 25 per statement	Rs 25 per statement	Rs 25 per statement	Rs 25 per statement	Nil	Nil

* Limit of 4 withdrawals txns for BSRDA and BSRDA 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.

Parameter	Variant	Current Account	
		Current Account - General	Current Account Plus
Product Code	GST Applicability		
Account opening charges	YES	Nil	Nil
Minimum Balance (Period) - AQB	YES	Rural - Rs. 2500 Urban & Semi-Urban - Rs. 5000	Rural - Rs. 5000 Urban & Semi-Urban - Rs. 10000
Non Maintenance Charges	YES	Rs. 250 per qtr.	Rs. 500 per qtr.
Cheque Leaves (Free per month / charges beyond free limits)	YES	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)	YES	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)	YES	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)	YES	2 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
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/-
Inward cheque return charges	YES	Rs 150/- per cheque	Rs 150/- per cheque
Outward cheque return charge	YES	Rs 50/- per cheque	Rs 50/- per cheque
Stop payment charges	YES	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
NEFT (Inward)	NA	Nil	Nil
RTGS (Inward)	NA	Nil	Nil
IMPS (Inward)	NA	Nil	Nil
NEFT (Outward) only for branch banking, free for online	YES	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) only for branch banking, free for onling	YES	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)	YES	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	Yes; Above Rs. 1 lakh only
Deposits breakage in units of (Sweep in)?	NA	NA	Rs. 10,000
Deposits breakage in units of (Reverse Sweep in)?	NA	NA	Rs. 5,000
Debit Card Issuance Charges	YES	Free	Free
Debit Card Annual Charges	YES	Nil	Nil
Debit Card ATM Limit per day	NA	Rs. 25,000	Rs. 50,000
Debit Card POS Limit per day	NA	Rs. 50,000	Rs. 100,000
# Free ATM Txns at own ATMs	NA	5	Unlimited
# Free ATM Txns at other ATMs	NA	5	5
Charges post free limits for cash withdrawal at Own ATM / Other ATM	YES	Rs. 20 per txn	Rs. 20 per txn
Charges post free limits for Non Financial txns at Own ATM / Other ATM	YES	Rs. 10 per txn	Rs. 10 per txn
Debit Card Txn Charges - International	YES	NA	NA
Cross Currency Mark Up	NA	NA for Rupay card	NA for Rupay card
Account Closure Charges	YES	Nil	Nil
SMS Alerts	YES	15/- p.m. with day end balance	Free
Passbook Issuance	YES	NA	NA
Standing instructions	NA	Available	Available
Free Statement by Post	YES	1 free statement per month	1 free statement per month

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

October 1, 2021

[RETAIL ASSET PRODUCTS SERVICE CHARGES]

All charges exclusive of service tax			
Parameter	Recurring Deposit		
Variant	Standard RD	Flexible RD	Daily RD
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 treasury
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