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 Semi-Urban - Rs. 1000 Metro/ Urban -Rs. 2000 or TRV* of Rural - Rs. 5,000 Semi-Urban - Rs. 10,000 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 Slab	As per Slab	As per Slab	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					
Interest Compounding(quarterly/ half-yearly/ annual)	NA	Quarterly	Quarterly	Quarterly	Quarterly	Quarterly	Quarterly	Quarterly	Quarterly	Quarterly	Quarterly	Quarterly
Cheque Leaves (Free per month / charges beyond free limits	YES	NA	NA	25 free per year; Rs 2 per cheque leaf thereafter + GST	50 free per year; Rs 2 per cheque leaf thereafter + GST	Nil	25 free per year; Rs 2 per cheque leaf thereafter	500 free per qtr; Rs 2 per cheque leaf thereafter	50 free per qtr; 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; Rs. 2 lac at Non-home branch; thereafter Rs. 2.5 per '000	Unlimited	Unlimited	Rs. 5lac at home-branch; Rs. 2 lac at Non-home branch; thereafter Rs. 2.5 per '000	Unlimited	Rs. 5lac at home-branch; Rs. 2 lac at Non-home branch; thereafter Rs. 2.5 per '000	0	Rs 20000/- per month at Home Branch. Rs 10000/- for non home branch	Umlimited at Home Branch. Rs 2 lac at Non home branch
#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	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. 15k	0	NA	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	Free	3 free DDs per month; Post that Rs 3/- per '000 Min Rs 30/-Max Rs 1500	5 free DDs per month; Post that Rs 3/- per '000 Min Rs 30/-Max Rs 1500	Rs 3/- per '000; minimum Rs 30/-; maximum Rs 1500		2 DD free per month. Post that Rs 3/- per 000 Min Rs 30/-, Max Rs 1500/-	2 DD free 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	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 Thereafter 100 per visit
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/-	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/-	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/-
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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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; 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	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)	NA	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)	Nil	Nil
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	Nil	1st 2 txns free per month*** Rs 2L - <5L: Rs 25 >=Rs 5L: Rs 50 (per txn)	NA	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*** Rs 2L - <5L: Rs 25 >=Rs 5L: Rs 50 (per txn)	Nil	Nil
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	1st 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	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
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	YES	NA	NA	NA	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	NA for rupay card	NA for rupay card	NA for Rupay card	NA for rupay card	NA for rupay card	NA for rupay card
Account Closure Charges	YES	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Rs 500/- if closed with 1 year	Rs 500/- if closed with 1 year
Passbook Issuance	YES	Free passbook	Free passbook	Free passbook	Free passbook	Yes (on demand)	Free passbook	Free passbook	Free passbook	Free passbook	Free passbook	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	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	1105	1109
Account opening charges	YES	Nil	Nil	Nil	Nil
Minimum Balance (Period) - AQB	YES	Rural - Rs. 2500 Urban & Semi-Urban - Rs. 5000	Rural - Rs. 5000 Urban & Semi-Urban - Rs. 10000	0	Rural - Rs. 5000 Urban & Semi-Urban - Rs. 10000
Non Maintenance Charges	YES	Rs. 100 per qtr.	Rs. 100 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; thereafter Rs. 2.5/- per '000	Rs. 5 lacs cash deposit; thereafter Rs. 2.5/- per '000	Rs. 5 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	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
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/- 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 50/- per cheque
Stop payment 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* 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)	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)	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)	5 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	5 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	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	YES	NA	NA	NA	NA
Standing instructions	NA	Available	Available	Available	Available
Free Statement by Post	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	NA
Pay In Options	cash/cheque/neft/rtgs/imps	cash/cheque/neft/rtgs/imps	cash/cheque/neft/rtgs/imps
Pay Out Options	cash/cheque/neft/rtgs/imps	cash/cheque/neft/rtgs/imps	cash/cheque/neft/rtgs/imps
Interest Compounding(quarterly/ half-yearly/ annual)	Quarterly	Quarterly	Quarterly
Interest Payout (quarterly/ half-yearly/ annual)	Quarterly	NA	Quarterly
Reinvestment Option available?	Yes	NA	NA
Sweep In Facility	Yes (only for Premium and Salary SA and Premium CA account holders)	NA	NA
Reverse Sweep In Facility	Yes(only for Premium and Salary SA and Premium CA account holders)	NA	NA
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)
Part Withdrawal Facility	Yes	NA	NA
Part Withdrawal Penalty Charge	1% on the rate applicable as per tenure	NA	NA
Pre-mature withdrawal penalty charge	1% on the rate applicable as per tenure	Premature Withdrawal not allowed	Premature Withdrawal not allowed
Auto Renewal Facility	Yes by default	NA	NA
Loan / OD Facility	Yes	NA	NA
Extra benefit on Senior Citizen FDs	50 bps	50 bps	50 bps
Bulk rates applicable?	Yes	NA	NA
Bulk rates (1 Cr - 5 Cr)	Quote from treasury	NA	NA

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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