

Charge		Business Correspondent Channel		Digital Channel		Digital Salary Account
		Basic Savings Account	Premium Savings Account	Digital Savings Account	Aadhaar OTP Savings Account	
Monthly Average Balance (MAB) Requirement		Nil	Nil	Nil	Nil	Nil
Non-maintenance of MAB		NA	NA	NA	NA	NA
Annual Plan Fee		₹84.75	₹338.98	Nil	Nil	Nil
Debit Card						
Type of Debit Card		RuPay Platinum Virtual Debit Card (Domestic)	RuPay Platinum Physical Debit Card (Domestic)	RuPay Platinum Physical Debit Card (Domestic)	RuPay Platinum Physical Debit Card (Domestic)	RuPay Platinum Physical Debit Card (Domestic)
Issuance Fee		Nil	Nil	₹338.98	₹338.98	Nil
Annual Fee (2nd Year Onwards)		Nil	Nil	₹338.98	₹338.98	Nil
Card Replacement Fee		NA	₹127.12	₹127.12	₹127.12	₹127.12
Pin Generation - Mobile Banking		NA	Nil	Nil	Nil	Nil
Free ATM Interchange per month		NA	5 (Financial + Non-Financial)	5 (Financial + Non-Financial)	5 (Financial + Non-Financial)	5 (Financial + Non-Financial)
ATM Charges post free limit - Financial		NA	₹23.00	₹23.00	₹23.00	₹23.00
ATM Charges post free limit - Non-Financial		NA	₹9.00	₹9.00	₹9.00	₹9.00
Daily Transaction Limit - ATM		NA	₹50,000	₹50,000	₹25,000	₹50,000
Daily Transaction Limit - PoS/E-Comm		NA	₹150,000	₹150,000	₹25,000	₹150,000
Fund Transfers, Bill Payments & Load Money						
IMPS Charges		Nil	Nil	Nil	Nil	Nil
NEFT Charges		Nil	Nil	Nil	Nil	Nil
IFT (Within JPB) Charges		Nil	Nil	Nil	Nil	Nil
UPI - P2P Charges		Nil	Nil	Nil	Nil	Nil
UPI - P2M Charges		Nil	Nil	Nil	Nil	Nil
Bill Payments Convenience Fee		Nil	Nil	Nil	Nil	Nil
Load Money Fee		Nil	Nil	Nil	Nil	Nil
Aadhaar-enabled Payment Services (AePS) - Withdrawal & Deposit						
On-Us Transactions		Nil	Nil	Nil	NA	Nil
Off-Us Transactions		Nil	Nil	Nil	NA	Nil
Account Maintenance & Other Services						
Monthly E-Statement		Nil	Nil	Nil	Nil	Nil
Ad-hoc E-Statement		Nil	Nil	Nil	Nil	Nil
Ad-hoc Physical Statement		₹75.00	₹75.00	₹75.00	₹75.00	₹75.00
Nomination Facility		Yes	Yes	Yes	Yes	Yes
Sweep Facility		Yes	Yes	Yes	Yes	Yes
SMS Charges		15 free p.m., thereafter ₹0.20 per SMS	15 free p.m., thereafter ₹0.20 per SMS	15 free p.m., thereafter ₹0.20 per SMS	15 free p.m., thereafter ₹0.20 per SMS	15 free p.m., thereafter ₹0.20 per SMS
Account Closure	Within 15 days of account opening	Nil	Nil	Nil	Nil	Nil
	After 15 days & within 180 days of account opening	₹200	₹200	₹200	₹200	₹200
	After 180 days & within 365 days of account opening	₹125.00	₹125.00	₹125.00	₹125.00	₹125.00
	After 365 days of account opening	Nil	Nil	Nil	NA	Nil

Notes:

- Above mentioned schedule of charges are excluding GST and 18% GST rate will be applicable on the above mentioned charges.
- Daily cumulative debit transaction limit of ₹25,000 will apply to all A-OTP Savings Accounts.
- Per debit transaction limit of ₹10,000 will apply to all A-OTP Savings Accounts.
- A-OTP Savings Accounts will be closed if nil financial transactions are observed within 30 days of account opening or customer fails to complete their Video-KYC process.
- Aadhaar OTP Savings Account will be closed and Account Closure Charges will apply if the customer fails to complete their Video KYC process within 360 days of account opening.