

Important Notice

Specific fees and service charges pertaining to Current Account will be revised with effect from 01-07-2022. Details of the revised charge structure are as follows:

(All amounts in INR)

Applicable Scheme Code	Monthly Average Balance Requirement		Non Maintenance Charges	
	Current Charge Structure	Proposed Charge Structure	Current Charge Structure	Proposed Charge Structure
CANOR	Metro & Urban: 10,000 Semi Urban & Rural: 5,000	Metro & Urban: 15,000 Semi Urban & Rural: 7,500	600 if MAB ≥ 50% & 800 if MAB < 50%	600 if MAB ≥ 75% & 900 if MAB < 75%
CAADV	Metro & Urban: 25,000 Semi Urban & Rural: 12,500	(No change) Metro & Urban: 25,000 Semi Urban & Rural: 12,500	750 if MAB ≥ 50% & 1000 if MAB < 50%	750 if MAB ≥ 75% & 1100 if MAB < 75%

Applicable Scheme Code	Service Charge/Product Feature	Current Charge Structure	Revised Charge Structure
All Current Account variants where the said charges were applicable	Cash Handling charges on cash deposited in Low Denomination Notes (LDN)	1% on the value of cash deposited in Low Denomination Notes, exceeding 15,000 per month in either single or multiple transaction	2% on the value of cash deposited in Low Denomination Notes, exceeding 10,000 per month in either single or multiple transaction
	ECS/NACH debit failure charges	1st return for the month - 375 2nd return for the month - 425 3rd return onwards for the month -500	500/instance
	Standing instruction reject fee	SI reject due to Credit Card/Loans/Auto Debit- 200 per reject SI reject due to RD/MF/SIP- NIL	SI reject due to Credit Card/Loans/Auto Debit- 250 per reject SI reject due to RD/MF/SIP- NIL
	Account Statement - Duplicate statement from branch	75 per statement	100 per statement
	Cheque Returns (Outward) - Deposited by Customer	100 per instrument	1st return for the month - 50 2nd return onwards for the month - 100

Applicable scheme codes	Service Charge/Product feature	Monthly Free Limits		Charges Beyond Free Limit	
		Current Structure	Revised Structure	Current Structure	Revised Structure
CABNK/CACOB/CACTS	Account maintenance charges	MAB > 10 Lakh: Free MAB < 10 Lakh: Nil	Unlimited	1/Txn, Min 25 Per Month	Free
CAARH/CART		100 txns	Unlimited	15/txn	Free
CANEG		Unlimited	Unlimited	100/month(Fixed)	100 per month, if MAB < 30K Nil if MAB =>30K

Applicable Scheme Code	Service Charge/Product Feature	Current Charge Structure	Revised Charge Structure
CADIG	Monthly Average Balance	Metro/Urban: 10,000	Metro/Urban: 15,000
		Semi Urban/Rural: 5,000	Semi Urban/Rural: 7,500
	Non maintenance charges	750 if MAB ≥ 50% & 1,200 if MAB < 50%	600 if MAB ≥ 75% & 900 if MAB < 75%
	Monthly service charges	Nil	50 /month
CAITX	Monthly service charges	Nil	25/month
CADPA	Monthly Average Balance	Metro/Urban: Monthly Average Balance (MAB) – 10,000 or Cumulative Monthly Credit Transaction (MCT) of 25,000	Metro/Urban: Monthly Average Balance (MAB) – 15,000
		Semi Urban/ Rural: Monthly Average Balance (MAB) – 5,000 or Cumulative Monthly Credit Transaction (MCT) of 12,500	Semi Urban/ Rural: Monthly Average Balance (MAB) – 7,500
	Non maintenance charges	250	600 if MAB ≥ 75% & 900 if MAB < 75%
	Monthly service charges	Nil	100/month
	LDN cash deposit charges	Nil	2% on the value of cash deposited in Low Denomination Notes, exceeding 10,000 per month either single or multiple transaction

Applicable Scheme code	Cash Deposits Free Limits (Monthly)		Charges Beyond Free Limit	
	Current Charge Structure	Proposed Charge Structure	Current Charge Structure	Proposed Charge Structure
CANOR	2 lakhs	2 lakhs	4/1000	2 lakhs- 4 lakhs: 4/1000 Above 4 lakhs: 5/1000
CAADV	3 lakhs	10 times MAB subject to max 25 lakhs	4/1000	Above free limit and up to 50 lakhs: 4/1000 Above 50 lakhs: 5/1000
CASEL	10 times MAB sub to max 50 lakhs	10 times MAB subject to max 50 lakhs	3.5/1000	Above free limit and up to 50 lakhs: 4/1000 Above 50 lakhs: 5/1000
CABCA	12 lakhs	10 times MAB subject to max 1 Cr	3/1000	Above free limit and up to 50 lakhs: 3/1000 Above 50 lakhs: 4/1000
CABPL	60 lakhs	10 times MAB subject to max 3 Cr	3/1000	Above free limit and up to 50 lakhs: 3/1000 Above 50 lakhs: 4/1000
CAARH/CAART	25 times MAB	10 times MAB subject to max 75 lakhs	3/1000	Above free limit & Up to 50 lakhs: 4/1000; Above 50 lakhs: 5/1000
CACOL	10 lakhs	3 lakhs	2.5/1000	4/1000
CANEG	10 lakhs	10 times MAB subject to max 50 lakhs	No change	No Change
CAJEW	8 times MAB subject to max 40 lakhs	8 times MAB subject to max 2 Cr	No change	No Change
CAGBL	Home branch: Nil to 9 Cr Non-home: Nil to 1.5 Cr based on AQB slabs	Home & non-home branch (combined): 8 times MAB subject to max 1 Cr	Home branch: AQB below 10 k: 3/1000 AQB above 10 k: 2/1000 Non-home: AQB below 10 k: 4/1000 AQB above 10 k: 5/1000	4/1000
CATRS	50 lakhs	8 times MAB subject to max 1 Cr	5/1000	4/1000
CASOC	50 lakhs	8 times MAB subject to max 1 Cr	3/1000	4/1000

CACAP	Home branch: Unlimited Non-home branch: Nil	Home & non- home branch (combined): 8 times MAB subject to max 1 Cr	Home branch: Nil Non-home: 4.5/1000	4/1000
CAESC	Unlimited	5 times MAB	Nil	4/1000
CABNK CACOB CACTS CAINS	8 times MAB sub to max 1 Crore	Home & non- home branch (combined): 5 times MAB subject to max 5 Cr	No change	No Change

For CANOR/CAADV/CASEL/CABCA/CABPL, charges beyond free limit will be subject to minimum of INR 50 per transaction.

Current Account Normal (CANOR), Business Advantage (CAADV), Business Select (CASEL), Business Classic (CABCA), Business Privilege (CABPL), CA for Arthiyas (CAARH/CAART), Global CA (CAGBL), Digital Current Account (CADIG), Digital Individual Transaction Current Account (CAITX), Current Account for Trusts (CATRS), Current Account of co-operative banks (CACOB), Current Account for Banks (CABNK), Current Account for co-operative banks with (CACTS), Current Account for Banks (CABNK), Current Account for collection (CACOL), Current Account for Societies (CASOC), Current Account for Capital Market (CACAP), Current Account for Escrow (CAESC), Current Account for Insurance companies (CAINS).

Please note that other fees and charges, applicable to your account, not specified above, will remain unchanged.

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