

Important Notice

Specific fees and service charges pertaining to Current Account shall be revised with effect from 01-09-2024. The details of the revised charge structure is furnished below:

Cash Deposit limit and charges (Home branch and Non-home branch combined)

Scheme Code	Cash Deposits Free Limits(Monthly)		Charges beyond free limit	
	Current Limit	Revised Limit	Current Charge Structure	Revised Charge Structure
CANOR & CADPA	2,00,000	2,00,000 (No change)	2 lacs- 4 lacs: 4/1000;	2 lacs- 3 lacs: 4/1000;
			Above 4 lacs: 5/1000	Above 3 lacs: 5/1000
CAADV	10 times of MAB, min 3 Lacs and max 25 lacs	10 times of MAB, min 2.5 Lacs and max 25 lacs	Above free limit and up to 50 lacs: 4/1000	Above free limit and up to 50 lacs: 4/1000
			Above 50 lacs: 5/1000	Above 50 lacs: 5/1000
CAPHM	10 times of MAB, min 5 Lac and max 50 lacs	10 times of MAB, min 5 Lacs and max 50 lacs (No change)	Above free limit : 3.5/1000	Above free limit and up to 50 lacs: 4/1000
				Above 50 lacs: 5/1000
CABCA	10 times of MAB, min 12 Lacs and max 1 Cr	10 times of MAB, min 10 Lacs and max 1 Cr	Above free limit and up to 50 lacs: 3/1000; Above 50 lacs: 4/1000	Above free limit and up to 50 lacs: 3/1000
				Above 50 lacs: 4/1000
CABPL	10 times of MAB, min 60 Lacs and max 3 Cr	10 times of MAB, min 50 Lacs and max 3 Cr	Above free limit and up to 50 lacs: 3/1000; Above 50 lacs: 4/1000	Above free limit and up to 50 lacs: 3/1000
				Above 50 lacs: 4/1000
CACH1	1,20,00,000	1,20,00,000 (no changes)	2/1000	3/1000
CANEG	10 times MAB subject to maximum of 50 lacs	10 times MAB subject to maximum of 50 lacs (No change)	Above free limit and up to 50 lacs: 3/1000, above 50 lacs: 5/1000	Above free limit and up to 25 lacs: 4/1000, Above 25 lacs: 5/1000
CAARH & CAART	10 times MAB subject to maximum of 75 lacs	10 times MAB subject to maximum of 75 lacs (No change)	Above free limit and up to 50 lacs: 4/1000, Above 50 lacs: 5/1000	Above free limit and up to 25 lacs: 4/1000, Above 25 lacs: 5/1000

Cheque return charges and ECS Return Charges

Applicable Scheme Code	Fee line	Current Charge Structure	Revised Charge Structure
All Current Account variants where this charge is applicable	CHQ Return Inward Charges	Rs 500/instance	1st two returns for the month - Rs 550
			3rd return onwards in the same month - Rs 750
	ECS/NACH debit failure charge	Rs 500/instance	1st return for the month - Rs 500
			2nd return onwards in the same month - Rs 550
Cheque Return - Deposited by Customer for Outstation Collection	50% of OSC commission; Minimum Rs. 50 /Cheque + Other bank charges if any	Up to 10K - Rs. 50/- plus GST, Above 10K - Rs. 100/- plus GST	

Monthly Service charges (AMCFO)

Scheme Code	Current Charge Structure	Revised Charge Structure
CANOR	100 per month	150 per month
CABCA	100 per month	100 per month, if MAB < 1,00,000; Nil if MAB >=1,00,000
CAGBL	100 per month	100 per month, if MAB < 50,000; Nil if MAB >=50,000
CANEG	100 per month, if MAB < 30,000; Nil if MAB >=30,000	100 per month, if MAB < 50,000; Nil if MAB >=50,000
CADIG	50 per month	100 per month

BNA Convenience Fees

Scheme Code	Current charges	Revised charges
CAPBG/CAGBL/CADIG	NIL	Rs. 50 per transaction exceeding INR 15,000 per month either single or multiple transaction

Debit Mandate Registration charges and MDR default charges

Scheme code	Charge description	Current Charges	Revised charges
CADEL	MDR default charges	Nil	Rs 1000 per month
All Current Account variants where the said charges were applicable	Debit Mandate Registration charges	Nil	Rs. 75/- per instance

Charge Structure Changes for Global Current Account (CAGBL)

Description	Current limit and charges	Revised charge structure
Annual Charges	1000	NIL
CHQ RTN Charges	Applied Quarterly	Applied Monthly
Cash withdrawal Charges_Home Branch	Applied Quarterly	Applied Monthly
Cash withdrawal Charges_Home Branch	NIL Free limit and Tier Pricing charges applied Quarterly	Applied Monthly

Non-maintenance charges

Scheme code	Charge description	Existing	Revised
CANOR, CADIG and CADPA	Monthly Average Balance (No changes)	Metro/Urban: 15K	Metro/Urban: 15K
		Semi Urban/ Rural: 7.5K	Semi Urban/ Rural: 7.5K
	Non maintenance charges	600 if MAB>=75% & 900 if MAB<75%	700 if MAB>=75% & 1000 if MAB<75%
CAADV	Monthly Average Balance (No changes)	Metro/Urban: 25K	Metro/Urban: 25K
		Semi Urban/ Rural: 12.5K	Semi Urban/ Rural: 12.5K
	Non maintenance charges	750 if MAB>=75% & 1100 if MAB<75%	800 if MAB>=75% & 1200 if MAB<75%
CASEL and CAPHM	Monthly Average Balance (No changes)	Metro/Urban: 50K	Metro/Urban: 50K
		Semi Urban/ Rural: 25K	Semi Urban/ Rural: 25K
	Non maintenance charges	1000 if MAB>=50%, 1800 if MAB<=50%	1100 if MAB>=75% & 2000 if MAB<75%
CAJEW	Monthly Average Balance (No changes)	Metro/Urban: 25K	Metro/Urban: 25K
		Semi Urban/ Rural: 12.5K	Semi Urban/ Rural: 12.5K
	Non maintenance charges	1250	1250 if MAB>=75% & 1500 if MAB<75%

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

For all other fees and charges including debit card charges with variant details please refer Schedule of charges available on bank website

Description	Scheme
Current Account Normal	CANOR
Business Advantage Current Account	CAADV
Business Select Current Account	CASEL
Business Classic Current Account	CABCA
Current Account for Large Retailers and Distributors	CAPHM
Digital Current Account for Individual	CADIG
Current Account for Start up banking	CANEG
Current Account for GOVT.Organisation	CAGOS
Business Privilege Current account	CABPL
Current Account for IND TRANSACTION	CAITX
TRUST Current Account	CATRS
Current Account For Arthiyas	CAARH
GLOBAL Current Account	CAGBL
CHANNEL ONE Current Account	CACH1
CASH CREDIT SUB-LIMIT ACCOUNT	CAOCS
Current Account For Jewellers	CAJEW
PRIORITY Current Account	CAPBG
Current Account For Arthiyas	CAART
Current Account For Societies	CASOC
Capital Market Current Account	CACAP
Current Account For Bank	CABNK
Current Account - NRO	CANRO
Current Account for Co-Op Bank	CACOB
OVERDRAFT SUB-LIMIT ACCOUNT	CAODA
Current Account - NRE	CANRE
BURGUNDY Current Account	CABGY
Current Account for Corporates	CACOR
CURRENT AC-SWEEPS	CABPA
CLUB50 Current Account	CAC50
BURGUNDY PRIVATE Current Account	CAPRV
CA DIGITAL Proprietorship Transaction Account	CADPA
CURRENT ACCOUNT FOR CO-OP BANK WITH SUB-MEMBER ARRANGEMENT	CACTS
CURRENT ACCOUNT FOR CREDIT CO-OPERATIVE SOCIETY	CACOS
Current Account For Election Candidate	CAELC
Current Account for Electoral Trust	CAELE
Current Account D-LITE	CADEL
Current Account For MCA Entities	CASIL