

Elite Current Account
Schedule of Facilities (Effective from Jul 1, 2019; all charges are exclusive of GST)

Product Variant	Facilities based on Monthly Average Balance (MAB).						
	Previous Month Average Balance (MAB) / Account Opening Amount (AoA)		Free Transactions Per Month				
			Cash Deposit Limit*	Cheque Book	DD/PO	NEFT	RTGS
	From	Up to		Leaves	Transactions		
Universal	1,00,000	< 3,00,000	12 times of MAB	100	50	Free	Free
Special	3,00,000	<5,00,000	15 times of MAB	300	75	Free	Free
Silver	5,00,000	<1,00,0000	17 times of MAB	400	100	Free	Free
Gold	10,00,001	<2,00,0000	20 times of MAB	500	150	Free	Free
Platinum	20,00,000/- and above.		30 times of MAB	Free	Free	Free	Free
Facilities on non-maintenance of balance			10 times of MAB	0	0	0	0

(*Inclusive of both Home and Non Home Branch)

Product Name	Scheme Code	MAB Requirement (Rs.)	Penal charges per Month for non-maintenance of MAB (Rs.)
Universal	RCUNV	1,00,000/-	1500/-
Special	RCPB3	3,00,000/-	2000/-
Silver	RCPB5	5,00,000/-	3000/-
Gold	RCSPL	10,00,000/-	5000/-
Platinum	RCPBA	20,00,000/-	7000/-

Charges Beyond Free Limit							
Cash Deposit	Rs 2.5/1000/- Min Rs 53			Omni Pay	Rs 1.10/1000/- Min Rs 53		
Cheque (Leaves)	Rs 3/ Leaf						
NEFT (Charges per Transaction)	Slab	Branch	Net/ Mobile Banking	RTGS (Charges per Transaction)	Channel	Rs.2 lac to Rs.5 lac	Above Rs.5 lac
	Upto Rs.10000/-	Rs. 1.00	Rs. 1.00		Branch	Rs.20/-	Rs.40/-
	Abv Rs.10000/- to Rs.1 lac	Rs. 3.00	Rs. 3.00		Net Banking	Rs.15/-	Rs.30/-
	Abv Rs.1 lac to Rs.2 lac	Rs.9.00	Rs.6.00				
	Abv Rs. 2 lac	Rs.15.00	Rs.12.00				

Miscellaneous Charges				
IMPS through Net Banking ,Mobile and Branch Channel				
Slab	Up to Rs.1,000	1,001 to Rs. 1,00,000	Beyond Rs 1,00,000	
Charge	0	Rs 5	Rs 15	
Cash Withdrawal – Self and Third Party (in case of third party cash withdrawal a 24 hour notice required at Non Home Branch) -The service is not available for encashing FD/DD/PO. (NRE/NRO customers will get facilities as per RBI rules).				
Free				
Fund Transfer – Cheque/ account to account transfer at Non-Home Branch				
Free				

Cheque collection (Branch/Non Branch Locations) <i>(Local-Free)</i>	Outstation/ (Other bank commission will be recovered separately)	Range	Charges per instruments
		<=5000	Rs.25/-
		>5000- 10,000	Rs.50/-
		>10,000- 1,00,000	Rs.100/-
		>1,00,000	Rs.250/-
Speed Clearing outside CTS Grid (Service charges for Speed Clearing within the CTS grid jurisdiction, waived.)	Range		Charges / Transaction
	Upto Rs.1,00,000/-		Nil
	Above Rs.1,00,000/-		Rs.150/-
Foreign Currency Inward / Outward Remittances / Certificate	As per Trade Finance Guidelines		
DD/PO/Omni pay Cancellation	Rs 100 per instrument.		
Cheque Stop Payment instructions	Rs 100 per leaf and Rs 200 for a Range Free through Net-Banking		
Old Record (Subject to availability)	Above 1yr & less than 2 yrs – Rs.150/- per Item 2 yrs and thereafter – Rs.100/- per Item, subject to Max of Rs.750/-		
Copy of original of cheque/draft (paid by the bank)	Rs.150/- per instance		
Addition / deletion of names in Accounts/ Nominations / Change in operational instructions	1 st occasion (after account opening)		Free
	Beyond 1 st occasion for every Addition / deletion of names in Accounts/ Nominations / Change in operational instructions		Rs. 100/-
Allowing operations through power of attorney/mandate	Rs.500 per request		
Change of authorized signatory in accounts	Rs. 300/- Per Occasion (exempted for change due to death of the existing signatory)		
Charges For Recording Reconstitution of Account	Rs.200/- (No charges in case of Death of account holder)		
Facility of Sweep/Linking of accounts (Sweep Out Only)	Rs.100/- per instance		
Sweep Out Trigger facility charges	Rs.5/- per debit in addition to the SI charges		
Charges for collection of paper based Instrument other than regular cheque payable through clearing mechanism – Collection of documents by State Govt. Treasury, KVP, NSC etc. by customers.	Rs.10/1000 (Min Rs.100/-, Max –Rs.1,000)		
TAX Payment Challan retrieval beyond 2 years for Net Banking Users	Rs.50/-		
SMS alerts	Rs.15/- per quarter		
INET Banking Password (Through Branch Channel)	For Debit Card holders :Rs 100/- For Non-Debit Card holders : Free for first time , Subsequent password : Rs 50/-		

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	Above Rs.1,00,000/-		Rs.150/-		
Foreign Currency Inward / Outward Remittances / Certificate	As per Trade Finance Guidelines				
DD/PO/Omni pay Cancellation	Rs 100 per instrument.				
Cheque Stop Payment instructions	Rs 100 per leaf and Rs 200 for a Range Free through Net-Banking				
Old Record (Subject to availability)	Above 1yr & < 2 yrs		Rs.150/- per Item		
	2 yrs and thereafter		Rs.100/- per Item, <i>subject to Max of Rs.750/-</i>		
Copy of original of cheque/draft (paid by the bank)	Rs.150/- per instance				
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STATEMENT					
- Physical from branch/ Post/Courier	Rs. 100/- per statement plus actual courier (if applicable) charges.				
- email	Rs 5/- per statement				
Duplicate Statement at Branch (per instance)	Upto 1 year	Rs. 100/-	Above 1 year	Rs. 300/-	
Duplicate Statements over Telephone	Email	Rs. 25/- per occasion			
	Post/Courier	Upto 1 year	-	Rs. 100/-	
		Above 1 year	-	Rs. 300/-	
Overseas Mailing.	Actual Courier charges shall be recovered				
Monthly, Hold Mail facility	Free				
Certificate					
Balance Confirmation Certificate (per instances)	Nil				
Photo/Sign. Verification Certificate (per instances)	Rs.100/-				
Banker's report Certificate (per instances)	Nil				
Interest Certificate (per instances)	Once in a year (For IT Return purpose etc.) – Free Additional/Duplicate copies: Rs100/- per copy				
Standing Instructions					
Standing Instructions	Nil				
Standing Instruction rejection/failure	Rs 225 per instance				
Account Closure Charges					
Non Individual Customer	Within 14 days				Nil
	Over 14 days upto 6 months old				Rs 200/-
	> 6 months old upto 1 year				Rs 100/-
	Beyond 1 year				Nil
Individual Customer	Within 14 days				Nil
	Over 14 days upto 6 months old				Rs 100/-
	> 6 months old upto 1 year				Rs 100/-
	Beyond 1 year				Nil

ECS Returned				Rs 500 per instance			
Cheque Issued Returned				Cheque Deposited and Returned			
Financial Reason				Financial Reason(Local/Outstation)			
Slab (Rs.)	Up to	Rs 10,001	Beyond	Slab (Rs.)	Charge		
	Rs 10,000	to	Rs 25 lakh				
		25 lakh					
Up to 2nd instance/quarter	Rs.250	Rs.500	Rs.1,000	Up to 1 lakh	Rs.150		
Beyond 2nd instance/quarter	Rs.500	Rs.750	Rs.1,500	Beyond 1 lakh	Rs.250		
Technical Reason				Free			
<i>(Cheque return charges shall be levied only in cases where the customer is at fault and is responsible for such returns. Indicative list available at the Branch.)</i>							
Arranged / Unarranged Overdraft / Cheque Purchase (Subject to Approval)				Per Occasion (A) - Rs 115/- Interest (B) - 18.75% (auto collection)			
Home Banking Facility				Cash Delivery & Pick Up - As per Schedule of Charge (SOC) for CDP Service			
Transaction at other Bank ATM				Domestic		International	
Non- Financial (Rs. Per Transaction)				8/-		20/-	
Financial (Rs. Per Transaction)				30/-		140/-	
				International Cash withdrawal transactions declined due to insufficient funds – Rs.20/- per instance			
Debit-cum-ATM Card				Validity	Classic*	Gold#	Platinum@
Annual Fee				Domestic	Free	Free	Free
				International	Free	Free	Free
Add on Card				Domestic	Free	Free	Free
				International	Free	Free	Free
Replacement of Lost Stolen card				Domestic	Free	Free	Free
				International	Free	Free	Free
New PIN Generation				Rs 50 for PIN Lost/Forgotten Cases Only			
ATM Cash Withdrawal Limit (Rs.per day)				50,000/-		75,000/-	1,00,000/-
POS Limit (Point of Sale) (Rs. per day)				50,000/-		75,000/-	1,00,000/-

*For Universal and Special Account #Only for Silver Account @Only for Gold and Platinum Accounts

Merchant Discount Rate (MDR) on Credit card swipe amount based on current account MAB (excluding GST).					
City Tiers's	MAB Below 3 Lakhs	MAB 3 Lakhs	MAB Rs 5 Lakhs	MAB Rs 10 Lakhs	MAB Rs 20 Lakhs
Tier I & II	1.90%	1.75%	1.65%	1.55%	1.45%
Tier III to VI	1.75%	1.40%	1.35%	1.30%	1.25%
Rent	Rs 500/- + GST PTPM to be borne by the Merchant				

Debit Card MSF Charges would be as mandated by RBI.

There will be waiver of one time installation charge of Rs 500/-

MSF on International /Corporate and DFS Cards will be charged as usual i.e.2.50% and 2.85 % respectively on the transaction amount.

Important Instructions

1. GST applicable on above charges will be additional.
2. Charges for the month of account opening will be levied after the completion of that month and the free limits will be based on balance maintained in the month of account opening.
3. Subsequent months the free limit will be based on Previous Month Balance.
4. Cash deposit at any branch subject to non-home branch acceptance.
5. Opening of the Current Account tantamount to deemed acceptance of the aforesaid rule & regulations as well as the fact of being informed about the various service charges being levied by the Bank and the terms and conditions guiding the related products and services. Service charges are subject to change from time to time.
6. In-Operative Account:-
 - If there are no transactions in the account for a period of two years, the account will be treated as an inoperative account.
 - In case there are no customer induced debit, credit and/or third party transactions in the account, it would be classified as inoperative.
 - The service charges levied by the Bank and/or interest credited by the Bank would not be considered as customer induced transactions.
 - The customer should thus transact in the account periodically, so that it does not become inoperative.
7. Satisfactory conduct of the account entails maintaining sufficient balance to honor cheques issued to third parties. If there are high incidences to the contrary, the Bank reserves the right to close the account under intimation to the customer.
8. Domestic Validity Debit Card: - If a Customer opts for Domestic Validity Card, a Debit Card with magnetic stripe will be issued which can be used only in India for ATM, POS & E-com transactions. For all domestic POS transactions, PIN will be prompted to complete the transaction.
9. International Validity Debit Card:- If a Customer opts for International Validity Debit Card, EMV Chip Debit Card will be issued which can be used in India & abroad for ATM, POS & E-com transactions. For all domestic POS transactions, PIN will be prompted to complete the transaction.

Declaration: I/We have read / understood the terms and condition as applicable to Account opening and other operational aspect. I/We understand that the terms and condition may be revised by the Bank from time to time and it will be agreeable to me/us. I/We shall be responsible for regularly reviewing these terms, including the amendments that are posted on the website. I/We agree to pay charges as per the Bank Policy. I/We also agree to down-gradation of the account and withdrawal of features, in the event of non-maintenance of required balance.

Signature(s)/ Thumb impression(s) of the account holder (With Seal and stamp)

Signature 1

Signature 2

Signature 3
