

## Schedule of Charges

w.e.f 01.10.2017

Particulars	Pragati Current Account
Monthly Average Balance	Rs 5,000: Urban Rs 2,500: Rural
Non Maintenance of MAB	Rs 100
Initial Funding	Rs 5,000: Urban Rs 2,500: Rural
<b>Debit Card Services</b>	
Card Variant	RuPay Platinum
Issuance Fee	Rs 199
Annual Fee (2 <sup>nd</sup> Year Onwards)	Rs 199
Card Replacement Fee	Rs 199
PIN Regeneration	Rs 10
Free ATM Interchange per month	No Free Transactions
ATM Charges Post free limit	Rs 20 : Financial Transaction Rs 8.50 : Non-Financial Transaction
ATM transaction decline fee : Transactions declined at other bank ATMs due to insufficient funds	Rs 20
Cash Withdrawal at POS	Rs 15
<b>Cash Deposit</b>	
Branch/CRO/Merchant*	Free Limit (Branch + CRO + Merchant Point): 5 times of MAB maintained in previous month Thereafter 0.4% of transaction amount
Convenience Fee at Merchant Points*	0.6% of Transaction amount

<b>Cash Withdrawal</b>	
Branch/CRO/Merchant*	Free
Convenience Fee at Merchant Points*	0.6% of Transaction amount
<b>Funds Transfer</b>	
<b>Fino to Fino</b>	
Branch/CRO	Free
Merchant	Rs 10
Mobile Banking	Free
<b>Fino To Other Banks (IMPS)</b>	
Branch/CRO	A : Up to Rs 25000 : Rs 5 B: 25001-100000 : Rs 10 C : 100001 and above : Rs 15
Merchant	A : Up to Rs 25000 : Rs 5 B: 25001-100000 : Rs 10 C : 100001 and above : Rs 15
Mobile Banking	Rs 5
Bene verification	Rs 4
Fino to Other Bank (NEFT)	A : <=10000 : Rs 2.50 B: 10001-100000 : Rs 5 C : 100001-200000: Rs 15 D : >200000 : Rs 25
Fino to Other Bank (RTGS)	A : 200001 - 500000 : Rs 25 B : 500001 - 1000000 : Rs 50
<b>Account Statement</b>	
Email – Statement	Free
Physical Statement: Adhoc Statement	1 free in Quarter, there after Rs 50 per instance
<b>Cheque Outward Clearing</b>	
Cheque Return	Rs. 250 per instance
<b>Account Maintenance &amp; Other services</b>	
SMS Alert Charges /month	Rs 5
Account Closure	Upto 30 Days - Nil; Thereafter Rs 500

Note:

1. If the customer fails to maintain MAB for a particular month, there will be no free cash deposit transactions in the subsequent month
2. At Merchant Points, Convenience Fee will be charged in addition to the applicable charges for cash deposit & cash withdrawal
3. All charges are exclusive of applicable taxes