

Revised schedule of charges & Transaction Limits

w.e.f. 07th September'19

Particulars	Pragati Current Account
Annual account charges	N/A
Monthly Average Balance (MAB)	₹ 5000 in Urban ₹ 2500 in Rural
Non-Maintenance of MAB	₹ 100
Initial Funding	₹ 5000 in Urban ₹ 3000 in Rural
Cash Deposit	
Branch/CRO/Merchant Point	Free Limit (Branch + CRO + Merchant) 5 times of MAB maintained in previous month. Thereafter, 0.4% of transaction amount or ₹ 5, whichever is higher
Cash Withdrawal	
Per Transaction Limit	Branch: Upto ₹ 1 lakh CRO: Upto ₹ 50,000 Merchant: Upto ₹ 25,000
Branch/CRO/Merchant Point	2 transactions free per month [#] . Thereafter 0.4% of Transaction amount or ₹ 5, whichever is higher
Aadhaar Enabled Payment System (AePS)	
Aeps issuer limit	Daily Limit: Upto ₹ 10,000 or 1 transaction Monthly Limit: Upto ₹ 50,000 or 15 transactions Yearly Limit: Upto ₹ 6 Lakhs or 180 transactions
Debit Card Services	
Card Variant	RuPay Platinum
Issuance Fee	₹ 199
Annual Fee (2 nd Year Onwards)	₹ 199
Card Replacement Fee	₹ 199
Free ATM/Micro-ATM Interchange per month	Nil
Cash Withdrawal at POS Terminals	1% of Transaction Amount
ATM/Micro-ATM Charges Post free limit	₹ 20 : Financial Transaction; ₹ 8.50 : Non-Financial Transaction
Daily Transaction Limit	ATM: ₹ 15,000 POS/E-com: ₹ 35,000
Funds Transfer: Fino to Fino	
Branch/CRO	Free
Merchant	₹ 10
Mobile/Internet Banking	Free
Funds Transfer: Fino To Other Banks	
Branch/CRO/Merchant Point (IMPS)	Upto ₹ 25,000: ₹ 5 ₹ 25,001 - ₹ 1,00,000: ₹ 10 Above ₹ 1,00,000: ₹ 15
Mobile Banking/Internet Banking (IMPS)	Upto ₹ 25,000: ₹ 5 ₹ 25,001 - ₹ 1,00,000: ₹ 10 Above ₹ 1,00,000: ₹ 15
Fino to other Bank (NEFT)	Upto ₹ 10,000: ₹ 2.50 ₹ 10,001 - ₹ 10,0000: ₹ 5 ₹ 1,00,001 - ₹ 2,00,000: ₹ 15 >₹ 2,00,000: ₹ 25
UPI	Daily transactions limit upto: ₹ 25,000 First 10 debit transactions in a month: Free 11th transaction onwards: ₹ 5
Beneficiary Verification	₹ 4
Account Statement	
Email Statement	Free
Physical Statement: Adhoc Statement	₹ 10 per instance
Cheque Clearing	
Cheque Return	₹ 250 per instance
Account Maintenance & Other services	
SMS Alert Charges per month	₹ 5
Account Closure	Nil

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. [#]2 free cash withdrawal transactions at Merchant points inclusive of transactions done at Branch or CRO (Customer Relationship Officer).
3. Maximum free cash deposit limit in a month: ₹ 5,00,000 only.
4. No charges of UPI credit transactions. Charges will be applicable only on UPI fund transfers. Merchant payments, online shopping, bill payments etc. done via UPI will continue to be at Nil charge and will not be considered under UPI fund transfers.
5. All charges are exclusive of applicable taxes