

Revised schedule of charges & Transaction Limits

w.e.f. 07th September'19

Particulars					Savings Account Variants				
Product Name		Pratham Savings Account		Saral Savings Account		Sanchay Savings Account		Shubh Savings Account	
Annual subscription charges	N/A		N/A		N/A		₹ 338		
Monthly Average Balance(MAB) requirement	₹ 1000		Nil		Nil		Nil		
Non-Maintenance of MAB	₹ 50		N/A		N/A		N/A		
Initial Funding	Rs.1300		Nil		Nil		₹ 400		
Cash Deposit									
Branch/CRO/ Merchant Point	Free Limit per month (Branch + CRO + Merchant): ₹ 25,000. Thereafter, 0.5% of transaction amount or ₹ 5, whichever is higher		Free Limit per month (Branch + CRO + Merchant): ₹ 25,000. Thereafter, 0.5% of transaction amount or ₹ 5, whichever is higher		Free Limit per month (Branch + CRO + Merchant): ₹ 25,000. Thereafter, 0.5% of transaction amount or ₹ 5, whichever is higher		Free Limit per month (Branch + CRO + Merchant): ₹ 25,000. Thereafter, 0.5% 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: Upto ₹ 1 lakh CRO: Upto ₹ 50,000 Merchant: Upto ₹ 25,000		Branch: Upto ₹ 1 lakh CRO: Upto ₹ 50,000 Merchant: Upto ₹ 25,000		Branch: Upto ₹ 1 lakh CRO: Upto ₹ 50,000 Merchant: Upto ₹ 25,000		
Branch/CRO	Nil charge		Nil charge		Nil charge		Nil charge		
Merchant	2 transactions free per month ¹ . Thereafter 0.5% of Transaction amount or ₹ 5, whichever is higher		2 transactions free per month ¹ . Thereafter 0.5% of Transaction amount or ₹ 5, whichever is higher		2 transactions free per month ¹ . Thereafter 0.5% of Transaction amount or ₹ 5, whichever is higher		2 transactions free per month ¹ . Thereafter 0.5% of Transaction amount or ₹ 5, whichever is higher		
Aadhaar Enabled Payment System (AePS)									
AePS issuer limit	Daily Limit: Upto ₹ 10,000 or 1 transaction		Daily Limit: Upto ₹ 10,000 or 1 transaction		Daily Limit: Upto ₹ 10,000 or 1 transaction		Daily Limit: Upto ₹ 10,000 or 1 transaction		
	Monthly Limit: Upto ₹ 50,000 or 15 transactions		Monthly Limit: Upto ₹ 50,000 or 15 transactions		Monthly Limit: Upto ₹ 50,000 or 15 transactions		Monthly Limit: Upto ₹ 50,000 or 15 transactions		
	Yearly Limit: Upto ₹ 6 Lakhs or 180 transactions		Yearly Limit: Upto ₹ 6 Lakhs or 180 transactions		Yearly Limit: Upto ₹ 6 Lakhs or 180 transactions		Yearly Limit: Upto ₹ 6 Lakhs or 180 transactions		
Funds Transfer: Fino to Fino									
Branch/CRO	Free		Free		Free		Free		
Merchant	₹ 10		₹ 10		₹ 10		₹ 10		
Mobile/Internet Banking	Free		Free		Free		Free		
Funds Transfer: Fino To Other Banks									
Branch/CRO/ Merchant Point (IMPS)	Upto ₹ 25,000: ₹ 10 ₹ 25,001 - ₹ 1,00,000: ₹ 20 Above ₹ 1,00,000: ₹ 25		Upto ₹ 25,000: ₹ 10 ₹ 25,001 - ₹ 1,00,000: ₹ 20 Above ₹ 1,00,000: ₹ 25		Upto ₹ 25,000: ₹ 10 ₹ 25,001 - ₹ 1,00,000: ₹ 20 Above ₹ 1,00,000: ₹ 25		Upto ₹ 25,000: ₹ 5 ₹ 25,001 - ₹ 1,00,000: ₹ 10 Above ₹ 1,00,000: ₹ 15		
Mobile Banking/ Internet Banking (IMPS)	Upto ₹ 25,000: ₹ 7.50 ₹ 25,001 - ₹ 1,00,000: ₹ 10 Above ₹ 1,00,000: ₹ 15		Upto ₹ 25,000: ₹ 7.50 ₹ 25,001 - ₹ 1,00,000: ₹ 10 Above ₹ 1,00,000: ₹ 15		Upto ₹ 25,000: ₹ 7.50 ₹ 25,001 - ₹ 1,00,000: ₹ 10 Above ₹ 1,00,000: ₹ 15		Upto ₹ 25,000: ₹ 7.50 ₹ 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		Upto ₹ 10,000: ₹ 2.50 ₹ 10,001 - ₹ 10,0000: ₹ 5 ₹ 1,00,001 - ₹ 2,00,000: ₹ 15 >₹ 2,00,000: ₹ 25		Upto ₹ 10,000: ₹ 2.50 ₹ 10,001 - ₹ 10,0000: ₹ 5 ₹ 1,00,001 - ₹ 2,00,000: ₹ 15 >₹ 2,00,000: ₹ 25		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		Daily transactions limit upto: ₹ 25,000 First 10 debit transactions in a month: Free 11th transaction onwards: ₹ 5		Daily transactions limit upto: ₹ 25,000 First 10 debit transactions in a month: Free 11th transaction onwards: ₹ 5		Daily transactions limit upto: ₹ 25,000 First 10 debit transactions in a month: Free 11th transaction onwards: ₹ 5		
Beneficiary Verification	₹ 4		₹ 4		₹ 4		₹ 4		
Account Statement									
Email Statement	Free		Free		Free		Free		
Physical Statement: Adhoc Statement	₹ 10 per instance		₹ 10 per instance		₹ 10 per instance		₹ 10 per instance		
Cheque Clearing									
Cheque Return	₹ 250 per instance		₹ 250 per instance		₹ 250 per instance		₹ 250 per instance		
Account Maintenance & Other services									
SMS Alert Charges per month	₹ 5		₹ 5		Nil		Nil		
Account Closure	Nil		Nil		Nil		Nil		
Rupay Classic Debit Card:									
Issuance Fee	₹ 175		₹ 175		₹ 99		Nil		
Annual Fee (2 nd Year Onwards)	₹ 175		₹ 175		₹ 99		Nil		
Card Replacement Fee	₹ 175		₹ 175		₹ 99		₹ 150		
PIN Generation – Mobile Banking	Free		Free		Free		Free		
Free ATM Interchange per month	3 for Metro /5 for non-metro		3 for Metro /5 for non-metro		3 for Metro /5 for non-metro		3 for Metro /5 for non-metro		
Cash Withdrawal at POS Terminals	1% of Transaction Amount		1% of Transaction Amount		1% of Transaction Amount		1% of Transaction Amount		
ATM Charges Post free limit	₹ 20 : Financial Transaction ₹ 8.50 : Non-Financial Transaction		₹ 20 : Financial Transaction ₹ 8.50 : Non-Financial Transaction		₹ 20 : Financial Transaction ₹ 8.50 : Non-Financial Transaction		₹ 20 : Financial Transaction ₹ 8.50 : Non-Financial Transaction		
Daily Transaction Limit	ATM: ₹ 10,000 POS/E-com: ₹ 20,000		ATM: ₹ 10,000 POS/E-com: ₹ 20,000		ATM: ₹ 10,000 POS/E-com: ₹ 20,000		ATM: ₹ 10,000 POS/E-com: ₹ 20,000		
RuPay Platinum Debit Card:									
Issuance Fee	₹ 225		₹ 199		N/A		Nil		
Annual Fee (2 nd Year Onwards)	₹ 225		₹ 199		N/A		Nil		
Card Replacement Fee	₹ 225		₹ 199		N/A		₹ 200		
PIN Regeneration - Mobile Banking	Free		Free		N/A		Free		
Free ATM Interchange per month	3 for Metro /5 for non-metro		3 for Metro /5 for non-metro		N/A		3 for Metro /5 for non-metro		
Cash Withdrawal at POS Terminals	1% of Transaction Amount		1% of Transaction Amount		N/A		1% of Transaction Amount		
ATM Charges Post free limit	₹ 20: Financial Transaction ₹ 8.50: Non-Financial Transaction		₹ 20: Financial Transaction ₹ 8.50: Non-Financial Transaction		N/A		₹ 20: Financial Transaction ₹ 8.50: Non-Financial Transaction		
Daily Transaction Limit	ATM: ₹ 15,000 POS/E-com: ₹ 35,000		ATM: ₹ 15,000 POS/E-com: ₹ 35,000		N/A		ATM: ₹ 15,000 POS/E-com: ₹ 35,000		

Note:

1. Metro locations include Mumbai, Delhi, Bangalore, Chennai, Kolkata and Hyderabad and Non-Metro locations include other locations in India.
2. ¹2 free cash withdrawal transactions at Merchant points inclusive of transactions done at Branch and CRO (Customer relationship officer)
No charges on 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.
3. If Salary is not credited for more than 3 months in the Saral Salary account, then it will be converted to Pratham Savings account.
4. All charges are exclusive of applicable taxes.