

Schedule of Charges

w.e.f. 01.09.2018

Particulars	Savings Account Charges		
Product Name	Pratham Savings Account	Saral Salary Savings Account	Sanchay Savings Account
Monthly Average Balance (MAB)	Rs.1000	0	0
Non-Maintenance of MAB	Rs.50	NA	NA
Initial Funding	Rs.1300	Nil	Nil
Cash Deposit			
Branch/CRO/Merchant Point	Free Limit per month (Branch + CRO + Merchant): Rs.25,000. Thereafter, 0.5% of transaction amount or Rs.5, whichever is higher	Free Limit per month (Branch + CRO + Merchant): Rs.25,000. Thereafter, 0.5% of transaction amount or Rs.5, whichever is higher	Free Limit per month (Branch + CRO + Merchant): Rs.25,000. Thereafter, 0.5% of transaction amount or Rs.5, whichever is higher
Cash Withdrawal			
Branch/CRO	Free	Free	Free
Merchant	2 transactions free per month [#] . Thereafter 0.5% of Transaction amount or Rs.5, whichever is higher	2 transactions free per month [#] . Thereafter 0.5% of Transaction amount or Rs.5, whichever is higher	2 transactions free per month [#] . Thereafter 0.5% of Transaction amount or Rs.5, whichever is higher
Funds Transfer			
Fino to Fino			
Branch/CRO	Free	Free	Free
Merchant	Rs.10	Rs.10	Rs.10
Mobile/Internet Banking	Free	Free	Free
Fino To Other Banks			
Branch/CRO/Merchant Point (IMPS)	Upto Rs.25,000: Rs.10 25,001-1,00,000: Rs.20 Above 1 Lakh: Rs.25	Upto Rs.25,000: Rs.10 25,001-1,00,000: Rs.20 Above 1 Lakh: Rs.25	Upto Rs.25,000: Rs.10 25,001-1,00,000: Rs.20 Above 1 Lakh: Rs.25
Mobile Banking/Internet Banking (IMPS)	Upto Rs.25,000: Rs.7.50 25,001-1,00,000: Rs.10 Above Rs.1,00,000: Rs.15	Upto Rs.25,000: Rs.7.50 25,001-1,00,000: Rs.10 Above Rs.1,00,000: Rs.15	Upto Rs.25,000: Rs.7.50 25,001-1,00,000: Rs.10 Above Rs.1,00,000: Rs.15
Fino to other Bank (NEFT)	Upto 10,000: Rs.2.50 10,001-10,0000: Rs.5 1,00,001-2,00,000: Rs.15 >2,00,000: Rs.25	Upto 10,000: Rs.2.50 10,001-10,0000: Rs.5 1,00,001-2,00,000: Rs.15 >2,00,000: Rs.25	Upto 10,000: Rs.2.50 10,001-10,0000: Rs.5 1,00,001-2,00,000: Rs.15 >2,00,000: Rs.25
Beneficiary Verification	Rs.4	Rs.4	Rs.4

Account Statement			
Email Statement	Free	Free	Free
Physical Statement: Adhoc Statement	Rs.10 per instance	Rs.10 per instance	Rs.10 per instance
Cheque Clearing			
Cheque Return	Rs.250 per instance	Rs.250 per instance	Rs.250 per instance
Account Maintenance & Other services			
SMS Alert Charges per month	Rs.5	Rs.5	Nil
Account Closure	Nil	Nil	Nil

Savings Account Debit Card Charges

1. RuPay Classic Debit Card

Account Variant	Pratham Savings Account	Saral Salary Account	Sanchay Savings Account
Issuance Fee	Rs.175	Rs.175	Rs.99
Annual Fee (2 nd Year Onwards)	Rs.175	Rs.175	Rs.99
Card Replacement Fee	Rs.175	Rs.175	Rs.99
PIN Generation – Mobile Banking	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
Cash Withdrawal at POS Terminals	1% of Transaction Amount	1% of Transaction Amount	1% of Transaction Amount
ATM Charges Post free limit	Rs.20 : Financial Transaction Rs.8.50 : Non-Financial Transaction	Rs.20 : Financial Transaction Rs.8.50 : Non-Financial Transaction	Rs.20 : Financial Transaction Rs.8.50 : Non-Financial Transaction
Daily Transaction Limit	ATM: Rs.20,000 POS/E-com: Rs.40,000	ATM: Rs.20,000 POS/E-com: Rs.40,000	ATM: Rs.20,000 POS/E-com: Rs.40,000

2. RuPay Platinum Debit Card

Account Variant	Pratham Savings Account	Saral Salary Account	Sanchay Savings Account
Issuance Fee	Rs.225	Rs.199	Not Available
Annual Fee (2 nd Year Onwards)	Rs.225	Rs.199	Not Available
Card Replacement Fee	Rs.225	Rs.199	Not Available
PIN Regeneration - Mobile Banking	Free	Free	Not Available
Free ATM Interchange per month	3 for Metro /5 for non-metro	3 for Metro /5 for non-metro	Not Available
Cash Withdrawal at POS Terminals	1% of Transaction Amount	1% of Transaction Amount	Not Available
ATM Charges Post free limit	Rs.20: Financial Transaction Rs.8.50: Non-Financial Transaction	Rs.20: Financial Transaction Rs.8.50: Non-Financial Transaction	Not Available
Daily Transaction Limit	ATM: Rs.40,000 POS/E-com: Rs.75,000	ATM: Rs.40,000 POS/E-com: Rs.75,000	Not Available

Note:

1. Metro locations include Mumbai, Delhi, Bangalore, Chennai, Kolkata and Hyderabad and Non-Metro locations include other locations in India.
2. #2 free cash withdrawal transactions at Merchant points inclusive of transactions done at Branch or CRO.
3. ** All charges are exclusive of applicable taxes.

