

Schedule of Charges

w.e.f 03.04.2018

Particulars.	Pragati Current Account
Monthly Average Balance (MAB)	Rs. 5,000: Urban Rs. 2,500: Rural
Non Maintenance of MAB	Rs. 100
Initial Funding	Rs. 5,000: Urban Rs. 2,500: Rural
Debit Card Services	
Card Variant	RuPay Platinum
Issuance Fee	Rs. 199
Annual Fee (2 nd 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	Nil
Cash Withdrawal at POS	Rs. 15
Cash Deposit	
Branch/CRO/Merchant*	Free Limit (Branch + CRO + Merchant Point): 5 times of MAB maintained in previous month Thereafter 0.4% of transaction amount or minimum Rs. 5 whichever is higher

Cash Withdrawal	
Branch/CRO	Free
Merchant Points	2 transactions free per month [#] , thereafter 0.4% of Transaction amount or Min Rs. 5 whichever is higher
Funds Transfer	
Fino to Fino	
Branch/CRO	Free
Merchant	Rs. 10
Mobile Banking	Free
Fino To Other Banks (IMPS)	
Branch/CRO/Merchant	A : Up to Rs. 25000 : Rs. 5 B: 25001-100000 : Rs. 10 C : 100001 and above : Rs. 15
Mobile Banking	A : Up to Rs. 25000 : Rs. 5 B: 25001-100000 : Rs. 10 C : 100001 and above : Rs. 15
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
Account Statement	
Email – Statement	Free
Physical Statement: Adhoc Statement	Rs. 10 per instance
Cheque	
Cheque Return	Rs. 250 per instance
Account Maintenance & Other services	
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. # 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: Rs. 5,00,000 (Rupees Five Lakhs Only)
 4. All charges are exclusive of applicable taxes
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