

Schedule of Charges

w.e.f. 14.08.2018

Particulars	Pragati Current Account
Monthly Average Balance (MAB)	Urban: Rs.5,000 Rural: Rs.2,500
Non-Maintenance of MAB	Rs.100
Initial Funding	Urban: Rs.5,500 Rural: Rs.3,000
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 generation - Mobile/Internet Banking	Free
Free ATM Interchange per month	Nil
Charges Post free limit	Rs.20: Financial Transaction Rs.8.50: Non-Financial Transaction
Cash Withdrawal at POS terminals	1% of transaction amount
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 Rs.5, whichever is higher
Cash Withdrawal	
Branch/CRO	Free
Convenience Fee at Merchant Points	2 transactions free per month [#] . Thereafter, 0.4% of Transaction amount or Rs.5, whichever is higher

Funds Transfer	
Fino to Fino	
Branch/CRO	Free
Merchant	Rs.10
Mobile/Internet Banking	Free
Fino To Other Banks (IMPS)	
Branch/CRO	Upto Rs.25,000: Rs.5 Rs.25,001- Rs.10,0000: Rs.10 Rs.1,00,001 and above: Rs.15
Merchant	Upto Rs.25,000: Rs.5 Rs.25,001 - Rs.10,0000: Rs.10 Rs.1,00,001 and above: Rs.15
Mobile/Internet Banking	Upto Rs.25,000: Rs.5 Rs.25,001- Rs.10,0000: Rs.10 Rs.1,00,001 and above: Rs.15
Beneficiary verification	Rs.4
Fino to Other Bank (NEFT)	Upto Rs.10,000: Rs.2.50 Rs.10,001 - Rs.1,00,000: Rs.5 Rs.1,00,001 – Rs.2,00,000: Rs.15 Above Rs.200000: Rs.25
Fino to Other Bank (RTGS)	Rs.2,00,001 – Rs.5,00,000: Rs.25 Rs.5,00,001 – Rs.10,00,000: Rs.50
Account Statement	
Email Statement	Free
Physical Statement at Branch	Rs.10 per instance
Cheque Outward Clearing	
Cheque Return	Rs.250 per instance
Account Maintenance & Other services	
SMS Alert Charges per month	Rs.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: Rs.5,00,000 only.
4. All charges are exclusive of applicable taxes.