

Schedule of Charges

w.e.f 15.02.2018

Particulars	Fino Payments Bank 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 1000	Nil	Nil
Debit Card Services			
Card Variant	RuPay Classic	RuPay Classic	RuPay Classic
Issuance Fee	Rs 149	Rs 99	Rs 99
Annual Fee (2 nd Year Onwards)	Rs 149	Rs 99	Rs 99
Card Replacement	Rs 149	Rs 99	Rs 99
PIN Regeneration	Rs 10	Rs 10	Rs 10
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
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
ATM transaction decline fee : Transactions declined at other bank ATMs due to insufficient funds	Rs 20	Rs 20	Rs 20
Cash Withdrawal at POS	Rs 15	Rs 15	Rs 15
Cash Deposit			
Branch/CRO/Merchant Point	Free Limit per month (Branch + CRO + Merchant): Rs 25,000 thereafter 0.5% of transaction amount or minimum Rs 5 whichever is higher	Free Limit per month (Branch + CRO + Merchant): Rs 25,000 thereafter 0.5% of transaction amount or minimum Rs 5 whichever is higher	Free Limit per month (Branch + CRO + Merchant): Rs 25,000 thereafter 0.5% of transaction amount or minimum 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 Min Rs 5 whichever is higher	2 transactions free per month [#] , thereafter 0.5% of Transaction amount or Min Rs 5 whichever is higher	2 transactions free per month [#] , thereafter 0.5% of Transaction amount or Min Rs 5 whichever is higher
Funds Transfer			
Fino to Fino			
Branch/CRO	Free	Free	Free
Merchant	Rs 10	Rs 10	Rs 10
Mobile Banking	Free	Free	Free
Fino To Other Bank (IMPS)			
Branch/CRO/Merchant	A: Up to Rs 25000: Rs 10 B: 25001-100000 : Rs 20 C: Above 1 Lakh: Rs 25	A: Up to Rs 25000: Rs 10 B: 25001-100000 : Rs 20 C: Above 1 Lakh: Rs 25	A: Up to Rs 25000: Rs 10 B: 25001-100000 : Rs 20 C: Above 1 Lakh: Rs 25
Mobile Banking	A: Up to Rs 25000: Rs 5 B: 25001-100000 : Rs 10 C: Above 1 Lakh: Rs 15	A: Up to Rs 25000: Rs 5 B: 25001-100000 : Rs 10 C: Above 1 Lakh: Rs 15	A: Up to Rs 25000: Rs 5 B: 25001-100000 : Rs 10 C: Above 1 Lakh: Rs 15
Bene verification	Rs 4	Rs 4	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	A : <=10000 : Rs 2.50 B: 10001-100000 : Rs 5 C : 100001-200000: Rs 15 D : >200000 : Rs 25	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	A : 200001 - 500000 : Rs 25 B : 500001 - 1000000 : Rs 50	A : 200001 - 500000 : Rs 25 B : 500001 - 1000000 : Rs 50
Account Statement			
Email – Statement	Free	Free	Free
Physical Statement: Adhoc Statement	1 free in Quarter, there after Rs 50 per instance	1 free in Quarter, there after Rs 50 per instance	1 free in Quarter, there after Rs 50 per instance
Cheque			
Cheque Return	Rs. 250 per instance	Rs. 250 per instance	Rs. 250 per instance
Account Maintenance & Other services			
SMS Alert Charges /month	Rs 5	Rs 5	Nil
Account Closure	Upto 30 Days - Nil; Thereafter Rs 250	Upto 30 Days - Nil; Thereafter Rs 250	Upto 30 Days - Nil; Thereafter Rs 250

Note:

*Metro locations include Mumbai, Delhi, Bangalore, Chennai, Kolkata and Hyderabad and Non-metro locations include other locations in India

2 Free cash withdrawal transactions at Merchant points inclusive of transactions done at Branch or CRO (Customer Relationship Officer)

** All charges are exclusive of applicable taxes

