

Schedule of Charges

w.e.f. 25.03.2019

Particulars	Savings Account Charges			
Product Name	Shubh Savings Account	Pratham Savings Account	Saral Salary Savings Account	Sanchay Savings Account
Annual account charges	Rs.338	N/A	N/A	N/A
Monthly Average Balance Requirement (MAB)	Nil	Rs.1000	Nil	Nil
Non Maintenance of MAB	N/A	Rs.50	N/A	N/A
Initial Funding	Rs.399	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 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	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	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	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	Free
Merchant	Rs.10	Rs.10	Rs.10	Rs.10
Mobile/Internet Banking	Free	Free	Free	Free
Fino To Other Banks (IMPS)				
Branch/CRO/Merchant Point	Up to Rs.25000: Rs.10 Rs.25,001-Rs.1,00,000 : Rs.20 Above Rs.1 Lakh: Rs.25	Up to Rs.25000: Rs.10 Rs.25,001-Rs.1,00,000 : Rs.20 Above Rs.1 Lakh: Rs.25	Up to Rs.25000: Rs.10 Rs.25,001-Rs.1,00,000 : Rs.20 Above Rs.1 Lakh: Rs.25	Up to Rs.25000: Rs.10 Rs.25,001-Rs.1,00,000 : Rs.20 Above Rs.1 Lakh: Rs.25
Mobile Banking/Internet Banking	Up to Rs.25000: Rs.7.50 Rs.25,001-Rs.1,00,000 : Rs.10 Above Rs.1 Lakh: Rs.15	Up to Rs.25000: Rs.7.50 Rs.25,001-Rs.1,00,000 : Rs.10 Above Rs.1 Lakh: Rs.15	Up to Rs.25000: Rs.7.50 Rs.25,001-Rs.1,00,000 : Rs.10 Above Rs.1 Lakh: Rs.15	Up to Rs.25000: Rs.7.50 Rs.25,001-Rs.1,00,000 : Rs.10 Above Rs.1 Lakh: Rs.15
Fino to other bank (NEFT)	Up to Rs.10,000: Rs.2.50 Rs.10,001-Rs.10,0000: Rs.5 Rs.1,00,001-Rs.2,00,000: Rs.15 >Rs.2,00,000: Rs.25	Up to Rs.10,000: Rs.2.50 Rs.10,001-Rs.10,0000: Rs.5 Rs.1,00,001-Rs.2,00,000: Rs.15 >Rs.2,00,000: Rs.25	Up to Rs.10,000: Rs.2.50 Rs.10,001-Rs.10,0000: Rs.5 Rs.1,00,001-Rs.2,00,000: Rs.15 >Rs.2,00,000: Rs.25	Up to Rs.10,000: Rs.2.50 Rs.10,001-Rs.10,0000: Rs.5 Rs.1,00,001-Rs.2,00,000: Rs.15 >Rs.2,00,000: Rs.25
Beneficiary Verification	Rs.4	Rs.4	Rs.4	Rs.4
Account Statement				
Email – Statement	Free	Free	Free	Free
Physical Statement at Branch	Rs.10 per instance	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	Rs.250 per instance
Account Maintenance & Other services				
SMS Alert Charges /month	Nil	Rs.5	Rs.5	Nil
Account Closure	Nil	Nil	Nil	Nil

Savings Account Debit Card Charges

1. RuPay Classic Debit Card

Account Variant	Shubh Savings Account	Pratham Savings Account	Saral Salary Account	Sanchay Savings Account
Issuance Fee	N/A	Rs.175	Rs.175	Rs.99
Annual Fee (2 nd Year Onwards)	N/A	Rs.175	Rs.175	Rs.99
Card Replacement Fee	N/A	Rs.175	Rs.175	Rs.99
PIN Generation – Mobile Banking	N/A	Free	Free	Free
Free ATM Interchange per month	N/A	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	N/A	1% of Transaction Amount	1% of Transaction Amount	1% of Transaction Amount
ATM Charges Post free limit	N/A	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	N/A	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	Shubh Savings Account	Pratham Savings Account	Saral Salary Account	Sanchay Savings Account
Issuance Fee	Nil	Rs.225	Rs.199	N/A
Annual Fee (2 nd Year Onwards)	Nil	Rs.225	Rs.199	N/A
Card Replacement Fee	Nil	Rs.225	Rs.199	N/A
PIN Regeneration - Mobile Banking	Free	Free	Free	N/A
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	N/A
Cash Withdrawal at POS Terminals	1% of Transaction Amount	1% of Transaction Amount	1% of Transaction Amount	N/A
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	N/A
Daily Transaction Limit	ATM: Rs.40,000 POS/E-com: Rs.75,000	ATM: Rs.40,000 POS/E-com: Rs.75,000	ATM: Rs.40,000 POS/E-com: Rs.75,000	N/A

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 and CRO (Customer relationship officer)
3. ** All charges are exclusive of applicable taxes.