

**Revised schedule of charges & Transaction Limits
w.e.f. 1st January 2022**

Particulars								Savings Account Variants							
Product Name	Pratham Savings Account	Saral Savings Account	Sanchay Savings Account	Shubh Savings Account	Bhavishya Savings Account	Jan Savings Account	Aarambh Savings Account								
Annual subscription charges	N/A	N/A	N/A	₹ 381	₹ 296	₹ 211	₹ 84								
Monthly Average Balance(MAB) requirement	₹ 1000	Nil	Nil	Nil	Nil	Nil	Nil								
Non-Maintenance of MAB	5% of the shortfall amount in required MAB rounded-up to the nearest rupee value	N/A	N/A	N/A	N/A	N/A	N/A								
Initial Funding	Rs.1300	Nil	Nil	₹ 450	₹ 350	₹ 250	₹ 100								
Cash Deposit															
Branch/CRO/ Merchant Point	Free Limit per month (Branch + CRO + Merchant): ₹ 50,000. Thereafter, 0.5% of transaction amount or ₹ 5, whichever is higher	Free Limit per month (Branch + CRO + Merchant): ₹ 50,000. Thereafter, 0.5% of transaction amount or ₹ 5, whichever is higher	Free Limit per month (Branch + CRO + Merchant): ₹ 50,000. Thereafter, 0.5% of transaction amount or ₹ 5, whichever is higher	Free Limit per month (Branch + CRO + Merchant): ₹ 50,000. Thereafter, 0.5% of transaction amount or ₹ 5, whichever is higher	Free Limit per month (Branch + CRO + Merchant): ₹ 50,000. Thereafter, 0.5% of transaction amount or ₹ 5, whichever is higher	Free Limit per month (Branch + CRO + Merchant): ₹ 50,000. Thereafter, 0.5% of transaction amount or ₹ 5, whichever is higher	Free Limit per month (Branch + CRO + Merchant): ₹ 50,000. Thereafter, 0.5% of transaction amount or ₹ 5, whichever is higher								
Cash Withdrawal															
Per Transaction Limit	Branch: Upto ₹ 1 lakh CRO: Upto ₹ 50,000 Merchant: Upto ₹ 25,000* Daily limit at Merchant: ₹ 100,000	Branch: Upto ₹ 1 lakh CRO: Upto ₹ 50,000 Merchant: Upto ₹ 25,000* Daily limit at Merchant: ₹ 100,000	Branch: Upto ₹ 1 lakh CRO: Upto ₹ 50,000 Merchant: Upto ₹ 25,000* Daily limit at Merchant: ₹ 25,000	Branch: Upto ₹ 1 lakh CRO: Upto ₹ 50,000 Merchant: Upto ₹ 25,000* Daily limit at Merchant: ₹ 100,000	Upto ₹ 10,000	₹ 25,000 (Branch + CRO + Merchant) Daily limit at Merchant: ₹ 100,000	Free limit - Rs 5000/- Beyond free limit - Rs. 5 or 0.5% of txn amount whichever is max								
Branch/CRO	Nil charge	Nil charge	Nil charge	Nil charge	Nil charge	4 transactions free per month#. Thereafter 0.5% of Transaction amount or ₹5, whichever is higher									
Merchant	2 transactions free per month#. Thereafter 0.5% of Transaction amount or ₹ 5, whichever is higher	2 transactions free per month#. Thereafter 0.5% of Transaction amount or ₹ 5, whichever is higher	2 transactions free per month#. Thereafter 0.5% of Transaction amount or ₹ 5, whichever is higher	2 transactions free per month#. Thereafter 0.5% of Transaction amount or ₹ 5, whichever is higher	2 transactions free per month#. Thereafter 0.5% of Transaction amount or ₹ 5, whichever is higher	2 transactions free per month#. Thereafter 0.5% of Transaction amount or ₹5, whichever is higher									
Aadhaar Enabled Payment System (AePS)															
Aeps issuer limit	Daily Limit: Upto ₹ 10,000 or 1 transaction	Daily Limit: Upto ₹ 10,000 or 1 transaction	Daily Limit: Upto ₹ 10,000 or 1 transaction	Daily Limit: Upto ₹ 10,000 or 1 transaction	Not Allowed	Daily Limit: Upto ₹ 10,000 or 1 transaction	Daily Limit: Upto ₹ 10,000 or 1 transaction								
	Monthly Limit: Upto ₹ 50,000 or 15 transactions	Monthly Limit: Upto ₹ 50,000 or 15 transactions	Monthly Limit: Upto ₹ 50,000 or 15 transactions	Monthly Limit: Upto ₹ 50,000 or 15 transactions		Monthly Limit: Upto ₹ 50,000 or 15 transactions	Monthly Limit: Upto ₹ 50,000 or 15 transactions								
	Yearly Limit: Upto ₹ 6 Lakhs or 180 transactions	Yearly Limit: Upto ₹ 6 Lakhs or 180 transactions	Yearly Limit: Upto ₹ 6 Lakhs or 180 transactions	Yearly Limit: Upto ₹ 6 Lakhs or 180 transactions		Yearly Limit: Upto ₹ 6 Lakhs or 180 transactions	Yearly Limit: Upto ₹ 6 Lakhs or 180 transactions								
Aeps charges	Nil charge	Nil charge	Nil charge	Nil charge	Not Applicable	Free limit - 4 withdrawal transactions/month & 2 Balance enquiry/month (No free limit on Mini statement); Thereafter Rs. 10 per transaction (Applicable on Mini statement from 1st instance)	Free limit - 2 withdrawal transactions/month & 2 Balance enquiry/month (No free limit on Mini statement); Thereafter Rs. 10 per transaction (Applicable on Mini statement from 1st instance)								
Funds Transfer: Fino to Fino*															
Branch/CRO	Free	Free	Free	Free	Free	Free	Free								
Merchant	₹ 10	₹ 10	₹ 10	₹ 10	₹ 10	₹ 10	₹ 10								
Mobile/Internet Banking	Free	Free	Free	Free	Not Applicable	Free	Free								
Funds Transfer: Fino To Other Banks*															
Fino to other Bank (IMPS)	Daily Transaction limit: Upto ₹ 50,000 Branch/CRO/Merchant: ₹ 10 Mobile banking/Internet Banking: ₹ 7.5	Daily Transaction limit: Upto ₹ 50,000 Branch/CRO/Merchant: ₹ 10 Mobile banking/Internet Banking: ₹ 7.5	Daily Transaction limit: Upto ₹ 25,000 Branch/CRO/Merchant: ₹ 10 Mobile banking/Internet Banking: ₹ 7.5	Daily Transaction limit: Upto ₹ 50,000 Branch/CRO/Merchant: ₹ 10 Mobile banking/Internet Banking: ₹ 7.5	Daily Transaction limit: Upto ₹ 5,000 Branch/CRO/Merchant: ₹ 10 Mobile banking/Internet Banking: Not allowed	Daily Transaction limit: Upto ₹ 50,000 Branch/CRO/Merchant: ₹ 10 Mobile banking/Internet Banking: ₹ 7.5	Daily limit Rs. 50,000 Branch/CRO/Merchant/ Mobile & Internet Banking : Rs. 10								
UPI	Daily transactions limit P2P: upto ₹ 40,000 P2M: upto ₹ 25,000 No charges on transactions	Daily transactions limit P2P: upto ₹ 40,000 P2M: upto ₹ 25,000 No charges on transactions	Daily transactions limit P2P: upto ₹ 40,000 P2M: upto ₹ 25,000 No charges on transactions	Daily transactions limit P2P: upto ₹ 40,000 P2M: upto ₹ 25,000 No charges on transactions	Daily transactions limit up to: ₹ 10,000 No charges on transactions	Daily transactions limit P2P: upto ₹ 40,000 P2M: upto ₹ 25,000 No charges on transactions	Daily transactions limit P2P: upto ₹ 40,000 P2M: upto ₹ 25,000 No charges on transactions								
Beneficiary Verification	₹ 4	₹ 4	₹ 4	₹ 4	₹ 4	₹ 4	₹ 4								
Account Statement															
Email Statement	Free	Free	Free	Free	Free	Free	Free								
Physical Statement: Adhoc Statement	₹ 10 per instance	₹ 10 per instance	₹ 10 per instance	₹ 10 per instance	₹ 10 per instance	₹ 10 per instance	₹ 10 per instance								
Passbook	1st instance per month: Free Thereafter ₹ 10 per instance	1st instance per month: Free Thereafter ₹ 10 per instance	1st instance per month: Free Thereafter ₹ 10 per instance	1st instance per month: Free Thereafter ₹ 10 per instance	1st instance per month: Free Thereafter ₹ 10 per instance	1st instance per month: Free Thereafter ₹ 10 per instance	1st instance per month: Free Thereafter ₹ 10 per instance								
Cheque Clearing															
Cheque Return	₹ 250 per instance	₹ 250 per instance	₹ 250 per instance	₹ 250 per instance	Not Applicable	₹ 250 per instance	₹ 250 per instance								
Account Maintenance & Other services															
SMS Alert Charges per month	₹ 5	₹ 5	Nil	Nil	Nil	Nil	Nil								
Account Closure	If account closure requested from 15 days up to 12 months of account opening then Rs. 200; otherwise Nil	If account closure requested from 15 days up to 12 months of account opening then Rs. 200; otherwise Nil	Nil	If account closure requested from 15 days up to 12 months of account opening then Rs. 200; otherwise Nil	If account closure requested from 15 days up to 12 months of account opening then Rs. 200; otherwise Nil	If account closure requested from 15 days up to 12 months of account opening then Rs. 200; otherwise Nil	If account closure requested from 15 days up to 12 months of account opening then Rs. 200; otherwise Nil								
Rupay Classic Debit Card															
Issuance Fee	₹ 175	₹ 175	₹ 99	Nil	Nil	N/A	N/A								
Annual Fee (2 nd Year Onwards)	₹ 175	₹ 175	₹ 99	Nil	Nil	N/A	N/A								
Card Replacement Fee	₹ 175	₹ 175	₹ 99	₹ 150	₹ 150	N/A	N/A								
PIN Generation – Mobile Banking	Free	Free	Free	Free	Not Allowed	N/A	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	3 for Metro /5 for non-metro	3 for Metro /5 for non-metro	N/A	N/A								
Cash Withdrawal at POS Terminals	1% of Transaction Amount	1% of Transaction Amount	1% of Transaction Amount	1% of Transaction Amount	1% of Transaction Amount	N/A	N/A								
ATM Charges Post free limit	₹ 21 : Financial Transaction ₹ 8.50 : Non-Financial Transaction	₹ 21 : Financial Transaction ₹ 8.50 : Non-Financial Transaction	₹ 21 : Financial Transaction ₹ 8.50 : Non-Financial Transaction	₹ 21 : Financial Transaction ₹ 8.50 : Non-Financial Transaction	₹ 21 : Financial Transaction ₹ 8.50 : Non-Financial Transaction	N/A	N/A								
Daily Transaction Limit	ATM: ₹ 15,000 POS/E-com: ₹ 50,000	ATM: ₹ 15,000 POS/E-com: ₹ 50,000	ATM: ₹ 15,000 POS/E-com: ₹ 50,000	ATM: ₹ 15,000 POS/E-com: ₹ 50,000	ATM/POS/E-com: Daily upto ₹ 5000	N/A	N/A								
RuPay Platinum Debit Card															
Issuance Fee	₹ 225	₹ 199	N/A	Nil	Nil	N/A	N/A								
Annual Fee (2 nd Year Onwards)	₹ 225	₹ 199	N/A	Nil	Nil	N/A	N/A								
Card Replacement Fee	₹ 225	₹ 199	N/A	₹ 200	₹ 200	N/A	N/A								
PIN Regeneration - Mobile Banking	Free	Free	N/A	Free	Not Allowed	N/A	N/A								
Free ATM Interchange per month	3 for Metro /5 for non-metro	3 for Metro /5 for non-metro	N/A	3 for Metro /5 for non-metro	3 for Metro /5 for non-metro	N/A	N/A								
Cash Withdrawal at POS Terminals	1% of Transaction Amount	1% of Transaction Amount	N/A	1% of Transaction Amount	1% of Transaction Amount	N/A	N/A								
ATM Charges Post free limit	₹ 21: Financial Transaction ₹ 8.50: Non-Financial Transaction	₹ 21: Financial Transaction ₹ 8.50: Non-Financial Transaction	N/A	₹ 21: Financial Transaction ₹ 8.50: Non-Financial Transaction	₹ 21: Financial Transaction ₹ 8.50: Non-Financial Transaction	N/A	N/A								
Daily Transaction Limit	ATM: ₹ 25,000 POS/E-com: ₹ 75,000	ATM: ₹ 25,000 POS/E-com: ₹ 75,000	N/A	ATM: ₹ 25,000 POS/E-com: ₹ 75,000	ATM/POS/E-com: Daily upto ₹ 5000	N/A	N/A								

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 and CRO (Customer relationship officer). No Charges will be applicable on UPI fund transfers.
- If Salary is not credited for more than 3 months in the Saral Salary account, then it will be converted to Pratham Savings account.
- No charges will be applicable on UPI fund transfers.
- Schedule of Charges is subject to change, for detailed SOC, please visit www.finobank.com
- *Overall Daily transaction limit for Fund transfer to Fino account as well as other bank account (Including IMPS and account to account transfer) is ₹ 50,000 (For Bhavishya Savings account it is ₹ 5000)
- Overall Daily withdrawal limit for all Saving account variants (Excl Bhavishya) is Rs. 200,000 (Includes all withdrawal transactions across all channels)
- For Bhavishya savings account Cash Withdrawal limits are daily - ₹ 10000/-, Monthly - ₹ 20000/- & yearly - ₹ 2,40,000/-.

