

**Revised schedule of charges & Transaction Limits  
w.e.f. 1<sup>st</sup> August 2023**

Savings Account Variants								
Particulars	Pratham Savings Account	Saral Savings Account	Sanchay Savings Account	Shubh Savings Account	Bhavishya Savings Account	Jan Savings Account	Aarambh Savings Account	FinoPay Savings Account
Annual subscription charges	N/A	N/A	N/A	₹ 381	₹ 296	₹ 211	₹ 84	₹ 381
Monthly Average Balance(MAB) requirement	₹ 1000	Nil	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	N/A
Initial Funding	₹1300	₹300 (If Debit card is required) Nil (If Debit card is not required)	Nil	₹ 450	₹ 350	₹ 250	₹ 100	₹ 450
<b>Cash Deposit</b>								
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): ₹ 100,000. 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
<b>Cash Withdrawal</b>								
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: Upto ₹1 lakh CRO: Upto ₹50,000 Merchant: Upto ₹25,000* Daily limit at Merchant: ₹100,000
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		Nil charge
Merchant	2 transactions free per month#. Thereafter 0.5% of Transaction amount or ₹ 5, whichever is higher	3 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
<b>Aadhaar Enabled Payment System (AePS)</b>								
AePS issuer limit	Daily Limit: Upto ₹ 10,000 or 1 transaction Monthly Limit: Upto ₹ 50,000 or 15 transactions Yearly Limit: Upto ₹ 6 Lakhs or 180 transactions	Daily Limit: Upto ₹ 10,000 or 1 transaction Monthly Limit: Upto ₹ 50,000 or 15 transactions Yearly Limit: Upto ₹ 6 Lakhs or 180 transactions	Daily Limit: Upto ₹ 10,000 or 1 transaction Monthly Limit: Upto ₹ 50,000 or 15 transactions Yearly Limit: Upto ₹ 6 Lakhs or 180 transactions	Daily Limit: Upto ₹ 10,000 or 1 transaction Monthly Limit: Upto ₹ 50,000 or 15 transactions Yearly Limit: Upto ₹ 6 Lakhs or 180 transactions	Not Allowed	Daily Limit: Upto ₹ 10,000 or 1 transaction Monthly Limit: Upto ₹ 50,000 or 15 transactions Yearly Limit: Upto ₹ 6 Lakhs or 180 transactions	Daily Limit: Upto ₹ 10,000 or 1 transaction Monthly Limit: Upto ₹ 50,000 or 15 transactions Yearly Limit: Upto ₹ 6 Lakhs or 180 transactions	Daily Limit: Upto ₹ 10,000 or 1 transaction Monthly Limit: Upto ₹ 50,000 or 15 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)	Nil charge
<b>Funds Transfer: Fino to Fino*</b>								
Branch/CRO	Free	Free	Free	Free	Free	Free	Free	Free
Merchant	₹ 10	₹ 10	₹ 10	₹ 10	₹ 10	₹ 10	₹ 10	₹ 10
Mobile/Internet Banking	Free	Free	Free	Free	Not Applicable	Free	Free	Free
<b>Funds Transfer: Fino To Other Banks*</b>								
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 ₹ 10,000 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 ₹50,000 Branch/CRO/Merchant/ Mobile & Internet Banking : ₹10	Daily Transaction limit: Upto ₹ 50,000 Branch/CRO/Merchant: ₹ 10 Mobile banking/Internet Banking: ₹ 7.5
UPI	Daily transactions limit P2P: ₹15000 Per day P2M: ₹5000 Per day No charges on transactions	Daily transactions limit P2P: ₹15000 Per day P2M: ₹5000 Per day No charges on transactions	Daily transactions limit P2P: ₹15000 Per day P2M: ₹5000 Per day No charges on transactions	Daily transactions limit P2P: ₹15000 Per day P2M: ₹5000 Per day No charges on transactions	Daily transactions limit P2P: ₹15000 Per day P2M: ₹5000 Per day No charges on transactions	Daily transactions limit P2P: ₹15000 Per day P2M: ₹5000 Per day No charges on transactions	Daily transactions limit P2P: ₹15000 Per day P2M: ₹5000 Per day No charges on transactions	Daily transactions limit P2P: ₹15000 Per day P2M: ₹5000 Per day No charges on transactions
Beneficiary Verification	₹ 4	₹ 4	₹ 4	₹ 4	₹ 4	₹ 4	₹ 4	₹ 4
<b>Transaction Processing Charges</b>								
Free Limit Every Month (for Customer Induced Debit Transaction)	20	20	20	20	20	20	20	20
Charge Above Free limit	50 Paise + GST per Transaction	50 Paise + GST per Transaction	50 Paise + GST per Transaction	50 Paise + GST per Transaction	50 Paise + GST per Transaction	50 Paise + GST per Transaction	50 Paise + GST per Transaction	50 Paise + GST per Transaction
<b>Account Statement</b>								
Email Statement	Free	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	₹ 10 per instance
Digital 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	1st instance per month: Free Thereafter ₹ 10 per instance
Physical Passbook	1st Passbook: Free 2nd passbook onwards: ₹ 100 per passbook	1st Passbook: Free 2nd passbook onwards: ₹ 100 per passbook	Not Applicable	1st Passbook: Free 2nd passbook onwards: ₹ 100 per passbook	1st Passbook: Free 2nd passbook onwards: ₹ 100 per passbook	Not Applicable	Not Applicable	1st Passbook: Free 2nd passbook onwards: ₹100 per passbook
<b>Cheque Clearing</b>								
Cheque Return	₹ 250 per instance	₹ 250 per instance	₹ 250 per instance	₹ 250 per instance	Not Applicable	₹ 250 per instance	₹ 250 per instance	₹ 250 per instance
<b>Account Maintenance &amp; Other services</b>								
SMS Alert Charges per month	₹ 5	₹ 5	Nil	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	If account closure requested from 15 days up to 12 months of account opening then Rs. 200; otherwise Nil
<b>Rupay Classic Debit Card</b>								
Issuance Fee	₹ 175	₹ 175	₹ 99	Nil	Nil	N/A	N/A	Nil
Annual Fee (2 <sup>nd</sup> Year Onwards)	₹ 175	₹ 175	₹ 99	Nil	Nil	N/A	N/A	Nil
Card Replacement Fee	₹ 175	₹ 175	₹ 99	₹ 150	₹ 150	N/A	N/A	₹150
PIN Generation – Mobile Banking	Free	Free	Free	Free	Not Allowed	N/A	N/A	Free
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	3 for Metro /5 for non-metro
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	1% of Transaction Amount
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	₹21 : Financial Transaction ₹8.50 : Non-Financial Transaction
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 ₹ 15000	N/A	N/A	ATM: ₹15,000 POS/E-com: ₹50,000
<b>RuPay Platinum Debit Card</b>								
Issuance Fee	₹ 275	₹ 250	N/A	Nil	Nil	N/A	N/A	Nil
Annual Fee (2 <sup>nd</sup> Year Onwards)	₹ 275	₹ 250	N/A	Nil	Nil	N/A	N/A	Nil
Card Replacement Fee	₹ 275	₹ 250	N/A	₹ 200	₹ 200	N/A	N/A	₹200
PIN Regeneration - Mobile Banking	Free	Free	N/A	Free	Not Allowed	N/A	N/A	Free
Free ATM Interchange per month	3 for Metro /5 for non-metro	Monthly Free Limit of 6 Transaction on any location	N/A	3 for Metro /5 for non-metro	3 for Metro /5 for non-metro	N/A	N/A	3 for Metro /5 for non-metro
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	1% of Transaction Amount
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	₹21: Financial Transaction ₹8.50: Non-Financial Transaction
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 ₹ 20,000	N/A	N/A	ATM: ₹25,000 POS/E-com: ₹75,000
Personalized Debit Card Charges	350+GST	350+GST	-	350+GST	350+GST	-	-	213+GST

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). No Charges will be applicable on UPI fund transfers.  
3. If Salary is not credited for more than 3 months in the Saral Salary account, then it will be converted to Pratham Savings account.  
4. No charges will be applicable on UPI fund transfers.  
5. Schedule of Charges is subject to change, for detailed SOG, please visit www.fino.bank.com  
6. \*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 ₹ 10,000)  
7. Overall Daily withdrawal limit for all saving account variants (Excl Bhavishya) is Rs. 200,000 (Includes all withdrawal transactions across all channels)  
8. For Bhavishya savings account Cash Withdrawal limits are daily-₹ 20,000, Monthly-₹ 50,000 & yearly-₹ 6,00,000  
9. Above mentioned schedule of charges are excluding GST and 18% GST rate will be applicable on the above mentioned charges  
10. Transaction Processing Charges: Free Limit every month for customer induced Debit Txn : 20 Charges beyond free limit : 50 Paise+GST

