

# General Schedule of Features & Charges for Basic Savings Bank Deposit Account & Small Account is effective from June 1st, 2016

Particulars	Type of Savings Account	
	Basic Savings Bank Deposit Account	Small Account
Average Monthly Balance (AMB)	Nil	Nil
<b>Debit transactions - Withdrawals / Transfers / Outward Remittance</b>		
DD at Branch Location / Pay Order	Up to 4 withdrawals in a month - Free  (Includes ATMs withdrawals, RTGS, NEFT, IMPS Clearing, branch, cash withdrawal, transfer, internet debits, standing instructions, EMI, etc.	Up to 4 withdrawals in a month - Free (Value of all withdrawals should not exceed - ₹ 10k in a month)  (Includes ATMs withdrawals, RTGS, IMPS Clearing, branch, cash withdrawal, transfer, internet debits, standing instructions, EMI, etc
DD at other than Branch Location		
DD/ PO through Net Banking		
Fund Transfer		
NEFT (Per Transaction) **		
RTGS (Per Transaction)		
Cash Withdrawal at Home & Non Home Location		
Cash Withdrawal at own ATM##		
Cash Withdrawal at other Domestic ATM##		
Standing Instruction - Execution		
<b>Credit Transactions - Collection / inward Remittances / Deposits</b>		
Local Clearing Cheque	Free	Free
Outstation Cheque Collection Charges -Branch Location / other than Branch location (Per Instrument)	Free	Free
Cash Deposit at Home & Non Home Location	Free unlimited no of txn. Up to ₹ 100000 per month.	Free unlimited no of txn. Subject to maximum limit of ₹ 100000 during a Financial year
<b>CHEQUE RELATED CHARGES</b>		
At-par Cheque Book Charges	Free - One Cheque book of 5 leaves in a Financial year	Free - One Cheque book of 5 leaves in a Financial year
<b>DEBIT CARD ISSUANCE / ANNUAL CHARGE</b>		
Classic Debit Card - Primary	Free	Free
<b>STANDING INSTRUCTION</b>		
Standing Instruction - Set-up / Amendment	Free	Free
<b>CERTIFICATE &amp; REPORT ISSUANCE CHARGES</b>		
Current & Previous year Balance and Interest Statement	Free	Free
Signature Verification Certificate / Photo Attestation / Address confirmation / Duplicate TDS certificate	Free	Free
<b>ACCOUNT STATEMENT &amp; PASSBOOK</b>		
Physical Account Statement (Quarterly)	Free	Free
Monthly E-mail Account Statement	Free	Free
Duplicate /Ad-hoc Statement Branch Banking (90 days)	Free	Free
Pass Book (In Lieu of Account Statement)	Free	Free
Duplicate Passbook	Free	Free
<b>OTHER FEATURES &amp; CHARGES</b>		
Non Maintenance Charge (Monthly)	Nil	Nil
Net Banking / Mobile Banking / Phone Banking	Free	NA
Balance Enquiry at other Domestic ATM	Free	Free
Regeneration Of PIN (ATM / Phone / Net)	Free	ATM pin - Free; Phone & Net pin - NA
Classic Debit Card Replacement of Lost / Stolen Card	Free	Free
Account Closure	Free	Free
Tax Collection Charge through Internet Banking / Branch	Free	NA
Record Retrieval Charges	Free	Free
<b>PENAL CHARGES</b>		
ECS Return / Cheque Issued & Returned (Financial Reason)	150 / return	150 / return
ASBA application rejection due to insufficient funds	150 / rejection	NA
Cheque Issued & Returned (Technical Reason)	Free	Free
Cheque Deposited & Returned (INR)	100	100
Decline In ATM/POS transaction due to insufficient balance	20 / txn	20 / txn
Standing Instruction - Failure	25	25
DD / PO / BC Revalidation / Cancellation - INR	100	100
Stop Payment - Single / Range of Cheques	100; Free Over Net Banking	100

#### Features for Small Account

Aggregate of all credit should not exceed ₹ 1 lakh, Account balance at any point should not exceed ₹ 50,000 & Aggregate of all debits (withdrawals & transfers including clearing) in a month should not exceed ₹ 10,000. All debit transactions (including clearing) is permitted maximum upto ₹ 10,000 per transaction. Cheques issued over ₹ 10,000 will be rejected and returned.

## Cash withdrawals limit from own and other domestic ATM is ₹ 10,000 per transaction for both Basic & Small Accounts. For BSBDA, daily cash withdrawal limit on debit card is max upto ₹ 10,000.

\*\* Indo - Nepal Remittance Scheme (NEFT Charges):

If Beneficiary maintains an Account with Nepal SBI Bank Ltd. (NSBL): Free.

If Beneficiary does not maintain an Account with Nepal SBI Bank Ltd (NSBL): Free.

Charges are exclusive of the Service Tax, Swachh Bharat Cess (SBC) & Krishi Kalyan Cess (KKC). With effect from June 1, 2016 the effective service tax rate will be 15% on taxable value ( 14 % Service tax + 0.5% SBC+0.5% KC). The service tax including cess is subject to change from time to time.

Monthly physical statements will be issued free to account holders on them personally visiting the home branch for the same.

As per RBI guidelines, Business / Commercial transactions are not permitted in the Savings Accounts.

The above charges are subject to revision with a prior intimation of 30 days to all account holders.

The above charges are applicable for all states other than the State of Jammu and Kashmir. GST is applicable in the State of Jammu and Kashmir. For charges applicable to Jammu and Kashmir please contact the respective Branch Manager.