

Particulars		Jifi Saver
Average Monthly Balance (AMB)	-	10,000
Non-maintenance Charges	If AMB <=50% Reqd AMB	450
	If AMB >50% of product AMB but less than product AMB	350
Fund Transfers	NEFT / RTGS / IMPS (Through Net-banking / Mobile Banking)#	Free
	NEFT / RTGS done through branch	For NEFT: Upto 10000: 2.50; 10001 to 100000: 5; 100001 to 200000: 15; > 200000: 25 For RTGS: 200001 to 500000: 25;> 500000: 50
Cash Transactions	Cash Transaction at Branch / CDM (Deposit or withdrawal)	Free upto 4 transactions or 2 lac / month, whichever is earlier. Post free limits, charged at Rs. 3.5 / 1000 with minimum Rs. 150
Debit Card / ATM Charges	Platinum Debit Card – Annual Fees Or Replacement of Lost Debit Card	150 p.a. (charges for other cards detailed below)
	Kotak Bank's ATM – Financial Transaction / Non-Financial Transaction*	Unlimited Free
	Other Domestic ATMS – Financial Transaction / Non-Financial Transaction## / Declined Transactions due to insufficient balance	Maximum of 5 transactions free (incl financial & non-financial) in a month, thereafter Financial Transaction – 20.00 / Txn. Non-Financial Transaction – 8.50 / txn. Txn declined charges Rs. 25 / instance
	Financial Transaction / Non-Financial Transaction at International ATM +	Rs. 150 / Txn.
DD / Pay order / Cheque Book	DD / Pay Order	2.5 / 1000 (Min 50 Max 10000)
	FCY – DD / TT / Cheque Collection / Revalidation / Cancellation / FCY Cheque Deposited and Return	500
	At-par Cheque Book Charges	25 Chq leaves free / Qtr; Thereafter Rs.3 / cheque leaf (Min 25 leaves in one cheque book)
	ECS / Cheque Issued & Returned (due to non-availability of funds)	500 / instance
	ECS Mandate Verification	50 / instance
	SI Failure	100
	Cheque deposited and returned (INR)	100
Requests	Duplicate Ad-hoc statement, Balance & Interest Statement, Foreign Inward Remittance Certificate, Duplicate Passbook, TDS Certificate Through Branch or any other Record Retrieval, Stop Payment – Single / Range of cheque thru branch; DD / PO / BC Revalidation / Cancellation ( INR); Tax Collection thru branch; Regeneration of Pin sent through courier; Annual Combined Statement – Physical; Monthly Physical Statement	100 / Request
Home Banking Service	Cash Pick Up / Delivery	Rs. 150 per visit
Statements & Alerts	Statements	Email Statement Free: Physical Quarterly Free
	Balances and Transaction & Value added alerts (Daily / Weekly)	Daily SMS – 30 / Qtr.
		Weekly SMS – 15 / Qtr.
Other Charges	TOD	TOD: Rs. 500
	Cheque purchase	Cheque Purchase Charges: 0.5 / 1000 (Min 50; Max 10000)

##Cash withdrawal limit from other Domestic ATM is Rs. 10000 per transaction.

#+ Top 6 Cities – Transactions done in Mumbai, New Delhi, Chennai, Kolkata, Bengaluru and Hyderabad ATMs.

\*Financial transaction at ATM will include Cash withdrawal, Non-Financial transaction will include balance enquiry, PIN change, Mini statement request.

Transaction and Value Added SMS alerts would be sent free to the customers who have subscribed for Daily / Weekly. Balance Alerts facility. Alerts that have been mandated by RBI as well as alerts which are deemed appropriate by the Bank, will be sent free of charge, even if Daily / Weekly Balance SMS alerts facility has not been subscribed.

#### #Indo - Nepal Remittance Scheme (NEFT Charges):

**If Beneficiary maintains an Account with Nepal SBI Bank Ltd. (NSBL):** Rs. 25 per txn. (incl all taxes).

**If Beneficiary does not maintain an Account with Nepal SBI Bank Ltd. (NSBL):** Upto Rs. 5000 – Rs. 75 per txn. & beyond Rs. 5000 – Rs. 100 per txn. (incl all taxes).

The Bank will charge cross-currency mark-up of 3.5% on foreign currency transactions carried out on Debit Cards. The exchange rate used will be the VISA / Master Card wholesale exchange rate prevailing at the time of transaction.

Charges are exclusive of the Goods and Services Tax (GST).

**With effect from July 1, 2017** the effected Goods and Service Tax rate will be 18% on taxable value. The GST rate is subject to change from time to time.

Any rejections in applications made through ASBA mode due to insufficient funds will attract charges of Rs. 350/- per rejection<>

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

+Additional charges levied by another bank on international ATM transactions will also have to be borne by the card holder.

The above charges are subject to revision with a prior intimation of 30 days to all account holders. Closure of account due to revision of charges will not be subject to account closure charges.

Debit Card Annual Charges		
Debit Card Annual Charges	Classic Debit Card – Primary	150
	Classic Debit Card – Add On	150
	Silk Classic Debit Card – Primary	150
	Gold Debit Card – Primary	500
	Gold Debit Card – Add on	500
	Platinum Debit Card – Primary	150
	Platinum Debit Card – Add On	750
	World Debit Card (available for ING Vysya Variants Only)	750
	Replacement of Debit Card	200

~Any purchase / sale of foreign exchange will attract Service Tax on the gross amount of currency exchanged as per Service Tax on Foreign Currency Conversion Charges (FCY) table below.

Value to purchase or sale of Foreign Currency	Service Tax Amount w.e.f. June 01, 2016
Up to Rs. 1,00,000	1% of the gross amount of currency exchange or minimum of Rs. 250/-
Above Rs. 1,00,000 to Rs.10,00,000	1000 + 0.50% of the gross amount of currency exchanged less 1,00,000.
Above Rs. 10,00,000	Rs. 5500/- + 0.10% of the gross amount of currency exchanges less 10,00,000 subject to maximum of Rs. 60,000/-