

# General Schedule of Features and Charges for Savings Accounts effective from July 1, 2017

Particulars	Type of Savings Account					
	Orange Metro (Savings Bank Orange Metro) & Orange Non-Metro (Savings Bank Orange)	Orange Senior (Orange Senior SB)	Zwipe, Zwipe Classic (Non Metro) & Zwipe Senior	Platina SB (SB Platina) & Platina Senior	General SB-Metro and Urban Branches (Savings Bank General)	
Average Monthly Balance (AMB)	Orange Metro: 10000 Orange Non-Metro: 5000	2500	Zwipe: 25000 Zwipe Classic: 20000 Zwipe Senior: 20000	Platina SB: 100000 Platina Senior: 100000	5000	
AMB waiver on maintenance of 7.5 Lac TD with Zwipe Senior, Platina SB / Platina Senior on maintenance of 10 Lac FD / 10 Lac TRV, Orange Senior on maintenance of 3 Lac FD stand with drawn with effect from from 1 November, 2016						
Non Maintenance Charge (NMC)	If AMB <=50% of required Product AMB	450 / 350	150	500	550	450
	If AMB >50% of required Product AMB but less than product AMB	350 / 250	100	400	450	350
Fund Transfers	NEFT / RTGS / Fund Transfer (Through Netbanking / Mobile Banking)	Free	Free	Free	Free	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	For NEFT : Upto 10000: 2.50; 10001 to 100000:5; 100001 to 200000:15; > 200000: 25 For RTGS: 200001 to 500000: 25; > 500000: 50	Free	Free	For NEFT : Upto 10000: 2.50; 10001 to 100000:5; 100001 to 200000:15; > 200000: 25 For RTGS: 200001 to 500000: 25; > 500000: 50
	IMPS	Up to 10000: 5; 10001 to 100000: 5; 100001 to 200000: 15	Up to 10000: 5; 10001 to 100000: 5; 100001 to 200000: 15	Free	Free	Up to 10000: 5; 10001 to 100000: 5; 100001 to 200000: 15
Cash Transactions	Cash Transaction at Branch / Cash Deposit Machine (CDM) (Deposit or withdrawal)	Free upto 4 transactions or 2 lac / month , whichever is earlier. Post free limits, charged at Rs 3.5 / 1000 (Minimum Rs 150)	Free upto 4 transactions or 2 lac / month , whichever is earlier. Post free limits, charged at Rs 3.5 / 1000 (Minimum Rs 150)	Free upto 5 transactions or 3 lac / month whichever is earlier. Post free limits, charged at Rs 3.5 / 1000 (Minimum Rs 150)	Free upto 10 transactions or 5 lac / month whichever is earlier. Post free limits, charged at Rs 3.5 / 1000 (Minimum Rs. 150)	Free upto 4 transactions or 2 lac / month , whichever is earlier. Post free limits, charged at Rs 3.5 / 1000 (Minimum Rs 150)
Debit Card / ATM Charges	Debit Card Charges	Debit Fees as per Debit Card GSFC tailed below				
	Kotak Bank's ATM – Financial / Non Financial Transactions	Free	Free	Free	Free	Free
	Other Domestic ATMS - Financial / Non Financial Transactions ##	5 Transactions	5 Transactions	Free	Free	5 Transactions
	Declined Transactions due to insufficient balance	Rs.25 / Transaction	Rs.25 / Transaction	Rs.25 / Transaction	Rs.25 / Transaction	Rs.25 / Transaction
	Cash Withdrawal / Balance Enquiry at International ATM +	Rs.150 / Transaction	Rs.150 / Transaction	Rs.150 / Transaction	Rs.150 / Transaction	Rs.150 / Transaction
DD / Pay order / Cheque Book	DD / Pay Order	Rs. 2.5 / 1000 (Min 50, Max 10,000)	Rs. 2.5 / 1000 (Min 50, Max 10,000)	Free upto 100K; Post Free limits (Rs.2.5 / 1000 (Min 50, Max 10000))	Free	Rs. 2.5 / 1000 (Min 50, Max 10,000)
	FCY – DD / TT / Cheque Collection / Revalidation / Cancellation / FCY Cheque Deposited and Return	500	500	500	500	500
	At-par Cheque Book Charges	25 Chq leaves free / Qtr; Thereafter Rs.3 / cheque leaf.	25 Chq leaves free / Qtr; Thereafter Rs.3 / cheque leaf.	100 Chq leaves free / Qtr; Thereafter Rs.3 / cheque leaf.	100 Chq leaves free / Qtr; Thereafter Rs.3 / cheque leaf.	25 Chq leaves free / Qtr; Thereafter Rs.3 / cheque leaf.
	ECS / Cheque Issued & Returned (due to non availability of funds)	Rs.500 / instance	Rs.500 / instance	Rs.500 / instance	Rs.500 / instance	Rs.500 / instance
	ECS Mandate Verification	Rs.50 / instance	Rs.50 / instance	Free	Free	Rs.50 / instance
	SI Failure	Rs.100 / instance	Rs.100 / instance	Rs.100 / instance	Free	Rs.100 / instance
	Cheque deposited and returned (INR)	Rs.100 / instance	Rs.100 / instance	Rs.100 / instance	Rs.100 / instance	Rs.100 / instance
Branch Requests	Duplicate Ad-hoc statement Balance & Interest Statement Foreign Inward Remittance Certificate, Duplicate Passbook Duplicate 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	100 / Request	Free	Free	100 / Request
Home Banking	Cash Or Instrument Pick Up / Delivery	Rs. 150 per visit	Rs. 150 per visit	2 Free calls / month, thereafter Rs.150 per visit	10 Free calls / month, thereafter Rs.150 per visit	Rs. 150 per visit
Family Banking	-	NA	NA	NA	Upto 3 Additional NMC waived Family member accounts under "My Family"	NA
Statements & Alerts	Statements	Email Statement (Monthly): Free; Physical Statement (Quarterly): Free	Email Statement (Monthly): Free; Physical Statement (Quarterly): Free	Email Statement (Monthly): Free; Physical Statement (Quarterly): Free	Email Statement (Monthly): Free; Physical Statement (Quarterly): Free	Email Statement (Monthly): Free; Physical Statement (Quarterly): Free
	Balances and Transaction & Value added alerts (Daily / Weekly)	Daily SMS – 30 / Qtr / Weekly SMS 15 / Qtr.	Daily SMS – 30 / Qtr / Weekly SMS 15 / Qtr.	Daily SMS – 30 / Qtr / Weekly SMS 15 / Qtr.	Daily SMS – 30 / Qtr / Weekly SMS Free	Daily SMS – 30 / Qtr / Weekly SMS 15 / Qtr.
Other Charges	TODCheque Purchase charges Account Closure charges: (if closed after 1 month & before 6 months of A/C opening)	TOD: Rs.500; Cheque Purchase Charges: 0.5/1000 (Min 50; Max 10000); Account Closure charges: 600	TOD: Rs.500; Cheque Purchase Charges: 0.5/1000 (Min 50; Max 10000); Account Closure charges: 600	TOD: Rs.500; Cheque Purchase Charges: 0.5/1000 (Min 50; Max 10000); Account Closure charges: 600	TOD: Rs.500; Cheque Purchase Charges: 0.5/1000 (Min 50; Max 10000); Account Closure charges: 1200	TOD: Rs.500; Cheque Purchase Charges: 0.5/1000 (Min 50; Max 10000); Account Closure charges: 600
Free Services	Passbook (in lieu of Account Statement) Current Year Balance and interest statement Signature Verification Certificate Photo Attestation Address Confirmation	Free	Free	Free	Free	Free

Particulars	Type of Savings Account					
	Orange Metro (Savings Bank Orange Metro) & Orange Non-Metro (Savings Bank Orange)	Orange Senior (Orange Senior SB)	Zwipe, Zwipe Classic (Non Metro) & Zwipe Senior	Platina SB (SB Platina) & Platina Senior	General SB-Metro and Urban Branches (Savings Bank General)	
Debit Card Annual Charges	Classic Debit Card - Primary	Rs.150	Rs.150	Free	Free	Rs.150
	Classic Debit Card - Add-On	Rs.250	Rs.250	Rs.250	Free	Rs.250
	Silk Classic Debit Card - Primary	Rs.150	Rs.150	Rs.250	Free	Rs.150
	Gold Debit Card - Primary	Rs.500	Rs.500	Free For 1st Year, Thereafter 250	Free	Rs.500
	Gold Debit Card - Add-On	Rs.500	Rs.500	Rs.500	Free	Rs.500
	Platinum Debit Card - Primary	Rs.750	Rs.750	Free For 1st Year, Thereafter 250	Free	Rs.750
	Platinum Debit Card - Add-On	Rs.750	Rs.750	Rs.750	Free	Rs.750
	Titanium Debit Card-Primary	Rs.150	Rs.150	Free	Free	Rs.150
	Titanium Debit Card-Add-On	Rs.250	Rs.250	Rs.250	Free	Rs.250
	My World Debit Card- Primary	Rs.750	Rs.750	Free For 1st Year, Thereafter 250	Free	Rs.750
	My World Debit Card- Add-on	Rs.750	Rs.750	Rs.750	Free	Rs.750
	World Exclusive-Primary	Rs.750	Rs.750	Rs.750	Free	Rs.750
World Exclusive-Add on	Rs.750	Rs.750	Rs.750	Free	Rs.750	
Other Debit Card Related Charges	Replacement of Lost Debit Card	Rs.200	Rs.200	Rs.200	Rs.200	Rs.200
	Replacement of Damaged Debit Card	Free	Free	Free	Free	Free
	Image Debit Card Issuance Charge	Rs.199	Rs.199	Rs.199	Rs.199	Rs.199

Particulars	Type of Savings Account				
		General SB- Semi Urban Branches (Semi Urban SB)	General SB- Rural Branches (Rural Gen SB)	Zing (Zing Kids Account)	Solo
Average Monthly Balance (AMB)		2500	1000	2500	500
AMB waiver on maintenance of 7.5 Lac TD with Zwipe Senior, Platina SB / Platina Senior on maintenance of 10 Lac FD / 10 Lac TRV, Orange Senior on maintenance of 3 Lac FD stand with drawn with effect from from 1 November, 2016					
Non Maintenance Charge (NMC)	If AMB <=50% of required Product AMB	150	100	100	100
	If AMB >50% of required Product AMB but less than product AMB	100	75	75	75
Fund Transfers	NEFT / RTGS / Fund Transfer (Through Netbanking / Mobile Banking)	Free	Free	Free	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	For NEFT : Upto 10000: 2.50; 10001 to 100000:5; 100001 to 200000:15; > 200000: 25 For RTGS: 200001 to 500000: 25; > 500000: 50	For NEFT : Upto 10000: 2.50; 10001 to 100000:5; 100001 to 200000:15; > 200000: 25 For RTGS: 200001 to 500000: 25; > 500000: 50	For NEFT : Upto 10000: 2.50; 10001 to 100000:5; 100001 to 200000:15; > 200000: 25 For RTGS: 200001 to 500000: 25; > 500000: 50
	IMPS	Up to 10000: 5; 10001 to 100000: 5; 100001 to 200000: 15	Up to 10000: 5; 10001 to 100000: 5; 100001 to 200000: 15	Up to 10000: 5; 10001 to 100000: 5; 100001 to 200000: 15	Up to 10000: 5; 10001 to 100000: 5; 100001 to 200000: 15
Cash Transactions	Cash Transaction at Branch / Cash Deposit Machine (CDM) (Deposit or withdrawal)	Free upto 4 transactions or 2 lac / month , whichever is earlier. Post free limits, charged at Rs 3.5 / 1000 (Minimum Rs 150)	Free upto 4 transactions or 2 lac / month , whichever is earlier. Post free limits, charged at Rs 3.5 / 1000 (Minimum Rs 150)	Free upto 4 transactions or 2 lac / month , whichever is earlier. Post free limits, charged at Rs 3.5 / 1000 (Minimum Rs 150)	Free upto 4 transactions or 2 lac / month , whichever is earlier. Post free limits, charged at Rs 3.5 / 1000 (Minimum Rs 150)
Debit Card / ATM Charges	Debit Card Charges		Debit Fees as per Debit Card GSFC tailed below		
	Kotak Bank's ATM – Financial / Non Financial Transactions	Free	Free	Free	Free
	Other Domestic ATMS - Financial / Non Financial Transactions ##	5 Transactions	5 Transactions	5 Transactions	5 Transactions
	Declined Transactions due to insufficient balance	Rs.25 / Transaction	Rs.25 / Transaction	Rs.25 / Transaction	Rs.25 / Transaction
	Cash Withdrawal / Balance Enquiry at International ATM +	Rs.150 / Transaction	Rs.150 / Transaction	Rs.150 / Transaction	Rs.150 / Transaction
DD / Pay order / Cheque Book	DD / Pay Order	Rs.2.5 / 1000 (Min 50, Max 10,000)	Rs.2.5 / 1000 (Min 50, Max 10,000)	Rs.2.5 / 1000 (Min 50, Max 10,000)	Rs.2.5 / 1000 (Min 50, Max 10,000)
	FCY – DD / TT / Cheque Collection / Revalidation / Cancellation / FCY Cheque Deposited and Return	500	500	500	500
	At-par Cheque Book Charges	25 Chq leaves free / Qtr; Thereafter Rs.3 / cheque leaf.	25 Chq leaves free / Qtr; Thereafter Rs.3 / cheque leaf.	25 Chq leaves free / Qtr; Thereafter Rs.3 / cheque leaf.	25 Chq leaves free / Qtr; Thereafter Rs.3 / cheque leaf.
	ECS / Cheque Issued & Returned (due to non availability of funds)	Rs.500 / instance	Rs.500 / instance	Rs.500 / instance	Rs.500 / instance
	ECS Mandate Verification	Rs.50 / instance	Rs.50 / instance	Rs.50 / instance	Rs.50 / instance
	SI Failure	Rs.100 / instance	Rs.100 / instance	Rs.100 / instance	Rs.100 / instance
	Cheque deposited and returned (INR)	Rs.100 / instance	Rs.100 / instance	Rs.100 / instance	Rs.100 / instance
Branch Requests	Duplicate Ad-hoc statement Balance & Interest Statement Foreign Inward Remittance Certificate, Duplicate Passbook Duplicate 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	100 / Request	100 / Request	100 / Request
Home Banking	Cash Or Instrument Pick Up / Delivery	Rs. 150 per visit	Rs. 150 per visit	Rs. 150 per visit	Rs. 150 per visit
Family Banking	-	NA	NA	NA	NA
Statements & Alerts	Statements	Email Statement (Monthly): Free; Physical Statement (Quarterly): Free	Email Statement (Monthly): Free; Physical Statement (Quarterly): Free	Email Statement (Monthly): Free; Physical Statement (Quarterly): Free	Email Statement (Monthly): Free; Physical Statement (Quarterly): Free
	Balances and Transaction & Value added alerts (Daily / Weekly)	Daily SMS – 30 / Qtr / Weekly SMS 15 / Qtr.	Daily SMS – 30 / Qtr / Weekly SMS 15 / Qtr.	Daily SMS – 30 / Qtr / Weekly SMS 15 / Qtr.	Daily SMS – 30 / Qtr / Weekly SMS 15 / Qtr.
Other Charges	TODCheque Purchase charges Account Closure charges: (if closed after 1 month & before 6 months of A/C opening)	TOD: Rs.500; Cheque Purchase Charges: 0.5/1000 (Min 50; Max 10000); Account Closure charges: 600	TOD: Rs.500; Cheque Purchase Charges: 0.5/1000 (Min 50; Max 10000); Account Closure charges: 600	TOD: Rs.500; Cheque Purchase Charges: 0.5/1000 (Min 50; Max 10000); Account Closure charges: 600	TOD: Rs.500; Cheque Purchase Charges: 0.5/1000 (Min 50; Max 10000); Account Closure charges: 600
Free Services	Passbook (in lieu of Account Statement) Current Year Balance and interest statement Signature Verification Certificate Photo Attestation Address Confirmation	Free	Free	Free	Free

Particulars		Type of Savings Account			
		General SB- Semi Urban Branches (Semi Urban SB)	General SB- Rural Branches (Rural Gen SB)	Zing (Zing Kids Account)	Solo
Debit Card Annual Charges	Classic Debit Card - Primary	Rs.150	Rs.150	Rs.150	Rs.150
	Classic Debit Card - Add-On	Rs.150	Rs.250	Rs.250	Rs.250
	Silk Classic Debit Card - Primary	Rs.150	Rs.150	Rs.150	Rs.150
	Gold Debit Card - Primary	Rs.500	Rs.500	Rs.500	Rs.500
	Gold Debit Card - Add-On	Rs.500	Rs.500	Rs.500	Rs.500
	Platinum Debit Card - Primary	Rs.750	Rs.750	Rs.750	Rs.750
	Platinum Debit Card - Add-On	Rs.750	Rs.750	Rs.750	Rs.750
	Titanium Debit Card-Primary	Rs.150	Rs.150	Rs.150	Rs.150
	Titanium Debit Card-Add-On	Rs.250	Rs.250	Rs.250	Rs.250
	My World Debit Card- Primary	Rs.750	Rs.750	Rs.750	Rs.750
	My World Debit Card- Add-on	Rs.750	Rs.750	Rs.750	Rs.750
	World Exclusive-Primary	Rs.750	Rs.750	Rs.750	Rs.750
World Exclusive-Add on	Rs.750	Rs.750	Rs.750	Rs.750	
Other Debit Card Related Charges	Replacement of Lost Debit Card	Rs.200	Rs.200	Rs.200	Rs.200
	Replacement of Damaged Debit Card	Free	Free	Free	Free
	Image Debit Card Issuance Charge	Rs.199	Rs.199	Rs.199	Rs.199

#### GST on Foreign Currency Conversion Charges (FCY) ~

Value of purchase or sale of Foreign Currency	Value on which GST rate will be applicable
Up to Rs 1,00,000	1% of the gross amount of currency exchanges 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/-

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

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

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 Service Tax (GST).

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

+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.

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

<> Penalty charges. Non-maintenance charges (NMC) is not applicable once the savings account becomes inoperative/dormant.

**With effect from April 1, 2015:** In the event of a default in maintenance of Average Monthly Balance as agreed to between the Bank and customer for the month (referred as 'Default Month'), the Bank will notify the customer clearly of the default and that the Average Monthly Balance for the account has to be met in the subsequent month (referred to as 'Notice Month'). If the AMB is still not maintained in the 'Notice Month', the NMC (Non Maintenance Charges) for both the 'Default Month' and 'Notice Month' will be recovered in the subsequent month. The Bank may choose to notify by SMS / email / letter. It will be the responsibility of the customer to have a valid email id, mobile number and address updated with the Bank at all times, failing which, customer may not receive the notification/s. The NMC charges will be based on the shortfall observed in the AMB and as specified in the slabs in GSFC. In case of accounts sourced under promotional offering and enjoying conditional NMC waiver, the terms and conditions of such promotional offering shall prevail.