

Charge	Business Correspondent Channel		Digital Channel		Digital Salary Account
	Basic Savings Account	Premium Savings Account	Digital Savings Account	Aadhaar OTP Savings Account	
Monthly Average Balance (MAB) Requirement	Nil	Nil	Nil	Nil	Nil
Non-maintenance of MAB	NA	NA	NA	NA	NA
Annual Subscription Fee	₹84.75	₹338.98	NA	NA	Nil
Quarterly Subscription Fee **	Nil	Nil	₹25.00	₹25.00	Nil
Debit Card					
Type of Debit Card	RuPay Platinum Virtual Debit Card (Domestic)	RuPay Platinum Physical Debit Card (Domestic)	RuPay Platinum Physical Debit Card (Domestic)	RuPay Platinum Physical Debit Card (Domestic)	RuPay Platinum Physical Debit Card (Domestic)
Issuance Fee	Nil	Nil	₹338.98	₹338.98	Nil
Annual Fee (2nd Year Onwards)	Nil	Nil	₹338.98	₹338.98	Nil
Card Replacement Fee	NA	₹127.12	₹127.12	₹127.12	₹127.12
Pin Generation - Mobile Banking	NA	Nil	Nil	Nil	Nil
Free ATM Interchange per month	NA	5 (Financial + Non-Financial)	5 (Financial + Non-Financial)	5 (Financial + Non-Financial)	5 (Financial + Non-Financial)
ATM Charges post free limit - Financial	NA	₹23.00	₹23.00	₹23.00	₹23.00
ATM Charges post free limit - Non-Financial	NA	₹9.00	₹9.00	₹9.00	₹9.00
Daily Transaction Limit - ATM	NA	₹50,000	₹50,000	₹25,000	₹50,000
Daily Transaction Limit - PoS/E-Comm	NA	₹150,000	₹150,000	₹25,000	₹150,000
Fund Transfers, Bill Payments & Load Money					
IMPS Charges	Nil	Nil	Nil	Nil	Nil
NEFT Charges	Nil	Nil	Nil	Nil	Nil
Internal Fund Transfer - within JPB Charges	Nil	Nil	Nil	Nil	Nil
UPI - P2P Charges	Nil	Nil	Nil	Nil	Nil
UPI - P2M Charges	Nil	Nil	Nil	Nil	Nil
Bill Payments Convenience Fee	Nil	Nil	Nil	Nil	Nil
Load Money through Mobile App Fee	Nil	Nil	Nil	Nil	Nil
Aadhaar-enabled Payment Services (AePS) - Withdrawal & Deposit					
On-Us Transactions	Nil	Nil	Nil	NA	Nil
Off-Us Transactions	Nil	Nil	Nil	NA	Nil
Account Maintenance & Other Services					
Monthly E-Statement	Nil	Nil	Nil	Nil	Nil
Ad-hoc E-Statement	Nil	Nil	Nil	Nil	Nil

Ad-hoc Physical Statement		₹75.00	₹75.00	₹75.00	₹75.00	₹75.00
Nomination Facility		Yes	Yes	Yes	Yes	Yes
Sweep Facility		Yes	Yes	Yes	NA	Yes
SMS Charges		10 free p.m., thereafter ₹0.30 per SMS	10 free p.m., thereafter ₹0.30 per SMS	10 free p.m., thereafter ₹0.30 per SMS	10 free p.m., thereafter ₹0.30 per SMS	10 free p.m., thereafter ₹0.30 per SMS
Account Closure	Within 15 days of account opening	Nil	Nil	Nil	Nil	Nil
	After 15 days & within 180 days of account opening	₹200.00	₹200.00	₹200.00	₹200.00	₹200.00
	After 180 days & within 365 days of account opening	₹125.00	₹125.00	₹125.00	₹125.00	₹125.00
	After 365 days of account opening	Nil	Nil	Nil	NA	Nil

Notes:

All charges mentioned above are exclusive of applicable GST.

• Aadhaar OTP Savings Account – Transaction Limits:

- Daily cumulative debit limit: ₹25,000
- Per debit transaction limit: ₹10,000

• Aadhaar OTP Savings Account – KYC & Closure:

- The account shall be closed if no financial transaction is carried out within 30 days of account opening or if Video-KYC is not completed.
- If Video-KYC is not completed within 360 days from the date of account opening, the account shall be closed and applicable account closure charges shall be levied.

• Salary Account Conversion:

- In the absence of salary credit for three consecutive months, the Salary Account shall be converted into a Digital Savings Account or Premium Savings Account.
- Applicable debit card fees or subscription charges, as the case may be, shall be levied post conversion.

• Recovery of Charges:

- The Bank reserves the right to recover applicable charges, either partially or fully, as and when sufficient balance becomes available in the customer's account, including at the time of account closure.

**** Quarterly Subscription Fee**

- The Quarterly Subscription Fee shall not be applicable in the following cases:
 - Where a physical debit card has been availed under a Digital Savings Account or Aadhaar OTP Savings Account
 - Where the account has been upgraded to Savings Pro and an active investment is maintained during the relevant quarter
- Levy of Quarterly Subscription Fee shall be as per the account opening date:
 - **Accounts opened on or before 31 December 2025:**
 - The fee shall be levied on a fixed quarterly basis commencing from March 2026
 - **Accounts opened on or after 01 January 2026:**
 - The fee shall be levied upon completion of three full months from the date of account opening
 - Thereafter, the fee shall be levied on a rolling quarterly basis