



Schedule of Charges - Edge Current Account
(Effective from - 27.04.2026)

Particulars	Charges
Monthly Average Balance requirement	Rs. 25,000
Non-maintenance of Monthly Average Balance	Rs. 750
Primary Debit Card Issuance Fee (w.e.f. 1 st Feb'26)	RuPay Platinum: Rs. 199 (Default) RuPay Intl Select: Rs. 799
Debit Card (annual fee) (2nd year onwards) (w.e.f. 1 st Feb'26)	RuPay Platinum: Rs. 249(Default) RuPay Intl Select: Rs. 799
Secondary/Add-on Debit Card Issuance Fee (w.e.f. 1 st Feb'26)	RuPay Platinum: Rs. 199 (Default) RuPay Intl Select: Rs. 799
Re-issuance Charges on Debit Card (w.e.f. 1 st Feb'26)	RuPay Platinum: Rs. 249 (Default) RuPay Intl Select: Rs. 799
Daily Debit Card Limits - ATM	RuPay Platinum Card: Rs.1,50,000 RuPay International Select: Rs.2,00,000
Daily Debit Card Limits – PoS /E-Com	RuPay Platinum Card: Rs.1,50,000 RuPay International Select: Rs.3,00,000
Daily Debit Card International Limits – PoS /E-Com	RuPay International Select: Rs.1,00,000
Free Cheque Book	25 leaves/book per quarter
Additional Cheque Book Cost	Rs. 75 per cheque book (25 leaves/book)
Cash withdrawal limit at branch (number of transactions) (monthly)	50
Cash Withdrawal limit at branch (amount)	Unlimited
Charges beyond withdrawal limit (number of transactions)	Rs. 10/transaction
ATM transaction limit (own bank) *All card variants	Unlimited
No. of ATM transactions (other bank) Financial Transactions: ATM/Micro ATM/UPI cash withdrawal Non-Financial Transactions: ATM *All card variants (w.e.f. 1 st May'26)	10
ATM/ Micro ATM/ UPI cash withdrawal transactions beyond limit (financial) *All card variants (w.e.f. 1 st May'26)	Rs. 23
ATM Transactions beyond limit (non-financial)	Rs.10
ATM Cash withdrawal transaction failed due to insufficient balance	Rs. 25
International Mark-Up Fee	3.5%
International ATM Access Fee	Cash withdrawal: Rs.125; Balance Check: Rs.25

Free Branch Cash Deposit Limit (based on monthly average balance)	<p>Flexi Next (based on following monthly average balance slabs):</p> <p><1 lakhs: 12 times of previous month's average balance or 5 lakhs whichever is higher</p> <p>1lakhs to <5 lakhs: 15 times of previous month's average balance</p> <p>>= 5lakhs: 20 times</p> <p>MAB: =5 Lakh: 20 times times of previous month's average balance up to 1.5 Cr</p> <p>(Or)</p> <p>Flexi Now based on following monthly average balance slabs):</p> <p><1 lakhs: 12 times of current month's average balance or 5 lakhs whichever is higher</p> <p>1lakhs to <5 lakhs: 15 times of current month's average balance</p> <p>>= 5lakhs: 20 times</p> <p>MAB: =5 Lakh: 20 times of current month's average balance up to 1.5 Cr</p>
Cash Deposit at Branch- Charges beyond Free limit	Rs. 4/1000 (Minimum Rs. 25)
DD Issuance (Ujjivan)	<p>Free 5 per month or up to a value of Rs 25,00,000 (whichever is earlier).</p> <p>Post which the charges shall be applicable as:</p> <p>Upto Rs. 2,000 - Rs 75</p> <p>Rs. 2,001 to Rs. 10,000 – Rs 100</p> <p>> Rs.10,000 – Rs 3/- per Rs. 1,000</p>
Issuance of Duplicate DD	<p>Upto Rs. 2,000 – Rs. 75</p> <p>Rs. 2,001 to Rs. 10,000 – Rs. 100</p> <p>> Rs.10,000 – Rs 3/- per Rs.1,000</p>
DD cancellation charges DD revalidation charges	Rs. 75
Physical Account statement	<p>Monthly: Rs. 20 per month</p> <p>Quarterly: Rs. 25 per quarter</p> <p>Half yearly: Rs.30 half yearly</p> <p>Yearly: Rs. 35 per year</p>
Cheque return charges due to insufficient funds	<p>First 2 returns: Rs. 300/Return</p> <p>From 3rd onwards: Rs. 750/return</p>
Cheque return charges due to technical reasons	Rs. 200
Outward clearing cheque return charges	Rs. 200
NEFT, RTGS, IMPS- (Inward)	Free
NEFT, RTGS, IMPS- (Outward)	Free
NACH Debit Charges	NIL
NACH Credit Charges	NIL
NACH Debit Return Charges	Rs. 100
NACH Credit Return Charges	NIL
NACH mandate charges	Rs. 50
PIN Generation Charges	<p>For paper PIN First Time-Free</p> <p>Succeeding- Rs.75</p> <p>Green PIN – Free</p>
e-statement	Free
Duplicate/Ad-hoc Statement	Rs. 100
SMS alert facility (per quarter)	NIL
Address confirmation	Rs. 100
Photo/Signature attestation	Rs. 100
Balance confirmation certificate	Rs. 100
Stop payment instructions per cheque	Rs. 100
Stop payment instructions per cheque Series	Rs. 200
Standing Instructions	NIL
Cash at POS	1% of transaction amount
Account Closure Charges	NIL
<i>*All the above charges are exclusive of GST. Debit card fee changes will be effective from 1st Feb'26.</i>	

