



**Schedule of Charges - Edge Current Account**

(Effective from - 20.11.2025)

| Particulars   | Charges   |
|---|---|
| Monthly Average Balance requirement   | Rs. 25,000  |
| Non-maintenance of Monthly Average Balance  | Rs. 750   |
| Primary Debit Card Issuance Fee   | RuPay Platinum: Rs. 150 (Default)<br>RuPay Intl Select: Rs. 799   |
| Debit Card (annual fee) (2 <sup>nd</sup> year onwards)                                | RuPay Platinum: Rs. 125 (Default)<br>RuPay Intl Select: Rs. 799   |
| Secondary/Add-on Debit Card Issuance Fee  | RuPay Platinum: Rs. 150 (Default)<br>RuPay Intl Select: Rs. 799   |
| Daily Debit Card Limits - ATM   | RuPay Platinum Card: Rs.1,50,000<br>RuPay International Select: Rs.2,00,000   |
| Daily Debit Card Limits – PoS /E-Com  | RuPay Platinum Card: Rs.1,50,000<br>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)<br>*All card variants                                | Unlimited   |
| No. of ATM transactions (other bank) (Financial+ Non-Financial)<br>*All card variants | Rs. 10  |
| ATM transactions beyond limit (financial)   | 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)                     | Flexi Next (based on following monthly average balance slabs):<br><1 lakhs: 12 times of previous month's average balance or 5 lakhs whichever is higher<br>1lakhs to <5 lakhs: 15 times of previous month's average balance<br>>= 5lakhs: 20 times<br>MAB: =5 Lakh: 20 times times of previous month's average balance<br>(Or)<br>Flexi Now based on following monthly average balance slabs):<br><1 lakhs: 12 times of current month's average balance or 5 lakhs whichever is higher<br>1lakhs to <5 lakhs: 15 times of current month's average balance<br>>= 5lakhs: 20 times<br>MAB: =5 Lakh: 20 times of current month's average balance |
| Cash Deposit at Branch- Charges beyond Free limit                                     | Rs. 4/1000 (Minimum Rs. 25)   |
| Re-issue of Lost/damaged ATM Card   | Rs.150  |
| DD Issuance (Ujjivan)   | Free 5 per month or up to a value of Rs 25,00,000 (whichever is earlier).   |

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|  | Post which the charges shall be applicable as:<br>Upto Rs. 2,000 - Rs 75<br>Rs. 2,001 to Rs. 10,000 – Rs 100<br>> Rs.10,000 – Rs 3/- per Rs. 1,000 |
| Issuance of Duplicate DD                           | Upto Rs. 2,000 – Rs. 75<br>Rs. 2,001 to Rs. 10,000 – Rs. 100<br>> Rs.10,000 – Rs 3/- per Rs.1,000  |
| DD cancellation charges<br>DD revalidation charges | Rs. 75   |
| Physical Account statement                         | Monthly: Rs. 20 per month<br>Quarterly: Rs. 25 per quarter<br>Half yearly: Rs.30 half yearly<br>Yearly: Rs. 35 per year                            |
| Cheque return charges due to insufficient funds    | First 2 returns: Rs. 300/Return<br>From 3rd onwards: Rs. 750/return  |
| 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                             | For paper PIN First Time-Free<br>Succeeding- Rs.75<br>Green PIN – Free   |
| 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</i> |  |