



**Schedule of Charges – NRE & NRO Savings Account With
effect from 29th January, 2026**

Particulars	NRO SA	NRE SA
Minimum Monthly Average Balance (MAB) Criteria	NA	NA
Charges for Non-maintenance of MAB	NA	NA
Number of Free ATM transaction (Own bank) *All card variants	5	5
Number of Free ATM transaction (Other bank) *All card variants	5	5
ATM transactions beyond limit (Own/Other bank) (Financial)	Rs. 23 /instance	Rs.23/instance
ATM transactions beyond limit (other bank) (non- Financial)	Rs. 10 /instance	Rs. 10 /instance
ATM cash withdrawal transactions failed due to insufficient balance	Rs.25/instance	Rs.25/instance
Cash withdrawal at POS	1% of transaction value	1% of transaction value
Physical Account statement (1 free per FY)	NA	NA
Duplicate/ Ad-hoc physical statement	Rs. 100/instance	Rs. 100/instance
E-Statement 0046facility	Free	Free
Issuance of DD	Up-to Rs 10,000 – Rs. 50 >Rs. 10000 – Rs 3/- per INR 1000 (Min Rs. 75) up-to a maximum amount of Rs 5000	Up-to Rs 10,000 – Rs. 50 >Rs. 10000 – Rs 3/- per INR 1000 (Min Rs. 75) up-to a maximum amount of Rs 5000
Issuance of duplicate DD	Up to Rs. 5000 – Rs. 75 Above Rs. 5000 – Rs.100	Up to Rs. 5000 – Rs. 75 Above Rs. 5000 – Rs.100
Cancellation of DD	Rs.75	Rs.75
Revalidation of DD	Rs.75	Rs.75
NEFT/ RTGS Charges – Inward & Outward	Free	Free
IMPS charges– Inward	Free	Free
IMPS charges – Outward (up to Rs. 1 lac)	Rs. 5	Rs. 5
IMPS charges – Outward (>=Rs. 1 lac)	Rs. 15	Rs. 15
NACH debit charges	Nil	Nil
NACH debit return charges	Rs. 100/instance	Rs.100/instance
NACH credit charges	Nil	Nil
NACH credit return charges	Nil	Nil
NACH mandate charges	Rs. 50	Rs. 50
Inward Clearing Cheque Return#	Rs. 150/instance	Rs. 150/instance
Outward Clearing Cheque Return#	Rs. 150/instance	Rs. 150/instance
Primary Debit Card Issuance	Rupay Classic: Nil Rupay Platinum: Rs.299	Rupay Classic: Nil Rupay Platinum: Rs.299

Note: All the above charges are exclusive of goods and service tax (GST)



Particulars	NRO SA	NRE SA
Secondary/ Add on card Issuance fee	Rupay Classic: Rs. 150 Rupay Platinum: Rs.299	Rupay Classic: Rs. 150 Rupay Platinum: Rs.299
Annual Debit Card Fee for Primary Debit Card (2 nd year onwards)	Rupay Classic: Rs. 125 Rupay Platinum: Rs.250	Rupay Classic: Rs. 125 Rupay Platinum: Rs.250
Annual Debit Card Fee for Secondary/Add on Debit Card (2 nd year onwards)	Rupay Classic: Rs. 125 Rupay Platinum: Rs.250	Rupay Classic: Rs. 125 Rupay Platinum: Rs.250
Reissuance of Debit Card	Rupay Classic: Rs. 150 Rupay Platinum: Rs.299	Rupay Classic: Rs. 150 Rupay Platinum: Rs.299
Debit Card PIN re-generation Charges	First time- Free Succeeding- Rs. 75 Green PIN – Free	First time- Free Succeeding- Rs. 75 Green PIN – Free
Daily Debit Card Limits - ATM	RuPay Classic Card: Rs.30,000 RuPay Platinum Card: Rs.75,000	RuPay Classic Card: Rs.30,000 RuPay Platinum Card: Rs.75,000
Daily Debit Card Limits – PoS /E-Com	RuPay Classic Card: Rs.60,000 RuPay Platinum Card: Rs.2,00,000	RuPay Classic Card: Rs.60,000 RuPay Platinum Card: Rs.2,00,000
Cheque Book Free Limit (1 book 25 leaves free per FY)	Nil	Nil
Cheque book Issuance Fees beyond Free Limit	25 Leaves Cheque book – Rs. 75	25 Leaves Cheque book – Rs. 75
Standing Instruction Setting-up-charge	Rs. 50	Rs. 50
Standing Instruction Amendment charge	Rs. 50	Rs. 50
Standing Instruction Failure (Loan Repayments / Credit Card Payment) charges	Rs. 50/instance	Rs. 50/instance
Balance Certificate	Nil	Nil
Interest Certificate (1 free per FY)	Nil	Nil
TDS Certificate (1 free per FY)	Nil	Nil
Charge for Account closure	Nil	Nil
Photo attestation charges	Rs. 50	Rs. 50
Signature attestation charges	Rs. 50	Rs. 50
Address confirmation charges	Rs. 50	Rs. 50
Stop payment instruction charges per cheque	Rs. 50	Rs. 50
Stop Payment instruction charges for a series of cheques	Rs. 150	Rs. 150
Issuance of pass book	Nil	Nil
Issuance of duplicate pass book	Rs. 75	Rs. 75
SMS alert facility at Domestic Number	Free	Free
Postage (International)	Rs. 500	Rs. 500

Note: All the above charges are exclusive of goods and service tax (GST)



Penalties related to Term Deposits

Particulars	NRO TD	NRE TD
Part withdrawal	<ul style="list-style-type: none"> ➤ Up to 6 months – interest rate payable would be contractual rate minus 1.00% OR the rate under the scheme on the contractual date applicable for the tenor for which the deposit has actually remained with the Bank minus 1.00%, whichever is lower. ➤ Remaining amount will continue to earn interest at the earlier contracted rate. ➤ After 6 months – no charges 	<ul style="list-style-type: none"> ➤ Within 1 year of opening the deposit: no interest shall be paid on the amount partially withdrawn and no penalty would be levied ➤ After 1 year of opening the deposit: interest paid for the amount partially withdrawn would be at the applicable rate for the period during which the deposit is held with the Bank or the contracted rate, whichever is lower. No penalty would be levied ➤ Remaining amount will continue to earn interest at the earlier contracted rate. ➤ Recovery of monthly/quarterly/half yearly interest amount payed out at the time of maturity/closure
Premature closure	<ul style="list-style-type: none"> ➤ Up to 6 months – interest rate payable would be contractual rate minus 1.00% OR the rate under the scheme on the contractual date applicable for the tenor for which the deposit has actually remained with the Bank minus 1.00%, whichever is lower. ➤ After 6 months – no charges 	<ul style="list-style-type: none"> ➤ Within 1 year of opening the deposit: no interest shall be paid and no penalty would be levied ➤ After 1 year of opening the deposit: interest paid would be at the applicable rate for the period for which the deposit is held with the Bank or the contracted rate, whichever is lower. No penalty would be levied ➤ Recovery of monthly/quarterly/half yearly interest amount payed out at the time of maturity/closure

For Recurring Deposits, a penalty of 1.5% p.a. on the instalment amount is deducted from the interest earned whenever a customer misses a monthly instalment.