

## Standard Schedule of Charges

Common service charges applicable to all Savings Account (SB) & Current Account (CA) variants including Non Resident Deposits

(w.e.f. January 1, 2020)

Schedule of Charges – SB & CA Account	Bandhan Bank
Payment Services	Payment Services
<b>Free</b> Limit on Outward IMPS/ NEFT / RTGS	As per Product variant
RTGS Payment (Outward) Rs.200,000 to Rs.500,000 per transaction	Rs.14
RTGS Payment (Outward) Above Rs.500,000 per transaction	Rs.39
NEFT Payment (Outward) Upto Rs.10,000 per transaction*	Rs.2
NEFT Payment (Outward) Rs.10,001 to Rs.100,000 per transaction*	Rs.4
NEFT Payment (Outward) Rs.100,001 to Rs.200,000 per transaction*	Rs.14
NEFT Payment (Outward) Above Rs.200,000 per transaction*	Rs.14
IMPS Payment (Outward) Upto Rs.100,000 per transaction	Rs.5
IMPS Payment (Outward) Above Rs.100,000 to Rs.200,000 per transaction	Rs.15
DD (PO) issuance charges- Upto Rs.2000	Rs.20
DD (PO) issuance charges- Rs.2001 to Rs.10,000	Rs.50
DD (PO) issuance charges- Above Rs.10,000 (Min Rs.60 & Max Rs.1500)	Rs.2 / 1000
DD (PO)- Duplicate Issuance per instrument	Rs.100
DD (PO)- Cancellation/ Revalidation Charges per instrument	Rs.100
Cheque Stop Payment per Instrument	Rs.100
Cheque Stop Payment per Series	Rs.300
Cheque return charges- Financial Reason for inward	Rs.300
Cheque return charges- Financial Reason for outward	Rs. 50
ECS Return Charges- Financial Reason	Rs.200
Collection Services	Collection Services
Intra Bank Fund Transfer – Collection	<b>Free</b>
RTGS Collection	<b>Free</b>
NEFT Collection	<b>Free</b>
IMPS Collection	<b>Free</b>
Cheque Collection (Local Clearing)	<b>Free</b>
Cheque Collection (Outstation) Upto & including Rs.5000 per instrument	Rs.25
Cheque Collection (Outstation) above Rs.5000 & upto & including Rs.10,000 per instrument	Rs.50
Cheque Collection (Outstation) above Rs.10,000 & upto & including Rs.100,000 per instrument	Rs.100
Cheque Collection (Outstation) above Rs.100,001 & upto & including Rs.500,000 per instrument	Rs.200
Cheque Collection (Outstation) above Rs.500,001 & upto & including Rs.10,00,000 per instrument	Rs.225
Cheque Collection (Outstation) above Rs.10,00,001 per instrument	Rs.250
Cash Transaction	Cash Transaction
Cash Deposit <b>Free</b> Limit at Home Branch- per month	As per Product variant
Cash Handling Charges (CHC) for Deposit beyond Free Limit	Rs.2.50/1000 (Min. Rs.20/-)
Cash Pick-up & Delivery at Client Location	Agency charges (Actual) + CHC
Cash withdrawal at POS (Card/ Non-Card based)	1% of transaction amount
Schedule of Charges – SB & CA Account	Bandhan Bank

Schedule of Charges – SB & CA Account (Contd...)	Bandhan Bank
<b>Pass Book</b>	<b>Pass Book</b>
<b>Free-</b> Pass Book Facility	As per Product variants
Duplicate- Pass Book with current balance	Rs.100
Duplicate- Pass Book issuance with previous 40 entries and part thereof	Rs.100
<b>Statement of Account</b>	<b>Statement of Account</b>
<b>Free-</b> Monthly Statement	As per Product variant
Duplicate- Monthly Statement	Rs.100
<b>Free-</b> Annual Consolidated Statement	As per Product Variants
Duplicate- Annual Consolidated Statement	Rs.200
email – Statement (Monthly)	Free
<b>Cheque Book</b>	<b>Cheque Book</b>
<b>Free</b> - Personalised Multi City Át Par'Cheque Book	As per Product variant
Additional Cheque Leaves over & above free limit as per Product variant	Rs 2 / leaf
<b>Miscellaneous Services</b>	<b>Miscellaneous Services</b>
Standing Instruction Charges involving Bandhan Bank Accounts	<b>Free</b>
Account Closure Charges within 14 days of Account Opening	Nil
Account Closure within 6 months – Customer induced	Rs.300
Free SMS Alert Charges	As per Product variant
SMS Alert Charges per month	Rs.5
Postal Charges- Registered Post/ Speed Post/ Courier Charges per instance	Rs.50 / Actual
Postal Charges- Ordinary Post per instance	Rs.20 / Actual
Record Retrieval charges (Cheque/ Instruction/ Charge Slip)	Rs.100
Signature, Address and Photo attestation	Rs.100
Duplicate Interest & Balance Certificate Issuance Charge	Rs.100
Duplicate TDS Certificate Issuance Charge	Rs.100
Bank@Home ( <b>Free-</b> Chq/Cash Pick up & Drop) Max Rs.50,000/- per Visit (Available only on SB Premium and SB Special)	As per Product variant
Charges beyond Free Home Banking Limit	Rs.250
Locker Rent (per annum) w.e.f. 01.04.2016	Small –Rs. 3000, Medium –Rs. 6000, Large – Rs. 9000
<b>Schedule of Charges – SB &amp; CA Account</b>	<b>Bandhan Bank</b>

Note:

- \*W.e.f from 1<sup>st</sup> January 2020, no charges will be levied on NEFT transactions initiated through Internet banking and mBandhan app for all savings account product variants. In case of Savings Products NEFT charges are applicable for Branch Based transactions only. For Current account product variants NEFT Charges are applicable for transactions done through both Branch and Online mode (Internet and mBandhan)
- This schedule is produced to keep customers informed of a broad range of services and applicable charges. For any services or charges not covered under this brochure, please contact your home Branch. High Value Cash deposit and withdrawal shall be permitted as per pre-defined arrangement with the Bank.
- The charges indicated above are exclusive of applicable service tax. Taxes at prevailing rates as per Government rules shall be applicable over and above the mentioned charges.

4. It will be the responsibility of the customer to have their valid e-mail ID, mobile number and address updated with the Bank at all times, so as to receive account information, transaction details, alerts etc.
5. The service charges are subject to periodic revision, the prevailing charges would be hosted on [www.bandhanbank.com](http://www.bandhanbank.com)
6. Locker facility available in selected braches only.

### Debit Card – Standard Schedule of Charges

Debit Card Charges	Bandhan Bank			
Card Type	ATM Limit Per Day (Rs.)	Overseas ATM Limit Per Day	PoS Limit Per Day (Rs.)	Txn Count Per Day
Mastercard – Platinum*	Rs. 200,000	FCY equivalent of Rs. 200,000	Rs. 600,000	15
Visa- Platinum	Rs. 100,000	FCY equivalent of Rs. 100,000	Rs. 400,000	15
Visa- Classic	Rs. 40,000	FCY equivalent of Rs. 40,000	Rs. 100,000	5
RuPay	Rs. 40,000	NA	Rs. 100,000	5
Card Type	Issuance Charge	Annual Charge	Re-issuance in case of Loss of Card	PIN Re-generation *
Mastercard – Platinum*	NIL	NIL	NIL	Rs. 100
Visa- Platinum	Rs. 500	Rs. 300	Rs. 150	Rs. 100
Visa- Classic	Rs. 200	Rs. 200	Rs. 150	Rs. 100
RuPay	Rs.100	~ Rs.100 for product Sanchay ~ Rs. 50 for product MB Sanchay	Rs. 150	Rs. 100
Card Type	Free Transaction at Bandhan Bank ATM Per Month	Free Transaction at other Bank ATM Per Month	Charges beyond free limit - Financial Txn	Charges beyond free limit Non-Financial Txn
Mastercard – Platinum	Unlimited	As per Account type linked to the Debit Card	Not Applicable	Not Applicable
Visa- Platinum	Unlimited	As per Account type linked to the Debit Card	Rs.20	Rs.10
Visa- Classic	Unlimited	As per Account type linked to the Debit Card	Rs.20	Rs.10
RuPay	Unlimited	As per Account type linked to the Debit Card	Rs.20	Rs.10
Debit Card Charges (Overseas)	ATM Cash Withdrawal Charges (per instance)	ATM Balance Enquiry (per instance)	ATM Decline Charges- Insufficient Balance (per instance)	Cross Currency Mark-ups on FCY Transaction
Mastercard- Platinum	NIL	NIL	Rs.25	3.50%
Visa- Platinum	Rs.125	Rs.25	Rs.25	3.50%

Visa- Classic	Rs.125	Rs.25	Rs.25	3.50%
RuPay	NA	NA	NA	NA

**Note:**

1. The Charges mentioned above are the **Standard Schedule of Charges for Bandhan Bank Debit Cards**.
2. For Product Specific Charges and Free Limits i.e. different Savings Account Product Variants, please refer to [Product Specific Charges and Free limits](#), above.
3. \*Mastercard Platinum Debit Card will be issued only to customers maintaining Elite Premium Banking Accounts.
4. There are no charges for using the Debit Card at domestic merchant locations and websites. However at select merchants like IRCTC / Railway Stations / Petrol Pumps, etc. transaction charges / surcharge as per industry practices will be applicable, by the merchant.
5. Free Transactions considered will include both Financial (Cash Withdrawal) & Non-Financial (Balance Enquiry, Mini Statement, PIN Change etc.) Transactions.
6. Annual Maintenance Charges (AMC) will be applicable from 2<sup>nd</sup> Year onwards.
7. The Minimum and Maximum Foreign Currency equivalent that can be withdrawn from an overseas Visa affiliated ATM, will depend on local regulations and will vary from ATM to ATM.
8. Debit Card issued to Joint holder/ Mandate Holder the Transaction Limits as mentioned above, are capped at Account Level and not at Card Level.
9. The daily withdrawal limit for Debit cards issued to minors above the age of 10 years, across all Savings variants would be Rs.20,000/-.
10. The PIN re-generation through ATM (OTP at registered Mobile No) or through Internet Banking will not be charged.
11. There are no charges for the replacement of Damaged Cards.
12. The Cardholder shall indemnify and hold harmless Bandhan Bank from any and all consequences arising from the Cardholder not complying with the Exchange Control Regulations of the RBI, breach of Foreign Exchange Management Act (FEMA) and the rules and regulations made there under and/or any other Act/Authority.
13. The charges indicated above are exclusive of applicable taxes. Taxes at prevailing rates as per Government rules shall be applicable over and above the mentioned charges. The service charges are subject to periodic revision, the prevailing charges would be hosted on [www.bandhanbank.com](http://www.bandhanbank.com).