

Current Account – Schedule of Charges & Features

Product Variants – CA Biz Elite/CA Biz -Premium /CA Biz-Advantage /CA Biz-Standard/ CA –SEL

Current Account	CA Biz Elite	CA Biz Premium	CA Biz Advantage	CA Biz Standard	CA SEL
MAB (Monthly Average Balance)	Rs.5,00,000	Rs.1,00,000	Rs.25,000	Rs.5,000	Rs.5,000
MAB Penal Charges	Rs.3,500	Rs.2,500	Rs.1,000	Rs.300	NIL
Downgrade- MAB Non Maintenance	Downgrade to appropriate scheme*	Downgrade to appropriate scheme	Downgrade to appropriate scheme	NA	NA
Free Cash Deposit per month	12 times of MAB (Maximum of ₹ 1,00,00,000)	Rs.25,00,000/- or 20 Times of previous month MAB whichever is higher	Rs.10,00,000	Rs.2,00,000	Rs.5,00,000
Cash Withdrawal	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
No. of Transactions	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Free RTGS-NEFT-IMPS-DD per month	Unlimited	100 Transactions	15 Transactions	5 Transactions	10 Transactions
Cheque Leaf	2000 Chq Leaves	500 Chq Leaves	200 Chq Leaves	50 Chq Leaves	50 Chq Leaves
Debit Card Issuance Charges	Free	No Charges for Visa Platinum	Rs.300 (For Visa Platinum)	Rs.150 (For Rupay Classic)	Rs.150 (For Rupay Classic)
Debit Card AMC	Free	No Charges for Visa Platinum	AMC (Applicable from 2 nd year onwards)	AMC (Applicable from 2 nd year onwards)	AMC (Applicable from 2 nd year onwards)
Bandhan ATM - Transaction	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Other ATM - Free Transaction	Unlimited	50	15	10	10
Pass Book	NA	NA	NA	NA	Free
Email Statement	Free	Free	Free	Free	NA
SMS Alert	Free	Free	Free	Free	Free

Product Variants – CA-BIZ Deluxe/CA BIZ Pro/ Startup CA

Current Account	CA Biz Deluxe	CA BIZ Pro	Startup CA
MAB (Monthly Average Balance)	Rs.40,000 (Minimum)	Rs.10,000	NIL MAB for 1st year* and thereafter Rs.25,000 MAB
MAB Penal Charges	2000	2000	2000
Downgrade- MAB Non-Maintenance	Downgrade to appropriate scheme	Downgrade to appropriate scheme	Downgrade to appropriate scheme
Free Cash Deposit per month	Rs.6,00,000 or 15 times last month MAB whichever is higher subject to maximum of Rs.15,00,000	Rs.10,00,000 or 15 times of last month MAB whichever is higher subject to maximum of Rs.25,00,000	Rs.15,00,000 or 20 times of last month MAB whichever is higher subject to maximum of Rs.30,00,000
Cash Withdrawal	Unlimited	Unlimited	Unlimited
No. of Transactions	Unlimited	Unlimited	Unlimited
Free RTGS-NEFT-IMPS-DD per month	Through Branch : 100 transactions	Through Branch : 50 transactions	Electronically: Unlimited Free
	Electronically: Unlimited Free	Electronically: Unlimited Free	
Debit Card Issuance Charges	No Charges for Visa Platinum	No Charges for Visa Platinum	NA
Debit Card AMC	No Charges for Visa Platinum	No Charges for Visa Platinum	NA
Bandhan ATM - Transaction	Unlimited	Unlimited	NA
Other ATM - Free Transaction	15	Free	NA
Pass Book	NA	NA	NA
Email Statement	Free by email and upto 2 physical copy per month free	Free	Free
Scheme Code Conversion charges	₹150	₹150	₹150
Account Closure charges	Less than 1 year: Rs.300; Beyond 1 year: Rs.100	Less than 1 year: Rs.300; Beyond 1 year: Rs.100	Less than 1 year: Rs.300; Beyond 1 year: Rs.100
SMS Alert	Free	Free	Free

Note: -

- A. All charges and relaxations mentioned above are applicable on monthly basis unless specified otherwise. Unlimited free cash deposit for CA Premium will be applicable for first and second month i.e. M0 & M1, Cash deposit charges in CA Premium over free limit will be applicable from third month i.e. M2
- B. In case of Non Maintenance of desired MAB (Monthly Average Balance), the bank shall have discretion to downgrade the account to appropriate product variant in line with the MAB maintained hitherto. 30 days'

prior notice via SMS Alert/email alert, to the customer's registered mobile number/email ID, shall be sent before effecting downgrade of the account.

- C. Charges for non-maintenance of MAB will be applicable from 2nd month i.e. M1 onwards. Charges will be applied after completion of the month for non-maintenance of MAB.
- D. Standard Schedule of Charges will be applicable for transactions over and above specific - Free limits mentioned above.
- E. Monthly unit for the calculation of MAB will include first and last day of the month for which MAB is calculated. For example – Monthly unit in April 17 will be from April 1st, 2017 to April 30th, 2017. Similarly, monthly unit for May 2017 will be May 1st, 2017 to May 31st, 2017 and so on.
- F. * NIL MAB for 1st year in Startup CA is subjected to doing minimum 1 digital transaction in last complete month.
- G. The charges indicated above are exclusive of applicable tax. Taxes at prevailing rates as per Government rules shall be applicable over and above the mentioned charges
- H. Charges shall be levied for specific customer induced transaction initiated from branch (e.g. Cash Deposit, Cash Withdrawal, NEFT, RTGS, IMPS, Duplicate Statement Print and Passbook Print) in case MAB is not being maintained in following Current Account variants.

Current Accounts to be considered: CA Biz Premium, CA Biz Advantage and CA Biz Standard

- I. Debit card issuance charges will be applicable as shown in the table above w.r.t the product. AMC for Debit Card to be collected upfront for full year, 2nd year onward. Debit Card issued other than the default variant will be charged as per **Debit Card – Standard Schedule of Charges.**

Product Variants – CA-TASC / CA-GOS / CA-Bank

Current Account	CA TASC	CA GOS	CA Bank
MAB (Monthly Average Balance)	₹ 25000	Nil	Nil
MAB Penal Charges	NA	NA	NA
Downgrade- MAB Non-Maintenance	NIL	NA	NA
Free Cash Deposit per month	₹ 25,00,000/- or 20 Times of last month MAB whichever is higher	Unlimited	₹ 25,00,000/- or 20 Times of last month MAB whichever is higher
Free RTGS-NEFT-IMPS-DD per month	100 Transactions	Unlimited	100 transactions per month (excluding DD)
Cheque Leaf	500 Chq Leaves	Unlimited	500 Chq Leaves
Debit Card Issuance Charge	NA	NA	NA
Debit Card AMC	NA	NA	NA
Bandhan ATM - Transactions	NA	NA	NA
Other ATM - Transactions	NA	NA	NA
Pass Book	NA	NA	NA
Monthly Statement	Free	Free	Free
SMS Alert	Free	Free	Free

Note: -

- A. All charges and relaxations mentioned above are applicable on monthly basis unless specified otherwise. Unlimited free cash deposit for CA TASC and CA Banks will be applicable for first and second month i.e. M0 & M1. Cash deposit charges, in CA TASC and CA Banks, over free limit will be applicable from third month i.e. M2.
- B. Standard Schedule of Charges will be applicable for transactions over and above specific - Free limits mentioned above.
- C. The charges indicated above are exclusive of applicable tax. Taxes at prevailing rates as per Government rules shall be applicable over and above the mentioned charges.