

Biz Elite CA Account - Schedule of Charges (w.e.f. September 15, 2021)

Schedule of Charges – Biz Elite CA Account	Bandhan Bank
Payment Services	Payment Services
Free Limit on Outward IMPS/ NEFT / RTGS	As per Product variant
RTGS Payment (Outward) Rs.2,00,000 to Rs.5,00,000 per transaction	Rs.5
RTGS Payment (Outward) Above Rs.5,00,000 per transaction	Rs.10
NEFT Payment (Outward) Upto Rs.10,000 per transaction	Rs.3
NEFT Payment (Outward) Rs.10,001 to Rs.1,00,000 per transaction	Rs.3
NEFT Payment (Outward) Rs.1,00,001 to Rs.2,00,000 per transaction	Rs.3
NEFT Payment (Outward) Above Rs.2,00,000 per transaction	Rs.5
IMPS Payment (Outward) Upto Rs.1,00,000 per transaction	Rs.5
IMPS Payment (Outward) Above Rs.1,00,000 to Rs.5,00,000 per transaction	Rs.5
DD (PO) issuance charges - Upto Rs.2,000	Free
DD (PO) issuance charges - Rs.2,001 to Rs.10,000	Free
DD (PO) issuance charges - Above Rs.10,000 (Min Rs.60 & Max Rs.1,500)	Free
DD (PO) - Duplicate Issuance per instrument	Free
DD (PO) - Cancellation/ Revalidation Charges per instrument	Free
Cheque Stop Payment per Instrument	Free
Cheque Stop Payment per Series	Free
Cheque return charges - Financial Reason for inward	Rs.500
Cheque return charges - Financial Reason for outward	Rs.150
ECS/NACH Return Charges - Financial Reason	Rs.500
Collection Services	Collection Services
Intra Bank Fund Transfer – Collection	Free
RTGS Collection	Free
NEFT Collection	Free
IMPS Collection	Free
Cheque Collection (Local Clearing)	Free
Cheque Collection (Outstation) Upto & including Rs.5,000 per instrument	Free
Cheque Collection (Outstation) above Rs.5,000 & upto & including Rs.10,000 per instrument	Free
Cheque Collection (Outstation) above Rs.10,000 & upto & including Rs.1,00,000 per instrument	Free
Cheque Collection (Outstation) above Rs.1,00,001 & upto & including Rs.5,00,000 per instrument	Free
Cheque Collection (Outstation) above Rs.5,00,001 & upto & including Rs.10,00,000 per instrument	Free
Cheque Collection (Outstation) above Rs.10,00,001 per instrument	Free
Cash Transaction	Cash Transaction
Cash Deposit Free Limit at Branch - per month	As per Product variant
Cash Handling Charges (CHC) for Deposit beyond Free Limit	Rs.3.50/1000(Min. Rs.100/-)
Pass Book	Pass Book
Pass Book Facility	NA
Duplicate - Pass Book with current balance	NA
Duplicate - Pass Book issuance with previous 40 entries and part thereof	NA

Statement of Account	Statement of Account
Free - Monthly Statement	As per Product variant
Duplicate - Monthly Statement	Free
Free - Annual Consolidated Statement	Free
Duplicate - Annual Consolidated Statement	Free
email – Statement (Monthly)	Free
Cheque Book	Cheque Book
Free - Personalized Multi City Át Par'Cheque Book	As per Product variant
Additional Cheque Leaves over & above free limit as per Product variant	Rs.2/leaf
Miscellaneous Services	Miscellaneous Services
Standing Instruction Charges involving Bandhan Bank Accounts	Free
Scheme Code Conversion Charges-Customer induced (Applicable for down-migration to lower Scheme code)	150/Instances
Account Closure Charges within 14 days of Account Opening	Nil
Account Closure within 12 months – Customer induced	Rs.300
Account Closure after 12 months and above – Customer induced	Rs.100
SMS Alert Services	Free
SMS Alert Charges per month	Free
Record Retrieval charges (Cheque/ Instruction/ Charge Slip)	Rs.100
Signature, Address and Photo attestation	Rs.100
Duplicate Interest & Balance Certificate Issuance Charge	Free

Note:

- A. Non Cash Services includes Local Clearing, Fund Transfer, RTGS, NEFT, IMPS, Anywhere Banking (Cheque collection and clearing at Bandhan Bank locations) and Demand Drafts/Pay Order issuance
- B. Total Free transactions include all Cash, Clearing, Transfer, NEFT, RTGS, IMPS and DD/PO issuance and ATM transactions. Cheque collection charges are governed by regulatory guidelines and Bank's internal policy that is present in the website for reference
- C. Monthly Average Balance (MAB) calculated as average of daily closing positive balances of each day spread over a period of the complete calendar month. Non Maintenance of MAB will attract penal charges on monthly basis (e.g. customer maintaining MAB less than 5 lakhs in April 2020, charges will have debited in May 2020). Monthly MAB / Transaction Charges applicable in current account will be based on the MAB balance of that account in the previous month.
- D. Maximum Non Home Branch Cash deposit shall be Rs.2,00,000 per day. Maximum third party deposit up to Rs.1,00,000 per day. Beyond this the cash may be accepted at the discretion of BH/ABH where the cash is being deposited. Maximum Non Home Branch Cash withdrawal shall be Rs.2,00,000 per day. Maximum third party withdrawal up to Rs.1,00,000 per day. Beyond this the cash may be withdrawn with at least one-day prior intimation and at the discretion of BH/ABH.

- E. Email statements will be sent to registered email id and physical statements will be sent at the registered address of the entity as per Bank's internal guidelines, subject to amendment from time to time
- F. Free limits across Cash Deposit/ Total Transactions/ Cheque leaves/ DD & PO/NEFT/RTGS/IMPS will lapse if MAB is not maintained as required in product
- G. All the service charges will attract GST as applicable
- H. Charges are applicable as per the transactions done during charge cycle period. The charge cycle period shall be 01st of every month to the last day of the same month. (e.g. 01st April to 30th April)
- I. Only email and physical statements will be available for the said product variant
- J. The customer hereby agrees and acknowledges that the Bank shall have the right to recover any service charges, charges for non-maintenance of MAB, wrong credit, late return as reported by correspondent Bank/Counter party as may be payable by the customer to the Bank, by debiting or making repeated attempts of recover the same, from any operative account held under the same customer ID, where funds are available, and also mark lien for recovery on account of non-availability of funds.
- K. In case any service/charges are not a part of the SOC the customer may approach for branch / visit Bank website and may refer Standard Schedule of Charges and Common service charges applicable to all Current Account (CA). Customers may refer detailed terms and conditions related to usage of debit cards in the Banks website. For details Terms and Conditions please refer to www.bandhanbank.com . All the terms are subject to change.