

### Savings Account – Schedule of Charges & Features

#### Product Variants – SB-Elite / SB-Premium / SB- Advantage / SB-Standard/ SB-Sanchay/SB Digi/SB Digi Regular

Savings Account	SB Elite	SB Premium	SB Advantage	SB Standard	GB & MB Sanchay	SB Digi (Min KYC)	SB Digi Regular(after regularization) /VKYC
<b>MAB (Monthly Average Balance)</b>	1. SB A/c (MAB) - Rs.5lakh OR 2. FD - Rs.25 lakh OR 3. Total Relationship Value (SB Bal. Rs.2 + FD) - Rs.15 lakh (Min SB Bal - Rs.2 lakh + FD Bal)	Rs.1,00,000	Rs.25,000	Rs.5,000	Rs.2,000	Rs.5,000	Rs.5,000
<b>MAB Penal Charges</b>	NIL	NIL	NIL	NIL	NIL	NIL	NIL
<b>Downgrade-MAB Non Maintenance</b>	Downgrade to appropriate scheme	Downgrade to appropriate scheme	Downgrade to appropriate scheme	NA	NA	NA	NA
<b>Free Cash Deposit limit per month</b>	Unlimited	Rs.10,00,000	Rs.5,00,000	Rs.2,00,000	Rs.2,00,000	NA	Unlimited
<b>RTGS-NEFT (Branch)-IMPS-DD</b>	Unlimited	25 Free Transactions	10 Free Transactions	2 Free Transactions	2 Free Transactions	10 Free Transactions	10 Free Transactions
<b>NEFT (Internet Banking and mBandhan)</b>	No Charges	No Charges	No Charges	No Charges	No Charges	No Charges	No Charges
<b>Cheque Leaves</b>	Unlimited	100 Chq Leaves	40 Chq Leaves	20 Chq Leaves	20 Chq Leaves**	NA	20 Chq Leaves
<b>Debit Card Issuance Charges</b>	No Charges	No Charges for Visa Platinum	Rs.300 (For Visa Platinum)	Rs.150 (For Rupay Classic)	Rs.150 (For Rupay Classic)	Rs.200 (For Visa Classic)	Rs.200 (For Visa Classic)
<b>Debit Card AMC</b>	No Charges	No Charges for Visa Platinum	AMC (Applicable from 2nd year onwards)	AMC (Applicable from 2nd year onwards)	AMC* (Applicable from 2nd year onwards)	AMC (Applicable from 2nd year onwards)	AMC (Applicable from 2nd year onwards)

Savings Account	SB Elite	SB Premium	SB Advantage	SB Standard	GB & MB Sanchay	SB Digi (Min KYC)	SB Digi Regular(after regularization)
Bandhan ATM - Transaction	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Other ATM - Free Transaction	Unlimited	25	10	5	5	5	5
Pass Book	Free	Free	Free	Free	Free	NA	Free
Email Statement	Free	Free	Free	Free	Free	Free	Free
Annual Consolidated Statement	Free	Free	NA	NA	NA	NA	NA
SMS Alert	Free	Free	Free	Free	Free	Free	Free

**Note: -**

- A. All charges and relaxations mentioned above are applicable on monthly basis unless specified otherwise. For first month, all concessions mentioned above will be permitted in full irrespective of the date of account opening i.e. first day or last day of the month.
- 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. 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 1<sup>st</sup>, 2017 to April 30<sup>th</sup>, 2017. Similarly, monthly unit for May 2017 will be May 1<sup>st</sup>, 2017 to May 31<sup>st</sup>, 2017 and so on.
- D. Standard Schedule of Charges will be applicable for transactions over and above specific- Free limits mentioned above
- E. \*\* Presently cheque book issuance is not permitted in MB Sanchay account. – \*No Issuance charge shall be applicable for MB Sanchay **Debit card. However, AMC charges (RuPay debit card) for MB Sanchay will be Rs.50 + Services Tax per annum. SMS charges is NIL for MB Sanchay.**
- F. 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.**
- 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.

**Product Variants – SB-TASC / SB-GOS / SB-Special/ SB-BSBDA & SB-BSBDA-Small**

Savings Account	SB TASC	SB GOS	SB Special	BSBDA	BSBDA Small
MAB (Monthly Average Balance)	NIL	NIL	Rs.5,000	Nil	Nil
MAB Penal Charges	NIL	NIL	NIL	NIL	NIL
Downgrade- MAB Non Maintenance	NA	NA	NA	None	None
Free Cash Deposit limit per month	Rs.25,00,000/- or 20 Times MAB of last month, whichever is higher	Unlimited	Rs.2,00,000	Unlimited	Rs.50,000
RTGS-NEFT (Branch)-IMPS-DD	100 Free Transactions	Unlimited	5 Free Transactions	4** Free Transactions	4** Free Transactions
NEFT (Internet Banking and mBandhan)	No Charges	No Charges	No Charges	No Charges	No Charges
Cheque Leaves	500 Chq Leaves	Unlimited	20 Chq Leaves	Not Issued	Not Issued
Debit Card Issuance Charges	NA	NA	Rs 300 (On Default Debit Card Variant)	No Charges for RuPay Classic	No Charges for RuPay Classic
Debit Card AMC	NA	NA	No Charge for Visa Platinum	No Charges for RuPay Classic	No Charges for RuPay Classic
Bandhan ATM – Transaction	NA	NA	Unlimited	4**	4**
Other ATM – Transaction	NA	NA	Unlimited		
Pass Book	NA	NA	Free	Free	Free
Email Statement	Free	Free	Free	NA	NA
Annual Consolidated Statement	Free	Free	NA	NA	NA
SMS Alert	Free	Free	Free	Free	Free

**Note:-**

- A. All charges and relaxations mentioned above are applicable on monthly basis unless specified otherwise. Unlimited free cash deposit for SB TASC will be applicable for first and second month i.e. M0 & M1, cash deposit charges in SB TACS 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. \* For BSBDA Small, the aggregate of all credits in a customer's A/C should not exceed Rs.1 lakh in a financial year.

- D. For BSBDA Small, the aggregate of all withdrawals and outward transfers should not exceed Rs.10,000 in a month.
- E. For BSBDA Small, the balance at any point in time should not exceed Rs.50,000.
- F. Foreign remittances are not allowed in BSBDA Small A/Cs.
- G. In case of BSBDA Small A/Cs, A/Cs remain operational initially for a period for 12 months. This can be extended further if the A/C holder provides/furnishes evidence of submitting any one of the officially valid documents (OVDs) for KYC purpose during the first 12 months of the opening of the said account
- H. \*\* For BSBDA & BSBDA Small Maximum 4 withdrawals in a month, including ATM withdrawals at own and other Bank's ATMs shall be allowed.
- I. For BSBDA Small Basic ATM-cum-debit card will be issued free of cost and no annual maintenance charge will be applied. Cheque book facility is not available.
- J. For BSBDA Receipt/ credit of money through electronic payment channels like NEFT/RTGS will be free. Deposit/ collection of cheques drawn by Central/State Government will be free.
- K. 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 Savings Account variants.  
**Savings Account to be considered:** SB Premium, SB Advantage, SB Standard, SB Sanchay, SB Digi Regular and SB Special
- L. 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.