

Salary Savings Account – Schedule of Charges & Features

Product Variants – Salary-Premium / Salary-Advantage / Salary-Standard/SB-Shaurya

Salary SB Account	Salary Premium	Salary Advantage	Salary Standard	Shaurya
Average Salary/ Employee	Rs.25,000+	Rs.10,000 to Rs.25,000	Rs.7,500 to Rs.10,000	Defense Customer
Account Maintenance Charges	NIL	NIL	NIL	NIL
No Salary Credit for 1 Qtr	Downgrade to appropriate SB scheme	Downgrade to appropriate SB scheme	Downgrade to appropriate SB scheme	Downgrade to appropriate SB scheme
Free Cash Deposit limit per month	Rs.5,00,000	Rs.2,00,000	Rs.2,00,000	Rs.20,00,000
Cash Withdrawal	Unlimited	Unlimited	Unlimited	Unlimited
No. of Transactions	Unlimited	Unlimited	Unlimited	Unlimited
RTGS-NEFT (Branch)- IMPS-DD	Unlimited	25 Transactions	25 Transactions	Unlimited
NEFT (Internet Banking and mBandhan)	No Charges	No Charges	No Charges	No Charges
Cheque Leaf	Unlimited	40 Chq Leaves	20 Chq Leaves	Unlimited
Debit Card Issuance Charges	No Charges for Visa Platinum	No Charges for Visa Platinum	No Charges for Visa Classic	No Charges for Visa Platinum
Debit Card AMC	No Charges for Visa Platinum	No Charges for Visa Platinum	No Charges for Visa Classic	No Charges for Visa Platinum
Bandhan ATM - Transactions	Unlimited	Unlimited	Unlimited	Unlimited
Other ATM - Transactions	Unlimited	10	5	Unlimited
Passbook	Offered Free	Free	Free	Free
Monthly Statement	Free	Free	NA	Free
Annual Consolidated Statement	Free	NA	NA	Free
SMS Alert	Free	Free	Free	Free

Note:

- A. Non-Credit of Salary for 3 months shall entail migration of the account as Normal Account appropriate product variant based on the MAB during the corresponding period.
- B. Standard Schedule of Charges will be applicable for transactions over and above specific - Free limits mentioned above.
- C. 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.
- D. No Issuance charges are applicable for default Debit card variant. Debit Card issued other than the default variant will be charged as per **Debit to Charges – Standard Schedule of Charges**