

Current Account – Schedule of Charges and features

Product variants – CA Biz Elite, CA Biz Premium, CA Biz Advantage, CA Biz Standard, CA SEL

Description	CA Biz Elite	CA Biz Premium	CA Biz Advantage	CA Biz Standard	CA SEL
Monthly Average Balance (MAB)	₹5,00,000	₹1,00,000	₹25,000	₹5,000	₹5,000
MAB penal charges	₹3,500	₹2,500	₹1,000	₹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)	₹25,00,000/- or 20 times of previous month MAB, whichever is higher	₹10,00,000	₹2,00,000	₹5,00,000
Cash withdrawal	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Number of transactions	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Free RTGS, NEFT, IMPS, DD per month	Unlimited	100 transactions	15 transactions	5 transactions	10 transactions
Cheque leaves	2,000 cheque leaves	500 cheque leaves	200 cheque leaves	50 cheque leaves	50 cheque leaves
Debit card issuance charges	Free	No charges (For Visa Platinum)	₹300 (For Visa Platinum)	₹150 (For RuPay Classic)	₹150 (For RuPay Classic)

Debit card Annual Maintenance Charges (AMC)	Free	No charges for Visa Platinum	Applicable from 2 nd year	Applicable from 2 nd year	Applicable from 2 nd year
Bandhan Bank (ATM transaction)	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Other bank ATM transaction (free)	Unlimited	50	15	10	10
Passbook	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

Description	CA Biz Deluxe	CA BIZ Pro	Startup CA
Monthly Average Balance (MAB)	₹40,000 (minimum)	₹10,000	Nil MAB for 1 st year and thereafter ₹25,000 MAB
MAB penal charges	₹2,000	₹2,000	₹2,000
Downgrade MAB non-maintenance	Downgrade to appropriate scheme	Downgrade to appropriate scheme	Downgrade to appropriate scheme

Free cash deposit per month	₹6,00,000 or 15 times of last month's MAB, whichever is higher, subject to maximum of ₹15,00,000	₹10,00,000 or 15 times of last month's MAB, whichever is higher, subject to maximum of ₹25,00,000	₹15,00,000 or 20 times of last month's MAB, whichever is higher, subject to maximum of ₹30,00,000
Cash withdrawal	Unlimited	Unlimited	Unlimited
Number of transactions	Unlimited	Unlimited	Unlimited
Free RTGS, NEFT, IMPS, DD per month	100 transactions	50 transactions	75 transactions
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 Bank ATM transaction (free)	Unlimited	Unlimited	NA
Other bank ATM transaction (free)	15	Free	NA
Passbook	NA	NA	NA
Email statement	Free by email and up to 2 physical copies per month	Free	Free

Scheme code conversion charges	Nil	Nil	Nil
Account closure charges	Within 14 days of account opening - Nil Less than 1 year- ₹300 More than 1 year- Nil	Within 14 days of account opening - Nil Less than 1 year- ₹300 More than 1 year- Nil	Within 14 days of account opening - Nil Less than 1 year- ₹300 More than 1 year- Nil
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 and 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 Monthly Average Balance (MAB), the Bank shall have discretion to downgrade the account to appropriate product variant in line with the MAB maintained hitherto. 30 days prior notice through 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 as 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 2017 will be from April 1-30, 2017. Similarly, monthly unit for May 2017 will be May 1- 31, 2017 and so on.
- F. 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.

- G. Charges shall be levied for 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 - CA Biz Premium, CA Biz Advantage and CA Biz Standard.
- H. 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 onwards. 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

Description	CA TASC	CA GOS	CA Bank
Monthly Average Balance (MAB)	₹25,000	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's MAB, whichever is higher	Unlimited	₹25,00,000/- or 20 times of last month's MAB, whichever is higher

Free RTGS, NEFT, IMPS, DD per month	100 transactions	Unlimited	100 transactions per month (excluding DD)
Cheque leaves	500 cheque leaves	Unlimited	500 cheque leaves
Debit card issuance charge	NA	NA	NA
Debit card AMC	NA	NA	NA
Bandhan Bank ATM transaction (free)	NA	NA	NA
Other bank ATM transaction (free)	NA	NA	NA
Passbook	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 Bank will be applicable for first and second month i.e. M0 and M1. Cash deposit charges, in CA TASC and CA Bank, 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 the specified 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.