

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, 2017 to April 30, 2017. Similarly, monthly unit for May 2017 will be May 1, 2017 to May 31, 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. **AMC charges (RuPay Debit Card) for MB Sanchay will be Rs.100 + Service Tax per annum. SMS charge 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 Charge for RuPay Classic	No Charge 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		
Other ATM – Transaction	NA	NA	Unlimited	4**	4**
Passbook	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 MABis not being maintained in following Savings Account variants.
Savings Account to be considered: SB Premium, SB Advantage, SB Standard, SB Sanchay, SB DigiRegular 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.