



## Current Account – Schedule of Charges & Features

### Product Variants – CA-Biz Elite / CA-Premium / CA-Advantage / CA-Standard / CA –SEL

Current Account	Biz Elite	Premium	Advantage	Standard	SEL
MAB (Monthly Average Balance)	₹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
Branch Transaction Charge	NIL	₹75	₹75	₹75	NIL
Free Cash Deposit per month	12 times of MAB (Maximum of ₹1,00,00,000)	₹25,00,000 or 20 times of last month MAB whichever is higher	₹10,00,000	₹2,00,000	₹5,00,000
Cash Withdrawal	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
No. of Transactions	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Free RTGS-NEFT-IMPS-DD per month	Unlimited	100 transactions	15 transactions	5 transactions	10 transactions
Cheque Leaf	2,000 Chq Leaves	500 Chq Leaves	200 Chq Leaves	50 Chq Leaves	50 Chq Leaves

Current Account	Biz Elite	Premium	Advantage	Standard	SEL
Debit Card Issuance Charges	No charges	No charges for Visa Platinum	₹300 for Visa Platinum	₹150 for RuPay Classic	₹150 for RuPay Classic
Debit Card Annual Maintenance Charges (AMC)	No charges	No Charges for Visa Platinum	AMC (Free for 1 <sup>st</sup> year. Applicable for 2 <sup>nd</sup> year onwards)	AMC (Free for 1 <sup>st</sup> year. Applicable for 2 <sup>nd</sup> year onwards)	AMC (Free for 1 <sup>st</sup> year. Applicable for 2 <sup>nd</sup> year onwards)
Bandhan ATM - Transaction	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Other ATM - Free Transaction	Unlimited	50	15	10	10
Pass Book	NA	NA	NA	NA	NA
Email Statement	Free	Free	Free	Free	Free
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 CA Premium will be applicable for first and second month i.e., M0 & 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 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. Charges for non-maintenance of MAB will be applicable from 2<sup>nd</sup> 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 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 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.
- F. Branch Transaction Charges shall be levied for specific customer induced transactions initiated from branch (e.g., Cash Deposit, Cash Withdrawal, NEFT, RTGS & IMPS) in case MAB is not being maintained in last month.
- G. Issuance charges for Debit cards would be applicable as defined in the product and card variants. AMC for applicable debit card variants will be collected upfront for full year, from the 2<sup>nd</sup> year.
- H. 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 – CA-Biz Deluxe, Biz Pro & Startup CA

Current Account	Biz Deluxe	Biz Pro	Startup CA
MAB (Monthly Average Balance)	₹40,000 (Minimum)	₹10,000	NIL MAB for 1st 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 last month MAB whichever is higher subject to maximum of ₹15,00,000	₹10,00,000 or 15 times of last month MAB whichever is higher subject to maximum of ₹25,00,000	₹15,00,000 or 20 times of last month MAB whichever is higher subject to maximum of ₹30,00,000
Cash Withdrawal	Unlimited	Unlimited	Unlimited
No. of Transactions	Unlimited	Unlimited	Unlimited
Free RTGS-NEFT-IMPS-DD per month	100 transactions	50 transactions	75 transactions
Cheque Leaf	200	50	100

Current Account	Biz Deluxe	Biz Pro	Startup CA
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 ATM - Transaction	Unlimited	Unlimited	NA
Other ATM - Free Transaction	15	Free	NA
Pass Book	NA	NA	NA
Email Statement	Free by email and upto 2 physical copy per month free	Free	Free
SMS Alert	Free	Free	Free
Account Closure Charges	Within 14 days of account opening – NIL Less than 1 year old - ₹300	Within 14 days of account opening – NIL Less than 1 year old - ₹300	Within 14 days of account opening – NIL Less than 1 year old - ₹300

**Product Variants – CA - TASC / CA - GOS / CA - Banks**

Current Account	TASC	GOS	Banks
MAB (Monthly Average Balance)	₹25,000	Nil	Nil
MAB Penal Charges	NA	Not Applicable	Not Applicable
Downgrade- MAB Non-Maintenance	NIL	Not Applicable	Not Applicable
Free Cash Deposit per month	₹25,00,000 or 20 times of last month MAB whichever is higher	Unlimited	₹25,00,000 or 20 times of last month MAB whichever is higher

Current Account	TASC	GOS	Banks
Free RTGS-NEFT-IMPS-DD per month	100 transactions	Unlimited	100 transactions per month
Cheque Leaf	500 Chq Leaves	Unlimited	500 Chq Leaves
Debit Card Issuance Charge	Not applicable	Not applicable	Not applicable
Debit Card AMC	Not applicable	Not applicable	Not applicable
Bandhan ATM – Transactions	Not applicable	Not applicable	Not applicable
Other ATM – Transactions	Not applicable	Not applicable	Not applicable
Pass Book	Free	Free	Free
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 Banks will be applicable for first and second month i.e., M0 & M1. Cash deposit charges, in CA TASC and CA Banks, over free limit will be applicable from third month i.e., M2.
- B. Nil Inward & Outward cheque return charges will be applicable for CA GOS.
- C. Standard Schedule of Charges will be applicable for transactions over and above specific - Free limits mentioned above.
- D. 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.