



Savings Account – Schedule of Charges & Features

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

Savings Account	SB Elite	SB Premium	SB Avni	SB Advantage	SB Classic	SB Standard	GB & MB Sanchay	SB Digi Regular (after regularisation) /VKYC
MAB (Monthly Average Balance)	1. SB A/c (MAB) - ₹5,00,000 OR 2. FD - ₹25,00,000 OR 3. Total Relationship Value (SB Bal. ₹2 + FD) - ₹15,00,000 (Min SB Bal - ₹2,00,000 + FD Bal)	₹1,00,000	1. SB A/c (MAB) - ₹25,000 OR 2. FD - ₹2,50,000 OR 3. Total Relationship Value (SB Bal ₹25,000 + FD -₹1,25,000)	₹25,000	₹10,000	₹5,000	₹2,000	₹5,000
MAB Penal Charges	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Downgrade - MAB Non-Maintenance	Downgrade to appropriate scheme	Downgrade to appropriate scheme	NA	Downgrade to appropriate scheme	Downgrade to appropriate scheme	NA	NA	NA

Savings Account	SB Elite	SB Premium	SB Avni	SB Advantage	SB Classic	SB Standard	GB & MB Sanchay	SB Digi Regular (after regularisation) /VKYC
Branch Transaction Charge if MAB not maintained	NIL	₹75	NIL	₹75	₹75	₹75	₹75 (Not Applicable on MB Sanchay)	₹75
Free Cash Deposit limit per month	Unlimited	₹10,00,000	₹5,00,000	₹5,00,000	₹2,00,000	₹2,00,000	₹2,00,000	₹2,00,000
RTGS-NEFT (Branch)IMPS-DD free per month	Unlimited	25 Free Transactions	10 Free Transactions	10 Free Transactions	2 Free Transactions	2 Free Transactions	2 Free Transactions	10 Free Transactions
NEFT (Internet Banking and mBandhan)	No Charges	No Charges	Unlimited	No Charges	Unlimited	No Charges	No Charges	No Charges
Cheque Leaves	Unlimited	100 Cheque Leaves	40 Cheque Leaves	40 Cheque Leaves	20 Cheque Leaves	20 Cheque Leaves	20 Cheque Leaves**	20 Cheque Leaves
Debit Card Issuance Charges	No Charges	No Charges for Visa Platinum	₹500 for Avni Debit Card	₹300 for Visa Platinum	₹300 for Mastercard Titanium	₹300 for Mastercard Titanium	₹150 for RuPay Classic (Not Applicable for MB - Sanchay)	₹200 (For Visa Classic)
Debit Card AMC	No Charges	No Charges for Visa Platinum	AMC (Free for 1 st year. Applicable for 2 nd year onwards)	AMC (Free for 1 st year. Applicable for 2 nd year onwards)	AMC (Free for 1 st year. Applicable for 2 nd year onwards)	AMC (Free for 1 st year. Applicable for 2 nd year onwards)	AMC (Free for 1 st year. Applicable for 2 nd year onwards)	AMC (Applicable from 2 nd year onwards)

Savings Account	SB Elite	SB Premium	SB Avni	SB Advantage	SB Classic	SB Standard	GB & MB Sanchay	SB Digi Regular (after regularisation) /VKYC
Bandhan ATM - Transaction	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Other ATM – Free Transaction	Unlimited	25	5	10	5	5	5	5
Pass Book	Free	Free	Free	Free	Free	Free	Free	Free
Email Statement	Free	Free	Free	Free	Free	Free	Free	Free
Annual Consolidated Statement	Free	Free	NA	NA	NA	NA	NA	NA
SMS Alert	Free	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.
- D. For example – Monthly unit in April 17 will be from April 1st, 2017 to April 30th, 2017.
- E. Similarly, monthly unit for May 2017 will be May 1st, 2017 to May 31st, 2017 and so on.
- F. Standard Schedule of Charges will be applicable for transactions over and above specific - Free limits mentioned above

- G. ** Presently cheque book issuance is not permitted in MB Sanchay account. – * MB Sanchay **Debit card AMC charges (RuPay debit card) will be ₹100 + Services Tax per annum. SMS charges is NIL for MB Sanchay.**
- H. Debit Card Issuance Charges (RuPay Classic) for SB Standard is ₹150 for existing customers
- I. 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 2nd year.
- J. 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.
- K. 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-Pension / SB-TASC / SB-GOS / SB-Special / SB-PMJDY/ SB-BSBDA & SB-BSBDA Small

Savings Account	SB Pension	SB TASC	SB GOS	SB Special	PMJDY	BSBDA	BSBDA Small
MAB (Monthly Average Balance)	NIL	NIL	NIL	₹5,000	NIL	NIL	NIL
MAB Penal Charges	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Downgrade - MAB Non-Maintenance	NA	NA	NA	NA	NA	None	None
Branch Transaction Charge if MAB not Maintained	NIL	NIL	NIL	₹75	NIL	NIL	NIL
Free Cash Deposit limit	₹2,00,000	₹25,00,000 or 20 Times MAB of last month, whichever is higher, per month	Unlimited	₹2,00,000 per month	Unlimited	Unlimited	₹50,000 per month

RTGS-NEFT (Branch) IMPS-DD	3	100 Free Transactions	Unlimited	5 Free Transactions	4** Free Transactions	4** Free Transactions	4** Free Transactions
NEFT (Internet Banking and mBandhan)	Unlimited	No Charges	No Charges	No Charges	Unlimited	No Charges	No Charges
Cheque Leaves	10	500 Chq Leaves	Unlimited	20 Chq Leaves	NA	Not Issued	Not Issued
Debit Card Issuance Charges	₹300 for Mastercard Titanium	NA	NA	₹300 for Visa Platinum	No Charges for Bandhan Bank PMJDY Debit Card	No Charges for RuPay Classic	No Charges for RuPay Classic
Debit Card AMC	AMC (Free for 1st year. Applicable for 2nd year onwards)	NA	NA	No Charge for Visa Platinum	No Charges for Bandhan Bank PMJDY Debit Card	No Charges for RuPay Classic	No Charges for RuPay Classic
Bandhan ATM – Transaction	Unlimited	NA	NA	Unlimited	4**	4**	4**
Other ATM – Transaction	5	NA	NA	Unlimited			
Pass Book	Free	Free	Free	Free	Free	Free	Free
Email Statement	Free	Free	Free	Free	NA	NA	NA
Annual Consolidated Statement	NA	Free	Free	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. 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. Nil Inward & Outward Cheque return charges will be applicable for SA GOS.
- C. Standard Schedule of Charges will be applicable for transactions over and above specific - Free limits mentioned above.
- D. For BSBDA Small, the aggregate of all credits in a customer's A/C should not exceed ₹1 lakh in a financial year.
- E. For BSBDA Small, the aggregate of all withdrawals and outward transfers should not exceed ₹10,000 in a month.
- F. For BSBDA Small, the balance at any point in time should not exceed ₹50,000.
- G. Foreign remittances are not allowed in BSBDA Small A/Cs.
- H. 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
- I. ** For PMJDY, BSBDA & BSBDA Small Maximum 4 withdrawals in a month, including ATM withdrawals at own and other Bank's ATMs shall be allowed.
- J. 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.
- K. 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.
- L. 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 2nd year.
- M. 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.
- N. 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.