

Standard Schedule of Charges

Common service charges applicable to all Savings Account, Salary (SB) & Current Account (CA) variants including Non-Resident Deposits
(w.e.f. June 29, 2024)

Schedule of Charges – SB & CA Account	
Payment Services	Charge Description
Free limit on outward IMPS/NEFT/RTGS	As per product variant
RTGS payment (outward) ₹2,00,000 to ₹5,00,000 per transaction	₹14
RTGS payment (outward) above ₹5,00,000 per transaction	₹39
NEFT payment (outward) up to ₹10,000 per transaction	₹2
NEFT payment (outward) ₹10,001 to ₹1,00,000 per transaction	₹4
NEFT payment (outward) ₹1,00,001 to ₹2,00,000 per transaction	₹14
NEFT payment (outward) above ₹2,00,000 per transaction	₹14
IMPS payment (outward) up to ₹1,000 per transaction	₹2.11
IMPS payment (outward) above ₹1,000 to ₹25,000 per transaction	₹4.22
IMPS payment (outward) above ₹25,000 to ₹5,00,000 per transaction	₹12.70
DD (PO) issuance charges - above ₹1 (min ₹75 & max ₹10,000)	₹4 per ₹1,000
DD (PO) - duplicate Issuance per instrument	₹100
DD (PO) - cancellation/revalidation charges per instrument	₹100
Cheque stop payment per instrument	₹100
Cheque stop payment per series	₹300
Cheque return charges - financial reason for inward	₹500
Cheque return charges - financial reason for outward	₹150
ECS/NACH return charges - financial reason	₹500

Collection Services	Charge Description
Intra bank fund transfer – collection	Free
RTGS collection	Free
NEFT collection	Free
IMPS collection	Free
Cheque collection (local clearing)	Free
Cheque collection (outstation) up to & including ₹5,000 per instrument	₹25
Cheque collection (outstation) above ₹5,000 & up to & including ₹10,000 per instrument	₹50
Cheque collection (outstation) above ₹10,000 & up to & including ₹1,00,000 per instrument	₹100
Cheque collection (outstation) above ₹1,00,001 per instrument	₹150

Cash Transaction	Charge Description
Cash deposit free limit at branch - per month	As per product variant
Cash handling charges (CHC) for deposit beyond free limit	₹3.50/1,000 (Min. ₹100)
Cash pick-up & delivery at client location	Agency charges (actual) + CHC
Cash withdrawal at POS (card/ non-card based)	1% of transaction amount
Pass Book	Charge Description
Free - passbook facility	As per product variants
Duplicate - passbook with current balance	₹100
Duplicate - passbook issuance with previous 40 entries and part thereof	₹100
Statement of Account	Charge Description
Free - monthly statement	As per product variant
Duplicate - monthly statement	₹100
Free - annual consolidated statement	As per product variants
Duplicate - annual consolidated statement	₹200
Email – statement (monthly)	Free

Cheque Book	Charge Description
Free – personalised multi city at par cheque book	As per product variant
Additional cheque leaves over & above free limit as per product variant	₹2/leaf
Miscellaneous Services	Charge Description
Standing instruction charges involving Bandhan Bank accounts	Free
Account closure charges within 14 days of account opening	Nil
Account closure within 6 months – customer induced	₹300
Account closure after 6 months and above – customer induced	Nil
Free SMS alert services	Free
SMS alert charges per month	Free
Postal charges - registered post/speed post/courier charges per instance	₹50/actual
Postal charges - ordinary post per instance	₹20/actual
Record retrieval charges (cheque/instruction/charge slip)	₹100
Signature, address and photo attestation	₹100
Duplicate interest & balance certificate issuance charge	₹100
Duplicate TDS certificate issuance charge	₹100
Bank@home (free - cheque/cash pick up & drop) max ₹50,000 per visit (available only on SB premium and SB special)	As per product variant
Charges, per instance, beyond free home banking limit	₹250
Locker rent (per annum)	Small - ₹3,000, Semi-Medium - ₹4,500, Medium - ₹6,000, Large - ₹9,000
Locker Rent Overdue Charges (All Sizes)	1st quarter - rent + 10% of annual rent 2nd quarter - rent + 25% of annual rent 3rd quarter - rent + 40% of annual rent 4th quarter - rent + 50% of annual rent
Breaking open of Locker	₹500 plus actual cost of breaking locker and change of lock

Note:

- A. This schedule is produced to keep customers informed of a broad range of services and applicable charges. For any services or charges not covered under this brochure, please contact your home Branch. High value cash deposit and withdrawal shall be permitted as per pre-defined arrangement with the Bank.
- B. 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.
- C. It will be the responsibility of the customer to have their valid e-mail ID, mobile number and address updated with the Bank at all times, so as to receive account information, transaction details, alerts etc.
- D. The service charges are subject to periodic revision, the prevailing charges would be hosted on www.bandhanbank.com
- E. Locker facility available in selected braches only.

Debit Card – Standard Schedule of Charges

Debit Card Transaction Limit					
Card Type	ATM Limit Per Day (₹)	Overseas ATM Limit Per Day [^]	PoS Limit Per Day (₹) ^{^^}	Overseas PoS Limit Per Day ^{^^^}	Txn Count Per Day ^{^^^^}
Elite Plus Debit Card	₹1,00,000	FCY equivalent of ₹1,00,000	₹6,00,000	FCY equivalent of ₹6,00,000	20
Elite Debit Card	₹1,00,000	FCY equivalent of ₹1,00,000	₹5,00,000	FCY equivalent of ₹5,00,000	20
MasterCard – Platinum	₹2,00,000	FCY equivalent of ₹2,00,000	₹6,00,000	FCY equivalent of ₹6,00,000	15
RuPay- Platinum	₹2,00,000	FCY equivalent of ₹2,00,000	₹6,00,000	FCY equivalent of ₹6,00,000	15
Mastercard Platinum Plus	₹50,000	FCY equivalent of ₹50,000	₹3,00,000	FCY equivalent of ₹3,00,000	15
Mastercard Titanium	₹40,000	FCY equivalent of ₹40,000	₹3,00,000	FCY equivalent of ₹3,00,000	15
Visa - Platinum	₹1,00,000	FCY equivalent of ₹1,00,000	₹4,00,000	FCY equivalent of ₹4,00,000	15
Avni Debit Card	₹50,000	FCY equivalent of ₹50,000	₹3,00,000	FCY equivalent of ₹3,00,000	15
Visa - Classic	₹40,000	FCY equivalent of ₹40,000	₹1,00,000	FCY equivalent of ₹1,00,000	5
RuPay - Classic	₹40,000	NA	₹1,00,000	NA	5
RuPay - PMJDY	₹40,000	NA	₹1,00,000	NA	5

Debit Card Charges					
Card Type	Issuance Charge	Annual Charge	Re-issuance in case of Loss of Card	PIN Re-generation*	
Elite Plus	Nil	Nil	Nil	Nil	
Elite	Nil	Nil	₹150	₹100	
Avni Debit Card	₹500	₹500	₹150	₹100	
MasterCard – Platinum	₹750	₹500	₹150	₹100	
Mastercard Platinum Plus	₹750	₹750	₹150	₹100	
Mastercard Titanium	₹300	₹300	₹150	₹100	
RuPay - Platinum	₹350	₹350	₹150	₹100	
Visa - Platinum	₹500	₹300	₹150	₹100	
Visa - Classic	₹200	₹200	₹150	₹100	
RuPay - Classic	₹200	₹200 ~ ₹100 for product MB Sanchay	₹150	₹100	
RuPay - PMJDY	NA	NA	₹150	₹100	
Debit Card ATM Domestic Transaction Charges					
Card Type	Free Transaction at Bandhan Bank ATM Per Month	Free Transaction at other Bank ATM Per Month	Charges beyond free limit - Financial Txn	Charges beyond free limit Non-Financial Txn	ATM Decline due to Insufficient Funds ⁺
Elite Plus	Unlimited	As per account type linked to the Debit Card	₹21	₹10	₹25
Elite	Unlimited	As per account type linked to the Debit Card	₹21	₹10	₹25
Avni Debit Card	Unlimited	As per account type linked to the Debit Card	₹21	₹10	₹25
Mastercard Platinum Plus	Unlimited	As per account type linked to the Debit Card	₹21	₹10	₹25
Mastercard Titanium	Unlimited	As per account type linked to the Debit Card	₹21	₹10	₹25
MasterCard – Platinum	Unlimited	As per account type linked to the Debit Card	₹21	₹10	₹25
RuPay - Platinum	Unlimited	As per account type linked to the Debit Card	₹21	₹10	₹25
Visa - Platinum	Unlimited	As per account type linked to the Debit Card	₹21	₹10	₹25
Visa - Classic	Unlimited	As per account type linked to the Debit Card	₹21	₹10	₹25
RuPay - Classic	Unlimited	As per account type linked to the Debit Card	₹21	₹10	₹25
RuPay - PMJDY	Unlimited	As per account type linked to the Debit Card	₹21	₹10	₹25

Debit Card International Transaction Charges				
Debit Card Charges (Overseas)	ATM Cash Withdrawal Charges (per instance)	ATM Balance Enquiry (per instance)	ATM Decline Charges - Insufficient Balance (per instance)	Cross Currency Mark-ups on International Transactions
Elite Plus	₹125	₹25	₹25	2%
Elite	₹125	₹25	₹25	3.50%
Avni Debit Card	₹125	₹25	₹25	3.50%
Mastercard Platinum Plus	₹125	₹25	₹25	3.50%
Mastercard Titanium	₹125	₹25	₹25	3.50%
MasterCard - Platinum	₹125	₹25	₹25	3.50%
RuPay - Platinum	₹125	₹25	₹25	3.50%
Visa - Platinum	₹125	₹25	₹25	3.50%
Visa - Classic	₹125	₹25	₹25	3.50%
RuPay - Classic	NA	NA	NA	NA
RuPay - PMJDY	NA	NA	NA	NA

Note:

- The Charges mentioned above are the **Standard Schedule of Charges for Bandhan Bank Debit Cards**. Account type level offering, if any, will override the charges defined in the Debit Card - Standard Schedule of Charges section.
- For Product Specific Charges and Free Limits i.e., different Savings Account/Current Account Product Variants, please refer to [Product Variant Charges & Features under Schedule of Charges section](#)
- [^] Overseas ATM limit per day is a sub-limit of Overall ATM Limit i.e., per day total cash withdrawal from domestic and overseas locations ATM shall not exceed the Overall ATM Limit. Further, the Minimum and Maximum Foreign Currency equivalent that can be withdrawn from an overseas Visa/MasterCard affiliated ATM, will depend on local regulations and will vary from ATM to ATM. However, it will be subject to maximum limit specified above.
- ^{^^} PoS limit per day is inclusive of domestic and international PoS & e-Com transactions.
- ^{^^^} Overseas PoS limit per day is a sub-limit of Overall PoS Limit i.e., per day total purchase at domestic and overseas locations merchants shall not exceed the Overall PoS Limit. Further, the Minimum and Maximum Foreign Currency equivalent that can be transacted at any overseas Visa/MasterCard affiliated merchant, will depend on local regulations and will vary from merchant to merchant. However, it will be subject to maximum limit specified above
- ^{^^^^} Transactions count per day limit is applicable only for Financial & Non-Financial transactions at Bandhan Bank & Other bank ATMs.
- *Charges for Domestic ATM transaction declined due to insufficient fund shall be levied to the customer(s) holding SB Sanchay, SB Special, SB Digi, SB Digi Regular, SB Standard, NRE – Standard, NRO – Standard, CA Biz Standard, SB Advantage, CA Biz Advantage, SB Premium, NRE – Premium, NRO – Premium, CA Biz Premium, SB Elite and CA Biz Elite account.

8. There are no charges for using the Debit Card at domestic merchant locations and websites. However, at select merchants like IRCTC/Railway Stations/Petrol Pumps, etc. transaction charges/surcharge as per industry practices will be applicable, by the merchant.
9. Free transactions considered will include both financial (Cash Withdrawal) & non-financial (Balance Enquiry, Mini Statement, PIN Change etc.) transactions.
10. Transactions which fail on account of technical reasons shall not be counted as valid ATM transactions for the customer. Consequently, no charges therefore shall be levied.
11. Non-cash withdrawal transactions (such as balance enquiry, cheque book request, payment of taxes, funds transfer, etc.), which constitute 'on-us' transactions shall also not be part of the number of free ATM transactions.
12. Annual Maintenance Charges (AMC) will be applicable from 2nd Year onwards. It will be collected on the beginning of every anniversary year, from 2nd Year onwards, and no refund will be made for account closed during the year.
13. In case of debit card issued to Joint holder/Mandate Holder, the transaction limits, as mentioned above, are capped at Account Level and not at Card Level.
14. The daily withdrawal/transactions limit, at ATM, PoS & e-com, for Debit cards issued to minors above the age of 10 years, across all savings variants, would be ₹20,000.
15. *The green PIN re-generation through Phone Banking IVR, ATM (OTP at registered Mobile No) or through Internet banking will not be charged.
16. ** Cross currency mark up on International transactions will be applicable for overseas ATM as well as international PoS & e-com transactions. ATM withdrawal charges at overseas locations ATM will be in addition to the cross-currency mark up on International transactions.
17. There are no charges for the replacement of damaged cards.
18. The cardholder shall indemnify and hold harmless Bandhan Bank from any and all consequences arising from the cardholder not complying with the Exchange Control Regulations of the RBI, breach of Foreign Exchange Management Act (FEMA) and the rules and regulations made there under and/or any other Act/Authority.
19. The charges indicated above are exclusive of applicable taxes. Taxes at prevailing rates as per Government rules shall be applicable over and above the mentioned charges.

The service charges are subject to periodic revision, the prevailing charges would be hosted on www.bandhanbank.com