

**IMPORTANT NOTICE FOR SAVINGS AND SALARY ACCOUNT HOLDERS**

The Tariff structure for Savings/Salary Accounts is being revised effective 1<sup>st</sup> June, 2022 and 1<sup>st</sup> July, 2022. Details are as under:

Details	Applicable to	Existing Fee	Revised Fee	Effective Date
Average monthly Balance Requirement	All savings account variant under Prime and Liberty – Semi Urban & Rural	<p><b>Semi Urban: -</b></p> <p>Prime – INR. 15,000 Average Monthly Balance (AMB) or INR. 1 Lakh Term deposit.</p> <p>Liberty – INR. 15,000 Average Monthly Balance (AMB) or spends of INR. 25,000/-</p> <p><b>Rural: -</b></p> <p>Prime- INR. 15,000 Average Quarterly Balance (AQB) or INR. 1 Lakh Term deposit.</p> <p>Liberty – INR. 15,000 Average Quarterly Balance (AMB) or spends of INR. 25,000/-</p>	<p><b>Semi Urban/Rural:-</b></p> <p>Prime - INR. 25,000 Average Monthly Balance (AMB) or INR. 1 Lakh Term deposit</p> <p>Liberty – INR. 25,000 Average Monthly Balance (AMB) or spends of INR. 25,000/-.</p>	1 <sup>st</sup> June 2022
Monthly Service Fee on non-maintenance of Balance	Domestic and Non-resident account variants under Easy & equivalent, Prime, Liberty , Krishi, Farmer, Senior Privilege and Premium segments	<p>INR. 75+ INR. 5% of the shortfall from AMB/AQB/HAB Requirement</p> <p><b>Min:</b> INR. 75</p> <p><b>Max:</b> INR. 500</p> <p>(Prime/Liberty , Krishi, Farmer, Senior Privilege and Premium segment)</p> <p>Easy &amp; Equivalent</p> <p>Metro/Urban – INR. 500</p> <p>Semi Urban – INR. 300</p> <p>Rural – INR. 250</p>	<p>INR. 7.5% of the shortfall from AMB/AQB/HAB Requirement</p> <p><b>Min:</b> Nil</p> <p><b>Max:</b> INR. 600</p> <p>(Prime/Liberty , Krishi, Farmer, Senior Privilege and Premium segment)</p> <p>Easy &amp; Equivalent</p> <p>Metro/Urban – INR. 600</p> <p>Semi Urban – INR. 300</p> <p>Rural – INR. 250</p>	1 <sup>st</sup> June 2022

Details	Applicable to	Existing Fee	Revised Fee	Effective Date	
Monthly Cash Transaction Free Limits *	All savings account variants under Prime and Liberty	First 5 Transactions or INR. 2 lakhs whichever is earlier.	First 5 Transactions or INR. 1.5 lakhs whichever is earlier.	1 <sup>st</sup> July 2022	
NACH Debit Failure	All savings account variants	1st Return – INR. 375; 2nd Return – INR. 425 3rd return onwards – INR.500	INR.500 / instance	1 <sup>st</sup> July 2022	
Auto Debit Failure and Standing instructions rejection charges		INR. 200 per failure	INR. 250 per failure	1 <sup>st</sup> July 2022	
Transaction Charges on Cash Deposit Transaction done at Bunch note acceptor (BNA) or Cash Deposit Machine*		INR. 50 per transaction after banking hours (i.e. Between 5:00 pm to 9:30 am) and on Bank/ State Holidays for deposits exceeding INR. 5,000 per month either single or multiple transaction	INR. 50 per transaction after banking hours (i.e. Between 5:00 pm to 9:30 am) and on Bank/State Holidays for deposits exceeding 2 transactions or INR. 5,000 per month (either single or multiple transaction), whichever is earlier.	1 <sup>st</sup> July 2022	
Physical Statement and Duplicate Passbook Charges		INR. 75 per Instance	INR. 100 per instance	1 <sup>st</sup> July 2022	
Additional Cheque Book charges		(Existing waivers, if any shall continue)	INR. 2.5/ cheque leaf	INR. 4/ cheque leaf	1 <sup>st</sup> July 2022
Outward Cheque Return charges		INR. 100 per return	1 <sup>st</sup> Return – INR. 50 2 <sup>nd</sup> Return onwards – INR. 100	1 <sup>st</sup> July 2022	

\*No change in the non-home and third party cash limits

All fees and charges are exclusive of taxes. The charges mentioned in the tariff will attract Goods & Services tax as applicable