

Salary Savings Account – Schedule of Charges & Features

Product Variants – Advantage Salary, Premium Salary, Elite Salary, Elite Plus Salary

Salary SB Account	Advantage Salary	Premium Salary	Elite Salary	Elite Plus Salary
Average monthly salary range	₹25,000 - 50,000	> ₹50,000 - 1,00,000	> ₹1,00,000 - 1,50,000	> ₹1,50,000 – 5,00,000
Account maintenance charges	Nil	Nil	Nil	Nil
No salary credit for 1 quarter	Downgrade to Classic Savings Account	Downgrade to Classic Savings Account	Downgrade to Classic Savings Account	Downgrade to Classic Savings Account
Free cash deposit limit per month	₹2,00,000	₹5,00,000	Unlimited	Unlimited
Cash withdrawal	Unlimited	Unlimited	Unlimited	Unlimited
No. of transactions	Unlimited	Unlimited	Unlimited	Unlimited
RTGS-NEFT-IMPS-DD through branch	25 transactions	35 transactions	Unlimited	Unlimited
NEFT through Internet banking & mBandhan 2.0 app	No Charges	No Charges	No Charges	No Charges
Cheque leaf (Free)	40 Cheque Leaves	Unlimited	Unlimited	Unlimited
Debit card issuance charge	No charges for RuPay Platinum Debit Card	No charges for Platinum Plus Debit Card	No charges for Elite Debit Card	No charges for Elite Plus Debit Card
Debit card AMC	No charges for RuPay Platinum Debit Card	No charges for Platinum Plus Debit Card	No charges for Elite Debit Card	No charges for Elite Plus Debit Card
Bandhan Bank ATM Free transactions	5	5	5	5
Other Bank ATM Free transactions*	5	5	5	5
Passbook	Free	Free	Free	Free
Monthly Statement	Free	Free	Free	Free
Annual Consolidated Statement	Not Applicable	Free	Free	Free
SMS alert	Free	Free	Free	Free

Note:

- A. In case of Corporate Salary Accounts, if no salary credit is received for consecutive 3 (three) months after completion of initial 12 (twelve) months from the date of account opening, the Corporate Salary Account variant shall be converted to Classic Savings account variant, and the relevant terms and conditions shall be applicable. Upon such reclassification, all benefits associated with the Corporate Salary Account variant shall be withdrawn and you will need to maintain the minimum Monthly Average Balance (MAB) associated with Classic Savings Account (as on 26th August 2025, the MAB for Classic Savings Account is Rs 10,000).
- B. Standard Schedule of Charges will be applicable for transactions over and above specific – Free limits mentioned above.
- C. All charges and relaxations mentioned above are applicable on monthly basis unless specified otherwise. For the 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
- D. Debit Card Issuance & AMC Charges (Visa Platinum, Visa Classic & RuPay Classic) for Advantage Salary is NIL for existing customers.
- E. Debit Card Issuance & AMC Charges (Visa Platinum, Visa Classic & RuPay Classic) for Premium Salary is NIL for existing customers.
- F. No issuance charges are applicable for default debit card variant. Debit card issued other than the default variant and product specific charges will be charged as per Debit Card – **Standard Schedule of Charges**.
- G. Reissuance charges, transactional charges and international charges will be charged as per the Debit Card Standard Schedule of charges.
- H. *In case of ATM transactions at Other Bank ATMs, number of free transactions including in a month shall be applicable basis transaction performed in metro and non-metro cities. Other Bank ATMs at Metro locations, 3 transactions [including Financial and non- financial transactions] shall be free in a month and ATMs in Non-metro locations, 5 transactions [including Financial and non- financial transactions] shall be free in a month.
- I. Bandhan Bank Debit Card Holder salary savings account customers will be provided -5 free successful and eligible financial transactions in a month at Bandhan Bank ATMs irrespective of any domestic location. The non-cash withdrawal transactions (such as balance enquiry, cheque book request, payment of taxes, funds transfer, etc.), on own bank ATMs would be free to all salary savings account customers.
- J. Failed transactions either at Other Bank ATMs or at Bandhan Bank ATMs, due to any technical reasons like hardware, software, communication issues; non-availability of currency notes in the ATM; and other declines ascribable directly / wholly to the bank / service provider; invalid PIN / validations; etc., shall not be counted as valid ATM transactions for the customer. Consequently, no charges thereon shall be levied.

Product Variants – Shaurya Salary, Shaurya Elite Salary & Government Salary

Salary SB Account	Shaurya Salary	Shaurya Elite Salary	Government Salary
Average monthly salary range	Any	Any	Any
Account maintenance charges	Nil	Nil	Nil
No salary credit for 1 quarter	Downgrade to Classic Savings Account	Downgrade to Classic Savings Account	Downgrade to Classic Savings Account
Free cash deposit limit per month	₹20,00,000	₹20,00,000	₹5,00,000
Cash withdrawal	Unlimited	Unlimited	Unlimited

Salary SB Account	Shaurya Salary	Shaurya Elite Salary	Government Salary
No. of transactions	Unlimited	Unlimited	Unlimited
RTGS-NEFT-IMPS-DD through branch	Unlimited	Unlimited	Unlimited
NEFT through Internet banking & mBandhan App	No Charges	No Charges	No Charges
Cheque leaf (Free)	Unlimited	Unlimited	Unlimited
Debit card issuance charges	No charges for Visa Platinum Debit Card	No charges for Elite Debit Card	No charges for Platinum Plus Debit Card
Debit card AMC	No charges for Visa Platinum Debit Card	No charges for Elite Debit Card	No charges for Platinum Plus Debit Card
Bandhan Bank ATM Free transactions	5	5	5
Other Bank ATM Free transactions*	5	5	5
Passbook	Free	Free	Free
Monthly Statement	Free	Free	Free
Annual Consolidated Statement	Free	Free	Free
SMS Alert	Free	Free	Free

Note:

- A. In case of Corporate Salary Accounts, if no salary credit is received for consecutive 3 (three) months after completion of initial 12 (twelve) months from the date of account opening, the Corporate Salary Account variant shall be converted to Classic Savings account variant, and the relevant terms and conditions shall be applicable. Upon such reclassification, all benefits associated with the Corporate Salary Account variant shall be withdrawn and you will need to maintain the minimum Monthly Average Balance (MAB) associated with Classic Savings Account (as on 26th August 2025, the MAB for Classic Savings Account is ₹10,000).
- B. Debit Card Issuance & AMC Charges (Visa Platinum, Visa Classic & RuPay Classic) for Shaurya Salary is NIL for existing customers.
- C. Standard Schedule of Charges will be applicable for transactions over and above specific – Free limits mentioned above.
- D. 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.
- E. No issuance charges are applicable for default debit card variant. Debit card issued other than the default variant will be charged as per Debit to Charges – **Standard Schedule of Charges**.



- F. Reissuance charges, transactional charges and international charges will be charged as per the Debit Card Standard Schedule of charges.
- G. *In case of ATM transactions at Other Bank ATMs, number of free transactions including in a month shall be applicable basis transaction performed in metro and non-metro cities. Other Bank ATMs at Metro locations, 3 transactions [including Financial and non- financial transactions] shall be free in a month and ATMs in Non-metro locations, 5 transactions [including Financial and non- financial transactions] shall be free in a month.
- H. Bandhan Bank Debit Card Holder salary savings account customers will be provided -5 free successful and eligible financial transactions in a month at Bandhan Bank ATMs irrespective of any domestic location. The non-cash withdrawal transactions (such as balance enquiry, cheque book request, payment of taxes, funds transfer, etc.), on own bank ATMs would be free to all salary savings account customers.
- I. Failed transactions either at Other Bank ATMs or at Bandhan Bank ATMs, due to any technical reasons like hardware, software, communication issues; non-availability of currency notes in the ATM; and other declines ascribable directly / wholly to the bank / service provider; invalid PIN / validations; etc., shall not be counted as valid ATM transactions for the customer. Consequently, no charges thereon shall be levied.