



Savings Account – Schedule of Charges & Features

Product Variants – SB-Legacy | SB - Elite Plus | SB - Elite | SB-Premium | SB - Avni | SB - Advantage | SB - Classic | SB - Standard | SB Digi Regular | SB-Sanchay

Savings Account	SB Legacy	SB Elite Plus	SB Elite	SB Premium	SB Avni	SB Advantage	SB Classic	SB Digi Regular	SB Standard	GB & MB Sanchay
MAB (Monthly Average Balance) / TRV (Total Relationship Value)	₹1 crore TRV i.e., SB MAB + TD Principal Balance (under primary CIF)	1. SB A/c (MAB) - ₹15 lakh OR 2. Total Relationship Value (SB MAB + TD Principal Balance - primary customer) - ₹25 lakh	1. SB A/c (MAB) - ₹5 lakh OR 2. Total Relationship Value (SB MAB + TD Principal Balance - primary customer) - ₹10 lakh	₹1,00,000	1. SB A/c (MAB) - ₹25,000 OR 2. FD - ₹2.5 lakh OR 3. Total Relationship Value - SB Bal + FD - ₹1.5 lakh	₹25,000	₹10,000	₹5,000	₹2,000	₹2,000
MAB/TRV non maintenance charges	NIL	NIL	6% of the shortfall amount from the average balance requirement OR ₹1,000 whichever is lower	6% of the shortfall amount from the average balance requirement OR ₹750 whichever is lower	6% of the shortfall amount from the average balance requirement OR ₹150 whichever is lower	6% of the shortfall amount from the average balance requirement OR ₹500 whichever is lower	6% of the shortfall amount from the average balance requirement OR ₹150 whichever is lower	6% of the shortfall amount from the average balance requirement OR ₹150 whichever is lower	6% of the shortfall amount from the average balance requirement OR ₹150 whichever is lower	NIL
Downgrade - MAB Non-Maintenance	NA	NA	NA	Downgrade to appropriate scheme	NA	Downgrade to appropriate scheme	Downgrade to appropriate scheme	NA	NA	NA
Safe Deposit Locker Rental Discount	75% discount on one locker for either	50% discount on one locker for either	30% discount on one locker for either	NA	25% Discount on locker annual rental	NA	NA	NA	NA	NA



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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. Debit Card Issuance & AMC Charges (Visa Platinum) for SB Premium is NIL for existing customers
- J. 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.
- K. There shall be no cheque stop payment, cheque returns, DD cancellation charges for Elite, Elite Plus and Legacy Savings Account.
- L. For monthly TRV calculation for Elite, Elite Plus and Legacy Savings account, SB MAB + TD Principal Balance as on last day of the month of primary customer shall be considered.
- M. Any charges, features, and benefits as applicable at the programme/group/family banking level (once introduced) shall supersede charges, features, and benefits defined at the product level. However, if the features or benefits are not available at the programme/group/family banking level but are available at the product level, such product-level features or benefits shall continue to apply.

Example:



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Customer A currently enjoys a 70% annual locker discount at the product level. If Customer A opts to enrol in a group/programme/family banking arrangement where no locker discount is offered at that level, the existing product-level locker discount of 70% will continue to be available even after the linkage, in addition to the applicable group-level benefits.

- 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.
- O. 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.
- P. ***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.
- Q. Bandhan Bank Debit Card Holder 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 savings account customers.
- R. 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 –SB-TASC | SB-GOS | SB-Pension| SB-Special | SB-PMJDY| SB-BSBDA | SB-BSBDA Small

Savings Account	TASC	GOS	Pension	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



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Savings Account	TASC	GOS	Pension	Special	PMJDY	BSBDA	BSBDA Small
Free Cash Deposit limit per month	₹25,00,000 or 20 times MAB of last month, whichever is higher, per month	Unlimited	₹2,00,000	₹2,00,000 per month	Unlimited	Unlimited	₹50,000 per month
RTGS-NEFT (Branch)IMPS-DD free per month	100 Free Transactions	Unlimited	3	5 Free Transactions	Unlimited	Unlimited	Unlimited
NEFT (Internet Banking and mBandhan 2.0 app)	No Charges	No Charges	Unlimited	No Charges	Unlimited	No Charges	No Charges
Cheque Leaves	500 Chq Leaves	Unlimited	10	20 Chq Leaves	NA	20 (Monthly)	Not Issued
Debit Card Issuance Charges	NA	NA	₹300 for Mastercard Titanium	₹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	NA	NA	AMC (Free for 1st year. Applicable for 2nd year onwards)	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	NA	NA	5	5	Unlimited	Unlimited	Unlimited
Other ATM – Free***	NA	NA	5	5			
Passbook	Free	Free	Free	Free	Free	Free	Free
Email Statement	Free	Free	Free	Free	NA	NA	NA
Annual Consolidated Statement	Free	Free	NA	NA	NA	NA	NA
SMS Alert	Free	Free	Free	Free	Free	Free	Free

Note: -

- 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
- Nil Inward & Outward Cheque return charges will be applicable for SA GOS.
- Standard Schedule of Charges will be applicable for transactions over and above specific - Free limits mentioned above.
- For BSBDA Small, the aggregate of all credits in a customer's A/C should not exceed ₹1 lakh in a financial year.



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- 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 All transactions are free including digital transaction as well. ATM transactions are unlimited
- 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.
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