

**Current Account – Schedule of Charges & Features**
**Product Variants – CA-Biz Elite / CA-Premium / CA-Advantage / CA- Standard / CA –SEL**

Current Account	Biz Elite	Premium	Advantage	Standard	SEL
MAB (Monthly Average Balance)	₹5,00,000	₹1,00,000	₹25,000	₹5,000	₹5,000
MAB Penal Charges	₹3,500	₹2,500	₹1,000	₹300	Nil
Downgrade-MAB Non-Maintenance	Downgrade to appropriate scheme	Downgrade to appropriate scheme	Downgrade to appropriate scheme	NA	NA
Free Cash Deposit per month	12 times of MAB (Maximum of ₹1,00,00,000)	₹25,00,000/- or 20 times of last month MAB whichever is higher	₹10,00,000	₹2,00,000	₹5,00,000
Cash Withdrawal	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
No. of Transactions	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Free RTGS-NEFT-IMPS-DD per month	Unlimited	100 Transactions	15 Transactions	5 Transactions	10 Transactions
Cheque Leaf	2,000 Cheque Leaves	500 Cheque Leaves	200 Cheque Leaves	50 Cheque Leaves	50 Cheque Leaves
Account Closure Charges	Within 14 days of account opening – NIL Less Than 1 year old - ₹300 Beyond 1 year - ₹100	Within 14 days of account opening – NIL Within 6 months – Customer induced - ₹300	Within 14 days of account opening – NIL Within 6 months – Customer induced - ₹300	Within 14 days of account opening – NIL Within 6 months – Customer induced - ₹300	Within 14 days of account opening – NIL Within 6 months – Customer induced - ₹300
Bandhan ATM - Transaction	5	5	5	5	5
Other ATM - Free Transaction*	5	5	5	5	5
Passbook	NA	NA	NA	NA	NA
Email Statement	Free	Free	Free	Free	Free
SMS Alert	Free	Free	Free	Free	Free

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### Note:

- A. All charges and relaxations mentioned above are applicable on monthly basis unless specified otherwise. Unlimited free cash deposit for CA Premium will be applicable for first and second month i.e., M0 & M1, Cash deposit charges in CA Premium over free limit will be applicable from third month i.e., M2
- 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. Charges for non-maintenance of MAB will be applicable from 2<sup>nd</sup> month i.e., M1 onwards. Charges will be applied after completion of the month for non-maintenance of MAB.
- D. Standard Schedule of Charges will be applicable for transactions over and above specific - Free limits mentioned above.
- E. Monthly unit for the calculation of MAB will include first and last day of the month for which MAB is calculated. For example – Monthly unit in April 17 will be from April 1, 2026 to April 30, 2026. Similarly, monthly unit for May 2026 will be May 1, 2026 to May 31, 2026 and so on.
- F. 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 2<sup>nd</sup> year.
- G. 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
- H. For debit card issuance and AMC charges, please refer debit card section in website.
- I. \*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.
- J. Bandhan Bank Debit Card Holder current 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 current account customers.

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- K. 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 – CA-BIZ Deluxe /BIZ Pro / Startup CA

Current Account	Biz Deluxe	BIZ Pro	Startup CA
MAB (Monthly Average Balance)	40,000 (Minimum)	10,000	NIL MAB for 1 <sup>st</sup> year; thereafter ₹25,000 MAB
MAB Penal Charges	2,000	2,000	2,000
Downgrade- MAB Non-Maintenance	Downgrade to appropriate scheme	Downgrade to appropriate scheme	Downgrade to appropriate scheme
Free Cash Deposit per month	₹6,00,000- or 15-times last month MAB whichever is higher subject to maximum of ₹15,00,000	₹10,00,000 or 15 times of last month MAB whichever is higher subject to maximum of ₹25,00,000	₹15,00,000 or 20 times of last month MAB whichever is higher subject to maximum of ₹30,00,000
Cash Withdrawal	Unlimited	Unlimited	Unlimited
No. of Transactions	Unlimited	Unlimited	Unlimited
Free RTGS-NEFT-IMPS-DD per month	100 transactions	50 transactions	75 transactions
Cheque Leaf	200 Cheque Leaves	50 Cheque Leaves	100 Cheque Leaves
Bandhan ATM – Transaction	5	5	NA
Other ATM - Free Transaction*	5	5	NA
Passbook	NA	NA	NA
Email Statement	Free by email and up to 2 physical copy per month free	Free	Free
SMS Alert	Free	Free	Free
Account Closure Charges	Within 14 days of account opening – NIL Less Than 1 year old - ₹300	Within 14 days of account opening – NIL Less Than 1 year old - ₹300	Within 14 days of account opening – NIL Less Than 1 year old - ₹300

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**Product Variants – CA-TASC / CA-GOS / CA-Banks**

Current Account	TASC	GOS	Banks
MAB (Monthly Average Balance)	₹25000	Nil	Nil
MAB Penal Charges	NA	Not Applicable	Not Applicable
Downgrade- MAB Non-Maintenance	NIL	Not Applicable	Not Applicable
Free Cash Deposit per month	₹25,00,000 or 20 Times of last month MAB whichever is higher	Unlimited	₹25,00,000/- or 20 Times of last month MAB whichever is higher
Free RTGS-NEFT-IMPS-DD per month	100 transactions	Unlimited	100 transactions per month
Cheque Leaf	500 Cheque Leaves	Unlimited	500 Cheque Leaves
Bandhan ATM – Transactions	Not Applicable	Not Applicable	Not Applicable
Other ATM – Transactions	Not Applicable	Not Applicable	Not Applicable
Passbook	Free	Free	Not Applicable
Monthly Statement	Free	Free	Free
SMS Alert	Free	Free	Free

**Note:**

- For debit card issuance and AMC charges, please refer debit card section in website.

**Product Variants - RERA General Account / RERA Special Designated Account / RERA Pooling Account**

Current Account	RERA General Account	RERA Special Designated Account	RERA Pooling Account
MAB (Monthly Average Balance)	Nil	Nil	Nil
MAB Penal Charges	NA	NA	NA
Downgrade- MAB Non-Maintenance	NA	NA	NA
Free Cash Deposit per month	NA	NA	Unlimited
Free (outward) RTGS-NEFT-IMPS-DD per month	Unlimited	NA	NA
Cheque Leaf	Unlimited	NA	NA

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Current Account	RERA General Account	RERA Special Designated Account	RERA Pooling Account
Debit Card Issuance Charge	NA	NA	NA
Debit Card AMC	NA	NA	NA
Bandhan ATM – Transactions	NA	NA	NA
Other ATM – Transactions	NA	NA	NA
Pass Book	NA	NA	NA
Monthly Statement	Free	Free	Free
SMS Alert	Free	Free	Free

**Note:**

- A. All charges and relaxations mentioned above are applicable on monthly basis unless specified otherwise. Unlimited free cash deposit for CA TASC and CA Banks will be applicable for first and second month i.e., M0 & M1. Cash deposit charges, in CA TASC and CA Banks, over free limit will be applicable from third month i.e., M2.
- B. Nil inward and outward cheque return charges will be applicable for CA GOS.
- C. Standard Schedule of Charges will be applicable for transactions over and above specific - Free limits mentioned above.
- D. 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.
- E. \*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.
- F. Bandhan Bank Debit Card Holder current 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 current account customers.
- G. 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

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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 - CA Collection Account

Features	Description
MAB (Monthly Average Balance)	NIL
MAB Penal Charges	NA
Downgrade- MAB Non-Maintenance	NA
Branch Transaction Charge	NIL
Free Cash Deposit per month	10 times of previous month MAB
Cash Withdrawal	Unlimited
No. of Transactions	Unlimited
Free RTGS-NEFT-IMPS-DD per month	Unlimited
Cheque Leaf	NA
Account Closure Charges	NIL
Bandhan ATM - Transaction	NA
Other ATM - Free Transaction	NA
Pass Book	NA
Email Statement	Free
SMS Alert	Free

**Note:**

- A. All charges and relaxations mentioned above are applicable on monthly basis unless specified otherwise. Unlimited free cash deposit for CA Collection Account will be applicable for first and second month i.e., M0 & M1, Cash deposit charges in CA Collection Account over free limit will be applicable from third month i.e., M2.
- B. Standard Schedule of Charges will be applicable for transactions over and above specific - Free limits mentioned above for cash deposition

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- C. 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 - EEFC Account

Service charges Description	Service charges
Product Average Balance	NIL
MAB penal charges	NIL
Downgrade MAB non-maintenance	Not applicable
Free cash deposit	Not allowed
Cash withdrawal	Not allowed
Number of transactions	Unlimited
Cheque leaves	Not Allowed
Bandhan Bank (ATM transaction) - Monthly	ATM transactions are not allowed in this account
Other bank ATM transaction (free) - Monthly	Not applicable
Passbook	Not applicable
Email statement	Free
SMS alert	Free

**Note:**

- EEFC Account is mentioned in respective FCY currency only. No charges are to be debited from EEFC account.
- Only permitted debits and credits are allowed as per FEMA guidelines.
- All charges which are mandated for carrying out any Export or Import Transaction will applicable as per Standard Schedule of Charges for Trade.
- Issuance of Debit card is not allowed in EEFC Account.

#### Product Variants - CA Bharat Vanijya

Description	Service charges
Product Average Balance	Half Yearly Average Balance (HAB): ₹10,000
MAB penal charges	₹1,000 for HAB balance less than ₹5,000 (0-4,999) ₹500 for HAB balance maintain between ₹5,000 - ₹9,999
Free cash deposit	Per Month – ₹6,00,000

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Description	Service charges
Cash withdrawal	Unlimited
Number of transactions	Unlimited
Free RTGS, NEFT, IMPS, DD per month	Unlimited
Cheque leaves	500 cheque leaves
Debit card Issuance charges	₹300 for Business Debit Card
Debit card Annual Maintenance Charges (AMC)	AMC ₹300 (Free for 1st year. Applicable for 2nd year onwards)
Bandhan Bank (ATM transaction) - Monthly	5 transactions
Other bank ATM transaction (free) – Monthly*	5 transactions (non-Metro), 3 Transactions (metro)
Passbook	Not applicable
Email statement	Free
SMS alert	Free

**Note:**

- A. Charges for non-maintenance of HAB will be applicable after half year cycle completion. (Cycle 1 April-Sep & Cycle 2 Oct-March).
- B. Scheme code conversion of accounts from Bharat Vanijya to other CA product variants and vice versa, is not allowed.
- C. Standard Schedule of Charges will be applicable for transactions over and above specific - Free limits mentioned above.
- D. 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.
- E. 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.
- E. Bandhan Bank Debit Card Holder CA customers will be provided free -5- successful and eligible financial transaction in a month at Bandhan Bank ATMs irrespective of any domestic location as per

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approved product construct. Beyond the free transactions, the transactional charges shall be applicable as per Standard Schedule of Charges.

- F. Non- Financial transactions [such as balance enquiry, PIN change, cheque book request, fund transactions, etc.) shall not be part of the number of free transactions at Bandhan Bank ATMs and would be provided free
- G. On other Bank ATM's, Bandhan Bank cardholders shall be eligible for free transactions (inclusive of successful & eligible financial and non-financial transactions) viz. three transactions in metro centres and five transactions in non-metro centres as per applicability. Beyond the free transactions, the transactional charges shall be applicable as per Standard Schedule of Charges.

**Note:**

- A. Bank will be abided by the directions of RBI not to categorize non-cash withdrawal transactions (such as balance enquiry, cheque book request, payment of taxes, funds transfer, etc.), on own bank ATMs as approved transaction count and will not levy any charges for those transactions
- B. Similarly, transactions that fail on account of 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 – CSR & Unspent CSR Account

Service charges Description	CSR Account	Unspent CSR Account
MAB (Monthly Average Balance)	Zero	Zero
MAB Penal Charges	Not Applicable	Not Applicable
Downgrade - MAB Non - Maintenance	Not Applicable	Not Applicable
Branch Transaction Charges	Nil	Nil
Free Cash Deposit Per Month	Unlimited	Unlimited
Cash Withdrawal	Unlimited	Unlimited
No. of Transactions	Unlimited	Unlimited
Free RTGS-NEFT-IMPS-DD per month	Unlimited	Unlimited
Cheque Leaf	Unlimited	Unlimited
Debit Card Issuance Charges	Not applicable	Not applicable

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Service charges Description	CSR Account	Unspent CSR Account
Debit Card Annual Maintenance Charges (AMC)	Not applicable	Not applicable
Bandhan ATM - Transaction	Not applicable	Not applicable
Other ATM - Free Transaction	Not applicable	Not applicable
Account Closure Charges	NA	NA
Pass Book	NA	NA
Email Statement	Free	Free
SMS Alert	Free	Free

- A. All charges and relaxations mentioned above are applicable on monthly basis unless specified otherwise.
- B. Monthly unit for the calculation of MAB will include first and last day of the month for which MAB is calculated. For example – Monthly unit in April 17 will be from April 1st, 2017 to April 30th, 2017. Similarly, monthly unit for May 2017 will be May 1st, 2017 to May 31st, 2017 and so on.
- C. Standard Schedule of Charges will be applicable for transactions over and above specific - Free limits mentioned above.
- D. 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.