



## 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 Sanchay Savings Account     | Downgrade to Sanchay Savings Account    | Downgrade to Sanchay Savings Account | Downgrade to Sanchay 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 Sanchay 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 Sanchay Savings Account (the MAB for Sanchay Savings Account is ₹2,000).
- 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 Sanchay Savings Account | Downgrade to Sanchay Savings Account | Downgrade to Sanchay 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:**

- 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 Sanchay 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 Sanchay Savings Account (the MAB for Sanchay Savings Account is ₹2,000).
- Debit Card Issuance & AMC Charges (Visa Platinum, Visa Classic & RuPay Classic) for Shaurya Salary is NIL for existing customers.
- Standard Schedule of Charges will be applicable for transactions over and above specific – Free limits mentioned above.
- 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.
- 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.