General Schedule of Features and Charges for Savings Accounts effective from April, 2022		
Particulars	**Charge Details**	**RI Savings Account (SFCRA/ SUTIL)**
Average Monthly Balance(AMB)	-	
Non maintenance Charges	If AMB. <=50% of required Product AMB	NIL
	If AMB > 50% of required Product AMB but les than Product AMB	NIL
DD/Cheque Book	DD / Pay Order	Nil
	Local clearing and outstation cheques drawn on KMBL (Outward)	Free
	Collection of outstation cheques- Non-KMBL location (Outward)	Free
	Inward Cheque recived from other banks for payments (LBC's)- Local	Free
	Inward Cheque recived from other banks for payments (LBC's)- Outstation	Free
	FCY DD / TT / Cheque Collection / Revalidation / Cancellation / FCY Cheque Deposited and Return	Free
	At-par Cheque Book Charges	Free
	ECS / Cheque Issued & Returned (due to non availability of funds)	Rs.500 / instance
	ECS Mandate Verification	Free
	SI Failure	Rs 200/ instance
	Cheque deposited and returned (INR)	Free
Funds Transfers	NEFT / RTGS / Fund Transfer (Through Netbanking / Mobile Banking)	Free
	NEFT / RTGS done through branch	Free
	Standing Instruction (Not applicable for NRI customer &/or NRO/NRE SB Account)	Free
	IMPS	Free
Cash Transcations	Cash Withdrawal at Branch	Withdrawal limit 1 lac / day at home / Non Home Branch
ATM Charges	Own Bank's ATM Financial / Non Financial txns	Free
	Other Domestic ATMS - Financial / Non Financial txns ##	Free
	Declined txns due to insufficient balance	Rs. 25 / Transaction
	Cash Withdrawal / Balance Enquiry at International ATM +	Rs. 150 / Transaction
Branch Requests	Changes in Operational instruction or noting changes in signature/name	To be Included in third point of branch request
	CIC Report charges Consuumer	Move out the line
	Duplicate Ad-hoc statement Balance & Interest Statement Foreign Inward Remittance Certificate, Duplicate Passbook Duplicate TDS Cerificate Through Branch or any other Record Retrieval Stop Payment - Single / Range of cheque thru branch DD / PO / BC Revalidation / Cancellation (INR); Tax Collection thru branch; Regeneration of Pin (sent through courier; Annual Combined Statement-Physical;	Nil Charges
Home Banking	Cash Or Instrument Pick Up / Delivery	5 Nil Charges calls / month,thereafter Rs.150 per visit
Statements & Alerts	Statements	Email Statement (Monthly): Nil Charges; Physical Statement (Monthly): Nil Charges
	Additional Statement of Accounts	Free
	Balances and Transaction & Value added alerts (Daily / Weekly)	Free
Other Charges	TOD Cheque Purchase charges Account Closure charges: (if closed after 1 month & before 6 months of A/C opening)	TOD: Rs.500; Cheque Purchase Charges: 0.5/1000 (Min 50; Max 10000); Account Closure charges: 600
Other Charges	TOD Cheque Purchase Charges Closure	OD: Rs.500; Cheque Purchase Charges: 0.5/1000 (Min 50; Max 10000); Account Closure charges: 1200

Complimentary Service	Passbook (in lieu of Account Statement) Current Year Balance and interest statement Signature Verification Certificate Photo Attestation Address Confirmation	Free
Debit Card Annual Charges	Classic Debit Card- Primary	Free
	Classic Debit Card- Add-on	Free
	Silk Classic Debit Card - Primary	Free
	Gold Debit Card - Primary	Free
	Gold Debit Card - Add-on	Free
	Platinum Debit Card - Primary	Free
	Platinum Debit Card - Add-on	Free
	World Debit Card (available for ING Vysya variants only	NA
	Privy League Platinum Debit Card-Primary	NA
	Privy League Platinum Debit Card-Add On	NA
	Privy League Signature Debit Card- Primary	NA
	Privy League Signature Debit Card- Add On	NA
Other Debit Card related Charges	Replacement of a Lost Debit Card	Rs. 200
	Replacement of a Damaged Debit Card	Free
	Image Debit Card Issuance Charge	Rs. 199
	Declined transactions at merchant outlets/online, due to insufficient funds	Rs. 25 / Transaction + GST
	Cash withdrawal at merchant outlets	Not Applicable

As per RBI guidelines, Business/ Commercial transactions are not permitted in the Saving Accounts.

##Cash withdrawal limit from other Domestic ATM is Rs. 10,000 per transaction

Transaction and Value Added SMS alerts would be sent at Nil Charge to the customers who have subscribed for Daily / Weekly. Balance Alerts facility. Alerts that have been mandated by RBI as well as alerts which are deemed appropriate by the Bank, will be sent at Nil Charge, even if Daily / weekly Balance SMS alerts facility has not been subscribed .

**Indo-Nepal Remittance Scheme (NEFT Charges):

If Beneficiary maintains an Account with Nepal SBI Bank Ltd. (NSBL): Rs. 25 per txn (incl all taxes).

If Beneficiary does not maintain an Account with Nepal SBI Bank Ltd (NSBL): Upto Rs. 5,000 ? Rs. 75 per txn & beyond Rs. 5,000 ? Rs. 100 per txn (incl all taxes).

Savings Nova and Savings Classic are available in Rural and Semi-Urban Branches. Service Charges & AMB requirement for 'Savings Account for Minors without Guardian' & 'Synergy SavingAsc count' will be same as 'Nov Saa vings Account'. Service Charges for 'Kotak Composite Savings Account' will be same as 'Ace Savings Account'.

The Bank will charge cross-currenmcya rk-up of 3.5% on foreign currency transactions carried out on Debit Cards. The exchange rate used will be the VISA / Master Card wholesale exchange rate prevailing at the time of transaction.

Charges are exclusive of GST.

With effect from August 1, 2017 the effective GST be 18%.

+ Additional charges levied by another bank on international ATM transactions will also have to be borne by the card holder

The above charges are subject to revision with a prior intimation of 30 days to all account holders. Closure of account due to revision of charges will not be subject to account closure charges.

The above charges are applicable for all states other than Jammu & Kashmir. GST is applicable in the State of Jammu & Kashmir. For charges applicable to Jammu & Kashmir please contact the respectiver Branch Manager.

<> Penalty charges. Non-maintenance charges (NMC) is not applicable once the saacvcinogusn t becomes inoperative / dormant.

With effect from April 1, 2015: In the event of a default in maintenance of Average Monthly Balance as agreed to between the Bank and customer for the month (referred as Default month), the Bank will notify the customer clearly of the default and that the Average Monthly Balance for the account has to be met in the subsequent month (referred to as Notice Month). If the AMB is still not maintained in the Notice Month. The NMC (Non Maintenance Charges) for both the Default Month and Notice Month will be recovered in the subsequent month. The Bank may choose to notify by SMS / email / letter. It will be the responsibility of the customer to have a valid email id, mobile number and addruepssd ated with the Bank at all times, failing which, customer may not receive the notification/s. The NMC charges will be based on the shortfall observed in the AMB and as specified in the slabs in GSFC in case of accounts sourced under promotional offering and enjoying conditional NMC waiver, the terms and conditions of such promotional offering shall prevail.

"State government taxes/ Cess as applicable shall be charged"

W.e.f 1st July,2020; threshold as well as Rate of TDS applicable for CASH withdrawal will dependent on submission of proof of Income Tax Return filed. Revised TDS rates will be as under :

Aggregate Cash Withdrawals in all accounts in a Financial Year	Income tax Return copy Submitted to Bank	Income tax Return copy NOT Submitted to Bank
Upto Rs.20 Lakhs	Nil	Nil
Rs.20 lakhs to Rs. 1 crore	Nil	2%@
In Excess of Rs. 1 crore	2%@	5%@

.@If PAN is not updated in the account then the TDS deduction at the rate 20% as per section 206AA of the Income Tax Act will apply. For foreign companies, foreign partnership firms, Non-residents additional surcharge and health & education cess will be applicable as per Income Tax law.

You may get in touch with the RM for account opening documents and formalities for FCRA account.