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SCHEDULE OF CHARGES - (SOC) - PMJDY Accounts

SAVINGS BANK ACCOUNT FACILITIES	
Minimum Balance	Nil
Charges for non-maintenance thereof	Nil
Annual Fee	Nil
ECS bounce	₹ 250. These charges are levied only if the ECS instruction is not honoured due to inadequate funds in the Account.
REMITTANCE FACILITIES THROUGH OWN/ OTHER BANK	
DD-Issue	Nil
DD-Cancellation	Nil
TT - Issuance/ Cancellation	Nil
NEFT/ RTGS/ IMPS Charges - Inward	Nil
NEFT/ RTGS/ IMPS/ Cash withdrawals/ ATM Transactions - Outward	Nil
CHEQUE COLLECTION/RETURN	
Local	Nil
Outstation and Intercity Cheque return	Nil
Inward Cheque return	₹ 50
Outward Cheque return	₹ 50
Outstation Cheque Collection	Up to ₹ 5,000: ₹ 25 per cheque, ₹ 5,001 - ₹ 10,000 : ₹ 50 per cheque, Above ₹ 10,000: ₹ 100 per cheque
Foreign Currency Cheque Collection	Nil
FCY Cheque return & draft cancellation (per instrument)	₹ 500
Speed Clearing	Nil
ATM / DEBIT CARD	
Membership fee	Nil
Annual Fee	Nil. Other cards not applicable
Renewal Fee	Nil
Re-issuance Charges	Nil
International ATM usage ^{^*}	US \$ 2.5 / transaction + 3.5% cross-country mark-up
Daily Withdrawal Limit - ATM + Point of Sale (POS)	₹ 10,000
Daily Withdrawal Limit - Payment Gateway (PG)	₹ 10,000
OTHER CHARGES	
FCY Draft (per instrument)	₹ 100
FCY TT	₹ 250
Foreign Currency Sale/Purchase	Nil + GST ^{***}
Signature Attestation	₹ 50
Stop Payment Charges	Nil
Re-order Cheque book	₹ 1/leaf
Duplicate Statement	Nil
Overdraft Interest (If the account goes into negative balance)	17.5% p.a.
The following benefits will be applicable to all primary and joint holders of individual accounts who have attained senior citizen age (60 years and above)	
Dedicated counter at bank branches	
Issuance of cheque books free of cost	
Door Step Banking facilities [pick up of cash and instruments against receipt, delivery of cash against withdrawal from account, delivery of demand drafts and pick up of Know Your Customer (KYC) documents] free of cost;	
Additionally the following benefits will be applicable on accounts with primary account holder as senior citizen (60 years & above):	
• Senior citizens will earn higher interest rates depending on the tenure chosen. Interest rates applicable will be as per the daily grid published by the Bank.	

VER 21/PMJDY SOC/WPC/03-23

Goods and Services Tax (GST) as applicable would be levied on all charges mentioned above.

^{*} The minimum threshold value limit for RTGS transactions is ₹ 2 lakhs.

^{**} GST is applicable, in accordance with GST provisions on Foreign Currency Conversion for FCY/purchase.

[^] As per RBI communication, cash limit of ₹ 10,000/- per withdrawal will be permitted on account on Non Citibank ATMs.

^{^*} Example: If you transact using your debit card internationally for USD 10 and the FX rate for conversion is ₹ 65 then you will be charged a mark-up of 3.5% on the transaction value i.e ₹ 65*10*3.5% = ₹ 22.75. This is only applicable when at the time of initiating the transaction, you have chosen the option to transact in foreign currency.