

SCHEDULE OF CHARGES (SOC) - PMJDY Accounts

SAVINGS BANK ACCOUNT FACILITIES	
Minimum Balance / 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. Service Tax as applicable would be levied on all the charges mentioned.
OTHER SAVINGS BANK ACCOUNT FACILITIES	
Issue of Duplicate Statement	Nil
REMITTANCE FACILITIES THROUGH OWN BANK	
DD-Issue / DD-Cancellation	Nil
TT-Issue / TT-Cancellation	Nil
EFT Charges-Inward / EFT Charges-Outward	Nil
RTGS*-Outward / RTGS*-Inward	Nil
FCY Draft (per instrument)	₹ 100
REMITTANCE FACILITIES THROUGH OTHER BANKS	
DD-Issue / DD-Cancellation	Nil
EFT Charges-Inward / EFT Charges-Outward	Nil
FOREIGN EXCHANGE TRANSACTIONS	
FCY TT	₹ 250
Foreign Currency Sale/Purchase	Nil + GST**
CHEQUE COLLECTION/RETURN	
Local	Nil
Outstation and Intercity Cheque return	₹ 50
Inward Cheque return	₹ 50
Outward Cheque return	₹ 50
Outstation Cheque Collection	₹ 25 for any outstation cheque-value up to ₹ 5,000 ₹ 50 for any outstation cheque-value greater than ₹ 5,000 and up to ₹ 10,000 ₹ 100 for any outstation cheque-value greater than ₹ 10,000
Foreign Currency Cheque Collection	₹ 200
FCY Cheque return & draft cancellation (per instrument)	₹ 500
Speed Clearing	Nil
ATM	
Membership fee / Annual Fee	Nil
Re-issuance Charges	₹ 100
Transaction charge for Citibank ATM	Nil
Non Citibank ATMs	Nil - up to 5 transactions per month; ₹ 17.8 per cash withdrawal^ or ₹ 8.5 per balance enquiry thereafter.
International ATM usage	US \$ 2.5 / transaction
DEBIT CARD	
Membership Fee	Nil
Annual Fee	Nil. Other Debit Cards are not applicable
MISCELLANEOUS	
Signature Attestation	₹ 50
Stop Payment Charges	Nil
Re-order Cheque book	₹ 1/leaf
Account Closure	Nil
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):	
Preferential interest rate of 0.5% per annum for all fixed deposits	

Please note, your savings account interest will be calculated on daily balances maintained in your account. The savings account interest will be paid on quarterly basis.

* 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.