



## 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 <sup>^*</sup>	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 <sup>***</sup>
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)	24% p.a.
<b>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)</b>	
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;	
<b>Additionally, the following benefits will be applicable on accounts with primary account holder as senior citizen (60 years &amp; above):</b>	
•Preferential interest rate of 0.5% per annum for all fixed deposits	

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.