

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 that as per RBI Circular dated April 24, 2009 on Savings Account Interest calculation, effective 1st April 2010, Savings Account interest will be calculated on daily balances maintained in your account. The Savings Account interest will be paid at half yearly intervals on 30th September & 31st March each year. Goods and Service 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.