

Particulars	Saral Banking Account
Basic Service & Charges:	
Account Opening Charges	100+GST
Minimum Average Monthly Balance (AMB)	Zero
Maximum Daily Balance*	Rs 1,95,000
Daily/Monthly/Yearly Debit Transaction limit	Rs 2,00,000 per txn/per month
Savings Account Interest Rate per annum	End of Day Balance <= 1,00,000 then 2.50 % End of Day Balance > 1,00,000 then 5 %
Interest on Partner Bank Linked Account	NA
Balance Non- Maintenance charges per month	Zero
Online Remittance:	
Inward -	
IMPS/NEFT/RTGS	Free
Outward -	
Intra Bank (Within NSDL Accounts)	Free
IMPS	Up to Rs. 10,000 - Rs. 2.50 + GST Rs. 10,001 to Rs. 1,00,000 - Rs. 5.00 + GST Rs. 1,00,001 to Rs. 2,00,000 - Rs. 15.00 + GST Rs. 2,00,001 to Rs. 5,00,000 – Rs. 25 + GST
NEFT	Free
RTGS	NA
Debit Card:	
Virtual Debit Card -	
Type	Rupay Platinum
Issuance Fee	Free
Annual Fee	Free
Daily Ecom Limit (RuPay / Visa)	Rs. 25,000
Physical Debit Card -	
Type	Rupay Platinum
Issuance Fee (RuPay / Visa)	Rs. 354(Inclusive of GST)

<b>Annual Fee (RuPay / Visa) (2nd Year onwards)</b>	Rs. 354(Inclusive of GST)
<b>Replacement Fee</b>	Rs. 354(Inclusive of GST)
<b>Daily Withdrawal Limit</b>	Rs. 20,000
<b>Daily POS Limit</b>	Rs. 50,000
<b>Free ATM Transaction (Per Month)</b>	Up to 5 transactions free
<b>ATM Charges beyond free limit</b>	Financial= Rs 21 + GST Non-financial = Rs 8 + GST
<b>General Charges:</b>	
<b>Account Statements -</b>	
<b>Email Statement (Monthly)</b>	Free
<b>Physical Statement (Adhoc)</b>	Rs. 100 + GST per request
<b>NACH Return/Rejects</b>	Rs. 500 + GST
<b>Monthly Service Charges</b>	Rs. 5.9(Inclusive of GST)
<b>Quarterly Service Charges</b>	NA
<b>Account Closure Charges#</b>	Rs. 500 + GST
<b>Physical Welcome Letter\$</b>	NA
<b>*No limit on maximum daily balance if sweep facility enabled with partner bank</b>	
<b>#Applicable only if the account is closed &gt; 14 days or &lt; 544 days of account opening.</b>	