

SAVINGS ACCOUNTS

Effective 01 January 2024

Suryoday SFB Bank Schedule of Charges		Savings Espire Account	
AMB Maintenance Condition		AMB Maintenance Condition	
Average Monthly Balance ("AMB") requirement		₹7,50,000	
Fixed Deposit in lieu of AMB		NA	
Charges for non-maintenance of AMB		Bal. >=90%: ₹ 1500 Bal. < 90%: ₹ 2000	
Minimum Initial payment amount		₹7,50,000	
Account Statement		Account Statement	
Physical statement (Half yearly)		Free	
Email statement (Monthly)		Free	
Duplicate / Adhoc statement at home branch or linked branch (As applicable)		Free	
Cheque Book		Cheque Book	
Personalised 20 cheque leaves per quarter		Free	
Additional cheques over & above free limit per quarter		NA	
Debit-cum-ATM Card		Debit-cum-ATM Card	
Default Card type		RuPay Select EMV Chip Debit Card	
Issuance charge (Beginning of 1st Year)		Nil	
Annual charges (2nd year onwards)		Nil	
Reissue in case of loss or damage / instance		₹699	
Add-on Debit Card		NA	
Decline charges for balance insufficient		NIL	
Debit Card limit on ATM - Per day		₹2,50,000	
Debit Card limit on POS - Per day		₹5,00,000	
Charges for Financial transactions on ATMs outside India		₹150	
Charges for non-financial transactions on ATMs outside India		₹25	
Cross Currency Mark-up (When you use your debit card for international transaction; a certain mark-up fee is levied on the amount)		3.50%	
Debit-ATM Transaction Charges		Debit-ATM Transaction Charges	
Other Bank ATM free limit at other location - per month		Unlimited	
Charges beyond free limit – Financial transaction		NIL	
Charges beyond free limit – Non- financial transaction		NIL	
Financial Transaction		Financial Transaction	
Cash deposit Limit at Branch - Free value OR instance per month		3 times of last month AMB	
Cash deposit at Branch - Charges beyond free Limit		₹ 4 / 1000 & part thereof (Min ₹ 50)	
Third party cash deposit charges - Home and Non-home		NIL	
Cash withdrawal limit at Branch		Unlimited	
Payment Services		Payment Services	
Free Transactions on Outward IMPS/RTGS		Unlimited free through any channel	
Free Transactions on Outward NEFT		Unlimited free through any channel	
Free transactions on outward UPI		Unlimited	
RTGS Payment (Outward) ₹ 200,000 to ₹ 500,000 per transaction		NIL	
RTGS Payment (Outward) Above ₹ 500,000 per transaction		NIL	
NEFT Payment (Outward) Upto ₹ 10,000 per transaction		NIL	
NEFT Payment (Outward) ₹ 10,001 to ₹ 100,000 per transaction		NIL	
NEFT Payment (Outward) ₹ 100,001 to ₹ 200,000 per transaction		NIL	
NEFT Payment (Outward) Above ₹ 200,000 per transaction		NIL	
IMPS Payment (Outward) Upto ₹ 100,000 per transaction		NIL	
IMPS Payment (Outward) Above ₹ 100,000 to ₹ 500,000 per transaction		NIL	
UPI payment (Outward)		Free	
Demand Draft ("DD") issuance charges - Upto ₹ 2000		Free	
Demand Draft (DD) issuance charges - ₹ 2001 to ₹ 10,000		Free	
Demand Draft (DD) issuance charges - Above ₹ 10,000 (Min ₹ 60 & Max ₹ 1500)		Free	

Suryoday SFB Bank Schedule of Charges	Savings Espire Account
Miscellaneous Services	Miscellaneous Services
Standing Instruction Charges involving SSFB Bank Accounts	Free
Account Closure	NIL
Dormancy activation	NIL
SMS Alert Charges / Quarter	NIL
Cheque Stop Payment per Instrument	Branch: ₹ 50; Net & Mobile Banking: Free
Cheque Stop Payment per Series	Branch: ₹ 200; Net & Mobile Banking: Free
Cheque return charges - Inward (Only for financial reasons)	₹ 200 per instrument
Cheque return charges - Outward (Only for financial reasons)	₹ 50 per instrument
ECS Return Charges	₹ 200 per instrument
DD - Duplicate Issuance per instrument	₹100
DD - Cancellation / Revalidation charges per instrument	₹100
Record Retrieval charges (Cheque/ Instruction/ Charge Slip)	₹100
Signature, Address and Photo attestation	Free
Duplicate Interest & Balance Certificate Issuance Charge	Free
Duplicate TDS Certificate Issuance Charge	Free
Doorstep Banking Facility	Please contact your branch
Monthly doorstep Charges - Basis availability (Services of Business Correspondent as per limits)	₹ 50 per month

Important Instructions:

> The Savings Bank Account is essentially an account to build up savings and should be used to route transactions of only non-business/ non-commercial nature. It should not be used as a Current Account. If the Bank at any stage finds that the Savings Bank Account is being used either for the purpose for which it is not allowed or for the purpose of routing transactions which are suspicious or not commensurate with the line of business or activity or occupation of the account holder, the Bank reserves the right to inquire in to such transactions, report to the regulatory authorities as required under the law and also close such Savings Bank account.

> Dormant Account:- If there are no customer-induced transactions in the account for a period of two years, the account will be treated as an dormant account. The service charges levied by the Bank and/or interest credited by the Bank would not be considered as customer induced transactions. The customer should thus transact in the account periodically, so that it does not become dormant.

> Satisfactory conduct of the account entails maintaining stipulated minimum average balance as well as sufficient balance to honour cheques issued to third parties. If there are high incidences to the contrary, the Bank reserves the right to close the account under intimation to the customer.

> In respect of Anywhere Banking facility and At Par Cheque facility service charges shall be levied as stipulated for these facilities.

> Any change of address should be immediately communicated in writing to the Bank.

> Opening of the Savings Account shall be construed as to the deemed acknowledgement and acceptance of the rules & regulations, terms & conditions, service charges etc., in relation to the Savings account product

> Fees and charges are subject to change at the sole discretion of the bank. All the amounts should/will be in INR

> Above mentioned charges are exclusive of GST and will be levied additionally as applicable from time to time. All the amounts should/will be in INR. The Bank shall be governed

> Doorstep Banking facility is depending on availability, if available, is provided within municipal city limits.

> Facilities mentioned above are as per availability from time to time and location to location

> In case of various charges like non-maintenance, cheque return, Debit Card fees etc, the charge shall be levied & recovered by the Bank on periodic intervals on monthly,

> In case of insufficient funds in the account, for recovery of charges, Suryoday SFB reserves the right to force debit or make repeated attempt(s) to recover charges due.

> Minimum Average maintenance on an account type shall not be applicable for the calendar month in which the account is opened.

> Duplicate / Adhoc Account Statement shall be provided at the request of the customer, free of charge, on the registered email id (as per Bank's records). Printed / physical copy