CURRENT ACCOUNTS

Effective 01 June 2019

Suryoday SFB Bank Schedule of Charges	**Current Account - TASC**
AQB Maintenance Condition	**AQB Maintenance Condition**
Average Monthly Balance Requirement (AQB)	NIL
Charges for Non maintenance of AQB - per quarter	NA
Minimum Initial Payment Amount	NIL
Account Statement	**Account Statement**
Physical statement (Half yearly)	Free
Email – Statement (Monthly)	Free
Duplicate / Adhoc Statement	₹ 100 per instance
Cheque Book	**Cheque Book**
Personalised Multi City Át Par'Cheque - (25 Leaves)	Free
Personalised Multi City Át Par'Cheque leaves per month (Free limit)	100
Additional Cheques over & above free limit per month	₹ 2 per cheque leaf
Debit-cum-ATM Card	**Debit-cum-ATM Card**
Default Card type	NA
Issuance Charge	NA
Annual Charges (2nd Year onwards)	NA
Decline charges for balance insufficient	NIL
Reissue in case of Loss or Damage / instance	NA
Debit Card limit on ATM - Per day	NA
Debit Card limit on POS - Per day	NA
Debit-ATM Transaction Charges	**Debit-ATM Transaction Charges**
SSFB Bank Own ATM Free Limit - per month	NA
Other Bank ATM Free Limit at all location - per month	NA
Charges beyond Free Limit – Financial Transaction	NA
Charges beyond Free Limit – Non – Financial Transaction	NA
Financial Transaction	**Financial Transaction**
Cash Deposit Free Limit at Branch - per month	₹ 1 Cr
Cash Deposit at Branch - Charges beyond free limit	₹ 4/ 1000 & part thereof (Min: ₹50)
Third party cash deposit Charges - Branch	NIL
Cash withdrawal Limit at Branch	Unlimited
Charges beyond Free Limit - Cash withdrawal	NA
Payment Services	**Payment Services**
Free Transactions on Outward IMPS/ NEFT / RTGS	Unlimited
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 ₹ 200,000 per transaction	NIL
UPI payment (Outward)	Free
Demand Draft (DD) through Net Banking / Mobile Banking	Free (plus postal charges as applicable)
Demand Draft (DD) through Phone Banking	Free (plus postal charges as applicable)
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 **Current Account - TASC**

Miscellaneous Services	Miscellaneous Services
Standing Instruction Charges involving SSFB Bank Accounts	Free
Account Closure within 6 months	NIL
Dormancy activation	NIL
SMS Alert Charges / month	Free
Cheque Stop Payment per Instrument	Branch: ₹ 100 Net Banking & Mobile Banking: Free
Cheque Stop Payment per Series	Branch: ₹ 100 Net Banking & Mobile Banking: Free
Cheque return charges - Inward (Only for financial reasons)	₹ 300 per instrument
Cheque return charges - Outward (Only for financial reasons)	₹ 50 per instrument
ECS Return Charges	₹ 300 per instrument
DD (PO) - Duplicate Issuance per instrument	Free
DD (PO) - Cancellation/ Revalidation Charges per instrument	Free
Record Retrieval charges (Cheque/ Instruction/ Charge Slip)	Free
Signature, Address and Photo attestation	Free
Balance Certificate Issuance Charge	Free
Bank Certificate Issuance Charge	Free
Doorstep Banking Facility	Please contact your branch
Monthly doorstep Charges - Basis availability (Services of Business Correspondent as per limits)	NA
Solvency Certificate Issuance (only Net-worth with the bank)	1% of the value of solvency certificate amount. (Min ₹ 100 and Max ₹ 1000)

Important Instructions:

>Opening of the Current Account shall be construed as to the deemed acknowledgement and acceptance of the rules & regulations, terms & conditions, service charges etc., in relation to the Current account product. If the Bank at any stage finds that the Current 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 Current account.

>Cash deposits of ₹ 10,00,000 and above on a single day would require prior intimation and approval of the branch atleast one working day in advance.

>Service charges are subject to change from time to time. The same shall be intimated through notification on the Bank's website.

>Any change of address, change in entity viz management, promoters, change in shareholding, change in line of business, any police or investigative action by authorities on the company or directors or promoters etc., shall be immediately informed to the Bank.

>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 by the above rates and the subsequent changes in the said rates by the Government from time to time.

>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 sufficient balance to honor 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.

>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, quarterly, annual basis as applicable.

>In case of insufficient funds in the account, for recovery of above-mentioned 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 Quarter 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 of Account Statement is charged.