

# CURRENT ACCOUNTS

Effective January 2017

Suryoday SFB Bank Schedule of Charges

Current Account - TASC

<b>AQB Maintenance Condition</b>	
Average Balance Requirement (AQB)	NIL
Charges for Non maintenance of AQB - per quarter	NA
Minimum Initial Payment Amount	NIL
<b>Account Statement</b>	<b>Account Statement</b>
Physical statement (Half yearly)	Free
Email – Statement (Monthly)	Free
Duplicate / Adhoc Statement	₹ 100
<b>Cheque Book</b>	<b>Cheque Book</b>
Personalised Multi City At Par'Cheque - (25 Leaves)	Free
Personalised Multi City At Par'Cheque leaves per month (Free limit)	100
Additional Cheques over & above free limit per month	₹ 2 per leaf
<b>Debit-ATM Card</b>	<b>Debit-ATM Card</b>
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
Pin Regeneration Charges / instance (GREEN PIN will be free)	NA
Debit Card limit on ATM - Per day	NA
Debit Card limit on POS - Per day	NA
<b>Debit-ATM Transaction Charges</b>	<b>Debit-ATM Transaction Charges</b>
SSFB Bank Own ATM Free Limit - per month	NA
Other Bank ATM Free Limit at Mumbai, New Delhi, Chennai, Kolkata, Bengaluru and Hyderabad - per month	NA
Other Bank ATM Free Limit at other location - per month	NA
Charges beyond Free Limit – Financial Transaction	NA
Charges beyond Free Limit – Non – Financial Transaction	NA
<b>Financial Transaction</b>	<b>Financial Transaction</b>
Cash Deposit Free Limit at Home Branch - per month	₹ 1Cr (Max Rs 7.5 Lakh per day)
Cash Deposit Free Limit at Non Home Branch - per month	Same as above (Anywhere banking)
Cash Deposit at Branch - Charges beyond Free Limit	₹ 2.50 per 1000 & part thereof, Min Rs 50
Third party cash deposit Charges - Home and non-home	NIL
Cash withdrawal Limit at branch	Unlimited
Charges beyond Free Limit - Cash withdrawal	NA
<b>Collection Services</b>	<b>Collection Services</b>
Intra Bank Fund Transfer - Collection	Free
RTGS Collection	Free
NEFT Collection	Free
IMPS Collection	Free
Cheque Collection (Local Clearing)	Free
Cheque Collection (Outstation) Upto & including ₹ 5000 per instrument	₹ 25
Cheque Collection (Outstation) above ₹ 5000 & upto & including ₹ 10,000 per instrument	₹ 50
Cheque Collection (Outstation) above ₹ 10,000 & upto & including ₹ 100,000 per instrument	₹ 100
Cheque Collection (Outstation) above ₹ 100,001 & above	₹ 150

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Payment Services	Payment Services
Free Limit on Outward NEFT / RTGS	Unlimited
RTGS Payment (Outward) ₹ 200,000 to ₹ Rs.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
DD through Net Banking	Free (plus postal charges as applicable)
DD through Phone Banking	Free (plus postal charges as applicable)
DD issuance charges - Upto ₹ 2000	Free
DD issuance charges - ₹ 2001 to ₹ 10,000	Free
DD issuance charges - Above ₹ 10,000 (Min ₹ 60 & Max ₹ 1500)	Free
Miscellaneous Services	Miscellaneous Services
Standing Instruction Charges involving SSFB Bank Accounts	Free
Account Closure within 6 months	₹ 500
Dormancy activation	NIL
SMS Alert Charges / month	Free
Cheque Stop Payment per Instrument	Branch: ₹ 100 Net & Mobile Banking: Free
Cheque Stop Payment per Series	Branch: ₹ 100 Net & 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 deposit acceptance at any non home branch would be subject to prior intimation.
- > 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
- > Effective 1st July, 2017 Service Tax of 15 % will be replaced by GST of 18 %. 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.
- > The charges mentioned in the schedules are exclusive of taxes as applicable from time to time.