

CURRENT ACCOUNT

Effective 09 September 2022

Suryoday SFB Bank Schedule of Charges	CA - Zero Balance (asset linked only)
AQB Maintenance Condition	AQB Maintenance Condition
Average Balance Requirement (AQB)	NIL (only for non-liability relationships)
Charges for Non maintenance of AQB - per quarter	NA
Minimum Initial Payment Amount	NA
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 At Par/Cheque leaves per month (Free limit)	25
Additional Cheques over & above free limit per month	₹ 2 per cheque leaf
Debit-cum-ATM Card	Debit-cum-ATM Card
Default Card type	RuPay Classic EMV Chip Debit Card
Issuance Charge	NIL
Annual Charges (2nd Year onwards)	₹ 100
Decline charges for balance insufficient	NIL
Reissue in case of Loss or Damage / instance	₹ 100
Debit Card limit on ATM - Per day	₹ 20,000
Debit Card limit on POS - Per day	₹ 20,000
Debit-ATM Transaction Charges	Debit-ATM Transaction Charges
Other Bank ATM Free Limit at all location - per month	5
Charges beyond Free Limit – Financial Transaction	₹ 20
Charges beyond Free Limit – Non – Financial Transaction	₹ 10
Financial Transaction	Financial Transaction
Cash Deposit Free Limit at Branch - per month	₹ 5 Lakh or 15 transactions, whichever is breached first
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	NIL
Free transactions on outward UPI	Unlimited
RTGS Payment (Outward) ₹ 200,000 to ₹ 500,000 per transaction	₹ 5
RTGS Payment (Outward) Above ₹ 500,000 per transaction	₹ 10
NEFT Payment (Outward) Upto ₹ 10,000 per transaction	₹ 2
NEFT Payment (Outward) ₹ 10,001 to ₹ 100,000 per transaction	₹ 4
NEFT Payment (Outward) ₹ 100,001 to ₹ 200,000 per transaction	₹ 8
NEFT Payment (Outward) Above ₹ 200,000 per transaction	₹ 8
IMPS Payment (Outward) Upto ₹ 100,000 per transaction	₹ 5
IMPS Payment (Outward) Above ₹ 100,000 to ₹ 500,000 per transaction	₹ 10
UPI payment (Outward)	Free
Demand Draft (DD) issuance charges - Upto ₹ 2000	₹ 20
Demand Draft (DD) issuance charges - ₹ 2001 to ₹ 10,000	₹ 50
Demand Draft (DD) issuance charges - Above ₹ 10,000 (Min ₹ 60 & Max ₹ 1500)	₹ 2 per 1000

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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: ₹ 300 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	₹ 100
DD (PO) - Cancellation/ Revalidation Charges per instrument	₹ 100
Record Retrieval charges (Cheque/ Instruction/ Charge Slip)	₹ 100
Signature, Address and Photo attestation	₹ 100
Balance Certificate Issuance Charge	₹ 100
Bank Certificate Issuance Charge	₹ 100
Doorstep Banking Facility	Please contact your branch
Monthly doorstep Charges - Basis availability (Services of Business Correspondent as per limits)	₹ 50 per month
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.