

CORPORATE SALARY ACCOUNT

Effective August 2018

Suryoday SFB Bank Schedule of Charges
Corporate Salary Premium Account

AMB Maintenance Condition	
Average Monthly Balance Requirement (AMB)	NIL
Monthly Salary Upload	₹ 50,000 and above
Account Statement	
Physical statement (Half yearly)	Free
Email – Statement (Monthly)	Free
Duplicate / Adhoc Statement	₹ 50 per statement
Cheque Book	
1st cheque book free (20 cheque leaves)	Free
Additional Chequebook Fee	₹ 20 per cheque book (20 leaves or ₹ 2 per cheque leaf)
Debit-cum-ATM Card	
Default Card type	RuPay Platinum
Issuance Charge	NIL
Annual Charges	NIL
Replacement Charges	Free
Pin Regeneration Charges	NIL
Debit-ATM Transaction Charges	
SSFB Bank Own ATM Number of free transactions	Unlimited
Other Bank ATM Free Limit at Mumbai, New Delhi, Chennai, Kolkata, Bengaluru and Hyderabad - per month	Free
Other Bank ATM Free Limit at other location - per month	Free
Charges beyond Free Limit – Financial Transaction	NA
Charges beyond Free Limit – Non – Financial Transaction	NA
Financial Transaction	
Monthly Cash Deposit limit at home location	Free
Cash Deposit at non- home location	Free up to Rs.50000/- per month
Fees on Cash Deposits and Withdrawals above limits	₹ 4/1000 for non-home branches
Daily withdrawal limit and Shopping limit	As per Platinum Rupay Variant
Cash Withdrawal at home location	Free
Cash Withdrawal at non-home location	Free upto ₹ 50,000 per month beyond which Rs.4/1000
Collection Services	
Intra Bank Fund Transfer - Collection	Free
RTGS Collection	Free
NEFT Collection	Free
IMPS Collection	Free
Cheque Collection (Local Clearing/Outstation)	Free

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Payment Services	
Free Transactions on Outward IMPS/ NEFT / RTGS	Free transactions through net banking/mobile banking. Chargeable at branch
RTGS Payment (Outward) ₹200,000 to ₹ 500,000 per transaction	₹ 25
RTGS Payment (Outward) Above ₹ 500,000 per transaction	₹ 50
NEFT Payment (Outward) up to ₹10,000 per transaction	₹ 2.50
NEFT Payment (Outward) ₹10,001 to ₹100,000 per transaction	₹ 5
NEFT Payment (Outward) ₹100,001 to ₹ 200,000 per transaction	₹ 10
NEFT Payment (Outward) Above ₹200,000 per transaction	₹ 10
IMPS Payment (Outward) up to ₹100,000 per transaction	₹ 5
IMPS Payment (Outward) Above ₹100,000 to ₹200,000 per transaction	₹ 10
Demand Draft (DD)/Pay Order(PO) issuance charges – Number of free Demand Draft(DD)/Pay Order(PO) through branch	Free up to 3 Demand Drafts(DD)/Pay Orders(PO) per month at any branch
Demand Draft (DD)/Pay Order(PO) – Cancellation/Revalidation/Duplication charges per instrument	₹ 50 per Cancellation/Revalidation/Duplication
Additional Demand Draft(DD)/Pay Order(PO) Fee	₹ 25 per Demand Draft(DD)/Pay Order(PO)
Miscellaneous Services	
Account Closure	Free
Dormancy Activation	NIL
SMS Alert Charges / Quarter	Free
Cheque Stop Payment per Instrument	₹ 100 per Stop Payment
Cheque Stop Payment per Series	₹ 100 per Stop Payment
Stop Payment Instructions: ECS	₹ 100 per Stop Payment
Cheque return charges - Inward	₹ 350 per return
Cheque return charges - Outward	₹ 100 per cheque
Cheque return – Outstation	₹ 150 per return
ECS Debit Failure	₹ 350 per failure
Address Confirmation	₹ 50 per instance
Record Retrieval charges (Old records /Copy of paid cheques)	₹ 50 per instance for 1 year, 100 per instance above 1 year
Signature verification/ Photo attestation	₹ 50 per instance
Duplicate Passbook	NA
Doorstep Banking Facility	Please contact your branch
Monthly doorstep Charges - Basis availability (Services of Business Correspondent as per limits)	₹ 50 per month
Locker fees	35% discount on rack rates
Interest Certificate/Balance Certificate/TDS certificate	₹ 50 per instance
Standing Instructions	Free
Outstation Cheque Collection	Free
Return of any Deliverables due to negative reasons (no such consignee/ consignee shifted and no such address)	₹ 50/- per instance

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.
- > 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.
- > 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 charges, Suryoday SFB reserves the right to force debit or make repeated attempt(s) to recover charges due.
- > The charges mentioned in the schedules are exclusive of taxes as applicable from time to time.
- > In case, the monthly salary is not credited to the employee's salary account for more than 3 consecutive months, the special features under the corporate Salary account stand withdrawn. The account shall then be treated as Aditya Savings account (Rs. 5,000 AMB), and all charges shall be levied thereafter as applicable to such accounts. Also, the conversion will result in debit of the Card Cost Annual Fee @ 150 for the year.