

## CURRENT ACCOUNT

Effective 01 January 2024

| <b>Suryoday SFB Bank Schedule of Charges</b>                                | <b>Current Account - Ujjwal</b>      |
|---|--------------------------------------|
| <b>AQB Maintenance Condition</b>  | <b>AQB Maintenance Condition</b>     |
| Average Monthly Balance Requirement (AQB)                                   | ₹ 2,000                              |
| Charges for Non maintenance of AQB - per quarter                            | ₹ 100                                |
| Minimum Initial Payment Amount  | ₹ 2,000                              |
| <b>Account Statement</b>  | <b>Account Statement</b>             |
| Physical statement (Half yearly)  | Free                                 |
| Email – Statement (Monthly)   | Free                                 |
| Duplicate / Adhoc Statement   | ₹100 per instance                    |
| <b>Cheque Book</b>  | <b>Cheque Book</b>                   |
| Personalised Multi City At Par/Cheque leaves per month (Free limit)         | 25                                   |
| Additional Cheques over & above free limit per month                        | ₹ 2 per cheque leaf                  |
| <b>Debit-cum-ATM Card</b>   | <b>Debit-cum-ATM Card</b>            |
| 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                             |
| <b>Debit-ATM Transaction Charges</b>  | <b>Debit-ATM Transaction Charges</b> |
| 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                                 |
| <b>Financial Transaction</b>  | <b>Financial Transaction</b>         |
| Cash Deposit Free Limit at Branch - per month                               | 5 times of last month AMB            |
| 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                                   |
| <b>Payment Services</b>   | <b>Payment Services</b>              |
| 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                         |
|   |                                      |

| <b>Suryoday SFB Bank Schedule of Charges</b>   | <b>Current Account - Ujjwal</b>   |
|--|---|
| <b>Miscellaneous Services</b>  | <b>Miscellaneous Services</b>   |
| 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<br>Net Banking & Mobile Banking: Free                           |
| Cheque Stop Payment per Series   | Branch: ₹ 300<br>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.<br>(Min ₹ 100 and Max ₹ 1000) |
| <b>Important Instructions:</b><br>>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.<br>>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.<br>>Service charges are subject to change from time to time. The same shall be intimated through notification on the Bank's website.<br>>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.<br>>Fees and charges are subject to change at the sole discretion of the bank. All the amounts should/will be in INR .<br>>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.<br>>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.<br>>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.<br>>Doorstep Banking facility is depending on availability, if available, is provided within municipal city limits.<br>>Facilities mentioned above are as per availability from time to time and location to location.<br>>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.<br>>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.<br>>Minimum Average maintenance on an account type shall not be applicable for the calendar Quarter in which the account is opened.<br>>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. |   |