

SAVINGS ACCOUNTS

Effective 01 January 2024

| Suryoday SFB Bank Schedule of Charges | Blossom Women Savings |
|---|--|
| AMB Maintenance Condition | AMB Maintenance Condition |
| Average Monthly Balance ("AMB") requirement | ₹ 10,000 |
| Fixed Deposit in lieu of AMB | NIL |
| Charges for non-maintenance of AMB | Bal. 50%-<100%:: ₹ 500 & Bal. < 50%: ₹ 750 |
| Minimum Initial payment amount | ₹ 10,000 |
| Account Statement | Account Statement |
| Physical statement (Half yearly) | Free |
| Email statement (Monthly) | Free |
| Duplicate / Adhoc statement at home branch or linked branch (As applicable) | ₹100 per Instance |
| Cheque Book | Cheque Book |
| Personalised 20 cheque leaves per quarter | Free |
| Additional cheques over & above free limit per quarter | ₹2 per cheque leaf |
| Debit-cum-ATM Card | Debit-cum-ATM Card |
| Default Card type | RuPay Platinum EMV Chip Women Debit Card |
| Issuance charge | NIL (₹ 100 for personalised Debit Cards) |
| Annual charges (2nd year onwards) | NIL |
| Reissue in case of loss or damage / instance | ₹ 100 |
| Add-on Debit Card | NA |
| Decline charges for balance insufficient | NIL |
| Debit Card limit on ATM - Per day | ₹ 40,000 |
| Debit Card limit on POS - Per day | ₹ 60,000 |
| Debit-ATM Transaction Charges | Debit-ATM Transaction Charges |
| Other Bank ATM free limit at other location - per month | 20 |
| Charges beyond free limit – Financial transaction | 20 |
| Charges beyond free limit – non-financial transaction | 10 |
| Financial Transaction | Financial Transaction |
| Cash deposit Limit at Branch - Free value OR instance per month | 3 times of last month AMB |
| Cash deposit at Branch - | Charges beyond free Limit ₹ 4 / 1000 & part thereof (Min: ₹50) |
| Third party cash deposit charges - Home and Non-home | NA |
| Cash withdrawal limit at Branch | Unlimited |
| Payment Services | Payment Services |
| Free Transactions on Outward IMPS / RTGS | 20 free transactions via net banking/mobile banking (fungible between RTGS and IMPS) in a calendar month. Chargeable at branch |
| Free Transactions on Outward NEFT | Unlimited free via Net Banking/Mobile Banking. Chargeable at branch |
| 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 ₹ 200,000 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 |

| Suryoday SFB Bank Schedule of Charges | Blossom Women Savings |
|---|--|
| Miscellaneous Services | Miscellaneous Services |
| Standing Instruction Charges involving SSFB Bank Accounts | Free |
| Account Closure | NIL |
| Dormancy activation | NIL |
| SMS Alert Charges / Quarter | NIL |
| Cheque Stop Payment per Instrument | Branch: ₹ 50 Net & Mobile Banking: Free |
| Cheque Stop Payment per Series | Branch: ₹ 200 Net & Mobile Banking: Free |
| Cheque return charges - Inward (Only for financial reasons) | ₹ 200 per instrument |
| Cheque return charges - Outward (Only for financial reasons) | ₹ 50 per instrument |
| ECS Return Charges | ₹ 200 per instrument |
| DD - Duplicate Issuance per instrument | ₹ 100 |
| DD - Cancellation / Revalidation charges per instrument | ₹ 100 |
| Record Retrieval charges (Cheque/ Instruction/ Charge Slip) | ₹ 100 |
| Signature, Address and Photo attestation | ₹ 100 |
| Duplicate Interest & Balance Certificate Issuance Charge | ₹ 100 |
| Duplicate TDS 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 |
| 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. > 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. > Doorstep Banking facility is depending on availability, if available, is provided within municipal city limits. > Waiver of or non-levying of AMB maintenance charges shall be applicable only if the FD of required amount or above is maintained and the primary holder of the account and FD is the same. > 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. > Minimum Average maintenance on an account type shall not be applicable for the calendar month 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. | |