

IMPORTANT NOTICE FOR SAVINGS / SALARY ACCOUNTS

The Fees and Charges structure for Savings/Salary Accounts shall be revised with effect from 01-12-2026. The details are as follows:

Details	Existing	Revised
Monthly service fee for non-maintenance of balance (Applicable to domestic & NRI EASY ACCESS and equivalent accounts. Not applicable to salaried customers)	Domestic: 6% of the shortfall from the Average Monthly Balance requirement. Minimum: Nil Maximum: ₹600 for Metro/Urban ₹300 for Semi-Urban ₹150 for Rural NRI: 6% of the shortfall from the Average Monthly Balance requirement. Minimum: Nil Maximum: ₹600 for Metro/Urban ₹300 for Semi-Urban/Rural	Domestic: 6% of the shortfall from the Average Monthly Balance requirement. Minimum: Nil Maximum: ₹600 for Metro, Urban, Semi-Urban, and Rural. NRI: 6% of the shortfall from the Average Monthly Balance requirement. Minimum: Nil Maximum: ₹600 for Metro, Urban, Semi-Urban, and Rural locations.
Total Relationship Value (TRV) requirement (applicable to domestic and NRI PRIME, PRESTIGE, PRIORITY, SAMPANN, ADVANTAGE, ARISE Women's and Burgundy Accounts)	75% of the prescribed level must be maintained; otherwise, charges that are applicable to the EASY ACCESS Savings Account will be applied to your account.	100 % of the prescribed level must be maintained; otherwise, charges that are applicable to the EASY ACCESS Savings Account will be applied to your account.
Cash transaction charges (applicable to domestic and NRI EASY ACCESS & equivalent, KRISHI and SAHAJ Accounts)	Free limit: First 4 transactions or ₹1 lakh, whichever is earlier.	Free limit: First 3 transactions or ₹1 lakh, whichever is earlier.
Outward cheque return charges (applicable for domestic & NRI EASY ACCESS & equivalent, ADVANTAGE, ARISE Women's, SAMPANN, KRISHI, SAHAJ, PRIME, LIBERTY, PRESTIGE, PRIORITY and Burgundy Accounts)	1st return: ₹50 2nd return onwards: ₹100	₹200 per return
Deliverable return charges (applicable to NRI Burgundy, PRIORITY, PRESTIGE and PRIME Accounts)	₹50/- per return	₹500 per return

EDGE REWARD Points for Burgundy Account (applicable to domestic and NRI customers)	<p>250 EDGE REWARD Points on Internet Banking /Mobile App, open registration (one-time)</p> <p>15 EDGE REWARD Points on ECS transactions (maximum 5 per month)</p>	Discontinued
EDGE REWARD Points for PRIORITY Account (applicable to domestic and NRI customers)	Up to 10,000 EDGE REWARD Points on 10 PRIORITY Debit Card transactions of minimum ₹2,000 each in a quarter	Discontinued
EDGE REWARD Points for NRI Customers (Burgundy, PRIORITY, PRESTIGE, PRIME AND EASY ACCESS Accounts)	<p>Up to 75 EDGE REWARD Points on monthly credit transactions of ₹50,000 or more (once a month)</p> <p>Up to 15 EDGE REWARD Points on ECS & Standing Instructions (Maximum 5 credit or debit transactions in a month)</p> <p>Up to 300 EDGE REWARD Points on opening a Recurring Deposit of ₹2,000 or more</p>	Discontinued

All fees and charges are exclusive of taxes. The charges mentioned above will attract Goods and Services Tax (GST), as applicable. For more details click [here](#).