

Service Charges and Features of ODFD Product (w.e.f.01-10-2026)

SI No	Specification	Service Charges/ Features
1	Free Multi city payable at par Cheque Book facility	10 leaves per Financial Year - free (additional cheque book @ Rs 3 per leaf)
2	Cash Withdrawal limit from home/non-home branch	Free limit : Per month - 3 cash withdrawal or Rs 3 Lakhs whichever is earlier. Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per transaction
3	Cash deposit limit/charges at home branch/CDM	Free limit of Rs 1 Lakh per month. Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per remittance
4	Cash deposit limit/charges at non-home branch/CDM	Free limit of Rs 25,000 per month, subject to free limit under SI No.5 above. Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per remittance
5	Coin & Small denomination Notes counting charges for remittance	Currency notes/coins of lower denomination (< Rs 100) per transaction Upto 50 pieces - Free More than 50 pieces - Rs 5 per 50 pieces and part thereof
6	Cheque deposit limit per instrument and per day at home / non-home branch	Unlimited
7	IMPS transaction charges - Branch/ Net & Mobile Banking (per txn)	IMPS Txn amount of; 0 to Rs 1000 - free Rs 1001 to 25,000 - Rs 5 Rs 25,001 to 100,000- Rs 8 Rs 100,001 and above - Rs 15
8	Retail Net Banking/ Mobile Banking txn limit per day per user	Default - Rs 1 lakh Maximum - Rs 3 Lakh
9	DD/ Pay-order Issuance	Nil
10	DD/PO - Cancellation	Rs 100/ instrument + stamp cost
11	DD/PO - Duplicate Issuance	Rs 100/ instrument + stamp cost
12	DD/PO revalidation	Rs 100/ instrument
13	NEFT charges for transaction through Branch	Upto Rs 10,000 - Rs 2 Rs 10,001 to Rs 1 Lac - Rs 4.50 Rs 1,00,001 to Rs 2 Lac - Rs 14.50 > Rs 2 lakh - Rs 24.50
14	RTGS charges for transaction through Branch	Rs 2 - 5 lakhs- Rs 25 > Rs 5 lakh- Rs 50
15	NEFT / RTGS charges through Net/Mobile Banking	Free
16	Discount on Annual Locker Rent	No discount
18	Duplicate Net Banking Passwords (sent via post/courier)	Rs 100
19	Outstation cheque collection (OBC not through Local/CTS clearing)	Cheque amount up to Rs 5000 - Rs 25 Above Rs 5,000 and up to Rs 10,000 - Rs 50 Above Rs 10,000 and up to Rs 1 Lakh - Rs 100 Above Rs 1 lakh - Rs 150
20	Inward clearing cheque return	Rs 500 per instrument.
21	Outward clearing cheque return	Rs 100 per instrument
22	Stop Payment	Rs 100 per occasion Nil for request placed through net/mobile banking
23	ECS / NACH Mandate Registration (Registrations charges will be exempted for services /allied products provided by our Bank)	Rs 200 per mandate
24	ECS / NACH Mandate Registration Failure	Rs 100 per mandate
25	ECS/NACH inward clearing - return	Rs 250 per instance
26	SMS Alert Charges (Collected Quarterly)	Rs 0.5 per SMS for Indian Mobile Number Rs 1.5 per SMS for Overseas Mobile Number
27	Account Closure Charges	Nil
28	Debit Card	NA
29	Withdrawal Slip Charges	Nil

T & C:

All charges are exclusive of GST as applicable.

Bank reserves the right to modify/discontinue any of the complimentary offers at its sole discretion based on change in product propositions and on the contractual terms & conditions with its channel partners and vendors.

Retail Net & Mobile Banking:

(a) Omnichannel concept ie. the maximum permissible transaction limit will be the combined cap for both Net Banking and Mobile Banking. Example: If the max allowed is ₹10 lakh, then the sum of limits across both channels cannot exceed ₹10 lakh.

(b) Option available for customers to set their own transaction limits within the overall permissible limit.

(c) For customers having multiple CA/SA products under the same Customer/User Id., then the applicable limit will be based on the product with the highest permissible limit among those accounts.