

Service Charges and Features of TASC & Govt - SA Products (w.e.f. 14-07-2026)			
Sl No	Specification	Govt. Savings Account	TASC Savings Account
1	Average Monthly Balance (AMB) Requirement	Nil	Nil
2	Charges for Non-Maintenance of Minimum Average Monthly Balance (AMBL) (Charges are proportional to the % of shortfall against the stipulated minimum balance, charged monthly)	NA	NA
3	Free Multi city payable at per Cheque Book facility	500 leaves per month - free (additional cheque book @ Rs. 2 per leaf)	500 leaves per month - free (additional cheque book @ Rs. 3 per leaf)
4	Cash Withdrawal limit per month from home branch	Unlimited	Unlimited
5	Cash Withdrawal limit per month from remote/non-home branch	Unlimited	Unlimited
6	Cash deposit limit/ charges at home branch/CDM	Free limit of Rs.30 Lakhs per month or 15 times of previous month AMBL, whichever is higher, with a maximum cap of Rs.1 Crore per month Above free limit, chargeable at Rs.4 per 1000 or part thereof with a minimum of Rs.50 per remittance	Free limit of Rs. 10 Lakhs per month or 15 times of previous month AMBL, whichever is higher, with a maximum cap of Rs. 5 Crore per month Above free limit, chargeable at Rs.4 per 1000 or part thereof with a minimum of Rs.50 per remittance
7	Cash deposit limit/ charges at non-home branch/ CDM	Max. up to 10 remittances per month subject to free limit under item 6 above. Above free limit, chargeable at Rs.4 per 1000 or part thereof with a minimum of Rs.50 per remittance	Max. up to 10 remittances per month subject to free limit under item 6 above. Above free limit, chargeable at Rs.4 per 1000 or part thereof with a minimum of Rs.50 per remittance
8	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	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
9	AMB Cheque deposit limit per instrument and per day at remote / non-home branch	Unlimited	Unlimited
10	IMPS transaction charges - Branch/ Net & Mobile Banking (per tx)	IMPS - free	IMPS - free
11	Retail Net Banking/ Mobile Banking fee limit per day per user	Default - Rs.5 Lakh* Maximum - Rs.10 Lakh	Default - Rs.5 Lakh* Maximum - Rs.10 lakh
12	DD/ Pay-order	up to 100 instruments free per month Beyond 100 instruments: Up to Rs.5K - Rs.30 Above Rs.5K up to Rs.10K - Rs.50 Above Rs.10K up to Rs.1 lakh - Rs.4 per 1000 (min. Rs.100) Above Rs.1 lakh - Rs.3 per 1000 (max. Rs.10000)	up to 100 instruments free per month Beyond 100 instruments: Up to Rs.5K - Rs.30 Above Rs.5K up to Rs.10K - Rs.50 Above Rs.10K up to Rs.1 lakh - Rs.4 per 1000 (min. Rs.100) Above Rs.1 lakh - Rs.3 per 1000 (max. Rs.10000)
13	DD/PO Cancellation	Stamp cost	Rs.100/ instrument + stamp cost
14	DD/PO - Duplicate issuance	Stamp cost	Rs.100/ instrument + stamp cost
15	DD/PO revalidation (Rs)	Free	Rs.100/ instrument
16	NEFT charges for transaction through Branch	Free	Free
17	RTGS charges for transaction through Branch	Free	Free
18	NEFT / RTGS through Net Banking / Mobile Banking	Free	Free
19	Discount on Annual Locker rent	No discount	20% discount on prescribed rate for '1- Small/ Medium / Large Locker' OR 20% discount on prescribed rate for '1- Extra-Large Locker'
20	Locker rent overhead charge	1st Quarter: 10% of annual rental 2nd Quarter: 20% of annual rental 3rd Quarter: 30% of annual rental 4th quarter: 40% of annual rental	
21	Duplicate Passbook	Rs.100 for issuance & Rs.20 per page	Rs.100 for issuance & Rs.20 per page
22	Duplicate Deposit Receipt	Rs.100 + stamp cost	Rs.100 + stamp cost
23	Duplicate Net Banking Passwords (sent via post/courier)	Free	Free
24	Certificate issue (Rs)	Free	Rs.100 per certificate
25	Custodian cheque collection (DMC not through Local/CTS clearing)	up to 10 instruments free per month Beyond 10 instruments up to Rs.1000 - Rs.25 Above Rs.1,000 up to Rs.10,000 - Rs.50 Above Rs.10,000 up to Rs.1 Lakh - Rs.100 Above Rs.1 lakh - Rs.150	up to 10 instruments free per month Beyond 10 instruments up to Rs.2000 - Rs.25 Above Rs.1,000 up to Rs.10,000 - Rs.50 Above Rs.10,000 up to Rs.1 Lakh - Rs.100 Above Rs.1 lakh - Rs.150
26	Inward clearing cheque return	Rs.500 per instrument.	
27	Outward clearing cheque return	Free up to 10 instruments per month Beyond that Rs.100 per instrument	Free up to 10 instruments per month Beyond that Rs.100 per instrument
28	Stop Payment	Free	Free up to 2 occasions in a year Beyond 2 occasion, Rs.100 per occasion
29	ECS / NACH Mandate Registration (Registrations charges will be exempted for services/ failed products provided by our Bank)	Free	Free
30	ECS / NACH Mandate Registration Failure	Free	Rs.100 per mandate
31	ECS/NACH inward clearing - return	Free up to 10 instances per month. After free limit - Rs.250 per instance	Free up to 10 instances per month. After free limit - Rs.250 per instance
32	DMS Alert Charges (Collected Quarterly)	Free	Free
33	Account Closure Charges	Nil	Free for closure within 15 days from the date of account activation Rs.500 - If the account is closed after 15 days but within 1 year from the date of account activation.
34	Debit Card (Features & Service Charges are available in Debit Card Matrix)	NA	NA
35	Withdrawal Slip charges	Nil	

T & C:
All charges are exclusive of GST as applicable.No charges for cheque/ECS/NACH return due to technical/systemic reasons.
Bank reserves the right to modify/discontinue any offer/complimentary offer at its sole discretion based on change in product propositions and on the contractual terms & conditions with its channel partners and vendors.
Complimentary insurance (if any) offered by the debit card (as per their terms & conditions) shall be based on the card variant and not as per the CA/SA product. Default card variant is to be selected for getting the value added features of the account/card variant.
Locker: Discount on locker rent will be determined by the linked locker rent recovery 'Current/Savings account product'. Discount is allowed only for one locker per account (if a customer has multiple lockers linked to the same account, the discount will apply to only one locker. Locker rent will be collected upfront (in advance) for the applicable period. Rent will be collected upfront.
Stop Payment: Stop-payment requests for non-consecutive/non-sequential cheque numbers will be treated as separate occasions and the applicable charges will be levied for each such occasion. However, stop-payment requests for consecutive/sequential cheque numbers submitted under a single request will be treated as one occasion and charges will be levied accordingly. Stop-payment charges are not applicable for requests submitted through Net/ Mobile Banking channels.
(a) Omnichannel concept in 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 limit within the agreed 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.

Service Charges and Features of TASC & Govt - CA Products (w.e.f. 14-07-2026)

Sl No.	Specification	Govt. Current Account	TASC Current Account
1	Average Monthly Balance (AMB) Requirement	Nil	Nil
2	Charges for Non Maintenance of Minimum Average Monthly Balance (NMB) (Charges are proportionate to the % of shortfall against the stipulated minimum balance, charged monthly)	Nil	Nil
3	Free Monthly payable at per Cheque Bank Facility	100 cheque branch per month - free (additional cheque book @ Rs. 1 per book)	100 cheque branch per month - free (additional cheque book @ Rs. 1 per book)
4	Telex Charges (Collected Quarterly)	Nil	Nil
5	Cash deposit limit/charges at home branch/CDM	Free limit of 10 Lakhs per month or 10 times of previous month AMB, whichever is higher, with a maximum cap of Rs.1 Crore per month. Above free limit, chargeable at Rs.6 per 1000 or per 1000th with a minimum of Rs.10 per month/cheque	Free limit of 10 Lakhs per month or 10 times of previous month AMB, whichever is higher, with a maximum cap of Rs.1 Crore per month. Above free limit, chargeable at Rs.6 per 1000 or per 1000th with a minimum of Rs.10 per month/cheque
6	Cash deposit limit/charges at non-home branch/CDM	Min. up to 10 million/ten per month/subject to free limit under item 5 above. Above free limit, chargeable at Rs.6 per 1000 or per 1000th with a minimum of Rs.10 per month/cheque	Min. up to 10 million/ten per month/subject to free limit under item 5 above. Above free limit, chargeable at Rs.6 per 1000 or per 1000th with a minimum of Rs.10 per month/cheque
7	Cheque deposit limit per instrument and per day at any branch	Unlimited	Unlimited
8	Cash withdrawal limit per day from home branch	Free limit. Unlimited per day	Free limit. Unlimited per day
9	Cash withdrawal limit/charges through non home branch	Free limit of 10 Lakhs per day. Above free limit, chargeable at Rs.6 per 1000 or per 1000th with a minimum of Rs.10 per month/cheque	Free limit of 10 Lakhs per day. Above free limit, chargeable at Rs.6 per 1000 or per 1000th with a minimum of Rs.10 per month/cheque
10	Coin & Small denomination Notes according charges for remittance	Current rates/rates of bank remittance (+ Rs.100 / per transaction) Up to 100 pieces - Free More than 100 pieces - Rs. 1 per 10 pieces and part thereof	Current rates/rates of bank remittance (+ Rs.100 / per transaction) Up to 100 pieces - Free More than 100 pieces - Rs. 1 per 10 pieces and part thereof
11	IMPS transaction charges - Branch/Telex & Mobile Banking (per txn)	IMPS - free	IMPS - free
12	Net Banking (on line) per day per user (Net/State/Net Banking)	Default- Rs.1 Lakh* Maximum- Rs.10 Lakh	Default- Rs.1 Lakh* Maximum- Rs.10 Lakh
13	DD/ Pay order issue	up to 100 instruments free per month Beyond 100 instruments - Up to Rs.10 - Rs.10 / Above Rs.10 up to Rs.100 - Rs.10 / Above Rs.100 upto Rs.1 Lakh - Rs.6 per 1000 (min. Rs.100) / Above Rs.1 Lakh - Rs.1 per 1000 (min. Rs.1000)	up to 100 instruments free per month Beyond 100 instruments - Up to Rs.10 - Rs.10 / Above Rs.10 up to Rs.100 - Rs.10 / Above Rs.100 upto Rs.1 Lakh - Rs.6 per 1000 (min. Rs.100) / Above Rs.1 Lakh - Rs.1 per 1000 (min. Rs.1000)
14	DD/PO - Cancellation	Stamp cost	Rs.100 instrument + stamp cost
15	DD/PO - Duplicate Issuance	Stamp cost	Rs.100 + stamp cost
16	RTGS charges for transaction through Branch	Free	Free
17	RTGS charges for transaction through Branch	Free	Free
18	RTGS / RTGS charges (Net/Mobile Banking too)	Free	Free
19	Discount on Demand Banker Note	No discount Standard rate applies to all factors	10% discount on promissory note for "1 month or medium or long term" or 20% discount on promissory note for "3 month or long term"
20	Locker rent/overdue charge	Nil (Quarter - 10% of annual rental / 2nd Quarter - 20% of annual rental / 3rd Quarter - 30% of annual rental / 4th quarter - 40% of annual rental)	
21	Issue of duplicate Passbook	Rs.100 per issuance + Rs.20 per page	Rs.100 per issuance + Rs.20 per page
22	Issue of duplicate FD Receipt	Rs.100 + stamp cost	Rs.100 + stamp cost
23	Issue of duplicate Net Banking Passwords (not via post/courier)	Free	Free
24	DD/PO cancellation (Nil) per instrument	Free	Rs.100/instrument
25	Credit/Debit Issue (Nil)	Free	Rs.100/credit/debit
26	Cash/Debit cheque collection (Nil) not through bank/branch	up to 10 instruments free per month Beyond 10 instruments - up to Rs.100 - Rs.10 / Above Rs.100 upto Rs.1 Lakh - Rs.10 / Above Rs.1 Lakh upto Rs.1 Lakh - Rs.100 / Above Rs.1 Lakh - Rs.100	up to 10 instruments free per month Beyond 10 instruments - up to Rs.100 - Rs.10 / Above Rs.100 upto Rs.1 Lakh - Rs.10 / Above Rs.1 Lakh upto Rs.1 Lakh - Rs.100 / Above Rs.1 Lakh - Rs.100
27	Interest cheque return	Rs.100 per instrument	Rs.100 per instrument
28	Outward cheque return	Free up to 10 instruments per month Beyond that Rs.100 per instrument	Free up to 10 instruments per month Beyond that Rs.100 per instrument
29	Stop Payment	Free	Free up to 2 occasions in a financial year Beyond 2 occasions, Rs.100 per occasion
30	RTGS / NACH Mandate Registration (Registration charges will be charged for certain RTGS products provided by our Bank)	Free	Free
31	RTGS / NACH Mandate Registration Failure	Free	Rs.100 per mandate
32	RTGS/NACH inward clearing - return	Free up to 10 instruments per month After free limit - Rs.200 per instrument	Free up to 10 instruments per month After free limit - Rs.200 per instrument
33	SMS Short Charges (Collected Quarterly)	Free	Free
34	Account Closure Charges	Nil	Free for closure within 15 days from the date of account activation Rs.100 - After account is closed after 15 days but within 1 year from the date of account activation
35	Debit Card (Interest & service charges are available in Debit Card Making)	Nil	Maximum permissible limit is INR 500000 per withdrawal slip. Withdrawal slips are chargeable at INR 20 per transaction
36	Withdrawal Slip Charges	Nil	Nil

T & C

30 charges are inclusive of GST as applicable.
For accounts that do not maintain the stipulated Average Monthly Balance (AMB) for a given month, charges and free transaction limits applicable to the base product (Base Current Account) will apply to all transactions in the succeeding month. Similarly, for quarterly and annual charges, if the customer fails to maintain the stipulated AMB during the respective charging period, charges applicable to the base account will be levied for that period.
No charges for cheques/RTGS/IMPS remittance for business/enterprise accounts.
Bank reserves the right to modify/discontinue any of the complementary offers at its sole discretion based on change in product proposition and/or the contractual terms & conditions with its channel partners and vendors.
Compliance to Reserve Bank of India (RBI) directives for debit card use per their terms & conditions shall be followed and per RBI/CSSB product. Debit card account is to be activated for getting the above added features of the account (debit card).
Credit debit and services using Current Account products are applicable for certain customer segments only.
Locker Discount on locker rent will be administered by the beneficiaries (not necessary "Storage account product"). Discount is allowed only for one locker per account. If a customer has multiple lockers linked to the same account, the discount will apply to only one locker. Locker rent will be collected upfront (in advance) for the applicable period. Rent will be collected upfront.
Stop Payment - Stop payment requests for non-consumption/cheque returned/cheque numbers will be treated as separate occasions and the applicable charges will be levied for each such occasion. However, stop payment requests for consumptive/stop payment cheque numbers submitted under a single request will be treated as one occasion and charges will be levied accordingly. Stop payment charges are not applicable for requests submitted through Net/Mobile Banking channels.
Net/Bank & Mobile Banking:
a) Overdraft limit/charge in the maximum permissible transaction limit will be the combined cap for both Net Banking and Mobile Banking. Example: If the max. allowed is Rs.10 lakh, then the sum of limits across both channels cannot exceed Rs.10 lakh.
b) Option available for customers to opt their own transaction limit within the over all permissible limit.
c) For customers having multiple CA/DA products under the same Customer/Debit Card, the applicable limit will be based on the product with the highest permissible limit among these accounts.