

Service Charges & Features of SmartSave TASC SA effective 29th September 2026.

Specification	SmartSave TASC Saving Account
Average Monthly Balance (AMB) Requirement	NIL
Charges for Non-Maintenance of Minimum Average Monthly Balance (AMB)	NA
Free Multi city payable at par Cheque Book facility	500 cheque leaves per month - free (additional cheque book @ Rs.3 per leaf)
Folio / Ledger Charges	Nil
Cash deposit limit at home branch	Free limit of 10 Lakhs per month or 15 times of previous month AMB, whichever is higher, with a maximum cap of Rs 1 Crore pm Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per remittance
Cash deposit limit at remote/non-home branch	Max. up to 10 remittances per month subject to free limit under item 5 above. Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per remittance
Cheque deposit limit per instrument and per day at any branch	Unlimited
Cash withdrawal limit/charges through home branch	Unlimited
Cash withdrawal limit/charges through non-home branch	Unlimited
Coin & Small denomination Notes counting charges for remittance	Currency notes/coins of lower demonination (< Rs 100) per transaction Upto 50 pieces - Free More than 50 pieces - Rs 5 per 50 pieces and part thereof
IMPS transaction charges - Branch/ Net & Mobile Banking (per txn)	Free
Net Banking/ Mobile Banking txn limit per day per user (Rs)	Rs 25 Lakh
DD/ Pay-order Issue	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.50) Above Rs. 1 lakh - Rs.3 per 1000 (max. Rs. 10000)
DD/PO – Cancellation	Rs.100/ instrument + stamp cost
DD/PO - Duplicate Issuance	Rs.100/ instrument + stamp cost
NEFT charges	Free
RTGS charges	Free
NEFT / RTGS charges (Net/Mobile Banking txn)	Free
Locker rent	30% discount on prescribed rate for '1- small or medium or large locker' or 20% discount on prescribed rate for '1- extra-large locker'
Locker rent overdue charge (All sizes)	1st Quarter: 10% of annual rental 2nd Quarter: 20% of annual rental 3rd Quarter: 30% of annual rental 4th quarter: 40% of annual rental
issue of duplicate Passbook	Rs 100 per issuance + Rs 20 per page
issue of duplicate FD Receipt	Rs.100 + stamp cost

issue of duplicate Net Banking Passwords (Rs)	Free
DD/PO revalidation (Rs) per instrument	Rs 100 per instrument
Certificate Issue (Rs)	Rs 100/certificate
Outstation cheque collection (OBC not through Local clearing)	up to 10 instruments free per month Beyond 10 instruments: up to Rs.5000 - Rs.25 above Rs.5,000 up to Rs.10,000 - Rs.50 Above Rs.10,000 up to Rs.1 Lakh - Rs.100 Above Rs.1 lakh - Rs.150
Inward cheque return	Rs.500 per instrument. For instruments of value more than 5 Lakh, interest for One Day at the prevailing lending rate for unrated personal loan, will be charged additionally Returns due to non-financial reasons - Free
Outward cheque return	Free up to 10 instruments per month Beyond that Rs.100 per instrument
Stop Payment	Free up to 2 occasions in a financial year Beyond 2 occasions, Rs.100 per occasion
ECS / NACH Mandate Registration (Registrations charges will be exempted for services /allied products provided by our Bank)	Free
ECS / NACH Mandate Registration Failure#	Rs 100 per mandate
ECS/NACH inward clearing - return#	Free up to 10 instances per month. After free limit - Rs 250 per instance
SMS Alert Charges (if no SMS is sent to a customer during a quarter, there will be Zero charges applicable)	Free
Account Closure Charges	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
Debit Card (features & service charges are available in ATM card Matrix)	NA
Withdrawal Slip Charges	Nil

Terms & Conditions:

- *All charges are exclusive 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 (Blue 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 variant will be levied for that period.*
- *No charges for cheque/ECS/NACH return due to technical/systemic reasons.*
- *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.*
- *Complementary 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. Renewal debit card will be the default card variant as applicable for a CA/SA product.*
- *Certain debit card variants and Savings/Current Account products are applicable for certain customer segments only.*
- *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.*
- *Retail Net & Mobile Banking:*
 - *Omnichannel concept i.e., the maximum permissible transaction limit will be the combined cap for both Net Banking and Mobile Banking. Example: If the max allowed is Rs10 lakh, then the sum of limits across both channels cannot exceed Rs10 lakh.*
 - *Option available for customers to set their own transaction limits within the overall permissible limit.*
 - *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.*