

Particulars	Smart Salary Account
Basic Service & Charges:	
Account Opening Charges	100+GST
Minimum Average Monthly Balance (AMB)	Zero
Maximum Daily Balance*	Rs 1,95,000
Daily/Monthly/Yearly Debit Transaction limit	Rs 2,00,000 per txn/per month
Savings Account Interest Rate per annum	End of Day Balance <= 1,00,000 then 2.50 % End of Day Balance > 1,00,000 then 5 %
Interest on Partner Bank Linked Account	NA
Balance Non- Maintenance charges per month	Zero
Online Remittance:	
Inward -	
IMPS/NEFT/RTGS	Free
Outward -	
Intra Bank (Within NSDL Accounts)	Free
IMPS	Up to Rs. 10,000 - Rs. 2.50 + GST Rs. 10,001 to Rs. 1,00,000 - Rs. 5.00 + GST Rs. 1,00,001 to Rs. 2,00,000 - Rs. 15.00 + GST Rs. 2,00,001 to Rs. 5,00,000 – Rs. 25 + GST
NEFT	Free
RTGS	NA
Debit Card:	
Virtual Debit Card -	
Type	Rupay Platinum
Issuance Fee	Free
Annual Fee	Free
Daily Ecom Limit (RuPay / Visa)	Rs. 25,000
Physical Debit Card -	
Type	Rupay Platinum
Issuance Fee (RuPay / Visa)	Rs. 354(Inclusive of GST)
Annual Fee (RuPay / Visa) (2nd Year onwards)	Rs. 354(Inclusive of GST)
Replacement Fee	Rs. 354(Inclusive of GST)
Daily Withdrawal Limit	Rs. 20,000
Daily POS Limit	Rs. 50,000
Free ATM Transaction (Per Month)	Up to 5 transactions free
ATM Charges beyond free limit	Financial= Rs 21 + GST Non-financial = Rs 8 + GST
General Charges:	
Account Statements -	
Email Statement (Monthly)	Free
Physical Statement (Adhoc)	Rs. 100 + GST per request
NACH Return/Rejects	Rs. 500 + GST
Monthly Service Charges	NA

Quarterly Service Charges	Rs. 28.32(Inclusive of GST)
Account Closure Charges#	Rs. 500 + GST
Physical Welcome Letter\$	NA
*No limit on maximum daily balance if sweep facility enabled with partner bank	
#Applicable only if the account is closed > 14 days or < 544 days of account opening.	