

SAVINGS ACCOUNT SCHEME SERVICE CHARGES APPLICABLE W.E.F 01.08.2024

Sr. No	Particulars	Cosmo Regular Savings Account Scheme	Cosmo Premium Savings Account Scheme	Cosmo Premium plus Account Scheme	Profit Plus	Prosperity plus	Cosmo Royal Saving Account Scheme
1	Minimum balance (System)	AQB - Rs. 1000/- with/without cheque book	AQB Rs.10,000/- with/without cheque book	AQB - Rs.25,000/- with/without cheque book	AQB - Rs.50000/- with/without cheque book	AQB - Rs.75,000/- with/without cheque book	AQB - Rs.100,000/- with/without cheque book
2*	Penalty for non maintenance of Minimum Balance (System)	Rs. 200/- per Quarter Penalty will be directly proportionate to the extent of shortfall in minimum balance in the account.	Rs. 650/- per Quarter Penalty will be directly proportionate to the extent of shortfall in minimum balance in the account.	Rs. 800/- per Quarter Penalty will be directly proportionate to the extent of shortfall in minimum balance in the account.	Rs. 750/- per Quarter Penalty will be directly proportionate to the extent of shortfall in minimum balance in the account.	Rs. 850/- per Quarter Penalty will be directly proportionate to the extent of shortfall in minimum balance in the account.	Rs. 1000/- per Quarter Penalty will be directly proportionate to the extent of shortfall in minimum balance in the account.
3	Cash Withdrawal Charges (System)	Home branch: limit : Rs. 2.00 lacs per day Above limit: Rs. 2 per thousand Non home branch: 50,000/- per day Above limit : Rs.3 per thousand Clearing & Transfer - No limit	Home branch: limit : Rs.2.00 lacs per day Above limit: Rs.2 per thousand Non home branch: 50,000/- per day Above limit : Rs.3 per thousand Clearing & Transfer - No limit	Home branch: limit : Rs.5.00 lacs per day Above limit: Rs.2 per thousand Non home branch: Rs.50,000/- per day Above limit : Rs.3 per thousand Clearing & Transfer - No limit	Free	Free	Free
4	Cash Deposit Charges (System)	Where AQB is maintained : NIL ; Where Average Quarterly Balance is NOT maintained during last quarter- Per day Rs. 10/- per 100 pieces or part thereof. Rs. 20/- per packet of 100 coins per day or part thereof. Coins : No free pieces	Free	Free	Free	Free	Free
5*	Cheque Book (System)	20 chq leaves free every financial year, thereafter Rs 4/- per cheque leaf.	40 chq leaves free every financial year, thereafter Rs 4/- per cheque leaf.	First 50 cheque leaves free per F.Y; thereafter Rs.4/- per cheque leaf	First 60 cheque leaves free; thereafter Rs. 4/- per cheque leaf	First 70 cheque leaves free; thereafter Rs.4/- per cheque leaf	First 80 cheque leaves free per F.Y; thereafter Rs.4/- per cheque leaf
6	HDFC Demand Draft (System)	Re.1 to Rs.5000 = Rs.30/- Rs.5001 to Rs.10000 = Rs.40 Above Rs.10000 Rs.5.00 per thousand Maximum Rs.20,000/-	Re.1 to Rs.5000 = Rs.30/- Rs.5001 to Rs.10000 = Rs.40 Above Rs.10000 Rs.5.00 per thousand Maximum Rs.20,000/-	Unlimited free	Unlimited Free	Unlimited Free	Unlimited Free
7	Payslip (System)	Re.1 to Rs.1000 = Rs 30/- Above Rs.1000 = Rs.5.00 per thousand Maximum Rs.20,000/-	Re.1 to Rs.1000 = Rs 30/- Above Rs.1000 = Rs.5.00 per thousand Maximum Rs.20,000/-	Unlimited Free	Unlimited Free	Unlimited Free	Unlimited Free
8	RTGS (System)	Rs. 2 lakhs to Rs. 5 lakhs : Rs. 24.50/- + GST (per transaction) Above 5 lakhs: Rs. 49.50/- + GST (per transaction)	Free	Free	Free	Free	Free
9	NEFT (System)	Upto 1 lakh: Free Above 1 lakh to 2 lakhs: Rs.10/- + GST (per transaction) Above Rs. 2.00 lakhs: Rs.15/-+GST per transaction	Free	Free	Free	Free	Free



Sr. No	Particulars	Cosmo Regular Savings Account Scheme	Cosmo Premium Savings Account Scheme	Cosmo Premium plus Account Scheme	Profit Plus	Prosperity plus	Cosmo Royal Saving Account Scheme
10*	Duplicate DD/ PO (Manual)	Rs.100 per instrument	Rs.100 per instrument	Rs.100 per instrument	Rs.100 per instrument	Rs.100 per instrument	Rs.100 per instrument
11*	Revalidation DD/ PO (Manual)	Rs.100 per instrument	Rs.100 per instrument	Rs.100 per instrument	Rs.100 per instrument	Rs.100 per instrument	Rs.100 per instrument
12*	Cancellation DD/PO (Manual)	Rs.100 per instrument	Rs.100 per instrument	Rs.100 per instrument	Rs.100 per instrument	Rs.100 per instrument	Rs.100 per instrument
13	Internet / Mobile Banking	Free	Free	Free	Free	Free	Free
14	Duplicate Passbook (Manual)	Rs. 100/-	Rs. 100/-	Rs. 50/-	Free	Free	Free
15	Statement to Saving Accountholders (Manual)	Hard copy Rs. 50/-per page or part thereof.	Hard copy Rs. 50/-per page or part thereof.	Hard copy Rs. 50/-per page or part thereof.	Hard copy Rs. 50/ per page or part thereof.	Hard copy Rs. 50/-per page or part thereof.	Hard copy Rs. 50/-per page or part thereof.
16*	Cheque Return Inward (System)	Up to Rs.10000 - Rs.150 above Rs.10000/- Rs.150/- + Rs.2/- per thousand Maximum Rs. 1500/- per instrument	Up to Rs.10000 - Rs.150 above Rs.10000/- Rs.150/- + Rs.2/- per thousand Maximum Rs. 1500/- per instrument	Up to Rs.10000 - Rs.150 above Rs.10000/- Rs.150/- + Rs.2/- per thousand Maximum Rs. 1500/- per instrument	Up to Rs.10000 - Rs.150 above Rs.10000/- Rs.150/- + Rs.2/- per thousand Maximum Rs. 1500/- per instrument	Up to Rs.10000 - Rs.150 above Rs.10000/- Rs.150/- + Rs.2/- per thousand Maximum Rs. 1500/- per instrument	Up to Rs.10000 - Rs.150 above Rs.10000/- Rs.150/- + Rs.2/- per thousand Maximum Rs. 1500/- per instrument
17*	Cheque Return Outward (System)	Rs. 125/- per instrument	Rs. 125/- per instrument	Rs. 125/- per instrument	Rs. 125/- per instrument	Rs. 125/- per instrument	Rs. 125/- per instrument
18	Stop Payment (System)	Rs 100/- + GST per cheque leaf, Maximum Rs.500/- + GST per instance Stop payment instruction after Loss of complete cheque book or range of cheques : Rs. 500/-per instance. Revocation of Stop Payment - Rs.100 per instruction.	Rs 100/- + GST per cheque leaf, Maximum Rs.500/- + GST per instance Stop payment instruction after Loss of complete cheque book or range of cheques : Rs. 500/-per instance. Revocation of Stop Payment - Rs.100 per instruction.	Rs 100/- + GST per cheque leaf, Maximum Rs.500/- + GST per instance Stop payment instruction after Loss of complete cheque book or range of cheques : Rs. 500/-per instance. Revocation of Stop Payment - Rs.100 per instruction.	Free	Free	Free
19*	ECS Debit Return (System)	Rs. 200/- per instance	Rs. 200/- per instance	Rs. 200/- per instance	Rs. 200/- per instance	Rs. 200/- per instance	Rs. 200/- per instance
20*	Counter Cheque Return (Manual)	Rs. 100/- per instrument	Rs. 100/- per instrument	Rs. 100/- per instrument	Rs. 100/- per instrument	Rs. 100/- per instrument	Rs. 100/- per instrument
21	Account Closure Charges (System)	Upto 14 days - Nil 15 days to less than 6 months - Rs. 250/- Upto 1 Year – Rs. 150/-	Upto 14 days - Nil 15 days to less than 6 months - Rs. 250/- Upto 1 Year – Rs. 150/-	Upto 14 days - Nil 15 days to less than 6 months - Rs. 400/- Upto 1 Year – Rs. 200/-	Closed within 1 Year - Rs.275/- & Closed within 2 Years - Rs. 150/-	Closed within 1 Year - Rs.300/- & Closed within 2 Years - Rs. 150/-	Upto 14 days - Nil 15 days to less than 6 months - Rs. 500/- Upto 1 Year – Rs. 300/-
22	Unused cheque book charges (System)	Free	Free	Free	Free	Free	Free
23*	Lost token Charges (Manual)	Rs. 500/- per token	Rs. 500/- per token	Rs. 500/- per token	Rs. 500/- per token	Rs. 500/- per token	Rs. 500/- per token
24	Change of nomination (Manual)	Free	Free	Free	Free	Free	Free
25	Signature / Photo/ Address Verification (Manual)	Rs.100/- per attestation	Rs.75/- per attestation	Rs.50/- per attestation	Free	Free	Free
26	Solvency Certificate (Manual)	For Education loan/Other purpose – Rs. 1000/- for 1st Copy & Rs. 100/- per copy for rest of originals.	For Education loan/Other purpose – Rs. 1000/- for 1st Copy & Rs. 100/- per copy for rest of originals.	For Education loan/Other purpose – Rs. 1000/- for 1st Copy & Rs. 100/- per copy for rest of originals.	For Education loan/Other purpose – Rs. 1000/- for 1st Copy & Rs. 100/- per copy for rest of originals.	For Education loan/Other purpose – Rs. 1000/- for 1st Copy & Rs. 100/- per copy for rest of originals.	For Education loan/Other purpose – Rs. 1000/- for 1st Copy & Rs. 100/- per copy for rest of originals.
27	Balance Certificate (Manual)	Free	Free	Free	Free	Free	Free



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28*	Any other certificate E.g - VISA Purpose etc. (excluding interest certificate) (Manual)	Rs. 100/-	Rs. 100/-	Rs. 100/-	Rs. 100/-	Rs. 100/-	Rs. 100/-
29	Documentary Evidence Requirement From OEC/Godown: upto 10 years (Manual)	Upto 1 year Free Above 1 year upto 5 Yrs – Rs. 300/- Above 5 Yrs to 10 yrs - Rs. 600/-	Upto 1 year Free Above 1 year upto 5 Yrs – Rs. 300/- Above 5 Yrs to 10 yrs - Rs. 600/-	Upto 1 year Free Above 1 year upto 5 Yrs – Rs. 300/- Above 5 Yrs to 10 yrs - Rs. 600/-	Upto 1 year Free Above 1 year upto 5 Yrs – Rs. 300/- Above 5 Yrs to 10 yrs - Rs. 600/-	Upto 1 year Free Above 1 year upto 5 Yrs – Rs. 300/- Above 5 Yrs to 10 yrs - Rs. 600/-	Upto 1 year Free Above 1 year upto 5 Yrs – Rs. 300/- Above 5 Yrs to 10 yrs - Rs. 600/-
30	E-Tax Commission	Use single form for maximum five payments only. Commission should be charged per form (For 5 Payments) Rs. 30 including GST (commission Rs.25.42 CGST Rs. 2.29/- and SGST Rs. 2.29)	Use single form for maximum five payments only. Commission should be charged per form (For 5 Payments) Rs. 30 including GST (commission Rs.25.42 CGST Rs. 2.29/- and SGST Rs. 2.29)	Use single form for maximum five payments only. Commission should be charged per form (For 5 Payments) Rs. 30 including GST (commission Rs.25.42 CGST Rs. 2.29/- and SGST Rs. 2.29)	Use single form for maximum five payments only. Commission should be charged per form (For 5 Payments) Rs. 30 including GST (commission Rs.25.42 CGST Rs. 2.29/- and SGST Rs. 2.29)	Use single form for maximum five payments only. Commission should be charged per form (For 5 Payments) Rs. 30 including GST (commission Rs.25.42 CGST Rs. 2.29/- and SGST Rs. 2.29)	Use single form for maximum five payments only. Commission should be charged per form (For 5 Payments) Rs. 30 including GST (commission Rs.25.42 CGST Rs. 2.29/- and SGST Rs. 2.29)
31	Stop Payment Charges for Demand Draft - 1. HDFC Bank (Manual)	Rs. 150 for stop payment of all the Banks DDs.	Rs. 150 for stop payment of all the Banks DDs.	Free	Free	Free	Free
32*	Outstation Cheque Return Charges (Manual)	Rs. 150/-per instrument + Postage/ Courier charges + VPL Charges	Rs. 150/-per instrument + Postage/ Courier charges + VPL Charges	Rs. 150/-per instrument + Postage/ Courier charges + VPL Charges	Rs. 150/-per instrument + Postage/ Courier charges + VPL Charges	Rs. 150/-per instrument + Postage/ Courier charges + VPL Charges	Rs. 150/-per instrument + Postage/ Courier charges + VPL Charges
33*	Demat Account AMC (System)	Regular Charges	Regular Charges	Regular Charges	Regular Charges	Regular Charges	Regular Charges
34*	Outstation cheque collection (inward/ outward) (System)	Upto Rs.10000/- Rs 100/- above Rs.10000 upto Rs. 1.00 Lacs - Rs 200/- Above Rs. 1.00 Lac - Rs 300/-	Upto Rs.10000/- Rs 100/- above Rs.10000 upto Rs. 1.00 Lacs - Rs 200/- Above Rs. 1.00 Lac - Rs 300/-	upto Rs.10000/- Rs 100/- above Rs.10000 upto Rs. 1.00 Lacs - Rs 200/- Above Rs. 1.00 Lac - Rs 300/-	upto Rs.10000/- Rs 100/- above Rs.10000 upto Rs. 1.00 Lacs - Rs 200/- Above Rs. 1.00 Lac - Rs 300/-	upto Rs.10000/- Rs 100/- above Rs.10000 upto Rs. 1.00 Lacs - Rs 200/- Above Rs. 1.00 Lac - Rs 300/-	upto Rs.10000/- Rs 100/- above Rs.10000 upto Rs. 1.00 Lacs - Rs 200/- Above Rs. 1.00 Lac - Rs 300/-
35	Matured FD Remittance by RTGS / NEFT/ Payslip (Manual)	Free	Free	Free	Free	Free	Free
36	Duplicate FDR (Manual)	Rs. 50/- per instrument	Free	Free	Free	Free	Free
37	Non collection of cheque books upto 3 months (Manual)	Free	Free	Free	Free	Free	Free
38	Allowing operations through power of attorney/ Mandate (Manual)	Free	Free	Free	Free	Free	Free
39	Change of accountname / holder (Manual)	Free	Free	Free	Free	Free	Free
40*	NACH mandate registration (Manual)	Rs.15/- for O/W mandate registration	Rs.15/- for O/W mandate registration	Rs.15/- for O/W mandate registration	Rs.15/- for O/W mandate registration	Rs.15/- for O/W mandate registration	Rs.15/- for O/W mandate registration
41*	NACH mandate processing (Manual)	Rs 3/-Per transaction	Rs 3/-Per transaction	Rs 3/-Per transaction	Rs 3/-Per transaction	Rs 3/-Per transaction	Rs 3/-Per transaction
42*	Locker rent overdue charges (Manual)	10% of yearly locker rent, to be charges on quarterly basis or part thereof.	10% of yearly locker rent, to be charges on quarterly basis or part thereof.	10% of yearly locker rent, to be charges on quarterly basis or part thereof.	10% of yearly locker rent, to be charges on quarterly basis or part thereof.	10% of yearly locker rent, to be charges on quarterly basis or part thereof.	10% of yearly locker rent, to be charges on quarterly basis or part thereof.
43*	Scan Copy of CTS Cheque Image (I/W & O/W) NACH,BFL & BHFL Mandate (Manual)	Rs.100+GST for each Scan image of CTS /NACH/BFL/BHFL Mandate	Rs.100+GST for each Scan image of CTS /NACH/BFL/BHFL Mandate	Rs.100+GST for each Scan image of CTS /NACH/BFL/BHFL Mandate	Rs.100+GST for each Scan image of CTS /NACH/BFL/BHFL Mandate	Rs.100+GST for each Scan image of CTS /NACH/BFL/BHFL Mandate	Rs.100+GST for each Scan image of CTS /NACH/BFL/BHFL Mandate

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44*	MMS Charges (Mandate Management Charges) (Manual)	Inward Mandate Registration Charges - Rs 150/-+GST Outward Mandate Return charges : Failed transaction charges Rs.150/- Rs.150/- New corporate utility creation charges : Rs.750/-+GST	Inward Mandate Registration Charges - Rs 150/-+GST Outward Mandate Return charges : Failed transaction charges Rs.150/- New corporate utility creation charges : Rs.750/-+GST	Inward Mandate Registration Charges - Rs 150/-+GST Outward Mandate Return charges : Failed transaction charges Rs.150/- New corporate utility creation charges : Rs.750/-+GST	Inward Mandate Registration Charges - Rs 150/-+GST Outward Mandate Return charges : Failed transaction charges Rs.150/- New corporate utility creation charges : Rs.750/-+GST	Inward Mandate Registration Charges - Rs 150/-+GST Outward Mandate Return charges : Failed transaction charges Rs.150/- New corporate utility creation charges : Rs.750/-+GST	Inward Mandate Registration Charges - Rs 150/-+GST Outward Mandate Return charges : Failed transaction charges Rs.150/- New corporate utility creation charges : Rs.750/-+GST
45*	Salary Uploading charges (Manual)	One time charges of Rs. 500/- with GST.	One time charges of Rs. 500/- with GST.	One time charges of Rs. 500/- with GST.	One time charges of Rs. 500/- with GST.	One time charges of Rs. 500/- with GST.	One time charges of Rs. 500/- with GST.
		Transaction cost each Rs.2/- for per transaction. Return transaction Rs.50/-with GST	Transaction cost each Rs.2/- for per transaction. Return transaction Rs.50/-with GST	Transaction cost each Rs.2/- for per transaction. Return transaction Rs.50/-with GST	Transaction cost each Rs.2/- for per transaction. Return transaction Rs.50/-with GST	Transaction cost each Rs.2/- for per transaction. Return transaction Rs.50/-with GST	Transaction cost each Rs.2/- for per transaction. Return transaction Rs.50/-with GST
46*	ATM Annual Maintenance Charges (System)	Rupay Card Rs. - 100/- VISA Card Rs. 200/- (as applicable)	Rupay Card Rs. - 100/- VISA Card Rs. 200/- (as applicable)	Rupay Card Rs. - 100/- VISA Card Rs. 200/- (as applicable)	Rupay Card Rs. - 100/- VISA Card Rs. 200/- (as applicable)	Rupay Card Rs. - 100/- VISA Card Rs. 200/- (as applicable)	Rupay Card Rs. - 100/- VISA Card Rs. 200/- (as applicable)
47*	Other Bank ATM transactions Charges	Free transactions per month at other banks ATM (Cash withdrawal +Balance Enquiry)- At Metro ATM - First 3 Transactions. At non Metro ATM- First 5 Transactions. Charges beyond prescribe limit of free transaction - Cash withdrawal - Rs 21/-+GST. Balance enquiry - Rs. 10/-+ GST.	Free transactions per month at other banks ATM (Cash withdrawal +Balance Enquiry)- At Metro ATM - First 3 Transactions. At non Metro ATM- First 5 Transactions. Charges beyond prescribe limit of free transaction - Cash withdrawal - Rs 21/-+GST. Balance enquiry - Rs. 10/-+ GST.	Free transactions per month at other banks ATM (Cash withdrawal +Balance Enquiry)- At Metro ATM - First 3 Transactions. At non Metro ATM- First 5 Transactions. Charges beyond prescribe limit of free transaction - Cash withdrawal - Rs 21/-+GST. Balance enquiry - Rs. 10/-+ GST.	Free transactions per month at other banks ATM (Cash withdrawal +Balance Enquiry)- At Metro ATM - First 3 Transactions. At non Metro ATM- First 5 Transactions. Charges beyond prescribe limit of free transaction - Cash withdrawal - Rs 21/-+GST. Balance enquiry - Rs. 10/-+ GST.	Free transactions per month at other banks ATM (Cash withdrawal +Balance Enquiry)- At Metro ATM - First 3 Transactions. At non Metro ATM- First 5 Transactions. Charges beyond prescribe limit of free transaction - Cash withdrawal - Rs 21/-+GST. Balance enquiry - Rs. 10/-+ GST.	Free transactions per month at other banks ATM (Cash withdrawal +Balance Enquiry)- At Metro ATM - First 3 Transactions. At non Metro ATM- First 5 Transactions. Charges beyond prescribe limit of free transaction - Cash withdrawal - Rs 21/-+GST. Balance enquiry - Rs. 10/-+ GST.
		Other non financial transactions are chargeble from 1st trasactions - Balance enquiry - Rs.10/-+GST , Mini statement - Rs 10/-+ GST	Other non financial transactions are chargeble from 1st trasactions - Balance enquiry - Rs.10/-+GST , Mini statement - Rs 10/-+ GST	Other non financial transactions are chargeble from 1st trasactions - Balance enquiry - Rs.10/-+GST , Mini statement - Rs 10/-+ GST	Other non financial transactions are chargeble from 1st trasactions - Balance enquiry - Rs.10/-+GST , Mini statement - Rs 10/-+ GST	Other non financial transactions are chargeble from 1st trasactions - Balance enquiry - Rs.10/-+GST , Mini statement - Rs 10/-+ GST	Other non financial transactions are chargeble from 1st trasactions - Balance enquiry - Rs.10/-+GST , Mini statement - Rs 10/-+ GST

Sd/-
Dy. Chief General Manager
Retail Business Head

