

Schedule of Charges for Current and Cash Credit & Overdraft Accounts (Effective from 01.08.2024)

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Particulars	NORMAL CURRENT ACCOUNT	BUSINESS CURRENT ACCOUNT	CA GENERAL MANUAL
AMB	10,00,000.00	5,00,000.00	1,00,000.00
AMB< or = 50%~NON-Maintenance (NMC)	500.00	300.00	250.00
AMB> 50%~NON-Maintenance (NMC)	250.00	150.00	125.00
Cash Withdrawals (per month)	Unlimited	Unlimited	Unlimited
Cash Deposit (per month)	25 times of AMB	20 times of AMB	15 times of AMB
RTGS/NEFT at Branch (No. of Txns Free)	Unlimited	1,500	1,000
Transactions through Corporate Internet Banking	Unlimited	Unlimited	Unlimited
Free Cheque Leaves (Per month)	Unlimited	500	100
Debit Card Issuance/Reissuance	Free	Free	Free
ATM Transactions (Own & Other Bank)	Free	Free	Free
Folio charges	NIL	NIL	NIL
Cheque return-Inward (per Instrument)	500.00	500.00	500.00
ECS/NACH Return (per instance)	500.00	500.00	500.00
Stop payment (Per Instrument)	100.00	100.00	100.00
Stop payment (series)	200.00	200.00	200.00
Standing Instruction (Per SI)	-	100.00	100.00
Standing Instruction (Per SI failure)	100.00	100.00	100.00
Account closure	Free: After 1 Year Rs 500.00 within 1 Year	Free: After 1 Year Rs 500.00 within 1 Year	Free: After 1 Year Rs 500.00 within 1 Year
DD issuance	Free	Re. 1/1000; Min Rs.25per DD	Re. 1/1000; Min Rs.25per DD
DD - Duplicate/Amendment/Cancellation	Free	100.00	100.00
Bankers Certificate	100.00	100.00	100.00
Record retrieval (Beyond 1 year)- per record	100.00	100.00	100.00

Particulars	NON-OPERATIVE CURRENT ACCOUNT	CATFX	FFMC
AMB	NIL	NIL	50,000.00
AMB> 50%~NON-Maintenance (NMC)	NIL	NIL	200.00
AMB> 50%~NON-Maintenance (NMC)	NIL	NIL	100.00
Cash Withdrawals (per month)	NIL	Unlimited	Unlimited
Cash Deposit (per month)	NIL	25 times of AMB	25 times of AMB
RTGS/NEFT at Branch (No. of Txns Free)	NIL	Unlimited	250
Transactions through Corporate Internet Banking	NIL	Unlimited	Unlimited
Free Cheque Leaves (Per month)	NIL	Unlimited	100
Debit Card Issuance/Reissuance	NIL	Free	Free
ATM Transactions (Own & Other Bank)	NIL	Free	Free
Folio charges	NIL	NIL	NIL
Cheque return-Inward (per Instrument)	NIL	500.00	500.00
ECS/NACH Return (per instance)	NIL	500.00	500.00
Stop payment (Per Instrument)	NIL	100.00	100.00
Stop payment (series)	NIL	200.00	200.00
Standing Instruction (Per SI)	-	100.00	100.00
Standing Instruction (Per SI failure)	100.00	100.00	100.00
Account closure	Free: After 1 Year Rs 500.00 within 1 Year	Free: After 1 Year Rs 500.00 within 1 Year	Free: After 1 Year Rs 500.00 within 1 Year
DD issuance	NIL	Free:30 Above 30: Re.1/1000; Min Rs.25 per DD	Re. 1/1000; Min Rs.25per DD
DD - Duplicate/Amendment/Cancellation	NIL	100.00	100.00
Bankers Certificate	NIL	100.00	100.00
Record retrieval (Beyond 1 year)- per record	100.00	100.00	100.00

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Particulars	NRE CURRENT ACCOUNT	NRO CURRENT ACCOUNT	RFC RESIDENT
AMB	25,000.00	10,000.00	NIL
AMB< or = 50%--NON-Maintenance (NMC)	NIL	NIL	NIL
AMB> 50%--NON-Maintenance (NMC)	NIL	NIL	NIL
Cash Withdrawals (per month)	Unlimited	Unlimited	NA
Cash Deposit (per month)	NIL	12 times of AMB	NA
RTGS/NEFT at Branch (No. of Txns Free)	Unlimited	Unlimited	NA
Transactions through Corporate Internet Banking	Unlimited	Unlimited	NA
Free Cheque Leaves (Per month)	50	50	NA
Debit Card Issuance/Reissuance	Free	Free	NA
ATM Transactions (Own & Other Bank)	Free	Free	NA
Folio charges	NIL	NIL	NIL
Cheque return-Inward (per Instrument)	500.00	500.00	NA
ECS/NACH Return (per instance)	500.00	500.00	NA
Stop payment (Per Instrument)	100.00	100.00	NA
Stop payment (series)	200.00	200.00	NA
Standing Instruction (Per SI)	-	-	NA
Standing Instruction (Per SI failure)	100.00	100.00	NA
Account closure	Free: After 1 Year Rs 500.00 within 1 Year	Free: After 1 Year Rs 500.00 within 1 Year	Free
DD issuance	Free	Free	NA
DD - Duplicate/Amendment/Cancellation	NIL	NIL	NA
Bankers Certificate	NIL	NIL	NIL
Record retrieval (Beyond 1 year)- per record	NIL	NIL	NIL

Particulars	SNRR	SNRR MARGIN	SNR FCY ACCOUNT
AMB	NIL	NIL	NIL
AMB< or = 50%--NON-Maintenance (NMC)	NIL	NIL	NIL
AMB> 50%--NON-Maintenance (NMC)	NIL	NIL	NIL
Cash Withdrawals (per month)	NA	NA	NA
Cash Deposit (per month)	NA	NA	NA
RTGS/NEFT at Branch (No. of Txns Free)	NA	NA	NA
Transactions through Corporate Internet Banking	NA	NA	NA
Free Cheque Leaves (Per month)	NA	NA	NA
Debit Card Issuance/Reissuance	NA	NA	NA
ATM Transactions (Own & Other Bank)	NA	NA	NA
Folio charges	NIL	NIL	NIL
Cheque return-Inward (per Instrument)	NA	NA	NA
ECS/NACH Return (per instance)	NA	NA	NA
Stop payment (Per Instrument)	NA	NA	NA
Stop payment (series)	NA	NA	NA
Standing Instruction (Per SI)	NA	NA	NA
Standing Instruction (Per SI failure)	NA	NA	NA
Account closure	NIL	NIL	Free
DD issuance	NA	NA	NA
DD - Duplicate/Amendment/Cancellation	NA	NA	NA
Bankers Certificate	NIL	NIL	NIL
Record retrieval (Beyond 1 year)- per record	NIL	NIL	NIL

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Particulars	CA SEZ	EEFC	EEFC SEZ	CA PIS
AMB	10,00,000.00	NIL	NIL	NIL
AMB< or = 50%-NON-Maintenance (NMC)	500.00	NIL	NIL	NIL
AMB> 50%-NON-Maintenance (NMC)	250.00	NIL	NIL	NIL
Cash Withdrawals (per month)	Unlimited	NA	NA	NA
Cash Deposit (per month)	25 times of AMB	NA	NA	NA
RTGS/NEFT at Branch (No. of Txns Free)	Unlimited	NA	NA	Unlimited
Transactions through Corporate Internet Banking	Unlimited	NA	NA	NA
Free Cheque Leaves (Per month)	Unlimited	NA	NA	NA
Debit Card Issuance/Reissuance	Free	NA	NA	NA
ATM Transactions (Own & Other Bank)	Free	NA	NA	NA
Folio charges	NIL	NIL	NIL	NIL
Cheque return-Inward (per Instrument)	500.00	NA	NA	NA
ECS/NACH Return (per instance)	500.00	NA	NA	NA
Stop payment (Per Instrument)	100.00	NA	NA	NA
Stop payment (series)	200.00	NA	NA	NA
Standing Instruction (Per SI)	-	NA	NA	NA
Standing Instruction (Per SI failure)	100.00	NA	NA	NA
Account closure	Free: After 1 Year Rs 500.00 within 1 Year	Free	Free	Free
DD issuance	Free	NA	NA	NA
DD - Duplicate/Amendment/Cancellation	Free	NA	NA	NA
Bankers Certificate	100.00	NIL	NIL	NIL
Record retrieval (Beyond 1 year)- per record	NIL	NIL	NIL	NIL

Particulars	CC-OD	VOSTRO	EXCHANGE HOUSE (VOSTRO SCHEME)	RERA (100% COLLECTION)
AMB	NA	NIL	NIL	NIL
AMB< or = 50%-NON-Maintenance (NMC)	NIL	NIL	NIL	NIL
AMB> 50%-NON-Maintenance (NMC)	NIL	NIL	NIL	NIL
Cash Withdrawals (per month)	Free	NA	NA	NA
Cash Deposit (per month)	25,00,000.00	NA	NA	25,00,000.00
RTGS/NEFT at Branch (No. of Txns Free)	Unlimited	NA	NA	NA
Transactions through Corporate Internet Banking	Unlimited	NA	NA	NA
Free Cheque Leaves (Per month)	Unlimited	NA	NA	NA
Debit Card Issuance/Reissuance	NA	NA	NA	NA
ATM Transactions (Own & Other Bank)	NA	NA	NA	NA
Folio charges	NIL	NIL	NIL	NIL
Cheque return-Inward (per Instrument)	500.00	NA	NA	NA
ECS/NACH Return (per instance)	500.00	NA	NA	NA
Stop payment (Per Instrument)	100.00	NA	NA	NA
Stop payment (series)	200.00	NA	NA	NA
Standing Instruction (Per SI)	-	NA	NA	-
Standing Instruction (Per SI failure)	100.00	NA	NA	NA
Account closure	NIL	Free	Free	NA
DD issuance	Re. 1/1000; Min Rs.25per DD	NA	NA	NA
DD - Duplicate/Amendment/Cancellation	100.00	NA	NA	NA
Bankers Certificate	100.00	NIL	NIL	100.00
Record retrieval (Beyond 1 year)- per record	100.00	NIL	NIL	100.00

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Particulars	RERA RETENTION	RERA NORMAL ACCOUNT	COLLECTION ACCOUNT	ESCROW ACCOUNT
AMB	1,00,000.00	1,00,000.00	NIL	NIL
AMB< or = 50%~NON-Maintenance (NMC)	250.00	250.00	NIL	NIL
AMB> 50%~NON-Maintenance (NMC)	125.00	125.00	NIL	NIL
Cash Withdrawals (per month)	NA	25 times of AMB (last month)	NA	NIL
Cash Deposit (per month)	NA	25 times of AMB	NA	NIL
RTGS/NEFT at Branch (No. of Txns Free)	NA	Unlimited	NA	Unlimited
Transactions through Corporate Internet Banking	NA	Unlimited	NA	NA
Free Cheque Leaves (Per month)	NA	100	NA	NA
Debit Card Issuance/Reissuance	NA	Free	NA	NA
ATM Transactions (Own & Other Bank)	NA	Free	NA	NA
Folio charges	NIL	NIL	NIL	NIL
Cheque return-Inward (per Instrument)	NA	500.00	NA	NIL
ECS/NACH Return (per instance)	NA	500.00	NA	NIL
Stop payment (Per Instrument)	NA	100.00	NA	NIL
Stop payment (series)	NA	200.00	NA	NIL
Standing Instruction (Per SI)	-	100.00	-	-
Standing Instruction (Per SI failure)	NA	100.00	NA	100.00
Account closure	NA	Free	NA	Free
DD issuance	NA	Re. 1/1000; Min Rs.25per DD	NA	Re. 1/1000; Min Rs.25per DD
DD - Duplicate/Amendment/Cancellation	NA	100.00	NA	100.00
Bankers Certificate	100.00	100.00	100.00	100.00
Record retrieval (Beyond 1 year)- per record	100.00	100.00	100.00	100.00
Escrow Setup	NA	NA	NA	Corporate- 50,000.00 Retail Loans - 3,000.00
AMC (% of setup)	NIL	NIL	NIL	10%

Particulars	Charges Beyond free limit
Cash Deposit (per month)	Rs 3/1000
RTGS/NEFT/IMPS at Branch (No. of Txns)	Rs 3/ per transaction
Cheque Leaves	Rs 2 per leaves

Maximum Cash deposit at Branch shall be Rs 10,00,000 per day. Maximum third-party deposit up to Rs 2,00,000 per day. Beyond this the cash may be accepted at the discretion of LH/Oprh where the cash is being deposited.
In case of cash deposit beyond permissible limit customers to inform branch in writing at least one working in advance
Inward credit Free transactions include all Cash, Clearing, Transfer, NEFT, RTGS, IMPS and DD/PO issuance and ATM transactions. Cheque collection charges are governed by regulatory guidelines and Bank's internal policy that is present in the website for reference
Average Monthly Balance (AMB) calculated as average of daily closing positive balances of each day spread over a period of the complete calendar month. Non-Maintenance of MAB will attract penal charges on monthly basis (e.g. customer maintaining MAB less than prescribed limit in July 2024, charges will be debited in August 2024). Monthly AMB / Transaction Charges applicable in the current account will be based on the AMB balance of that account in the previous month.
All the service charges will attract GST extra (as applicable)
Charges are applicable as per the transactions made during the charge cycle period. The charge cycle period shall be from the 1st of every month to the last day of the same month. (e.g. 01st July to 31st July)
Account statements by email should be sent at periodic intervals. For Physical statements customers may reach out at any SBM Bank India branches.
The customer hereby agrees and acknowledges that the Bank shall have the right to recover any service charges, charges for non-maintenance of AMB, wrong credit, late return as reported by correspondent Bank/Counter party as may be payable by the customer to the Bank, by debiting or making repeated attempts of recover the same, from any operative account held under the same customer ID, where funds are available, and also mark lien for recovery on account of non-availability of funds.
In case any service/charges are not a part of the SOC the customer may approach for branch / visit Bank website and may refer Standard Schedule of Charges and Common service charges applicable to all Current Account (CA). Customers may refer detailed terms and conditions related to usage of debit cards in the Banks website. For details Terms and Conditions please refer to www.smbbank.co.in . All the terms are subject to change