

### Revision of service charges with effect from December 01, 2025

With effect from **December 01, 2025**, there will be revisions in service charges applicable for Savings and Current Accounts. The updated charge structure is mentioned below.

#### RTGS/NEFT Charges:

Description	Present Charge	Revised charge w.e.f. 01/12/2025
NEFT/RTGS payment (outward) for a transfer amount of ₹2,00,000 to ₹5,00,000 per transaction	₹14.00	₹17.00
NEFT payment (outward) of up to ₹10,000 per transaction for Biz Elite Current Account	₹3.00	₹2.50

#### Penal Charges for Non-Maintenance of Monthly Average Balance (MAB) in Savings Accounts:

Description	Present Charge	Revised charge w.e.f. 01/12/2025
SB Elite	NIL	6% of the shortfall amount from the average balance requirement OR ₹1,000 whichever is lower
SB Premium	NIL	6% of the shortfall amount from the average balance requirement OR ₹750 whichever is lower
SB Advantage	NIL	6% of the shortfall amount from the average balance requirement OR ₹500 whichever is lower
SB Standard	NIL	6% of the shortfall amount from the average balance requirement OR ₹150 whichever is lower
SB Digi Regular	NIL	6% of the shortfall amount from the average balance requirement OR ₹150 whichever is lower
SB Digi	NIL	6% of the shortfall amount from the average balance requirement OR ₹150 whichever is lower
SB NRE Standard	NIL	6% of the shortfall amount from the average balance requirement OR ₹150 whichever is lower
SB NRO Standard	NIL	6% of the shortfall amount from the average balance requirement OR ₹150 whichever is lower
SB Avni	NIL	6% of the shortfall amount from the average balance requirement OR ₹150 whichever is lower
SB Classic	NIL	6% of the shortfall amount from the average balance requirement OR ₹150 whichever is lower
SB NRE Premium	NIL	6% of the shortfall amount from the average balance requirement OR ₹150 whichever is lower
SB NRO Premium	NIL	6% of the shortfall amount from the average balance requirement OR ₹150 whichever is lower

#### Note:

- 1) Additional taxes as applicable.
- 2) The charge category "Branch Transaction Charges if MAB is not maintained" shall be discontinued for the savings account variants mentioned above.
- 3) All other charges remain unchanged.

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