

CURRENT ACCOUNT SERVICE CHARGES APPLICABLE W.E.F 01.09.2026

Sr. No	Particulars	Regular Current Account Scheme	Cosmo Premium Current Account Scheme	Cosmo Premium Plus Current Account Scheme	Growth Plus	Cosmo Royale Current Account Scheme
1	Minimum balance (System)	AQB - Rs. 5000/-	AQB Rs.20,000/-	AQB - Rs.50,000/-	AQB - Rs.100,000/-	AQB - Rs. 2.50 Lacs
2	Penalty for non maintenance of Minimum Balance (System)	Rs. 750/- per quarter.	Rs. 1500/- per Quarter	Rs. 2500/- per Quarter	Rs. 2500/- per Quarter	Rs. 3000/- per Quarter
3	Cash Withdrawal Charges (System)	Home branch: limit : 2.00 lacs per day Above limit: 2 per thousand Non home branch: 1 lac per day Above limit : 3 per thousand	Home branch: limit : 4.00 lacs per day Above limit: 2 per thousand Non home branch: 1 lac per day Above limit : 3 per thousand	Home branch: limit : 5.00 lacs per day Above limit: 2 per thousand Non home branch: 1 lac per day Above limit : 3 per thousand	Home branch: limit : 7.00 lacs per day Above limit: 2 per thousand Non home branch: 1 lac per day Above limit : 3 per thousand	Home branch: limit : 7.00 lacs per day Above limit: 2 per thousand Non home branch: 1 lac per day Above limit : 3 per thousand
4*	Cash Deposit Charges (System)	Daily 500 pieces free to all home & non-home branch. Thereafter Rs. 5/- per 100 pieces (per bundle) or part thereof. Rs. 10/- per 100 coins or part thereof.	Daily 1000 pieces free to all home & non-home branch. Thereafter Rs. 5/- per 100 pieces (per bundle) or part thereof. Rs. 10/- per 100 coins or part thereof.	Daily 1500 pieces free to all home & non-home branch. Thereafter Rs. 5/- per 100 pieces (per bundle) or part thereof. Rs. 10/- per 100 coins or part thereof.	Daily 1800 pieces free to all home & non-home branch. Thereafter Rs. 5/- per 100 pieces (per bundle) or part thereof. Rs. 10/- per 100 coins or part thereof.	Daily 2000 pieces free to all home & non-home branch. Thereafter Rs. 5/- per 100 pieces (per bundle) or part thereof. Rs. 10/- per 100 coins or part thereof.
5*	Cheque Book (System)	Rs. 4.00 per chq leaf	150 Cheque Leaves free per F.Y thereafter Rs. 4/- per cheque leaf	250 Cheque Leaves free per F.Y thereafter Rs. 4/- per cheque leaf	300 Cheque leaves free per year thereafter, Rs. 4 per cheque leaf	400 chq leaves free, thereafter Rs. 4/- per chq 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
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
8*	Account Maintenance charges (System)	Rs. 300 per year	Rs. 300 per year	Rs. 300 per year	Rs. 300 per year	Rs. 300 per year

Sr. No	Particulars	Regular Current Account Scheme	Cosmo Premium Current Account Scheme	Cosmo Premium Plus Current Account Scheme	Growth Plus	Cosmo Royale Current Account Scheme
9	RTGS (System)	Rs. 2 lakhs to Rs. 5 lakhs :Rs. 24.50/- + GST (per transaction) Above 5 lakhs: Rs. 49.50/- + GST (per transaction)	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
10	NEFT (System)	Upto 1 lakh: Free Above 1 lakh to 2 lakhs: Rs.10/- + GST (per transaction) Above Rs. 2.00 lakhs: 15+GST per transaction	Upto 1 lakh: Free Above 1 lakh to 2 lakhs: Rs.10/- + GST (per transaction) Above Rs. 2.00 lakhs: 15+GST per transaction	Free	Free	Free
11	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.	Free	Free	Free
12*	Current 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. 350/- Upto 1 Year - Rs. 250/-	Upto 14 days - Nil 15 days to less than 6 months - Rs. 350/- Upto 1 Year - Rs. 250/-	Upto 14 days - Nil 15 days to less than 6 months - Rs. 450/- Upto 1 Year - Rs. 300/-	Upto 14 days - Nil 15 days to less than 6 months - Rs. 500/- Upto 1 Year - Rs. 350/-
13	Duplicate DD/ PO (Manual)	Rs. 100 per instrument	Rs.50 per instrument	Rs.50 per instrument	Rs.50 per instrument	Rs.50 per instrument
14	Revalidation DD/ PO (Manual)	Rs. 100 per instrument	Rs.50 per instrument	Rs.50 per instrument	Rs.50 per instrument	Rs.50 per instrument
15	Cancellation DD/PO (Manual)	Rs. 100 per instrument	Rs.50 per instrument	Rs.50 per instrument	Rs.50 per instrument	Rs.50 per instrument
16	Internet / Mobile Banking	Free	Free	Free	Free	Free
17	Account Statement through E-mail	Free	Free	Free	Free	Free
18*	Statement Charges (Manual)	Upto 1 yr. - Free Above 1 to 5Yrs - Rs. 100/- Above 5 to 10 Yrs - Rs. - 200/-	Upto 1 yr. - Free Above 1 to 5Yrs - Rs. 100/- Above 5 to 10 Yrs - Rs. - 200/-	Upto 1 yr. - Free Above 1 to 5Yrs - Rs. 100/- Above 5 to 10 Yrs - Rs. - 200/-	Upto 1 yr. - Free Above 1 to 5Yrs - Rs. 100/- Above 5 to 10 Yrs - Rs. - 200/-	Upto 1 yr. - Free Above 1 to 5Yrs - Rs. 100/- Above 5 to 10 Yrs - Rs. - 200/-
19*	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
20*	Cheque Return Outward (System)	Rs. 125/- per instrument/bill	Rs. 125/- per instrument/bill	Rs. 125/- per instrument/bill	Rs. 125/- per instrument/bill	Rs. 125/- per instrument/bill
21*	ECS Debit Return (System)	Rs. 200/- per instance	Rs. 200/- per instance	Rs. 200/- per instance	Rs. 200/- per instance	Rs. 200/- per instance
22*	Counter Cheque Return (Manual)	Rs. 100 per instrument	Rs. 100 per instrument	Rs. 100 per instrument	Rs. 100 per instrument	Rs. 100 per instrument

Sr. No	Particulars	Regular Current Account Scheme	Cosmo Premium Current Account Scheme	Cosmo Premium Plus Current Account Scheme	Growth Plus	Cosmo Royale Current Account Scheme
23	Unused Chequebook charges at the time of A/c closure (Manual)	Free	Free	Free	Free	Free
24*	Lost token Charges (Manual)	Rs.500 per token	Rs.500 per token	Rs.500 per token	Rs.500 per token	Rs.500 per token
25*	Signature/ photo/ address Verification (Manual)	Rs. 100/- per attestation	Rs.100/- per attestation	Rs.100/- per attestation	Rs.100/- per attestation	Rs.100/- per attestation
26*	Solvency Certificate (Manual)	For Education Loan – Rs. 1000/- for 1st Copy & Rs. 100/- per copy for rest of originals. Other than education loan (For Current account & borrowers) – Rs. 250/- per lac, Min. Rs. 750/- Maximum cap on Solvency charges - Upto Rs. 1.00 crs - Rs. 10000/- Above Rs. 1.00 cr upto Rs. 10.00 crs - Rs. 25000/- Above Rs. 10.00 crs -Rs. 40000/-	For Education Loan – Rs. 1000/- for 1st Copy & Rs. 100/- per copy for rest of originals. Other than education loan (For Current account & borrowers) – Rs. 250/- per lac, Min. Rs. 750/- Maximum cap on Solvency charges - Upto Rs. 1.00 crs - Rs. 10000/- Above Rs. 1.00 cr upto Rs. 10.00 crs - Rs. 25000/- Above Rs. 10.00 crs -Rs. 40000/-	For Education Loan – Rs. 1000/- for 1st Copy & Rs. 100/- per copy for rest of originals. Other than education loan (For Current account & borrowers) – Rs. 250/- per lac, Min. Rs. 750/- Maximum cap on Solvency charges - Upto Rs. 1.00 crs - Rs. 10000/- Above Rs. 1.00 cr upto Rs. 10.00 crs - Rs. 25000/- Above Rs. 10.00 crs -Rs. 40000/-	For Education Loan – Rs. 1000/- for 1st Copy & Rs. 100/- per copy for rest of originals. Other than education loan (For Current account & borrowers) – Rs. 250/- per lac, Min. Rs. 750/- Maximum cap on Solvency charges - Upto Rs. 1.00 crs - Rs. 10000/- Above Rs. 1.00 cr upto Rs. 10.00 crs - Rs. 25000/- Above Rs. 10.00 crs -Rs. 40000/-	For Education Loan – Rs. 1000/- for 1st Copy & Rs. 100/- per copy for rest of originals. Other than education loan (For Current account & borrowers) – Rs. 250/- per lac, Min. Rs. 750/- Maximum cap on Solvency charges - Upto Rs. 1.00 crs - Rs. 10000/- Above Rs. 1.00 cr upto Rs. 10.00 crs - Rs. 25000/- Above Rs. 10.00 crs -Rs. 40000/-
27*	Balance Certificate (Manual)	Current year free, Previous year charges Rs. 100/- per certificate	Current year free, Previous year charges Rs. 100/- per certificate	Current year free, Previous year charges Rs. 100/- per certificate	Current year free, Previous year charges Rs. 100/- per certificate	Current year free, Previous year charges Rs. 100/- per certificate
28*	Any other certificate Eg - VISA purpose etc.(excluding interest certificate)(Manual)	No dues & Interest Certificate - Free Other Certificates - Rs. 100/-	No dues & Interest Certificate - Free Other Certificates - Rs. 100/-	No dues & Interest Certificate - Free Other Certificates - Rs. 100/-	No dues & Interest Certificate - Free Other Certificates - Rs. 100/-	No dues & Interest Certificate - Free Other Certificates - Rs. 100/-
29*	Documentary Evidence Requirement From OEC/Godown: upto 10 years (Manual)	Upto 1 yr. - Free Above 1 to 5Yrs - Rs. 300/- Above 5 to 10 Yrs - Rs. - 600/-	Upto 1 yr. - Free Above 1 to 5Yrs - Rs. 300/- Above 5 to 10 Yrs - Rs. - 600/-	Upto 1 yr. - Free Above 1 to 5Yrs - Rs. 300/- Above 5 to 10 Yrs - Rs. - 600/-	Upto 1 yr. - Free Above 1 to 5Yrs - Rs. 300/- Above 5 to 10 Yrs - Rs. - 600/-	Upto 1 yr. - Free Above 1 to 5Yrs - Rs. 300/- Above 5 to 10 Yrs - Rs. - 600/-
30	Stop Payment Charges for HDFC Demand Draft	Rs. 150/-for stop payment of Banks DDs	Rs. 150/-for stop payment of Banks DDs	Free	Free	Free
31*	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
32*	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)
33	Demat Account AMC (System)	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/-
35	Matured FD remittance by DD/PO/RTGS/NEFT or any other way (Manual)	Free	Free	Free	Free	Free
36*	Duplicate FDR (Manual)	Rs. 50/- per instrument	Rs. 50/- per instrument	Rs. 50/- per instrument	Rs. 50/- per instrument	Rs. 50/- per instrument
37	Non collection of cheque books upto 3 months	Free	Free	Free	Free	Free



Sr. No	Particulars	Regular Current Account Scheme	Cosmo Premium Current Account Scheme	Cosmo Premium Plus Current Account Scheme	Growth Plus	Cosmo Royale Current Account Scheme
38	Allowing operations through power of attorney/ Mandate	Free	Free	Free	Free	Free
39	Change of accountname / holder	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
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
42*	Locker rent overdue charges (Manual)	10% of yearly locker rent, to be charged on quarterly basis or part thereof.	10% of yearly locker rent, to be charged on quarterly basis or part thereof.	10% of yearly locker rent, to be charged on quarterly basis or part thereof.	10% of yearly locker rent, to be charged on quarterly basis or part thereof.	10% of yearly locker rent, to be charged 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 cheque /NACH/BFL/BHFL Mandate	Rs.100+GST for each Scan image of CTS cheque /NACH/BFL/BHFL Mandate	Rs.100+GST for each Scan image of CTS cheque /NACH/BFL/BHFL Mandate	Rs.100+GST for each Scan image of CTS cheque /NACH/BFL/BHFL Mandate	Rs.100+GST for each Scan image of CTS cheque /NACH/BFL/BHFL Mandate
44*	MMS Charges (Mandate Management Charges) (Manual)	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 are recommended. Transaction cost each Rs.2/- Per transaction. Return transaction Rs.50/- with GST	One time charges of Rs. 500/- with GST. Transaction cost each Rs.2/- for per transaction. Return transaction Rs.50/-with GST	One time charges of Rs. 500/- with GST Transaction cost each Rs.2/- for per transaction. Return transaction Rs.50/- with GST	One time charges of Rs. 500/- with GST Transaction cost each Rs.2/- for per transaction. Return transaction Rs.50/- with GST	One time charges of Rs. 500/- with GST Transaction cost each Rs.2/- for per transaction. Return transaction Rs.50/- with GST
46*	ATM Annual Maintenance Charges w.e.f 01.04.2025 (System)	1. Rupay Platinum Debit Card Rs. 150/- +GST free for one year from issuance. 2. VISA Classic Debit Card Rs. 200/- +GST free for one year from issuance. 3. VISA Business Platinum Debit Card Rs. 300/- +GST (will be levied upfront from issuance) 4. Rupay Select International Debit Card Rs. 500/- +GST (will be levied upfront from issuance)	1. Rupay Platinum Debit Card Rs. 150/- +GST free for one year from issuance. 2. VISA Classic Debit Card Rs. 200/- +GST free for one year from issuance. 3. VISA Business Platinum Debit Card Rs. 300/- +GST (will be levied upfront from issuance) 4. Rupay Select International Debit Card Rs. 500/- +GST (will be levied upfront from issuance)	1. Rupay Platinum Debit Card Rs. 150/- +GST free for one year from issuance. 2. VISA Classic Debit Card Rs. 200/- +GST free for one year from issuance. 3. VISA Business Platinum Debit Card Rs. 300/- +GST (will be levied upfront from issuance) 4. Rupay Select International Debit Card Rs. 500/- +GST (will be levied upfront from issuance)	1. Rupay Platinum Debit Card Rs. 150/- +GST free for one year from issuance. 2. VISA Classic Debit Card Rs. 200/- +GST free for one year from issuance. 3. VISA Business Platinum Debit Card Rs. 300/- +GST (will be levied upfront from issuance) 4. Rupay Select International Debit Card Rs. 500/- +GST (will be levied upfront from issuance)	1. Rupay Platinum Debit Card Rs. 150/- +GST free for one year from issuance. 2. VISA Classic Debit Card Rs. 200/- +GST free for one year from issuance. 3. VISA Business Platinum Debit Card Rs. 300/- +GST (will be levied upfront from issuance) 4. Rupay Select International Debit Card Rs. 500/- +GST (will be levied upfront from issuance)

Sr. No	Particulars	Regular Current Account Scheme	Cosmo Premium Current Account Scheme	Cosmo Premium Plus Current Account Scheme	Growth Plus	Cosmo Royale Current Account Scheme
47*	Other Bank ATM transactions Charges	All financial and non financial transactions are chargeable from 1st transaction as per below - Financial ATM transaction -Cash withdrawal -Rs. 21/-+GST Non financial ATM transaction Current account balance enquiry (per transaction)- Rs 10/-+ GST PIN change - RS. 10/-+ GST Mini statement - Rs 10/-+ GST	All financial and non financial transactions are chargeable from 1st transaction as per below - Financial ATM transaction -Cash withdrawal -Rs. 21/-+GST Non financial ATM transaction Current account balance enquiry (per transaction)- Rs 10/-+ GST PIN change - RS. 10/-+ GST Mini statement - Rs 10/-+ GST	All financial and non financial transactions are chargeable from 1st transaction as per below - Financial ATM transaction -Cash withdrawal -Rs. 21/-+GST Non financial ATM transaction Current account balance enquiry (per transaction)- Rs 10/-+ GST PIN change - RS. 10/-+ GST Mini statement - Rs 10/-+ GST	All financial and non financial transactions are chargeable from 1st transaction as per below - Financial ATM transaction -Cash withdrawal -Rs. 21/-+GST Non financial ATM transaction Current account balance enquiry (per transaction)- Rs 10/-+ GST PIN change - RS. 10/-+ GST Mini statement - Rs 10/-+ GST	All financial and non financial transactions are chargeable from 1st transaction as per below - Financial ATM transaction -Cash withdrawal -Rs. 21/-+GST Non financial ATM transaction Current account balance enquiry (per transaction)- Rs 10/-+ GST PIN change - RS. 10/-+ GST Mini statement - Rs 10/-+ GST