

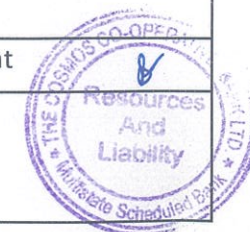
**CURRENT ACCOUNT SERVICE CHARGES APPLICABLE W.E.F 01.04.2026**

| 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<br>Above limit: 2 per thousand<br>Non home branch: 1 lac per day<br>Above limit : 3 per thousand                             | Home branch: limit : 4.00 lacs per day<br>Above limit: 2 per thousand<br>Non home branch: 1 lac per day<br>Above limit : 3 per thousand                              | Home branch: limit : 5.00 lacs per day<br>Above limit: 2 per thousand<br>Non home branch: 1 lac per day<br>Above limit : 3 per thousand                              | Home branch: limit : 7.00 lacs per day<br>Above limit: 2 per thousand<br>Non home branch: 1 lac per day<br>Above limit : 3 per thousand                              | Home branch: limit : 7.00 lacs per day<br>Above limit: 2 per thousand<br>Non home branch: 1 lac per day<br>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.<br><br>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.<br><br>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.<br><br>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.<br><br>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.<br><br>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<br>Rs. 4/- per cheque leaf                                                                                                 | 250 Cheque Leaves free per F.Y thereafter<br>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/-<br>Rs.5001 to Rs.10000 = Rs.40<br>Above Rs.10000 Rs.5.00 per thousand<br>Maximum Rs.20,000/-                                              | Re.1 to Rs.5000 = Rs.30/-<br>Rs.5001 to Rs.10000 = Rs.40<br>Above Rs.10000 Rs.5.00 per thousand<br>Maximum Rs.20,000/-                                               | Unlimited Free                                                                                                                                                       | Unlimited Free                                                                                                                                                       | Unlimited Free                                                                                                                                                       |
| 7      | Payslip (System)                                        | Re.1 to Rs.1000 = Rs 30/-<br>Above Rs.1000 = Rs.5.00 per thousand<br>Maximum Rs.20,000                                                                              | Re.1 to Rs.1000 = Rs 30/-<br>Above Rs.1000 = Rs.5.00 per thousand<br>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)<br>Above 5 lakhs: Rs. 49.50/- + GST (per transaction )                                                                                                                  | Rs. 2 lakhs to Rs. 5 lakhs :Rs. 24.50/- + GST (per transaction)<br>Above 5 lakhs: Rs. 49.50/- + GST (per transaction )                                                                                                               | Free                                                                                                            | Free                                                                                                            | Free                                                                                                            |
| 10     | NEFT (System)                            | Upto 1 lakh: Free<br>Above 1 lakh to 2 lakhs: Rs.10/- + GST (per transaction)<br>Above Rs. 2.00 lakhs: 15+GST per transaction                                                                                                           | Upto 1 lakh: Free<br>Above 1 lakh to 2 lakhs: Rs.10/- + GST (per transaction)<br>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<br>Stop payment instruction after Loss of complete cheque book or range of cheques : Rs. 500/-per instance.<br>Revocation of Stop Payment - Rs.100 per instruction. | Rs 100/- + GST per cheque leaf, Maximum Rs.500/- + GST per instance<br>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<br>15 days to less than 6 months - Rs. 250/-<br>Upto 1 Year – Rs. 150/-                                                                                                                                              | Upto 14 days - Nil<br>15 days to less than 6 months - Rs. 350/-<br>Upto 1 Year – Rs. 250/-                                                                                                                                           | Upto 14 days - Nil<br>15 days to less than 6 months - Rs. 350/-<br>Upto 1 Year – Rs. 250/-                      | Upto 14 days - Nil<br>15 days to less than 6 months - Rs. 450/-<br>Upto 1 Year – Rs. 300/-                      | Upto 14 days - Nil<br>15 days to less than 6 months - Rs. 500/-<br>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<br>Above 1 to 5Yrs - Rs. 100/-<br>Above 5 to 10 Yrs - Rs. - 200/-                                                                                                                                                     | Upto 1 yr. - Free<br>Above 1 to 5Yrs - Rs. 100/-<br>Above 5 to 10 Yrs - Rs. - 200/-                                                                                                                                                  | Upto 1 yr. - Free<br>Above 1 to 5Yrs - Rs. 100/-<br>Above 5 to 10 Yrs - Rs. - 200/-                             | Upto 1 yr. - Free<br>Above 1 to 5Yrs - Rs. 100/-<br>Above 5 to 10 Yrs - Rs. - 200/-                             | Upto 1 yr. - Free<br>Above 1 to 5Yrs - Rs. 100/-<br>Above 5 to 10 Yrs - Rs. - 200/-                             |
| 19*    | Cheque Return Inward (System)            | Up to Rs.10000 - Rs.150<br>above Rs.10000/- Rs.150/- + Rs.2/- per thousand<br>Maximum Rs. 1500/- per instrument                                                                                                                         | Up to Rs.10000 - Rs.150<br>above Rs.10000/- Rs.150/- + Rs.2/- per thousand<br>Maximum Rs. 1500/- per instrument                                                                                                                      | Up to Rs.10000 - Rs.150<br>above Rs.10000/- Rs.150/- + Rs.2/- per thousand<br>Maximum Rs. 1500/- per instrument | Up to Rs.10000 - Rs.150<br>above Rs.10000/- Rs.150/- + Rs.2/- per thousand<br>Maximum Rs. 1500/- per instrument | Up to Rs.10000 - Rs.150<br>above Rs.10000/- Rs.150/- + Rs.2/- per thousand<br>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.<br>Other than education loan (For Current account & borrowers) – Rs. 250/- per lac, Min. Rs. 750/-<br>Maximum cap on Solvency charges - Upto Rs. 1.00 crs - Rs. 10000/-<br>Above Rs. 1.00 cr upto Rs. 10.00 crs - Rs. 25000/-<br>Above Rs. 10.00 crs -Rs. 40000/- | For Education Loan – Rs. 1000/- for 1st Copy & Rs. 100/- per copy for rest of originals.<br>Other than education loan (For Current account & borrowers) – Rs. 250/- per lac, Min. Rs. 750/-<br>Maximum cap on Solvency charges - Upto Rs. 1.00 crs - Rs. 10000/-<br>Above Rs. 1.00 cr upto Rs. 10.00 crs - Rs. 25000/-<br>Above Rs. 10.00 crs -Rs. 40000/- | For Education Loan – Rs. 1000/- for 1st Copy & Rs. 100/- per copy for rest of originals.<br>Other than education loan (For Current account & borrowers) – Rs. 250/- per lac, Min. Rs. 750/-<br>Maximum cap on Solvency charges - Upto Rs. 1.00 crs - Rs. 10000/-<br>Above Rs. 1.00 cr upto Rs. 10.00 crs - Rs. 25000/-<br>Above Rs. 10.00 crs -Rs. 40000/- | For Education Loan – Rs. 1000/- for 1st Copy & Rs. 100/- per copy for rest of originals.<br>Other than education loan (For Current account & borrowers) – Rs. 250/- per lac, Min. Rs. 750/-<br>Maximum cap on Solvency charges - Upto Rs. 1.00 crs - Rs. 10000/-<br>Above Rs. 1.00 cr upto Rs. 10.00 crs - Rs. 25000/-<br>Above Rs. 10.00 crs -Rs. 40000/- | For Education Loan – Rs. 1000/- for 1st Copy & Rs. 100/- per copy for rest of originals.<br>Other than education loan (For Current account & borrowers) – Rs. 250/- per lac, Min. Rs. 750/-<br>Maximum cap on Solvency charges - Upto Rs. 1.00 crs - Rs. 10000/-<br>Above Rs. 1.00 cr upto Rs. 10.00 crs - Rs. 25000/-<br>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<br>Other Certificates - Rs. 100/-                                                                                                                                                                                                                                                                                    | No dues & Interest Certificate - Free<br>Other Certificates - Rs. 100/-                                                                                                                                                                                                                                                                                    | No dues & Interest Certificate - Free<br>Other Certificates - Rs. 100/-                                                                                                                                                                                                                                                                                    | No dues & Interest Certificate - Free<br>Other Certificates - Rs. 100/-                                                                                                                                                                                                                                                                                    | No dues & Interest Certificate - Free<br>Other Certificates - Rs. 100/-                                                                                                                                                                                                                                                                                    |
| 29*    | Documentary Evidence Requirement From OEC/Godown: upto 10 years (Manual)             | Upto 1 yr. - Free<br>Above 1 to 5Yrs - Rs. 300/-<br>Above 5 to 10 Yrs - Rs. - 600/-                                                                                                                                                                                                                                                                        | Upto 1 yr. - Free<br>Above 1 to 5Yrs - Rs. 300/-<br>Above 5 to 10 Yrs - Rs. - 600/-                                                                                                                                                                                                                                                                        | Upto 1 yr. - Free<br>Above 1 to 5Yrs - Rs. 300/-<br>Above 5 to 10 Yrs - Rs. - 600/-                                                                                                                                                                                                                                                                        | Upto 1 yr. - Free<br>Above 1 to 5Yrs - Rs. 300/-<br>Above 5 to 10 Yrs - Rs. - 600/-                                                                                                                                                                                                                                                                        | Upto 1 yr. - Free<br>Above 1 to 5Yrs - Rs. 300/-<br>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.<br>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/-<br>above Rs.10000 upto Rs. 1.00 Lacs - Rs 200/-<br>Above Rs. 1.00 Lac - Rs 300/-                                                                                                                                                                                                                                                  | upto Rs.10000/- Rs 100/-<br>above Rs.10000 upto Rs. 1.00 Lacs - Rs 200/-<br>Above Rs. 1.00 Lac - Rs 300/-                                                                                                                                                                                                                                                  | upto Rs.10000/- Rs 100/-<br>above Rs.10000 upto Rs. 1.00 Lacs - Rs 200/-<br>Above Rs. 1.00 Lac - Rs 300/-                                                                                                                                                                                                                                                  | upto Rs.10000/- Rs 100/-<br>above Rs.10000 upto Rs. 1.00 Lacs - Rs 200/-<br>Above Rs. 1.00 Lac - Rs 300/-                                                                                                                                                                                                                                                  | upto Rs.10000/- Rs 100/-<br>above Rs.10000 upto Rs. 1.00 Lacs - Rs 200/-<br>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                                                                                                                                                                                                                                                                                                                        |
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| 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 )<br>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<br>Outward Mandate Return charges : Failed transaction charges Rs.150/-<br>New corporate utility creation charges :Rs.750/-+GST                                                                                                                                                                         | Inward Mandate Registration Charges - Rs 150/-+GST<br>Outward Mandate Return charges : Failed transaction charges Rs.150/-<br>New corporate utility creation charges: Rs.750/-+GST                                                                                                                                                                         | Inward Mandate Registration Charges - Rs 150/-+GST<br>Outward Mandate Return charges : Failed transaction charges Rs.150/-<br>New corporate utility creation charges: Rs.750/-+GST                                                                                                                                                                         | Inward Mandate Registration Charges - Rs 150/-+GST<br>Outward Mandate Return charges : Failed transaction charges Rs.150/-<br>New corporate utility creation charges: Rs.750/-+GST                                                                                                                                                                         | Inward Mandate Registration Charges - Rs 150/-+GST<br>Outward Mandate Return charges : Failed transaction charges Rs.150/-<br>New corporate utility creation charges: Rs.750/-+GST                                                                                                                                                                         |
| 45*    | Salary Uploading charges (Manual)                                               | One time charges of Rs. 500/- with GST are recommended.<br><br>Transaction cost each Rs.2/- Per transaction. Return transaction Rs.50/- with GST                                                                                                                                                                                                           | One time charges of Rs. 500/- with GST.<br><br>Transaction cost each Rs.2/- for per transaction. Return transaction Rs.50/-with GST                                                                                                                                                                                                                        | One time charges of Rs. 500/- with GST<br><br>Transaction cost each Rs.2/- for per transaction. Return transaction Rs.50/- with GST                                                                                                                                                                                                                        | One time charges of Rs. 500/- with GST<br><br>Transaction cost each Rs.2/- for per transaction. Return transaction Rs.50/- with GST                                                                                                                                                                                                                        | One time charges of Rs. 500/- with GST<br><br>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.<br>2. VISA Classic Debit Card Rs. 200/- +GST free for one year from issuance.<br>3. VISA Business Platinum Debit Card Rs. 300/- +GST (will be levied upfront from issuance)<br>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.<br>2. VISA Classic Debit Card Rs. 200/- +GST free for one year from issuance.<br>3. VISA Business Platinum Debit Card Rs. 300/- +GST (will be levied upfront from issuance)<br>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.<br>2. VISA Classic Debit Card Rs. 200/- +GST free for one year from issuance.<br>3. VISA Business Platinum Debit Card Rs. 300/- +GST (will be levied upfront from issuance)<br>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.<br>2. VISA Classic Debit Card Rs. 200/- +GST free for one year from issuance.<br>3. VISA Business Platinum Debit Card Rs. 300/- +GST (will be levied upfront from issuance)<br>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.<br>2. VISA Classic Debit Card Rs. 200/- +GST free for one year from issuance.<br>3. VISA Business Platinum Debit Card Rs. 300/- +GST (will be levied upfront from issuance)<br>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 | <p>All financial and non financial transactions are chargeable from 1st transaction as per below -</p> <p>Financial ATM transaction -Cash withdrawal -Rs. 21/-+GST</p> <p>Non finanacial ATM transaction Current account balance enquiry (per transaction)- Rs 10/-+ GST</p> <p>PIN change - RS. 10/-+ GST</p> <p>Mini statement - Rs 10/-+ GST</p> | <p>All financial and non financial transactions are chargeable from 1st transaction as per below -</p> <p>Financial ATM transaction -Cash withdrawal -Rs. 21/-+GST</p> <p>Non finanacial ATM transaction Current account balance enquiry (per transaction)- Rs 10/-+ GST</p> <p>PIN change - RS. 10/-+ GST</p> <p>Mini statement - Rs 10/-+ GST</p> | <p>All financial and non financial transactions are chargeable from 1st transaction as per below -</p> <p>Financial ATM transaction -Cash withdrawal -Rs. 21/-+GST</p> <p>Non finanacial ATM transaction Current account balance enquiry (per transaction)- Rs 10/-+ GST</p> <p>PIN change - RS. 10/-+ GST</p> <p>Mini statement - Rs 10/-+ GST</p> | <p>All financial and non financial transactions are chargeable from 1st transaction as per below -</p> <p>Financial ATM transaction -Cash withdrawal -Rs. 21/-+GST</p> <p>Non finanacial ATM transaction Current account balance enquiry (per transaction)- Rs 10/-+ GST</p> <p>PIN change - RS. 10/-+ GST</p> <p>Mini statement - Rs 10/-+ GST</p> | <p>All financial and non financial transactions are chargeable from 1st transaction as per below -</p> <p>Financial ATM transaction -Cash withdrawal -Rs. 21/-+GST</p> <p>Non finanacial ATM transaction Current account balance enquiry (per transaction)- Rs 10/-+ GST</p> <p>PIN change - RS. 10/-+ GST</p> <p>Mini statement - Rs 10/-+ GST</p> |

**Sd/-**  
**Dy. Chief General Manager**  
**Resources & Liability**

