

SAVINGS ACCOUNT SCHEME SERVICE CHARGES APPLICABLE W.E.F 01.09.2026

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



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Sr. No	Particulars	Cosmo Regular Savings Account Scheme	Cosmo Premium Savings Account Scheme	Cosmo Premium plus Account Scheme	Profit Plus	Prosperity plus	Cosmo Royal Saving Account Scheme
27	Balance Certificate (Manual)	Free	Free	Free	Free	Free	Free
28*	Any other certificate E.g - VISA Purpose etc. (excluding interest certificate) (Manual)	Rs. 100/-	Rs. 100/-	Rs. 100/-	Rs. 100/-	Rs. 100/-	Rs. 100/-
29	Documentary Evidence Requirement From OEC/Godown: upto 10 years (Manual)	Upto 1 year Free Above 1 year upto 5 Yrs – Rs. 300/- Above 5 Yrs to 10 yrs - Rs. 600/-	Upto 1 year Free Above 1 year upto 5 Yrs – Rs. 300/- Above 5 Yrs to 10 yrs - Rs. 600/-	Upto 1 year Free Above 1 year upto 5 Yrs – Rs. 300/- Above 5 Yrs to 10 yrs - Rs. 600/-	Upto 1 year Free Above 1 year upto 5 Yrs – Rs. 300/- Above 5 Yrs to 10 yrs - Rs. 600/-	Upto 1 year Free Above 1 year upto 5 Yrs – Rs. 300/- Above 5 Yrs to 10 yrs - Rs. 600/-	Upto 1 year Free Above 1 year upto 5 Yrs – Rs. 300/- Above 5 Yrs to 10 yrs - Rs. 600/-
30	E-Tax Commission	Use single form for maximum five payments only. Commission should be charged per form (For 5 Payments) Rs. 30 including GST (commission Rs.25.42 CGST Rs. 2.29/- and SGST Rs. 2.29)	Use single form for maximum five payments only. Commission should be charged per form (For 5 Payments) Rs. 30 including GST (commission Rs.25.42 CGST Rs. 2.29/- and SGST Rs. 2.29)	Use single form for maximum five payments only. Commission should be charged per form (For 5 Payments) Rs. 30 including GST (commission Rs.25.42 CGST Rs. 2.29/- and SGST Rs. 2.29)	Use single form for maximum five payments only. Commission should be charged per form (For 5 Payments) Rs. 30 including GST (commission Rs.25.42 CGST Rs. 2.29/- and SGST Rs. 2.29)	Use single form for maximum five payments only. Commission should be charged per form (For 5 Payments) Rs. 30 including GST (commission Rs.25.42 CGST Rs. 2.29/- and SGST Rs. 2.29)	Use single form for maximum five payments only. Commission should be charged per form (For 5 Payments) Rs. 30 including GST (commission Rs.25.42 CGST Rs. 2.29/- and SGST Rs. 2.29)
31	Stop Payment Charges for Demand Draft - 1. HDFC Bank (Manual)	Rs. 150 for stop payment of all the Banks DDs.	Rs. 150 for stop payment of all the Banks DDs.	Free	Free	Free	Free
32*	Outstation Cheque Return Charges (Manual)	Rs. 150/-per instrument + Postage/ Courier charges + VPL Charges	Rs. 150/-per instrument + Postage/ Courier charges + VPL Charges	Rs. 150/-per instrument + Postage/ Courier charges + VPL Charges	Rs. 150/-per instrument + Postage/ Courier charges + VPL Charges	Rs. 150/-per instrument + Postage/ Courier charges + VPL Charges	Rs. 150/-per instrument + Postage/ Courier charges + VPL Charges
33*	Demat Account AMC (System)	Regular Charges	Regular Charges	Regular Charges	Regular Charges	Regular Charges	Regular Charges
34*	Outstation cheque collection (inward/ outward) (System)	Upto Rs.10000/- Rs 100/- above Rs.10000 upto Rs. 1.00 Lacs - Rs 200/- Above Rs. 1.00 Lac - Rs 300/-	Upto Rs.10000/- Rs 100/- above Rs.10000 upto Rs. 1.00 Lacs - Rs 200/- Above Rs. 1.00 Lac - Rs 300/-	upto Rs.10000/- Rs 100/- above Rs.10000 upto Rs. 1.00 Lacs - Rs 200/- Above Rs. 1.00 Lac - Rs 300/-	upto Rs.10000/- Rs 100/- above Rs.10000 upto Rs. 1.00 Lacs - Rs 200/- Above Rs. 1.00 Lac - Rs 300/-	upto Rs.10000/- Rs 100/- above Rs.10000 upto Rs. 1.00 Lacs - Rs 200/- Above Rs. 1.00 Lac - Rs 300/-	upto Rs.10000/- Rs 100/- above Rs.10000 upto Rs. 1.00 Lacs - Rs 200/- Above Rs. 1.00 Lac - Rs 300/-
35	Matured FD Remittance by RTGS / NEFT/ Payslip (Manual)	Free	Free	Free	Free	Free	Free
36	Duplicate FDR (Manual)	Rs. 50/- per instrument	Free	Free	Free	Free	Free
37	Non collection of cheque books upto 3 months (Manual)	Free	Free	Free	Free	Free	Free
38	Allowing operations through power of attorney/ Mandate (Manual)	Free	Free	Free	Free	Free	Free
39	Change of accountname / holder (Manual)	Free	Free	Free	Free	Free	Free
40*	NACH mandate registration (Manual)	Rs.15/- for O/W mandate registration	Rs.15/- for O/W mandate registration	Rs.15/- for O/W mandate registration	Rs.15/- for O/W mandate registration	Rs.15/- for O/W mandate registration	Rs.15/- for O/W mandate registration
41*	NACH mandate processing (Manual)	Rs 3/-Per transaction	Rs 3/-Per transaction	Rs 3/-Per transaction	Rs 3/-Per transaction	Rs 3/-Per transaction	Rs 3/-Per transaction
42*	Locker rent overdue charges (Manual)	10% of yearly locker rent, to be charges on quarterly basis or part thereof.	10% of yearly locker rent, to be charges on quarterly basis or part thereof.	10% of yearly locker rent, to be charges on quarterly basis or part thereof.	10% of yearly locker rent, to be charges on quarterly basis or part thereof.	10% of yearly locker rent, to be charges on quarterly basis or part thereof.	10% of yearly locker rent, to be charges on quarterly basis or part thereof.

Sr. No	Particulars	Cosmo Regular Savings Account Scheme	Cosmo Premium Savings Account Scheme	Cosmo Premium plus Account Scheme	Profit Plus	Prosperity plus	Cosmo Royal Saving Account Scheme
43*	Scan Copy of CTS Cheque Image (I/W & O/W) NACH,BFL & BHFL Mandate (Manual)	Rs.100+GST for each Scan image of CTS /NACH/BFL/BHFL Mandate	Rs.100+GST for each Scan image of CTS /NACH/BFL/BHFL Mandate	Rs.100+GST for each Scan image of CTS /NACH/BFL/BHFL Mandate	Rs.100+GST for each Scan image of CTS /NACH/BFL/BHFL Mandate	Rs.100+GST for each Scan image of CTS /NACH/BFL/BHFL Mandate	Rs.100+GST for each Scan image of CTS /NACH/BFL/BHFL Mandate
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	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 . 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	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)	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)
47*	Other Bank ATM transactions Charges	Free transactions per month at other banks ATM (Cash withdrawal +Balance Enquiry)- At Metro ATM - First 3 Transactions. At non Metro ATM- First 5 Transactions. Charges beyond prescribe limit of free transaction - Cash withdrawal - Rs 21/-+GST. Balance enquiry - Rs. 10/-+ GST. Other non financial transactions are chargeble from 1st transactions - Pin Change - Rs.10/- +GST Mini statement - Rs 10/-+ GST	Free transactions per month at other banks ATM (Cash withdrawal +Balance Enquiry)- At Metro ATM - First 3 Transactions. At non Metro ATM- First 5 Transactions. Charges beyond prescribe limit of free transaction - Cash withdrawal - Rs 21/-+GST. Balance enquiry - Rs. 10/-+ GST. Other non financial transactions are chargeble from 1st transactions - Pin Change - Rs.10/- +GST Mini statement - Rs 10/-+ GST	Free transactions per month at other banks ATM (Cash withdrawal +Balance Enquiry)- At Metro ATM - First 3 Transactions. At non Metro ATM- First 5 Transactions. Charges beyond prescribe limit of free transaction - Cash withdrawal - Rs 21/-+GST. Balance enquiry - Rs. 10/-+ GST. Other non financial transactions are chargeble from 1st transactions - Pin Change - Rs.10/- +GST Mini statement - Rs 10/-+ GST	Free transactions per month at other banks ATM (Cash withdrawal +Balance Enquiry)- At Metro ATM - First 3 Transactions. At non Metro ATM- First 5 Transactions. Charges beyond prescribe limit of free transaction - Cash withdrawal - Rs 21/-+GST. Balance enquiry - Rs. 10/-+ GST. Other non financial transactions are chargeble from 1st transactions - Pin Change - Rs.10/- +GST Mini statement - Rs 10/-+ GST	Free transactions per month at other banks ATM (Cash withdrawal +Balance Enquiry)- At Metro ATM - First 3 Transactions. At non Metro ATM- First 5 Transactions. Charges beyond prescribe limit of free transaction - Cash withdrawal - Rs 21/-+GST. Balance enquiry - Rs. 10/-+ GST. Other non financial transactions are chargeble from 1st transactions - Pin Change - Rs.10/- +GST Mini statement - Rs 10/-+ GST	Free transactions per month at other banks ATM (Cash withdrawal +Balance Enquiry)- At Metro ATM - First 3 Transactions. At non Metro ATM- First 5 Transactions. Charges beyond prescribe limit of free transaction - Cash withdrawal - Rs 21/-+GST. Balance enquiry - Rs. 10/-+ GST. Other non financial transactions are chargeble from 1st transactions - Pin Change - Rs.10/- +GST Mini statement - Rs 10/-+ GST

Special Savings schemes having exclusive features W.E.F 01.09.2026

Sr. No	Particulars	Savings Account Schemes						
		Cosmo Kidz saving Account	Regular Salary Savings Account	Premium Salary Account	Cosmo Youth Savings Account	Jan Dhan Saving Account	Basic Savings Bank Deposit Account	Jan Sanchay Account
	Scheme code	KIDSB & KID14	SBGNC	SBSAP	YTHSB	PMJDY	BSBDA	
1	Prescribed Balance Criteria (System)	Zero Balance account	Zero Balance Account	customer drawing salary of min. Rs. 25000/-	Zero Balance Account	Zero Balance Account	Zero Balance Account	Zero Balance Account
2	Cheque Books (System)	20 chq leaves free every financial year, thereafter Rs 4/- per cheque leaf.	20 chq leaves free every financial year, thereafter Rs 4/- per cheque leaf.	40 chq leaves free every financial year, thereafter Rs 4/- per cheque leaf.	20 chq leaves free every financial year, thereafter Rs 4/- per cheque leaf.	Customer can avail cheque book facility however, he will have to fulfill the prescribed balance criteria specified by Bank from time to time which is AQB Rs.1000/- presently.	25 chq leaves free every financial year, thereafter Rs 4/- per cheque leaf.	ATM & Cheque book facility Not Available
3	Scheme Special feature	1. No minimum balance penalty 2. On kid attaining 10 yrs. can withdraw upto Rs. 100/- independently 3. On kid attaining 12 yrs. can avail ATM card facility	No minimum balance penalty	No minimum balance penalty	Free DD/PO drawn in favour of schools & institutions.	Free ATM Rupay Debit Card	No minimum balance penalty. Cash withdrawn from Branch(Home/ Non Home Branch)- No restriction on number of free withdrawals through branch.(*) Cash withdrawn from our Bank's ATM- No restriction on number of free withdrawals and no charges applicable. Cash withdrawn from Other Bank's ATM- Metro Cities: Cash withdrawal charges will be Free for first 4 Transactions, will be applicable from 5th Transaction. Non Metro Cities: Cash withdrawal charges will be Free for first 5 Transactions, will be applicable from 6th Transaction. Charges for ATM transactions in respect of BSBDA Accounts are as under 1. Cash Withdrawal : Rs. 21.00 + GST As Applicable. 2. Balance Inquiry : Rs. 10.00 + GST As Applicable. 3. PIN Change : Rs. 10.00 + GST As Applicable. 4. Mini Statement : Rs. 10.00 + GST As Applicable. (*)Amount wise cash withdrawal charges will remain unchanged	1. Balance in the account should not exceed Rs. 50000/- including all Savings, FD & Recurring Deposit accounts. 2. Total credits should not exceed Rs. 1.00 Lac in a yr. 3. At any point of time, balance of accounts should not exceed Rs. 50000/- or total credit of the account not exceed Rs. 1.00 lac.

Please note that, all the above mentioned specific features of the scheme are kept **UNCHANGED**.

All other service charges of above mentioned CASA schemes are mapped to respective Regular Saving/ Current Account scheme.