

Annexure A

<u>CHARGES HEAD</u>	<u>CHARGES FOR CLASSIC EMV CLASSIC RUPAY CHIP DEBIT CARD</u>	<u>CHARGES FOR PLATINUM RUPAY DEBIT CARD</u>
Annual Fee	Rs 150/- p.a. plus GST (1st year free)	Rs. 150/- p.a. plus GST (1st year free)
Additional Card	Rs 150/- per card plus GST.	Rs. 150/- per card plus GST.
Replacement of A Damaged Debit Card	NO CHARGE	NO CHARGE
Replacement of A Lost Debit Card	Rs 150/- per card plus GST.	Rs 150/- per card plus GST.
Insurance amount	Rs. 1 lakh	Rs. 2 lakhs
SARASWAT BANK ATMs Cash Withdrawal / Balance Enquiry	FREE	FREE
ATM Cash Withdrawal (Outside India)	Rs 120/- per transaction.	Rs 120/- per transaction.
ATM Balance Enquiry (Outside India)	Rs 15/- per enquiry.	Rs 15/- per enquiry.
Daily Card Limit (Cash Withdrawal + POS + Online)	Rs 50,000/-	Rs 1,00,000/-
ATM Cash Withdrawal Limit Per Day	Rs 25,000/-	Rs 25,000/-
Purchase Transaction Limit Per Day (POS & Online)	Rs 50,000/- (provided there is no ATM transaction during that particular day)	Rs 1,00,000/- (provided there is no ATM transaction during that particular day)
Service Charges For International Transactions	2.50% of the transaction amount.	2.50% of the transaction amount.
Other banks ATM for Savings A/c		
a) Cash Withdrawal/Balance Enquiry	First Three transactions (Financial and Non-Financial)* are free per calendar month in the six metro centers and adjoining areas viz. Mumbai, Navi Mumbai, Thane, New Delhi, Gurgaon, Noida, Ghaziabad, Faridabad, Chennai, Kolkata, Howrah, North and South 24 Parganas, Bengaluru and	First Three transactions (Financial and Non-Financial)* are free per calendar month in the six metro centers and adjoining areas viz. Mumbai, Navi Mumbai, Thane, New Delhi, Gurgaon, Noida, Ghaziabad, Faridabad, Chennai, Kolkata, Howrah, North and South 24 Parganas, Bengaluru and

	Hyderabad. Existing free limit of First Five transactions (Financial and Non-Financial)* per calendar month will be applicable to all Savings Account customer transacting in Non-Metros and also to Janhit and Suvidha Account customers. Financial transaction will be charged at Rs 20/- plus GST Non-Financial transaction will be charged at Rs 10/- plus GST.	Hyderabad. Existing free limit of First Five transactions (Financial and Non-Financial)* per calendar month will be applicable to all Savings Account customer transacting in Non-Metros and also to Janhit and Suvidha Account customers. Financial transaction will be charged at Rs 20/- plus GST. Non-Financial transaction will be charged at Rs 10/- plus GST.
Other banks ATM for Current A/c holders		
a) Cash Withdrawal/Balance Enquiry	All transactions are chargeable. Financial transaction will be charged at Rs 20/- plus GST. Non-Financial transaction will be charged at Rs 10/- plus service tax and education cess.	All transactions are chargeable. Financial transaction will be charged at Rs 20/- plus GST Non-Financial transaction will be charged at Rs 10/- plus service tax and education cess.