SARASWAT BANK

THE SARASWAT CO-OPERATIVE BANK LTD. (SCHEDULED BANK)

NOTICE

As per the recent directives from Reserve Bank of India effective from 1st November 2014, cardholders are requested to note the following.

1) Cash withdrawal/ Balance Enquiry from ATMs of other banks will attract charges as follows.
   a) Savings Account holders – 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.
   b) 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.
   c) **All ATM transactions are free on Saraswat Bank ATMs for our customers.**
   d) Beyond the above transaction restrictions, charges will be as follows;
      - Financial transaction will be charged at ₹ **20** plus service tax and education cess.
      - Non-Financial transactions will be charged at ₹ **10** plus service tax and education cess.

2) Current / Overdraft Account holders – All transactions are chargeable.
   - Financial transaction will be charged at ₹ **20** plus service tax and education cess.
   - Non-Financial transactions will be charged at ₹ **10** plus service tax and education cess.

3) Maximum cash withdrawal allowed from ATMs of other banks will be ₹10,000/- per transaction.

SBU – Retail Banking

*Financial Transaction – Cash Withdrawal
*Non-Financial Transaction – Card to Card Fund Transfer, Balance Enquiry, Pin Change, Mini Statement, Cheque Book Request, Statement Request