

Annexure A

| <u>CHARGES HEAD</u> | <u>CHARGES FOR CLASSIC EMV RUPAY CHIP DEBIT CARD</u> | <u>CHARGES FOR PLATINUM RUPAY DEBIT CARD</u> | <u>CHARGES FOR CLASSIC EMV VISA CHIP DEBIT CARD</u> | <u>CHARGES FOR PLATINUM VISA DEBIT CARD</u> |
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| Annual Fee | Rs 150/- p.a. plus GST (1st year free) | Rs. 150/- p.a. plus GST (1st year free) | Rs. 150/- p.a. plus GST (1st year free) | Rs. 200/- p.a. plus GST (1st year free) |
| Additional Card | Rs 150/- per card plus GST. | Rs. 150/- per card plus GST. | Rs. 150/- per card plus GST. | Rs. 200/- per card plus GST. |
| Replacement of a Damaged Debit Card | NO CHARGE | NO CHARGE | NO CHARGE | NO CHARGE |
| Replacement of a Lost Debit Card | Rs 150/- per card plus GST. | Rs 150/- per card plus GST. | Rs 150/- per card plus GST. | Rs 200/- per card plus GST. |
| SARASWAT BANK ATMs Cash Withdrawal / Balance Enquiry | FREE | FREE | FREE | FREE |
| ATM Cash Withdrawal (Outside India) | Rs 120/- per transaction. | Rs 120/- per transaction. | Rs 120/- per transaction. | Rs 120/- per transaction. |
| ATM Balance Enquiry (Outside India) | Rs 15/- per enquiry. | Rs 15/- per enquiry. | Rs 15/- per enquiry. | Rs 15/- per enquiry. |
| ATM transaction declined charges: Only for insufficient | Rs. 10/- per transaction | Rs. 10/- per transaction | Rs. 10/- per transaction | Rs. 10/- per transaction |

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| funds (when used at other bank's ATMs) | | | | |
| Daily Card Limit (Cash Withdrawal + POS + Online) | Rs 50,000/- | Rs 1,00,000/- | Rs 50,000/- | Rs 1,00,000/- |
| ATM Cash Withdrawal Limit Per Day | Rs 25,000/- | Rs 50,000/- | Rs 25,000/- | Rs 50,000/- |
| 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) | 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. | 2.50% of the transaction amount. | 2.50% of the transaction amount. |
| Other banks ATM for Savings A/c | | | | |
| a) Cash Withdrawal / Balance Enquiry / Cash at POS | 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 | 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 |

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| | <p>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.</p> <p>Non-Financial transaction will be charged at Rs 10/- plus GST.</p> | <p>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.</p> <p>Non-Financial transaction will be charged at Rs 10/- plus GST.</p> | <p>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</p> <p>Non-Financial transaction will be charged at Rs 10/- plus GST.</p> | <p>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.</p> <p>Non-Financial transaction will be charged at Rs 10/- plus GST.</p> |
| Other banks ATM for Current A/c holders | | | | |
| a) Cash Withdrawal / Balance Enquiry / Cash at POS | <p>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.</p> | <p>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.</p> | <p>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.</p> | <p>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.</p> |