

**Revised schedule of charges & Transaction Limits**

**w.e.f. 1<sup>st</sup> April 2024**

Particulars	Savings Account Variants						
Product Name	Pratham Savings Account	Saral Savings Account	Sanchay Savings Account	Shubh Savings Account	Bhavishya Savings Account	Jan Savings Account	Aarambh Savings Account
Annual subscription charges	N/A	N/A	N/A	₹ 381	₹ 296	₹ 211	₹ 84
Monthly Average Balance(MAB) requirement	₹ 1000	Nil	Nil	Nil	Nil	Nil	Nil
Non-Maintenance of MAB	5% of the shortfall amount in required MAB rounded-up to the nearest rupee value	N/A	N/A	N/A	N/A	N/A	N/A
Initial Funding	₹ 1300	₹300 (If Debit card is required) Nil (If Debit card is not required)	Nil	₹ 450	₹ 350	₹ 250	₹ 100
<b>Cash Deposit</b>							
Branch/CRO/ Merchant Point	Free Limit per month (Branch + CRO + Merchant): ₹ 50,000. Thereafter, 0.5% of transaction amount or ₹ 5, whichever is higher	Free Limit per month (Branch + CRO + Merchant): ₹ 100,000. Thereafter, 0.5% of transaction amount or ₹ 5, whichever is higher	Free Limit per month (Branch + CRO + Merchant): ₹ 50,000. Thereafter, 0.5% of transaction amount or ₹ 5, whichever is higher	Free Limit per month (Branch + CRO + Merchant): ₹ 50,000. Thereafter, 0.5% of transaction amount or ₹ 5, whichever is higher	Free Limit per month (Branch + CRO + Merchant): ₹ 50,000. Thereafter, 0.5% of transaction amount or ₹ 5, whichever is higher	Free Limit per month (Branch + CRO + Merchant): ₹ 50,000. Thereafter, 0.5% of transaction amount or ₹ 5, whichever is higher	Free Limit per month (Branch + CRO + Merchant): ₹ 50,000. Thereafter, 0.5% of transaction amount or ₹ 5, whichever is higher
<b>Cash Withdrawal</b>							
Per Transaction Limit	Branch: Upto ₹ 1 lakh CRO: Upto ₹ 50,000 Merchant: Upto ₹ 25,000* Daily limit at Merchant: ₹ 100,000	Branch: Upto ₹ 1 lakh CRO: Upto ₹ 50,000 Merchant: Upto ₹ 25,000* Daily limit at Merchant: ₹ 100,000	Branch: Upto ₹ 1 lakh CRO: Upto ₹ 50,000 Merchant: Upto ₹ 25,000* Daily limit at Merchant: ₹ 25,000	Branch: Upto ₹ 1 lakh CRO: Upto ₹ 50,000 Merchant: Upto ₹ 25,000* Daily limit at Merchant: ₹ 100,000	Upto ₹ 10,000	₹ 25,000 (Branch + CRO + Merchant) Daily limit at Merchant: ₹ 100,000	Free limit - Rs 5000/- Beyond free limit - Rs. 5 or 0.5% of txn amount whichever is max
Branch/CRO	Nil charge	Nil charge	Nil charge	Nil charge	Nil charge	Nil charge	
Merchant	2 transactions free per month*. Thereafter 0.5% of Transaction amount or ₹ 5, whichever is higher	3 transactions free per month*. Thereafter 0.5% of Transaction amount or ₹ 5, whichever is higher	2 transactions free per month*. Thereafter 0.5% of Transaction amount or ₹ 5, whichever is higher	2 transactions free per month*. Thereafter 0.5% of Transaction amount or ₹ 5, whichever is higher	2 transactions free per month*. Thereafter 0.5% of Transaction amount or ₹ 5, whichever is higher	4 transactions free per month#. Thereafter 0.5% of Transaction amount or ₹5, whichever is higher	
<b>Aadhaar Enabled Payment System (AePS)</b>							
Aeps issuer limit	Daily Limit: Upto ₹ 10,000 or 1 transaction	Daily Limit: Upto ₹ 10,000 or 1 transaction	Daily Limit: Upto ₹ 10,000 or 1 transaction	Daily Limit: Upto ₹ 10,000 or 1 transaction		Daily Limit: Upto ₹ 10,000 or 1 transaction	Daily Limit: Upto ₹ 10,000 or 1 transaction
	Monthly Limit: Upto ₹ 50,000 or 15 transactions	Monthly Limit: Upto ₹ 50,000 or 15 transactions	Monthly Limit: Upto ₹ 50,000 or 15 transactions	Monthly Limit: Upto ₹ 50,000 or 15 transactions	Not Allowed	Monthly Limit: Upto ₹ 50,000 or 15 transactions	Monthly Limit: Upto ₹ 50,000 or 15 transactions
	Yearly Limit: Upto ₹ 6 Lakhs or 180 transactions	Yearly Limit: Upto ₹ 6 Lakhs or 180 transactions	Yearly Limit: Upto ₹ 6 Lakhs or 180 transactions	Yearly Limit: Upto ₹ 6 Lakhs or 180 transactions		Yearly Limit: Upto ₹ 6 Lakhs or 180 transactions	Yearly Limit: Upto ₹ 6 Lakhs or 180 transactions
Aeps charges	Nil charge	Nil charge	Nil charge	Nil charge	Not Applicable	Free limit - 4 withdrawal transactions/month & 2 Balance enquiry/month (No free limit on Mini statement); Thereafter Rs. 10 per transaction (Applicable on Mini statement from 1st instance)	Free limit - 2 withdrawal transactions/month & 2 Balance enquiry/month (No free limit on Mini statement); Thereafter Rs. 10 per transaction (Applicable on Mini statement from 1st instance)
<b>Funds Transfer: Fino to Fino*</b>							
Branch/CRO	Free	Free	Free	Free	Free	Free	Free
Merchant	₹ 10	₹ 10	₹ 10	₹ 10	₹ 10	₹ 10	₹ 10
Mobile/Internet Banking	Free	Free	Free	Free	Not Applicable	Free	Free
<b>Funds Transfer: Fino To Other Banks*</b>							
Fino to other Bank (IMPS)	Daily Transaction limit: Upto ₹ 50,000 Branch/CRO/Merchant: ₹ 10 Mobile banking/Internet Banking: ₹ 7.5	Daily Transaction limit: Upto ₹ 50,000 Branch/CRO/Merchant: ₹ 10 Mobile banking/Internet Banking: ₹ 7.5	Daily Transaction limit: Upto ₹ 25,000 Branch/CRO/Merchant: ₹ 10 Mobile banking/Internet Banking: ₹ 7.5	Daily Transaction limit: Upto ₹ 50,000 Branch/CRO/Merchant: ₹ 10 Mobile banking/Internet Banking: ₹ 7.5	Daily Transaction limit: Upto ₹ 10,000 Branch/CRO/Merchant: ₹ 10 Mobile banking/Internet Banking: Not allowed	Daily Transaction limit: Upto ₹ 50,000 Branch/CRO/Merchant: ₹ 10 Mobile banking/Internet Banking: ₹ 7.5	Daily limit ₹ 50,000 Branch/CRO/Merchant/ Mobile & Internet Banking : ₹ 10
NEFT	Daily Transaction Limit upto ₹ 25,000 No charges on transaction	Daily Transaction Limit upto ₹ 25,000 No charges on transaction	Nil	Daily Transaction Limit upto ₹ 25,000 No charges on transaction	Daily Transaction Limit upto ₹ 10,000 No charges on transaction	Daily Transaction Limit upto ₹ 25,000 No charges on transaction	Daily Transaction Limit upto ₹ 25,000 No charges on transaction
UPI	Daily transactions limit P2P: ₹40,000 Per day P2M: ₹10,000 Per day No charges on transactions	Daily transactions limit P2P: ₹40,000 Per day P2M: ₹10,000 Per day No charges on transactions	Daily transactions limit P2P: ₹40,000 Per day P2M: ₹10,000 Per day No charges on transactions	Daily transactions limit P2P: ₹40,000 Per day P2M: ₹10,000 Per day No charges on transactions	Daily transactions limit P2P: ₹40,000 Per day P2M: ₹10,000 Per day No charges on transactions	Daily transactions limit P2P: ₹40,000 Per day P2M: ₹10,000 Per day No charges on transactions	Daily transactions limit P2P: ₹40,000 Per day P2M: ₹10,000 Per day No charges on transactions
Beneficiary Verification	₹ 4	₹ 4	₹ 4	₹ 4	₹ 4	₹ 4	₹ 4
<b>Transaction Processing Charges</b>							
Free Limit Every Month (for Customer Induced Debit Transaction)	20	20	20	20	20	20	20
Charge Above Free limit	50 Paise + GST per Transaction	50 Paise + GST per Transaction	50 Paise + GST per Transaction	50 Paise + GST per Transaction	50 Paise + GST per Transaction	50 Paise + GST per Transaction	50 Paise + GST per Transaction
<b>Account Statement</b>							
Email Statement	Free	Free	Free	Free	Free	Free	Free
Physical Statement: Adhoc Statement	₹ 10 per instance	₹ 10 per instance	₹ 10 per instance	₹ 10 per instance	₹ 10 per instance	₹ 10 per instance	₹ 10 per instance
Digital Passbook	1st instance per month: Free Thereafter ₹ 10 per instance	1st instance per month: Free Thereafter ₹ 10 per instance	1st instance per month: Free Thereafter ₹ 10 per instance	1st instance per month: Free Thereafter ₹ 10 per instance	1st instance per month: Free Thereafter ₹ 10 per instance	1st instance per month: Free Thereafter ₹ 10 per instance	1st instance per month: Free Thereafter ₹ 10 per instance
Physical Passbook	1st Passbook: Free 2nd passbook onwards: ₹ 100 per passbook	1st Passbook: Free 2nd passbook onwards: ₹ 100 per passbook	Not Applicable	1st Passbook: Free 2nd passbook onwards: ₹ 100 per passbook	1st Passbook: Free 2nd passbook onwards: ₹ 100 per passbook	1st Passbook: Free 2nd passbook onwards: ₹ 100 per passbook	1st Passbook: Free 2nd passbook onwards: ₹ 100 per passbook
<b>Cheque Clearing</b>							
Cheque Return	₹ 250 per instance	₹ 250 per instance	₹ 250 per instance	₹ 250 per instance	Not Applicable	₹ 250 per instance	₹ 250 per instance
<b>Account Maintenance &amp; Other services</b>							
SMS Alert Charges per month	₹ 5	₹ 5	Nil	Nil	Nil	Nil	Nil
Account Closure	If account closure requested from 15 days up to 12 months of account opening then Rs. 200; otherwise Nil	If account closure requested from 15 days up to 12 months of account opening then Rs. 200; otherwise Nil	Nil	If account closure requested from 15 days up to 12 months of account opening then Rs. 200; otherwise Nil	If account closure requested from 15 days up to 12 months of account opening then Rs. 200; otherwise Nil	If account closure requested from 15 days up to 12 months of account opening then Rs. 200; otherwise Nil	If account closure requested from 15 days up to 12 months of account opening then Rs. 200; otherwise Nil
<b>Rupay Classic Debit Card</b>							
Issuance Fee	₹ 175	₹ 175	₹ 99	Nil	Nil	N/A	N/A
Annual Fee (2 <sup>nd</sup> Year Onwards)	₹ 175	₹ 175	₹ 99	Nil	Nil	N/A	N/A
Card Replacement Fee	₹ 175	₹ 175	₹ 99	₹ 150	₹ 150	N/A	N/A
PIN Generation – Mobile Banking	Free	Free	Free	Free	Not Allowed	N/A	N/A
Free ATM Interchange per month	3 for Metro /5 for non-metro	3 for Metro /5 for non-metro	3 for Metro /5 for non-metro	3 for Metro /5 for non-metro	3 for Metro /5 for non-metro	N/A	N/A
Cash Withdrawal at POS Terminals	1% of Transaction Amount	1% of Transaction Amount	1% of Transaction Amount	1% of Transaction Amount	1% of Transaction Amount	N/A	N/A
ATM Charges Post free limit	₹ 21 : Financial Transaction ₹ 8.50 : Non-Financial Transaction	₹ 21 : Financial Transaction ₹ 8.50 : Non-Financial Transaction	₹ 21 : Financial Transaction ₹ 8.50 : Non-Financial Transaction	₹ 21 : Financial Transaction ₹ 8.50 : Non-Financial Transaction	₹ 21 : Financial Transaction ₹ 8.50 : Non-Financial Transaction	N/A	N/A
Daily Transaction Limit	ATM: ₹ 15,000 POS/E-com: ₹ 50,000	ATM: ₹ 15,000 POS/E-com: ₹ 50,000	ATM: ₹ 15,000 POS/E-com: ₹ 50,000	ATM: ₹ 15,000 POS/E-com: ₹ 50,000	ATM/POS/E-com: Daily upto ₹ 15000	N/A	N/A
<b>RuPay Platinum Debit Card</b>							
Issuance Fee	₹ 275	₹ 250	N/A	Nil	Nil	N/A	N/A
Annual Fee (2 <sup>nd</sup> Year Onwards)	₹ 275	₹ 250	N/A	Nil	Nil	N/A	N/A
Card Replacement Fee	₹ 275	₹ 250	N/A	₹ 200	₹ 200	N/A	N/A
PIN Regeneration - Mobile Banking	Free	Free	N/A	Free	Not Allowed	N/A	N/A
Free ATM Interchange per month	3 for Metro /5 for non-metro	Monthly Free Limit of 6 Transaction on any location	N/A	3 for Metro /5 for non-metro	3 for Metro /5 for non-metro	N/A	N/A
Cash Withdrawal at POS Terminals	1% of Transaction Amount	1% of Transaction Amount	N/A	1% of Transaction Amount	1% of Transaction Amount	N/A	N/A
ATM Charges Post free limit	₹ 21: Financial Transaction ₹ 8.50: Non-Financial Transaction	₹ 21: Financial Transaction ₹ 8.50: Non-Financial Transaction	N/A	₹ 21: Financial Transaction ₹ 8.50: Non-Financial Transaction	₹ 21: Financial Transaction ₹ 8.50: Non-Financial Transaction	N/A	N/A
Daily Transaction Limit	ATM: ₹ 25,000 POS/E-com: ₹ 75,000	ATM: ₹ 25,000 POS/E-com: ₹ 75,000	N/A	ATM: ₹ 25,000 POS/E-com: ₹ 75,000	ATM/POS/E-com: Daily upto ₹ 20,000	N/A	N/A
Personalized Debit Card Charges	350+GST	350+GST	-	350+GST	350+GST	-	-

**Note:**

- Metro locations include Mumbai, Delhi, Bangalore, Chennai, Kolkata and Hyderabad and Non-Metro locations include other locations in India.
- 2 free cash withdrawal transactions at Merchant points inclusive of transactions done at Branch and CRO (Customer relationship officer). No Charges will be applicable on UPI fund transfers.
- If Salary is not credited for more than 3 months in the Saral Salary account, then it will be converted to Pratham Savings account.
- No charges will be applicable on UPI fund transfers.
- Schedule of Charges is subject to change, for detailed SOC, please visit [www.finobank.com](http://www.finobank.com)
- \*Overall Daily transaction limit for Fund Transfer to Fino Account as well as other bank Account (including IMPS and account to account transfer) is ₹50,000(For Bhavishya Savings Account it is ₹10,000)
- Overall Daily withdrawal limit for all Saving account variants (Excl Bhavishya) is ₹300,000 (Includes all withdrawal transactions across all channels)
- For Bhavishya savings account Cash Withdrawal limits are daily –₹25,000, Monthly – ₹75,000 & yearly ₹6,00,000
- Above mentioned schedule of charges are excluding GST and 18% GST rate will be applicable on the above mentioned charges
- Transaction Processing Charges: Free Limit every month for customer induced Debit Txn : 20 Charges beyond free limit : 50 Paise+GST

