

Revised schedule of charges & Transaction Limits

w.e.f. 1st 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
Cash Deposit							
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
Cash Withdrawal							
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	
Aadhaar Enabled Payment System (AePS)							
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)
Funds Transfer: Fino to Fino*							
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
Funds Transfer: Fino To Other Banks*							
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 ₹ 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
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
Transaction Processing Charges							
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
Account Statement							
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
Cheque Clearing							
Cheque Return	₹ 250 per instance	₹ 250 per instance	₹ 250 per instance	₹ 250 per instance	Not Applicable	₹ 250 per instance	₹ 250 per instance
Account Maintenance & Other services							
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
Rupay Classic Debit Card							
Issuance Fee	₹ 175	₹ 175	₹ 99	Nil	Nil	N/A	N/A
Annual Fee (2 nd 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
RuPay Platinum Debit Card							
Issuance Fee	₹ 275	₹ 250	N/A	Nil	Nil	N/A	N/A
Annual Fee (2 nd 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
- *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

