

Women's Savings account

Particulars	Women Limited KYC Savings Account	Women Full KYC Savings Account
Annual subscription charges	₹ 899 (Including GST)	₹ 699 (Including GST) from next year once account is upgraded
Monthly Average Balance(MAB) requirement	Nil	Nil
Non-Maintenance of MAB	NA	NA
Initial Funding	₹ 899 (Including GST)	Nil
Cash Deposit		
Branch/CRO/ Merchant Point	NA	No charges
Cash Withdrawal		
Per Transaction Limit	NA	Branch: Upto ₹ 1,00,000 CRO: Upto ₹ 50,000 Merchant: Upto ₹ 25,000* Daily limit at Merchant: ₹ 100,000 Per Month limit : ₹ 3,00,000
Branch/CRO	NA	Nil
Merchant	NA	Nil
Aadhaar Enabled Payment System (AePS)		
Aeps issuer limit	Daily Limit: Upto ₹ 10,000 or 1 transaction Monthly Limit: Upto ₹ 50,000 or 15 transactions... Yearly Limit: Upto ₹ 6 Lakhs or 180 transactions	Daily Limit: Upto ₹ 10,000 or 1 transaction Monthly Limit: Upto ₹ 50,000 or 15 transactions... Yearly Limit: Upto ₹ 6 Lakhs or 180 transactions
Aeps Charges	Nil charge	Nil charge
Funds Transfer Fino to Fino		
Branch/CRO	Free	Free
Merchant	Free	Free
Mobile/Internet Banking	Free	Free
Limits through Mobile Banking/ Internet Banking	Min Txn Amount Limit ₹1 Max Txn Amount Limit ₹25,000 Daily Max Txn Limit ₹50,000 Monthly Max Txn Limit ₹1,25,000 Yearly Max Txn limit ₹ 4,00,000	Min Txn Amount Limit ₹1 Max Txn Amount Limit ₹25,000 Daily Max Txn Limit ₹ 5,00,000 Monthly Max Txn Limit ₹ 10,00,000 Yearly Max Txn limit ₹ 60,00,000
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: Nil Limits through Mobile Banking/Net Banking Min Txn Amount Limit : ₹ 1 Max Txn Amount Limit : ₹ 25,000 Daily Max Txn Limit : ₹ 50,000 Monthly Max Txn Limit : ₹ 1,25,000 Yearly Max Txn Limit : ₹ 4,00,000	Daily Transaction limit: Upto ₹ 75,000 Branch/CRO/Merchant: ₹ 10 Mobile banking/Internet Banking: Nil Limits through Mobile Banking/Net Banking Min Txn Amount Limit : ₹ 1 Max Txn Amount Limit : ₹ 35,000 Daily Max Txn Limit : ₹ 5,00,000 Monthly Max Txn Limit : ₹ 10,00,000 Yearly Max Txn Limit : ₹ 60,00,000
UPI	P2P Daily limit : ₹ 40,000 P2P Per transaction : ₹ 40,000 P2M Daily limit : ₹ 40,000 P2M Per transaction : ₹ 40,000 No charges on transactions Cumulative daily limit : ₹ 80,000	P2P Daily limit : ₹ 40,000 P2P Per transaction : ₹ 40,000 P2M Daily limit : ₹ 40,000 P2M Per transaction : ₹ 40,000 No charges on transactions Cumulative daily limit : ₹ 80,000
Beneficiary Verification	Free	Free
Bill Payments		
Bill Payments	Min Txn Amount Limit : ₹ 1 Max Txn Amount Limit : ₹ 50,000 Transaction charges : Free	Min Txn Amount Limit : ₹ 1 Max Txn Amount Limit : ₹ 50,000 Transaction charges : Free
Transaction Processing Charges		
Free Limit Every Month (for Customer Induced Debit Transaction)	Unlimited	Unlimited
Charges above free limit	Nil	Nil
Account Statement		
Email statement	Free	Free
Physical Statement: Adhoc Statement	NA	Free
Digital Passbook	Free	Free
Physical Passbook	NA	Free
Cheque Clearing		
Cheque Return	₹ 250 per instance	₹ 250 per instance
Account Maintenance & Other services		
SMS Alert Charges per month	NIL	NIL
Account Closure	NIL	NIL
Rupay Platinum Debit Card		
Issuance Fee	NIL	NIL
Annual Fee (2 nd Year Onwards)	NIL	NIL
Card Replacement Fee	₹ 213 + GST	₹ 213 + GST
PIN Regeneration - Mobile Banking	Free	Free
Free ATM Interchange per month	Unlimited	Unlimited
Cash Withdrawal at POS Terminals	Unlimited	Unlimited
ATM Charges Post free limit	NA	NA
Daily Transaction Limit	ATM: ₹ 25,000 POS/E-com: ₹ 75,000	ATM: ₹ 25,000 POS/E-com: ₹ 75,000

Requirement of Full KYC within a year from the date of account opening: Customer with minimum KYC account, shall be required to complete KYC within 1 year from the date of account activation; failing which the accounts shall be subject to closure by the Bank.

Overall CIF Balance: The account balance for a minimum KYC account shall not exceed ₹ 95,000

Aggregate Balance: Aggregate of all credits in a minimum KYC account shall not exceed ₹ 1.85 in a financial year