SCHEDULE OF CHARGES FOR CURRENT ACCOUNTS (w.e.f. 01 August 2026)

SHIVALIK
Shivalik Small Finance Bank

SERVICES	CATEGORY	STANDARD CHARGES	SILVER CURRENT ACCOUNT	GOLD CURRENT ACCOUNT	DIAMOND CURRENT ACCOUNT	PRIME CURRENT ACCOUNT
Average Monthly Balance (AMB)			Rs.5,000	Rs.25,000	Rs.50,000	Rs.1,00,000
Non Maintenance Charges Per Month			If AMB<=50% of Required AMB - Rs. 500 If AMB > 50% but <100% - Rs. 250	If AMB<=50% of Required AMB - Rs. 600 If AMB > 50% but <100% - Rs. 350	If AMB<=50% of Required AMB - Rs. 700 If AMB > 50% but <100% - Rs. 450	If AMB<=50% of Required AMB - Rs. 800 If AMB > 50% but <100% - Rs. 500
Fund Transfers	NEFT/RTGS	RTGS : Rs.2L - 5L: Rs.24/ txn; Above Rs.5L: Rs.49/ txn NEFT: Upto Rs.10K: Rs.2/ txn; Above Rs.10K to 1L: Rs.4/txn; Above Rs.1L to 2L: Rs.14/txn; Above Rs.2L: Rs.24/ txn Applicable Charges only from Branch Initiated Transactions	*	5 Txns Free Per month (Unlimited Free for Net/Mobile Banking)	10 Txns Free Per month (Unlimited Free for Net/Mobile Banking)	25 Txns Free Per month (Unlimited Free for Net/Mobile Banking)
	IMPS	Upto Rs.10K: Rs.5 /txn; Above Rs.10K to Rs.1L: Rs.10 /txn; Above Rs.1L: Rs.15 /txn	*	*	10 Txns Free per month	Free
Cash Transactions	Cash Deposit Charges	Post free limit, Rs.3.5 per 1000 or Rs.100 per transaction, whichever is higher.	Free upto 8 times of AMB of previous month	Free upto 12 times of AMB of previous month	Free upto 15 times of AMB of previous month	Free upto 15 times of AMB of previous month
	Cash Withdrawal Charges	Rs. 2 per 1000 Minimum Rs. 50 Maximum Rs. 5000	Free 10 Txns per month	Free	Free	Free
Debit Card/ATM Charges	Classic Debit Card	Primary Card/Add-on Card Issuance/ Reissuance/Annual Fee - Rs.200	*	*	Primary Card Issuance charges – Waived; Standard Charges Applicable on Add-on card issuance, Primary/Add-on Card Reissuance and Annual Fee	Primary Card Issuance charges and Annual Fee - Waived; Standard Charges Applicable on Add-on card issuance and Annual Fee, Primary/Add-on Card Reissuance
	Platinum Debit Card	Primary Card/Add-on Card Issuance/ Reissuance/Annual Fee - Rs.300	*	*	*	Primary Card Issuance charges – Waived; Standard Charges Applicable on Add-on card issuance, Primary/Add-on Card Reissuance and Annual Fee
	Other Banks Domestic ATM	Cash Withdrawal - Rs.23/Txn Non Financial Txn - Rs.10/Txn	5 Txns Free per month	10 Txns Free per month	15 Txns Free per month	Free
	Transactions declined at merchant outlets/ websites/ATM, due to insufficient balance	Rs.25 /Txn	*	*	*	NIL

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SERVICES	CATEGORY	STANDARD CHARGES	SILVER CURRENT ACCOUNT	GOLD CURRENT ACCOUNT	DIAMOND CURRENT ACCOUNT	PRIME CURRENT ACCOUNT
Debit Card/ATM Charges	Card Limits per day		**Classic:** ATM Rs. 20,000 POS Rs. 50,000 Maximum daily card limit: Rs.50,000 **Platinum :** ATM Rs. 1,00,000 POS Rs. 2,00,000 Maximum daily card limit: Rs.2,00,000	**Classic:** ATM Rs. 20,000 POS Rs. 50,000 Maximum daily card limit: Rs.50,000 **Platinum :** ATM Rs. 1,00,000 POS Rs. 2,00,000 Maximum daily card limit: Rs.2,00,000	**Classic:** ATM Rs. 20,000 POS Rs. 50,000 Maximum daily card limit: Rs.50,000 **Platinum :** ATM Rs. 1,00,000 POS Rs. 4,00,000 Maximum daily card limit: Rs.4,00,000	**Classic:** ATM Rs. 20,000 POS Rs. 50,000 Maximum daily card limit: Rs.50,000 **Platinum :** ATM Rs. 1,00,000 POS Rs. 4,00,000 Maximum daily card limit: Rs.4,00,000
Demand Draft Charges	Demand Draft Issuance	Amount upto Rs.25,000 – Rs.50 per DD Amount above Rs.25,000 - Rs.3 per 1000; Maximum Rs.15000	*	Free Issuance Upto Rs.20 lac per month	Free Issuance Upto Rs. 50 lac per month	Free
	Demand Draft Cancellation / Revalidation	Rs.100 Per Instrument	*	*	*	Free
Cheque Related Charges	Cheques Deposited & Returned (Outward)	Rs.200/ Cheque Return (Local & Outstation)	*	*	*	*
	Inward Cheques Returns & NACH returns - Due to Financial Reasons	Rs.500 up to 2 instruments/month Rs.750 from 3rd instrument up to 5 instruments/month Rs.1000 beyond 5 instruments/month	*	*	*	*
	Inward Cheques Returns - Due to Reasons other than Connectivity issues	Rs.150 per Return	*	*	*	*
	Out-station Cheque Collection (Cheques drawn on non-speed clearing branches)	Rs.100 per Instrument + Actuals	*	*	*	*
	Cheque Issuance	Rs.5 per cheque leaf post issuance of free limits	*	60 Cheque leaves free per quarter	90 Cheque leaves free per quarter	Free
	Loose Cheque issuance	Rs.25 per cheque	*	*	*	*
	Stop Payment / Revocation through Branch/SMS	Rs.100 per Instrument	*	*	*	Free
	Stop Payment / Revocation through Internet Banking/ Mobile Banking	Free	Free	Free	Free	Free
Account Statement	Account Statement on Email	Free	Free	Free	Free	Free
	Ad-hoc Account Statement (At Branch)	Rs.100 per instance	*	*	*	Free
Misc. Services	Interest Certificate, Retrieval/Inquiry of records (Older than 12 months), Ad-hoc Balance certificate issue, Photo Attestation/ Signature Verification/ Address Confirmation	Rs.100 Per Instance	*	* (Except Balance Certificate issue)	* (Except Balance Certificate issue & Photo/Signature/ Address Attestation/ Verification)	Free
Account Closure	Account Closure	Account Closure first 30 Days - Nil 31 Days to 365 Days Rs. 500 After 365 Days Nil	*	*	*	*

SERVICES	CATEGORY	STANDARD CHARGES	SILVER CURRENT ACCOUNT	GOLD CURRENT ACCOUNT	DIAMOND CURRENT ACCOUNT	PRIME CURRENT ACCOUNT
SMS Alert Charges	SMS Alert Charges	Free	Free	Free	Free	Free

Important Notes:-

1) This schedule of charge document will be applicable until further modified.
2) Asterisk '*' indicates Standard Charges are Applicable.
3) Charges are exclusive of the Goods and Service Tax (GST). With effect from July 1, 2017, the effective Goods and Service tax rate will be 18% on taxable value. The GST rate is subject to change from time to time.
4) State Government taxes/Cess as applicable shall be charged over and above the mentioned charges if any applicable.
5) Non-financial Txn. under debit card section includes Balance enquiry, Mini Statement & Green-PIN issuance.
6) Year is defined as period of 12 months from 1st April to 31st March for cheque book issuance charges
7) All charges are subject to revision with an intimation of 30 days to account holders. Closure of account due to revision of charges will not be subject to account closure charges
8) Accounts not having a "Customer Induced Transaction" for a continued period of 2 years shall be treated as Dormant / Inoperative Account. Customer Induced transactions would include:
   a. Financial transactions - Any monetary transactions, debit or credit, done by or at behest of account holder in the Savings/Current Account; or
   b. Non-financial transactions - A request/enquiry for any product/service initiated by account holder through ATM, Mobile Banking, Internet Banking or any Third Party Application Providers, which requires two-factor authentication (2FA); or
   c. KYC updation done either through Physical (face-to-face) mode or through digital channels such as Mobile Banking or Internet Banking of the Bank. Charges, fees, interest on loans, penalties, taxes, etc. levied by the Bank shall not be considered as Customer Induced transaction.
9) The threshold as well as Rate of TDS applicable for cash withdrawal will depend on PAN Card status. The TDS rates will be as under:

Aggregate Cash Withdrawals in all accounts in a Financial Year	TDS Rate % (PAN available)	TDS Rate % (PAN not available or inoperative)
Upto Rs.20 Lakhs	NIL	NIL
Rs.20 lakhs to Rs. 1 crore	NIL	NIL
Exceeding INR 1 crore (3 crore in case of Co-operative society)	2%	20%

TDS will be applicable on the entire Cash Withdrawn amount. Cash withdrawal aggregating to Rs. 10 lakh or more is not allowed in the absence of PAN and, Cash withdrawal Rs.10 lakhs or more is not allowed if PAN is inoperative (in a one more account of a person). For Non-residents additional surcharge and health & education cess will be applicable as per Income Tax law.