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

SHIVALIK
Shivalik Small Finance Bank

SERVICES	CATEGORY	STANDARD CHARGES	CORPORATE SALARY#	CORPORATE SALARY SILVER	CORPORATE SALARY DIAMOND
Average Monthly Balance (AMB)			NIL	NIL	NIL
Non Maintenance Charges Per Month			NIL	NIL	NIL
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)	5 Txns Free Per month (Unlimited Free for Net/Mobile Banking)	10 Txns Free/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	*	*	*
Cash Transactions	Cash Deposit Charges	Post free limit, Rs.3.5 per 1000 or Rs.150 per transaction, whichever is higher.	Free 4 Txns or 1 lakh per month whichever is earlier	Free 4 Txns or 1 lakh per month whichever is earlier	Free 4 Txns or 1 lakh per month whichever is earlier
	Cash Withdrawal Charges	Free	Free	Free	Free
AePS Charges	AEPS- Off us (Fund transfer, Cash withdrawal, Cash deposit)	0.5% of the fund flow + Rs.0.25(Maximum Rs.15). NIL for transactions upto Rs.100. Maximum per Transaction Limit Rs.10,000	*	*	*
	AEPS- Off us - Mini Statement	Rs.5.00 per instance	*	*	*
	AEPS- Onus (Fund transfer, Cash withdrawal, Cash deposit)	Free	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 - Waived; Standard Charges Applicable on Add-on card issuance, Primary/Add-on Card Reissuance and Annual Fee	Primary Card Issuance & 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	NA	*	Primary Card Issuance & Annual Fee - Waived; Standard Charges Applicable on Add-on card issuance and Annual Fee, Primary/Add-on Card Reissuance
	Other Banks Domestic ATM	Cash Withdrawal - Rs.23/Txn Non Financial Txn - Rs.10/Txn	5 Txns Free Per month	5 Txns Free Per month (Classic) 20 Txns Free Per month (Platinum)	5 Txns Free Per month (Classic) 20 Txns Free Per month (Platinum)
	Transactions declined at merchant outlets/websites/ATM, due to insufficient balance	Rs.25 /Txn	*	*	*

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SERVICES	CATEGORY	STANDARD CHARGES	CORPORATE SALARY#	CORPORATE SALARY SILVER	CORPORATE SALARY DIAMOND
Debit Card/ATM Charges	Card Limits per day		ATM Rs.20,000 POS Rs.50,000 Maximum daily card limit: Rs.50,000	Classic Card: ATM Rs. 20,000 POS Rs. 50,000 Maximum daily card limit: Rs.50,000 Platinum Card: ATM Rs. 1,00,000 POS Rs. 2,00,000 Maximum daily card limit: Rs. 2,00,000	Classic Card: ATM Rs. 20,000 POS Rs. 50,000 Maximum daily card limit: Rs.50,000 Platinum Card: ATM Rs. 1,00,000 POS Rs. 2,00,000 Maximum daily card limit: Rs. 2,00,000
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 5 DD's per quarter	Free 5 DD's per quarter	Free 5 DD's per quarter
	Demand Draft Cancellation / Revalidation	Rs.100 Per Instrument	*	*	*
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	15 Cheque leaves free half yearly	15 Cheque leaves free half yearly	30 Cheque leaves free half yearly
	Loose Cheque issuance	Rs.25 per cheque	*	*	*
	Stop Payment / Revocation through Branch/SMS	Rs.100 per Instrument	*	*	*
	Stop Payment / Revocation through Internet Banking/ Mobile Banking	Free	Free	Free	Free
Passbook/ Statement	Passbook	Rs.150 Applicable only on Duplicate per passbook (on lost passbook)	*	*	*
	Account Statement on Email	Free	Free	Free	Free
	Ad-hoc Account Statement (At Branch)	Rs.100 per instance	*	*	*
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	*	*	*
Account Closure	Account Closure	Account Closure first 30 Days - Nil 31 Days to 365 Days Rs.500 After 365 Days Nil	Free	*	*
SMS Charges	SMS Alert Charges	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) #New account opening in this product is discontinued w.e.f. 01-Oct-23.
4) If there are no customer induced credits received for 3 consecutive months in the salary account, the Bank reserves the right to convert them into Shivalik Silver Saving Plus Account and Schedule of charges pertaining to Shivalik Silver Saving Plus Account will become applicable.
5) Savings Bank Account interest is calculated daily on the daily closing balance in the Account, at the rate specified by Shivalik Small Finance Bank in accordance with Reserve Bank of India directives. The interest amount calculated is rounded off to the nearest rupee.
6) Interest is paid at every calendar quarter on 30 June, 30 September, 31 December, and 31st March.
7) 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.
8) State Government taxes/Cess as applicable shall be charged over and above the mentioned charges if any applicable.
9) Non-financial Txn. under debit card section includes Balance enquiry, Mini Statement & Green-PIN issuance.
10) As per RBI guidelines, Business / Commercial transactions are not permitted in the Savings Accounts.
11) Year is defined as period of 12 months from 1st April to 31st March for cheque book issuance charges
12) 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
13) 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.
14) Penal charges and non-maintenace charges are not applicable once the account becomes dormant/inoperative.
15) Metro/Urban/Semi-urban/Rural branch categories are on the basis of location mapping as defined by the Bank.
16) 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.