



Schedule of Charges - Edge Current Account

(Effective from - 01.01.2026)

Particulars	Charges
Monthly Average Balance requirement	Rs. 25,000
Non-maintenance of Monthly Average Balance	Rs. 750
Primary Debit Card Issuance Fee (w.e.f. 1 st Feb'26)	RuPay Platinum: Rs. 199 (Default) RuPay Intl Select: Rs. 799
Debit Card (annual fee) (2nd year onwards) (w.e.f. 1 st Feb'26)	RuPay Platinum: Rs. 249(Default) RuPay Intl Select: Rs. 799
Secondary/Add-on Debit Card Issuance Fee (w.e.f. 1 st Feb'26)	RuPay Platinum: Rs. 199 (Default) RuPay Intl Select: Rs. 799
Re-issuance Charges on Debit Card (w.e.f. 1 st Feb'26)	RuPay Platinum: Rs. 249 (Default) RuPay Intl Select: Rs. 799
Daily Debit Card Limits - ATM	RuPay Platinum Card: Rs.1,50,000 RuPay International Select: Rs.2,00,000
Daily Debit Card Limits – PoS /E-Com	RuPay Platinum Card: Rs.1,50,000 RuPay International Select: Rs.3,00,000
Daily Debit Card International Limits – PoS /E-Com	RuPay International Select: Rs.1,00,000
Free Cheque Book	25 leaves/book per quarter
Additional Cheque Book Cost	Rs. 75 per cheque book (25 leaves/book)
Cash withdrawal limit at branch (number of transactions) (monthly)	50
Cash Withdrawal limit at branch (amount)	Unlimited
Charges beyond withdrawal limit (number of transactions)	Rs. 10/transaction
ATM transaction limit (own bank) *All card variants	Unlimited
No. of ATM transactions (other bank) (Financial+ Non-Financial) *All card variants	Rs. 10
ATM transactions beyond limit (financial)	Rs. 23
ATM Transactions beyond limit (non-financial)	Rs.10
ATM Cash withdrawal transaction failed due to insufficient balance	Rs. 25
International Mark-Up Fee	3.5%
International ATM Access Fee	Cash withdrawal: Rs.125; Balance Check: Rs.25
Free Branch Cash Deposit Limit (based on monthly average balance)	Flexi Next (based on following monthly average balance slabs): <1 lakhs: 12 times of previous month's average balance or 5 lakhs whichever is higher 1lakhs to <5 lakhs: 15 times of previous month's average balance >= 5lakhs: 20 times MAB: =5 Lakh: 20 times times of previous month's average balance (Or) Flexi Now based on following monthly average balance slabs): <1 lakhs: 12 times of current month's average balance or 5 lakhs whichever is higher 1lakhs to <5 lakhs: 15 times of current month's average balance >= 5lakhs: 20 times MAB: =5 Lakh: 20 times of current month's average balance
Cash Deposit at Branch- Charges beyond Free limit	Rs. 4/1000 (Minimum Rs. 25)

DD Issuance (Ujjivan)	Free 5 per month or up to a value of Rs 25,00,000 (whichever is earlier). Post which the charges shall be applicable as: Upto Rs. 2,000 - Rs 75 Rs. 2,001 to Rs. 10,000 – Rs 100 > Rs.10,000 – Rs 3/- per Rs. 1,000
Issuance of Duplicate DD	Upto Rs. 2,000 – Rs. 75 Rs. 2,001 to Rs. 10,000 – Rs. 100 > Rs.10,000 – Rs 3/- per Rs.1,000
DD cancellation charges DD revalidation charges	Rs. 75
Physical Account statement	Monthly: Rs. 20 per month Quarterly: Rs. 25 per quarter Half yearly: Rs.30 half yearly Yearly: Rs. 35 per year
Cheque return charges due to insufficient funds	First 2 returns: Rs. 300/Return From 3rd onwards: Rs. 750/return
Cheque return charges due to technical reasons	Rs. 200
Outward clearing cheque return charges	Rs. 200
NEFT, RTGS, IMPS- (Inward)	Free
NEFT, RTGS, IMPS- (Outward)	Free
NACH Debit Charges	NIL
NACH Credit Charges	NIL
NACH Debit Return Charges	Rs. 100
NACH Credit Return Charges	NIL
NACH mandate charges	Rs. 50
PIN Generation Charges	For paper PIN First Time-Free Succeeding- Rs.75 Green PIN – Free
e-statement	Free
Duplicate/Ad-hoc Statement	Rs. 100
SMS alert facility (per quarter)	NIL
Address confirmation	Rs. 100
Photo/Signature attestation	Rs. 100
Balance confirmation certificate	Rs. 100
Stop payment instructions per cheque	Rs. 100
Stop payment instructions per cheque Series	Rs. 200
Standing Instructions	NIL
Cash at POS	1% of transaction amount
Account Closure Charges	NIL
<i>*All the above charges are exclusive of GST. Debit card fee changes will be effective from 1st Feb'26.</i>	

