



Schedule of Charges – Maxima NRE & NRO Savings Account
With effect from 29th January, 2026

Monthly Average Balance (MAB)	
MAB requirement (Eligibility criteria)	Maintain MAB of Rs. 100,000 in Maxima NRE Account and Maxima NRO Account separately (or) Have an active Fixed Deposit cumulatively totalling Rs. 15,00,000 in the name of the first holder
Fees for not meeting monthly eligibility criteria / per account	Rs. 599 – (MAB < Rs. 1,00,000 and >= Rs. 50,000) (or) Rs. 999 – (MAB < Rs. 50,000)
Debit card & ATM Transactions	
Debit card type	Rupay Select (Domestic for NRO & International for NRE)
Primary Debit Card Issuance Fee (1 st year)	Nil
Primary Debit Card AMC (2 nd year onwards)	Nil
Joint Debit Card Issuance Fee (1 st year)	Nil
Joint Debit Card AMC (2 nd year onwards)	Nil
Reissue of Lost/ Damaged ATM Card	Nil
Number of Free ATM transaction (own bank)	Unlimited
Number of Free ATM transaction (other bank)	Unlimited
Domestic ATM transactions beyond limit (Financial)	Nil
Domestic ATM transactions beyond limit (Non-Financial)	Nil
Domestic Cash withdrawal at POS	1% of the transaction amount
Domestic Daily Debit Card Limits - ATM	Rs. 2,50,000
Domestic Daily Debit Card Limits – PoS Terminals/E-Commerce	Rs. 5,00,000
ATM Cash Withdrawal Trx. failed due to Insuff. funds	Rs. 25
International Daily Debit Card Limits - ATM	Rs. 2,50,000
International Daily Debit Card Limits – PoS Terminals	Rs. 5,00,000
International Daily Debit Card Limits – E-Commerce	Rs. 1,00,000
International Mark-Up Fee	3.5%
International ATM Access Fee	Cash withdrawal: Rs.125 Balance Check: Rs.25
Cheque & Cash Transactions	
Cheque Book	Free
Cash Deposit monthly Limit (for personal use)	Unlimited Free
Cash Withdrawal monthly Limit	Unlimited Free
Payment Services	
Inward NEFT/RTGS/IMPS	Free
Outward NEFT/RTGS/IMPS (Through all channels)	Free
DD Issuance	Free
DD Issuance (duplicate)	Free
Cancellation of DD	Free
Revalidation of DD	Free
Stop Payment Instructions per Cheque	Free

Note: All the above charges are exclusive of goods and service tax (GST)



Stop Payment Instruction per Series	Free
NACH Debit Charges	Free
NACH Credit Charges	Free

Miscellaneous Charges	
Standing Instructions (<i>excl. Loans & RD</i>)	Free
Standing Instruction Rejection/Failure (<i>excl. Loans & RD</i>)	Free
Cheque Return Inward/Outward (<i>insufficient funds</i>)	Rs. 150
NACH Debit Return Charges	Rs. 100
NACH Credit Return Charges	Free
NACH Mandate Charges	Free
Account Closure	
Account Closure Charges (<i>Within 14 days and after 1 year</i>)	Nil
Account Closure Charges (<i>Beyond 14 days and within 1 year</i>)	Rs. 1000
Other Banking Services	
Passbook	Free
Replacement of Lost Passbook	Free
Photo Attestation	Free
Signature Attestation	Free
Address Confirmation	Free
Interest Certificate	Free
Balance Confirmation Certificate	Free
Activation of Inoperative Account	Free
SMS Alerts	Free
Physical Statement at Branch	Free
E-Statement Facility	Free

Note: All the above charges are exclusive of goods and service tax (GST)



Penalties related to Term Deposits

Particulars	NRO TD	NRE TD
Part withdrawal	<ul style="list-style-type: none"> ➤ Up to 6 months – interest rate payable would be contractual rate minus 1.00% OR the rate under the scheme on the contractual date applicable for the tenor for which the deposit has actually remained with the Bank minus 1.00%, whichever is lower. ➤ Remaining amount will continue to earn interest at the earlier contracted rate. ➤ After 6 months – no charges 	<ul style="list-style-type: none"> ➤ Within 1 year of opening the deposit: no interest shall be paid on the amount partially withdrawn and no penalty would be levied ➤ After 1 year of opening the deposit: interest paid for the amount partially withdrawn would be at the applicable rate for the period during which the deposit is held with the Bank or the contracted rate, whichever is lower. No penalty would be levied ➤ Remaining amount will continue to earn interest at the earlier contracted rate. ➤ Recovery of monthly/quarterly/half yearly interest amount payed out at the time of maturity/closure
Premature closure	<ul style="list-style-type: none"> ➤ Up to 6 months – interest rate payable would be contractual rate minus 1.00% OR the rate under the scheme on the contractual date applicable for the tenor for which the deposit has actually remained with the Bank minus 1.00%, whichever is lower. ➤ After 6 months – no charges 	<ul style="list-style-type: none"> ➤ Within 1 year of opening the deposit: no interest shall be paid and no penalty would be levied ➤ After 1 year of opening the deposit: interest paid would be at the applicable rate for the period for which the deposit is held with the Bank or the contracted rate, whichever is lower. No penalty would be levied ➤ Recovery of monthly/quarterly/half yearly interest amount payed out at the time of maturity/closure

For Recurring Deposits, a penalty of 1.5% p.a. on the instalment amount is deducted from the interest earned whenever a customer misses a monthly instalment.