SURYODAY
A BANK OF SMILES

SAVINGS ACCOUNTS

Effective from 1st August 2025

Suryoday SFB Bank Schedule of Charges (Pg- 1 of 3)	Espire Arise	Espire Supremis	Espire Gloria
AMB Maintenance Condition			
Average Monthly Balance ("AMB") requirement	₹7,50,000	₹ 10,00,000	₹ 25,00,000
Account Activation Fess	₹1,000 (inclusive of GST)	₹1,000 (inclusive of GST)	₹1,000 (inclusive of GST)
Charges for non-maintenance of AMB	Bal. 50%-<100%: 3% of shortfall. Bal. < 50%: 6% of shortfall Max: ₹ 2000. AMB Charges will be levied post completion of one complete Quarter	Account will be downgraded to Espire Arise Variant post non maintainance of AMB for one complete financial quarter and later the account will be charged as per Schedule of charges defined for Espire Arise Variant.	Account will be downgraded to Espire Arise Variant post non maintainance of AMB for one complete financial quarter and later the account will be charged as per Schedule of charges defined for Espire Arise Variant.
Minimum Initial payment amount	₹ 7,50,000 (Not applicable for upgrade)	NA	NA
Account Statement			
Email statement (Monthly)	NIL	NIL	NIL
Passbook	NIL	NIL	NIL
Duplicate / Adhoc statement at home branch or linked branch (As applicable)	NIL	NIL	NIL
Cheque Book			
Personalized 10 cheque leaves per quarter	NIL	NIL	NIL
Additional cheques over & above NIL limit per quarter	₹ 2 per cheque leaf	₹ 2 per cheque leaf	₹ 2 per cheque leaf
Debit-cum-ATM Card			
Default Card type	RuPay Select EMV Chip Debit Card	RuPay Select EMV Chip Debit Card	RuPay Select EMV Chip Debit Card
Issuance charge (Beginning of 1st Year)	NIL	NIL	NIL
Annual charges (2nd year onwards)	NIL	NIL	NIL
Reissue in case of loss or damage / instance	₹699	NIL	NIL
Add-on Debit Card	NA	NA	NA
Annual charges for add-on Debit card (2nd year onwards)	NIL	NIL	NIL
Debit Card limit on ATM - Per day	₹2,50,000	₹ 3,00,000	₹ 5,00,000
Debit Card limit on POS - Per day	₹5,00,000	₹ 6,00,000	₹ 10,00,000
Debit Card limit on ECOM - Per day	₹5,00,000	₹ 6,00,000	₹ 10,00,000
Cash Withdrawal Limit at POS- per transaction	₹ 2000 (Max ₹10000/month)	₹ 2000 (Max ₹10000/month)	₹ 2000 (Max ₹10000/month)
Cash Withdrawal charges at POS beyond free limit	1% of the transaction amount	1% of the transaction amount	1% of the transaction amount
Charges for Financial transactions on ATMs outside India	₹150	NIL	NIL
Charges for non-financial transactions on ATMs outside India	₹25	NIL	NIL
Cross Currency Mark-up (When you use your debit card for international transaction; a certain mark-up fee is levied on the amount)	3.50%	NIL	NIL
Debit-ATM Transaction Charges			
Other Bank ATM NIL limit at other location - per month	Unlimited	Unlimited	Unlimited
Charges beyond Free limit – Financial transaction	NA	NA	NA
Charges beyond Free limit – Non- financial transaction	NA	NA	NA
ATM Decline Charges for balance insufficient beyond mandatory free limit of 5 transaction	₹ 25	₹ 25	₹ 25
Inter operable cardless cash withdrawal (From first instance)	₹ 23	₹ 23	₹ 23

Suryoday SFB Bank Schedule of Charges (Pg- 2 of 3)	Espire Arise	Espire Supremis	Espire Gloria
Micro-ATM / AEPS Transaction Charges			
Maximum amount of Cash withdrawal limit at Micro ATM/AEPS-Monthly	₹ 50,000	₹ 50,000	₹ 50,000
Maximum Amount Per Transaction in Micro-ATM/AePS	₹ 10,000	₹ 10,000	₹ 10,000
No. of Free Transaction in Micro ATM/AePS (Financial) per month	10	10	10
No. of Max Transaction in Micro ATM/AePS (Financial and Non-Financial) per month	10 (each)	10 (each)	10 (each)
Withdrawal Charges beyond free no. of transactions in Micro ATM/AePS	NA	NA	NA
Cash deposit Charges (inclusive of GST) at Micro ATM/AePS(No free Limit)	₹30	₹30	₹30
Financial Transaction			
Cash deposit Limit at Branch - Free value OR instance per month	₹200,000 or 3 times of last month's AMB whichever is higher	200,000 or 3 times of last month's AMB whichever is higher	₹200,000 or 3 times of last month's AMB whichever is higher
Cash deposit at Branch - Charges beyond Free Limit	₹ 4 / 1000 & part thereof (Min ₹ 50)	₹ 4 / 1000 & part thereof (Min ₹ 50)	₹ 4 / 1000 & part thereof (Min ₹ 50)
Third party cash deposit charges - Home and Non-home	NIL	NIL	NIL
Cash withdrawal limit at Branch	Unlimited	Unlimited	Unlimited
Payment Services			
Free Transactions on Outward IMPS/RTGS	Unlimited free through any channel	Unlimited free through any channel	Unlimited NIL through any channel
Free Transactions on Outward NEFT	Unlimited free through any channel	Unlimited free through any channel	Unlimited NIL through any channel
Free transactions on outward UPI	Unlimited	Unlimited	Unlimited
RTGS Payment (Outward) ₹ 200,000 to ₹ 500,000 per transaction	NIL	NIL	NIL
RTGS Payment (Outward) Above ₹ 500,000 per transaction	NIL	NIL	NIL
NEFT Payment (Outward) Up to ₹ 10,000 per transaction	NIL	NIL	NIL
NEFT Payment (Outward) ₹ 10,001 to ₹ 100,000 per transaction	NIL	NIL	NIL
NEFT Payment (Outward) ₹ 100,001 to ₹ 200,000 per transaction	NIL	NIL	NIL
NEFT Payment (Outward) Above ₹ 200,000 per transaction	NIL	NIL	NIL
IMPS Payment (Outward) Upto ₹ 100,000 per transaction	NIL	NIL	NIL
IMPS Payment (Outward) Above ₹ 100,000 to ₹ 500,000 per transaction	NIL	NIL	NIL
UPI payment (Outward)	NIL	NIL	NIL
Demand Draft ("DD") issuance charges - Upto ₹ 2000	NIL	NIL	NIL
Demand Draft (DD) issuance charges - ₹ 2001 to ₹ 10,000	NIL	NIL	NIL
Demand Draft (DD) issuance charges - Above ₹ 10,000 (Min ₹ 60 & Max ₹ 1500)	NIL	NIL	NIL

Suryoday SFB Bank Schedule of Charges (Pg- 3 of 3)	Espire Arise	Espire Supremis	Espire Gloria
Miscellaneous Services			
Standing Instruction Charges involving SSFB Bank Accounts	NIL	NIL	NIL
Account Closure	NIL	NIL	NIL
Dormancy activation	NIL	NIL	NIL
Free SMS limit	NIL	NIL	NIL
SMS Alert Charges beyond free limit	NIL	NIL	NIL
Cheque Stop Payment per Instrument	Branch: ₹ 50; Net & Mobile Banking: NIL	NIL	NIL
Cheque Stop Payment per Series	Branch: ₹ 200; Net & Mobile Banking: NIL	NIL	NIL
Cheque return charges - Inward (Only for financial reasons)	₹ 200 per instrument	₹ 200 per instrument	₹ 200 per instrument
Cheque return charges - Outward (Only for financial reasons)	₹ 50 per instrument	NIL	NIL
ECS Return Charges	₹ 200 per instrument	₹ 200 per instrument	₹ 200 per instrument
DD - Duplicate Issuance per instrument	₹100	NIL	NIL
DD - Cancellation / Revalidation charges per instrument	₹100	NIL	NIL
Record Retrieval charges (Cheque/ Instruction/ Charge Slip)	₹100	NIL	NIL
Signature, Address and Photo attestation	NIL	NIL	NIL
Duplicate Interest & Balance Certificate Issuance Charge	NIL	NIL	NIL
Duplicate TDS Certificate Issuance Charge	NIL	NIL	NIL
Doorstep Banking Facility	Please contact your branch	Please contact your branch	Please contact your branch
Monthly doorstep Charges - Basis availability (Services of Business Correspondent as per limits)	NIL	NIL	NIL

Important Instructions:

> The Savings Bank Account is essentially an account to build up savings and should be used to route transactions of only non-business/ non-commercial nature. It should not be used as a Current Account. If the Bank at any stage finds that the Savings Bank Account is being used either for the purpose for which it is not allowed or for the purpose of routing transactions which are suspicious or not commensurate with the line of business or activity or occupation of the account holder, the Bank reserves the right to inquire in to such transactions, report to the regulatory authorities as required under the law and also close such Savings Bank account.

> Dormant Account:- If there are no customer-induced transactions in the account for a period of two years, the account will be treated as an dormant account. The service charges levied by the Bank and/or interest credited by the Bank would not be considered as customer induced transactions. The customer should thus transact in the account periodically, so that it does not become dormant.

> Satisfactory conduct of the account entails maintaining stipulated minimum average balance as well as sufficient balance to honour cheques issued to third parties. If there are high incidences to the contrary, the Bank reserves the right to close the account under intimation to the customer.

> In respect of Anywhere Banking facility and At Par Cheque facility service charges shall be levied as stipulated for these facilities.

> Any change of address should be immediately communicated in writing to the Bank.

> Opening of the Savings Account shall be construed as to the deemed acknowledgement and acceptance of the rules & regulations, terms & conditions, service charges etc., in relation to the Savings account product .

> Fees and charges are subject to change at the sole discretion of the bank. All the amounts should/will be in INR.

> Above mentioned charges are exclusive of GST and will be levied additionally as applicable from time to time. All the amounts should/will be in INR. The Bank shall be governed by the above rates and the subsequent changes in the said rates by the Government from time to time.

> Doorstep Banking facility is depending on availability, if available, is provided within municipal city limits.

> Waiver of or non-levying of AMB maintenance charges shall be applicable only if the FD of required amount or above is maintained and the primary holder of the account and FD is the same.

> Facilities mentioned above are as per availability from time to time and location to location.

> In case of various charges like non-maintenance, cheque return, Debit Card fees etc, the charge shall be levied & recovered by the Bank on periodic intervals on monthly, quarterly, annual basis as applicable.

> In case of insufficient funds in the account, for recovery of charges, Suryoday SFB reserves the right to force debit or make repeated attempt(s) to recover charges due.

> Minimum Average maintenance on an account type shall not be applicable for the calendar month in which the account is opened.

> Duplicate / Adhoc Account Statement shall be provided at the request of the customer, free of charge, on the registered email id (as per Bank's records). Printed / physical copy of Account Statement is charged.

>In case the customer holds multiple accounts with the bank, customer will be required to maintain AMB/FD in lieu of AMB as per the highest variant held by the customer in all accounts put together held under same right & same capacity with the bank.