

Effective until 31st March, 2026	
Digital Savings Account	
Parameters	Particulars
Average monthly Balance (AMB)	
Average monthly Balance (AMB)	0 for UrbanMetro Branches
	0 for Rural/Semi Urban branches
Cash transactions	
Cash Withdrawal	Free at Home branch
	Non Home - Free up to 50,000 per month . Charges at ₹2.5 per ₹1000 beyond free limits. Min ₹100
Combined Free Cash Deposit limit at Home & Non Home location (including ATM and Branch)	Free up to ₹ 2 lakhs per month Charges beyond free limits @ ₹ 2.50/- per ₹ 1,000/-, minimum ₹ 100/- per transaction beyond free limits
Electronic Transactions (NEFT, RTGS, IMPS)	
NEFT/RTGS/IMPS charges inward	Free
NEFT outwards charges	<u>Through Online Channel</u> – Nil
	<u>Through Branch Channel</u> - Up to ₹10,000 – ₹ 2.5 per transaction ₹10,001 to ₹1 lakh – ₹5 per transaction Above ₹1 lakh to ₹2 lakh – ₹15 per transaction Above ₹2 lakh and up to ₹10 lakh – ₹ 25 per transaction
RTGS outward charges	<u>Through Online Channel</u> – Nil
	<u>Through Branch Channel</u> - ₹ 2lakh to ₹ 5lakh – ₹24 per transaction Above Rs ₹5lakh - ₹49 per transaction
IMPS outward charges	Through online channel - NIL
	Through Branch channel- Up to ₹10,000 – ₹5 per txn 10,001 to 1,00,000 - ₹10 per txn ₹1,00,000 to 2,00,000 - ₹ 15 per txn (max limit per txn is ₹2lakhs)