NSDL Payments Bank

Product Name	Smart Salary Account
Basic Service & Charges:	
Account Opening Charges	100+GST
Minimum Average Monthly Balance (AMB)	Zero
Maximum Daily Balance*	Rs 1,95,000
Monthly Transaction Limit	Rs 2,00,000
Savings Account Interest Rate per annum Interest payout is Quarterly	End of Day Balance <= 1,00,000 then 1.50 % End of Day Balance > 1,00,000 then 5 %
Interest on Partner Bank Linked Account	NA
Balance Non- Maintenance charges per month	Zero
Online Remittance:	
Inward -	
IMPS/NEFT/RTGS	Free
Outward -	
Intra Bank (Within NSDL Accounts)	Free
IMPS	Up to Rs. 10,000 - Rs. 2.50 + GST Rs. 10,001 to Rs. 1,00,000 - Rs. 5.00 + GST Rs. 1,00,001 to Rs. 2,00,000 - Rs. 15.00 + GST Rs. 2,00,001 to Rs. 5,00,000 – Rs. 25 + GST
NEFT	Free
RTGS	NA
Offline Remittance at Service Point	
Cash Deposit	Rs.5/- or 0.50% of Deposit value, whichever is higher
Cash Withdrawal	Rs.5/- or 0.50% of Deposit value, whichever is higher
Debit Card:	
Virtual Debit Card -	
Type	RuPay Platinum
Issuance Fee	Free
Annual Fee	Free
Daily Ecom Limit - RuPay	Rs. 25,000
Physical Debit Card -	

Type	RuPay Platinum
Issuance Fee - RuPay	Rs. 354(Inclusive of GST)
Annual Fee - RuPay (2nd Year onwards)	Rs. 354(Inclusive of GST)
Replacement Fee	Rs. 354(Inclusive of GST)
Daily Withdrawal Limit	Rs. 20,000
Daily POS Limit	Rs. 50,000
Free ATM Transaction (Per Month)	Up to 5 transactions free
ATM Charges beyond free limit	Financial= Rs 21 + GST Non-financial = Rs 8 + GST
General Charges:	
Account Statements -	
Email Statement (Monthly)	Free
Physical Statement (Adhoc)	Rs. 100 + GST per request
NACH Return/Rejects	Rs. 500 + GST
Monthly Service Charges	NA
Quarterly Service Charges	Rs. 28.32(Inclusive of GST)
Account Closure Charges#	Rs. 500 + GST
Physical Welcome Letter$	NA
***No limit on maximum daily balance if sweep facility enabled with partner bank**	

If account closure requested from 15 days up to 544 days of account opening; otherwise Nil