

TMB Royal Savings Bank Account :

<i>Existing</i>	<i>New</i>
Monthly Average Balance	
Metro- Rs.50,000, Urban & Semi urban - Rs.40,000, Rural - Rs.25,000	Metro, Urban, Semi urban & Rural Rs.50,000/-
Cash Remittance limit	
Parent / Other branches: Free anywhere without limit (Only for Savings in nature and not for trading nature)	Parent branch: Free anywhere without limit (Only for Savings in nature and not for trading nature) Other branches: Free up to Rs.50,000 per day, thereafter Rs.3 + GST per Rs.1000 or part thereof
Cheque Return charges	
<u>Inward clearing return charges:</u> Rs. 100 per Instrument + GST	<u>Inward clearing return charges:</u> Rs.250 per Instrument + GST
<u>Outward clearing return charges:</u> Free	<u>Outward clearing return charges:</u> Free

TMB Classic Salary Savings Bank Account

<i>Existing</i>	<i>New</i>
Cash Remittance Limit	
Parent & Satellite branch: Restricted to Rs.10,000/- per day subject to a maximum of Rs.3 lakhs per month	Parent & Satellite branch: Limited to 5 free Transaction with a maximum cash deposit of Rs.1 lakh per month. Thereafter Rs.3 + GST per Rs.1,000/- or part thereof
Sweep-in-Facility	
Yes	Stands Withdrawn
Cheque book issuance charges	
Free	20 leaves free p.a.; thereafter Rs.3.50 per leaf + Courier/Postal Charges Rs.40 + GST
AMC for Demat accounts	
50% AMC charges for first year only	No concession in AMC charges.

TMB MahilaSubha Savings Bank Account

<i>Existing</i>	<i>New</i>
Monthly Average Balance	
Metro: Rs.1000/- Urban, Semi urban & Rural: Rs.500/-	Metro, Urban, Semi urban & Rural: Rs.5,000/-
Non-maintenance charges	
No Charges	Rs.100 + GST per month
Cash withdrawal limit	
4 withdrawals are free in a month. (Through all channels including ATM, internal transfers, RTGS / NEFT/ Clearing / Internet Transfers / Standing Instructions / EMI). Rs.10/- per withdrawal will be levied for withdrawals exceeding 4 per month.	Stands withdrawn. No charges will be levied based on number of transactions

TMB Ordinary Savings Bank Account

<i>Existing</i>	<i>New</i>
Cash Remittance Limit	
<u>Base branch:</u> Free up to Rs.3 lakhs per day subject to a maximum of Rs.5 lakhs per month thereafter Rs.3 + GST per Rs.1000/- for SB a/c with Previous Monthly Average Balance (MAB) less than Rs.25000/- Free upto Rs.5 lakhs per day subject to a maximum of Rs.10 lakhs per month for SB a/c with Previous Monthly Average Balance (MAB) Rs.25000/- and above thereafter Rs.3 + GST per Rs.1000/-.	<u>Base branch:</u> Free up to Rs.3 lakhs per day subject to a maximum of Rs.5 lakhs per month thereafter Rs.3 + GST per Rs.1000/- Stands Withdrawn
<u>Non base branch:</u> If previous MAB of Rs.25000 is not maintained Rs.3 + GST per Rs.1000/-	<u>Non base branch:</u> Rs.3 + GST per Rs.1000/-

Revamping of TMB Premium Savings Bank Account

Existing	New
Quarterly Average Balance criteria into Monthly Average Balance	
Quarterly Average Balance (QAB): Metro & Urban - Rs.5,000 Semi Urban & Rural: Rs.2,500	Monthly Average Balance (MAB): Metro & Urban - Rs.15,000 Semi Urban & Rural - Rs.10,000
Non-maintenance charges	
Non maintenance of QAB: Metro / Urban: Rs.500 + GST Semi Urban / Rural: Rs.300+GST	Non maintenance of MAB: Metro & Urban - Rs.250 + GST Semi Urban & Rural - Rs.150 + GST
Cash withdrawal limit	
Parent / Satellite branch: Self - Free without any limit Third Party - Allowed up to Rs. 10,000/-	Parent / Satellite branch: Self - Free without any limit Third Party - Allowed up to Rs. 50,000/-
Cash Remittance limit	
Base branch: Free for any limit. Non base branch: Free up to Rs.50,000 per day. Thereafter Rs.3 + GST per Rs.1000 or part thereof. (Only for savings in nature and not for trading nature)	Parent branch: Maximum cash remittance shall be limited to Rs.5 lakhs per month or 25 times of the previous month MAB, whichever is higher (including Satellite Branch cash deposit) Satellite branches: Free up to Rs.50,000 per day, thereafter Rs.3 + GST per Rs.1000 or part thereof. (Only for savings in nature and not for trading nature)
Personal Accidental Cover	
Rs.1 lakh	Rs.2 lakhs
AMC for Demat accounts	
Waiver of AMC for lifetime	Waiver of AMC for 1 st year

Revamping of TMB NRE Premium Savings Bank Account

<i>Existing</i>	<i>New</i>
Quarterly Average Balance criteria into Monthly Average Balance	
Quarterly Average Balance (QAB): Rs.2500 *Waiver of minimum Balance requirement in the first Quarter of opening the account	Monthly Average Balance (MAB): Rs.15,000 *Waiver of minimum Balance requirement in the first month of opening the account
Non-maintenance charges	
Rs. 400 per Quarter + GST	Rs. 200 per month + GST
Changes in RTGS / NEFT charges	
NEFT free up to Rs.1 lac per month	Free

Revamping of TMB Visa Savings Bank Account

<i>Existing</i>	<i>New</i>
Target Group	
Individuals either jointly or single, Clubs, Associations, trusts, Hospitals, Schools and Colleges, who are eligible to open SB accounts	Individuals either jointly or single
Quarterly Average Balance criteria into Monthly Average Balance	
Quarterly Average Balance (QAB)- Rs.5,000	Monthly Average Balance (MAB) - Rs.5,000/-
Non-maintenance charges	
Rs. 200 + GST per quarter + GST	Rs.100 + GST per month
Sweep in facility	
The customer would be free to change the threshold limit at any time without any restriction, subject to a minimum of Rs.5000 Any balance above the threshold limit opted by the customer will be transferred to (sweep out) term deposit in multiples of Rs.1,000.	Auto sweep on weekly basis (on every Monday) for threshold above Rs.10,000/- and in multiples of Rs.5,000 and thereof
Period of deposit :	
<u>VISA FD scheme</u> : Minimum period of 15 days and maximum of 1 year <u>VISA MKD scheme</u> : Minimum period of 12 months and maximum of 120 months	<u>FD Scheme</u> : Minimum period of 15 days and maximum of 6 months The Muthukuviyal deposit attached to this scheme stands withdrawn
Cash withdrawal limit	
Parent branch: No limit Other branches: Not allowed Intracity: Free for self and third party allowed up	Parent branch: No limit Satellite branch: Free for self and third party allowed up to Rs.50,000

Revision of Minimum Balance & Service Charges w.e.f. 01.10.2020



<i>Existing</i>	<i>New</i>
to Rs.10,000	
Cash Remittance limit	
Parent branch: No limit. Other branches: Not allowed	Parent branch: Free up to Rs.3 lakhs per month, thereafter Rs.3 + GST per Rs.1000 or part thereof. Other branches: Free up to Rs.50,000 per day, thereafter Rs.3 + GST per Rs.1000 or part thereof.
Personal Accidental Cover	
Nil	Rs.1 lakh