

1. Financial Transactions

- a. ATM/ Cash withdrawal/deposit
- b. RTGS / NEFT/ IMPS /UPI/ AePS/ ABPS Transactions
- c. Internet Banking Transactions
- d. Debit Card Transactions
- e. Transfer of funds from / to the linked CBDC(e-Rupee) account
- f. Cheque Clearing
- g. Remittance of funds by way of demand drafts
- h. Cash withdrawal by third party through cheque
- i. Standing Instructions issued by the customer
- j. NACH Debit / Credits
- k. Term Deposit Interest / proceeds
- l. Dividend on shares/Interest on Debentures or any other investment proceeds
- m. Direct Benefit Transfer (DBT) credits
- n. Refunds like refunds related to e-commerce payments, Income Tax Returns, etc.
- o. National Electronic Toll Collection (NETC) debits

2. Bank Induced Transactions

- a. All types of charges levied by banks including taxes deducted
- b. Savings Bank account interests