

Service Charges Manual manual w.e.f. 01/11/2023

Sr. No.	Particulars	Amount of charges (Rs.)																
	PART I																	
1.	SAVINGS DEPOSITS (OPERATIVE/INOPERATIVE/DORMANT)																	
(a)	ACCOUNT OPENING & MAINTENANCE OF MINIMUM BALANCE	Mumbai / Navi Mumbai / Raigad [Except Pen Branch] & Pune Branches - with cheque book Rs.1,000/- without cheque book Rs.500/- All other Branches (with & without cheque Book) Rs. 500/-.																
(b)	PENALTY																	
	i)	<table><tr><td rowspan="4">Charges for failure to maintain minimum balance</td><td>Account Type</td><td colspan="3">Amount of shortfall to Average minimum balance</td></tr><tr><td rowspan="2">Saving Bank account with cheque book facility (Rs.1000/- p.m)</td><td>Upto Rs.250/-</td><td>Rs.251/- to Rs.500/-</td><td>Above Rs.500/- upto Rs.1000/-</td></tr><tr><td>Rs.15/-</td><td>Rs.30/-</td><td>Rs.45/-</td></tr><tr><td>Saving Bank account without cheque book facility (Rs.500/- p.m)</td><td>Rs.15/-</td><td>Rs.30/-</td><td>N.A</td></tr></table>	Charges for failure to maintain minimum balance	Account Type	Amount of shortfall to Average minimum balance			Saving Bank account with cheque book facility (Rs.1000/- p.m)	Upto Rs.250/-	Rs.251/- to Rs.500/-	Above Rs.500/- upto Rs.1000/-	Rs.15/-	Rs.30/-	Rs.45/-	Saving Bank account without cheque book facility (Rs.500/- p.m)	Rs.15/-	Rs.30/-	N.A
Charges for failure to maintain minimum balance	Account Type	Amount of shortfall to Average minimum balance																
	Saving Bank account with cheque book facility (Rs.1000/- p.m)	Upto Rs.250/-		Rs.251/- to Rs.500/-	Above Rs.500/- upto Rs.1000/-													
		Rs.15/-		Rs.30/-	Rs.45/-													
	Saving Bank account without cheque book facility (Rs.500/- p.m)	Rs.15/-	Rs.30/-	N.A														
	ii)	Charges for withdrawals more than prescribed Limit (Including ATM transactions)	Rs. 10/- per withdrawal above 50 withdrawals (Half yearly charge) + applicable GST.															
		Note: The entries of S.I., Internal transactions, GST Entries and on A/c. of customer availing paid services such as UPI/ IMPS/RTGS/NEFT etc.. to be excluded.																
(c)	CLOSURE OF ACCOUNTS																	
	(i)	If closed upto 6 months from the date of opening the A/c	Rs.500/- + applicable GST															
	(ii)	If closed above 6 months upto 1 year	Rs. 300/- + applicable GST															
	(iii)	If closed above 1 year upto 2 years	Rs. 100/- + applicable GST															
	(iv)	If closed above 2 years	NIL															
	(v)	Charges for unused cheques surrendered/ lost/ stolen/ misplaced to be collected at the time of closing of A/c.	Rs. 5/- per cheque leaf + applicable GST															
		Note: Charges to be collected for only unused cheques out of last issued cheque book. The customer is to be specifically informed at the time of opening of Account regarding above charges.																
(d)	RETURN OUTWARD (CRC/ ECS/ DR/NACH-DR)																	
	i)	For want of funds & other	Upto Rs. 1 lac - Rs.300/- + applicable GST															

		reasons including stop payment	
			Above Rs. 1 lac & upto Rs.10 lac- Rs. 750/- + applicable GST
			Above Rs.10 lac - Rs.1,500/- + applicable GST
		Note:	
		1) Above charges are also applicable to NRESB/NROSB & STCC.	
		2) Charges shall be levied only when customer is at fault & responsible for returns	
	ii)	Return Inward	Rs. 150/- per cheque + applicable GST
		(Charges for cheques received unpaid which are sent in clearing) (Applicable for ECS/NACH Returns also)	
(E)		ISSUE OF CHEQUE BOOKS	
		Additional cheque books (Personalized/Non-Personalized Cheque Books).	Rs. 5/- per cheque leaf - 1 cheque book of 30 leaves free in 6 months (will be governed by Financial Year) + applicable GST
(f)		ISSUE OF DUPLICATE PASS BOOK	
	i)	With present balance	Rs. 50/- + applicable GST
	ii)	With previous entries	Rs. 50/- + Rs. 10/- per page of pass book + applicable GST
			Rs. 50/- per page of computer statement + applicable GST.

Sr. No.		Particulars	Amount of charges (Rs.)
	iii)	E-Statement to be provided	Rs. 10/- per page for record above 6 months
(g)		Surrender of unused cheques for operative SB A/c.	Rs. 5/- per unused cheque leaf + applicable GST
(h)		Withdrawals OK without pass book	Rs. 30/- per instance + applicable GST
		Note :Charges to be collected at the time of payment of withdrawal amount.	
(i)		SERVICE CHARGES FOR CASH DEPOSIT in SB Accounts/FLXLN Account Free Limit-1 lakh during a calendar month (Excluding Credit Society Accounts having Deposit more than Two Crore)	75 paise per Rs. 1000/- above free limit + applicable GST. (w.e.f. 01.03.2023) (In addition to above charges for deposit of currency notes of any denomination below RS. 100/- denomination @ Rs.5/- + applicable GST per packet will be applicable - 3 packets free per day)
2		CURRENT ACCOUNTS, CC ACCOUNTS, FLXLN & SOD A/cs. (Service charges applicable for CC A/cs will also be applicable for all types of SOD A/cs., if not specified otherwise)	
(a)		ACCOUNT OPENING & MAINTENANCE OF MINIMUM BALANCE FOR CURRENT A/CS	Rs. 5,000/- for Mumbai Region Branches
			Rs. 3,000/- for Outstation Branches including Pune & Nashik Region Branches
(b)		Charges for failure to maintain minimum	Rs. 250/- per month + applicable GST

		balance in any month for current A/cs.	(Not applicable to inoperative A/cs.)
(c)		Folio charges	Rs. 25/- per folio to current A/c & Rs.25/- per folio to CC, FLXLN & SOD A/cs to be charged half yearly max. Rs. 500/- + applicable GST.
			i) 1 folio = 40 entries on computer page
			ii) 2 folio free half yearly
		Note :No Charges will be made applicable in case of E-Statement.	
(d)		CLOSURE OF CURRENT ACCOUNT	
	i)	If closed upto 6 months from the date of opening the A/c.	Rs.1,000/- + applicable GST
	ii)	If closed above 6 mths upto 1 year	Rs.750/- + applicable GST
	iii)	If closed above 1year upto 2 years	Rs.500/- + applicable GST
	iv)	If closed above 2 years	NIL
	v)	No charges for activation of inoperative A/c (O.C. No. 467)	
	vi)	Charges for unused cheques surrendered/ lost/ stolen/ misplaced to be collected at the time of closure of Current, CC, flexible loan & SOD A/c.	Rs. 10/- per cheque leaf + applicable GST
		Note: Charges to be collected only for unused cheques out of last issued cheque book	
(e)		ISSUE OF ADDITIONAL CHEQUE BOOK	
		50 cheque leaves free in Current, CC, FLXLN & SOD A/c once in 3 months	Rs. 5/- per cheque leaf + applicable GST
(f)		ISSUE OF DUPLICATE STATEMENT OF A/CS for Current, CC, FLXLN & SOD A/C.	Rs. 50/- for each page of statement + applicable GST
(g)		RETURN OUTWARD (CRC/ECS/discounting of cheques/ ECS-DR/RD/NACH-DR)	
	i)	For want of funds & other reasons including stop payment	Upto Rs. 1 lac - Rs.500/- + applicable GST
			Above Rs. 1 lac & upto Rs.10 lac- Rs.1,000/- + applicable GST
			Above Rs.10 lac & Upto Rs. 50 lac- Rs.1,500/- + applicable GST
			Above Rs.50 lac - Rs.3,000/- + appl. GST

Sr. No.		Particulars	Amount of charges (Rs.)
		Note:	
		1) If the discounted cheque is returned, charges to be levied as per CRC returns.	
		2) Charges shall be levied only when customer is at fault & responsible for returns.	
	ii)	CRC cheques/ECS-DR/NACH-DR passed in TOD (SB/ CC/ CD/ FLXLN/ SOD Accounts)	Rs. 75/- per cheque + applicable GST - (All Brs. except for Udupi Reg. Brs.) Rs. 25/- per cheque + applicable GST for Udupi Region Branches. (for all accounts except un-renewed CC A/c in which operation is authorized by competent authority and sanctioned TOD

			limit)
	iii)	CRC cheques/ECS-DR/NACH-DR passed against un-cleared balance	i) Rs. 50/- per cheque + applicable GST + int. @ 18% p.a. on un-cleared balance in Current A/c.
			ii) Rs. 10/- per cheque + applicable GST in CC/FLXLN/All types of SOD A/c
	iv)	Charges for cheques/ECS/NACH received unpaid which are sent in clearing (CSC/ return inward) (CD/CC/FLXLN/SOD A/cs)	Rs. 150/- per cheque + applicable GST (Applicable to loan A/c also)
		Note : If the discounted cheque is returned unpaid, charges to be levied as per CRC returns)	
	v)	Overdrawals allowed in all types of CC A/c by way of cash or transfer transaction	Rs. 150/- + applicable GST per transaction
(h)		SERVICE CHARGES FOR CASH DEPOSIT in CURRENT A/C	Re. 1/- + applicable GST per Rs.1,000/- for cash deposit above free limit
		Free limit : 5 times of MAB during the calendar month	
		FOR CC/SOD/SODIMP Account	Re.1/- + applicable GST per Rs. 1,000/- above free limit
		Sanc. limit facility Upto 1.00 Crore 1.00 Crore to 5.00 Crore	Free Limit 7.50 Lakh 12.00 Lakh
		5.00 Crore to 10.00 Crore 10.00 Crore to 50.00 Crore Above 50.00 Crore	15.00 Lakh 20.00 Lakh 25.00 Lakh
			(In addition to above-charges for deposit of Currency Notes below Rs. 100/- denomination @ Rs. 7/- + applicable GST per packet will be applicable. For CD/CC/SOD/SODIMP -2 packets free per day.
3		TERM DEPOSITS	
(a)		ISSUE OF DUPLICATE RECEIPT (to be issued in the form of Certificate)	Rs. 100/- + applicable GST
(b)		DDS ACCOUNTS Closure of account before maturity	Refer latest Circular/Guidelines
(c)		RECURRING DEPOSIT (Reduction in interest amount for delayed payment)	Rs. 1.50 + applicable GST for every Rs. 100/- per month (i.e. 15 paise per Rs. 10/-) In case of single default, no interest amount to be reduced. Advance installment can be adjusted towards default.
(d)		SERVICE CHARGES FOR CASH DEPOSIT	Upto Rs. 50,000/- - NIL Above Rs. 50,000/- to levy charges for Deposit of currency notes below Rs. 100/- denomination - @Rs. 5/- + applicable GST per packet- 5 packets free per day

Sr. No.		Particulars	Amount of charges (Rs.)
4		<u>LOANS & ADVANCES, CASH CREDIT, FLXLN & SOD A/CS</u>	
(a)		Processing charges for new applications only/ In-principle acceptance & takeover proposals (excluding housing loans) (non-refundable)	
	i)	Upto Rs. 50 Lakh	NIL
	ii)	Above Rs.50 Lakh	0.10% of the amount applied (Maximum Rs. 75,000/-) + applicable GST
(b)		PRELIMINARY SANCTION LETTER	PRELIMINARY SANCTION LETTER Housing Loan- Rs.1000/- + applicable GST
		Note: The above charges will be adjusted towards service charges if the facility is sanctioned.	
(c)		PROCESSING CHARGES FOR CHECKING OF MORTGAGEABILITY / TITLE CERTIFICATE OF PROPERTIES	Rs.5000/- per property + GST (adjustable if credit facility is sanctioned and non - refundable if credit facility is not sanctioned/ not availed). However, Legal Charges for checking of Mortgageability of Properties paid to Outside Advocates is not adjustable / not refundable.
		Checking of mortgability / title certificate for Staff No charges for 1 st Housing Loan	Rs. 3,000/- per property + GST (adjustable if credit facility is sanctioned and non - refundable if credit facility is not sanctioned/ not availed). However, Legal Charges for checking of Mortgageability of Properties paid to Outside Advocates is not adjustable / not refundable.
(d)		SERVICE CHARGES FOR	
	i)	Cash Credit, Bill Discounting (Not backed by Letter of Credit), WCTL & RCL (Except OD against FDRs & FLXLN)	1% of sanctioned limit & subsequently on enhanced limit subject to max. Rs. 25.00 Lakh (Per party in case of combined facilities) + applicable GST
	ii)	For all SOD IMP A/cs	1% on amount sanctioned + applicable GST Subject to max. Rs. 25.00 Lakh + applicable GST
	iii)	For Secured Overdraft (SOD) & Loans against collateral securities like NSCs/ RBI Bonds/ LIP/ KVP	0.60% of sanctioned amount subject to minimum Rs. 100/- maximum Rs. 1,000 + applicable GST
	iv)	Term Loan (All Types including STCL & MTCL) (Except loan against term deposit & FLXLN)	1% of sanctioned limit subject to max. Rs. 25.00 Lakh (Per party in case of combined facilities)+ applicable GST
	v)	Gold Loans & SODGLD	NIL
	vi)	Housing Loan	0.60% of sanctioned limit + applicable GST (Max. Rs. 30,000/- + applicable GST)
	vii)	House repair to housing loan borrower & others	0.60% of sanctioned limit + applicable GST
	viii)	Education Loan	Nil
	ix)	Loan & OD against Term Deposit	Nil
	x)	Bill discounted under LC	0.1% of amount of bill discounted subject to minimum of Rs. 250/- + applicable GST (to be collected at the time of discounting of bill)
	xi)	Abhyudaya Vidya Vardhini	NIL

		(Processing/Service Charges)	
		Udyog Vikas Scheme (Processing/Service Charges)	0.50% of Sanctioned amount + applicable GST

Sr. No.		Particulars	Amount of charges (Rs.)
(e)		Revalidation charges (as per credit policy)	Upto Rs. 5 Lakh Rs. 500/- Above Rs.5Lakh to Rs.50 Lakh - Rs. 2,000/- Above Rs. 50 Lakh - Rs. 5,000/-
(f)		Revolving Credit Limit- Documents handling charges under each credit	(a) Bills upto Rs. 20.00 Lakh – Rs. 1000/ (b) Bills above Rs. 20.00 Lakh – Rs. 2,000/-
(g)		Release / substitution of immovable security per property for existing loan	Rs. 5,000/- (Prior to closure of facility)
(h)		Priority Sector Lending - Loan related and adhoc service / inspection charges on priority sector loans upto Rs. 25,000/-	NIL
		Note: 1) In case of Renewal / Reduction of CC,BD,SODIMP service charges will be 0.1% of sanctioned limit subject to Max. of Rs.25,000/- . No service charges for Renewal / Reduction of SOD against NSC/LIP/KVP & SODGold.	
		2) In case of WCTL/STCL (if sanctioned for a period less than one year), service charges will be for the proportionate period (month-wise)	
		3) In case of TOD, charges will be for the proportionate period (monthwise) till closure of TOD.	
		4) a) In case of a sanctioned fund- based credit facility is subsequently converted into another type of facility without any change in the total sanctioned amount and the service charges are already collected at the time of sanction of earlier facilities, no service charges shall be collected.	
		b) In case such conversion is made by additional amount, service charges on only the additional amount shall be collected.	
		c) In case of Top-up loans, service charges for only the amount of Top-up shall be collected.	
		5) Mortgageability charges are to be collected @ Rs. 5,000/- per property + applicable GST before checking by Zonal Office / Legal (Mortgage Dept.) H.O. However, Legal Chgs. for checking of Mortgageability / Title Certificate of Properties, paid to Outside Advocates, actual bill to be recovered from the party.	
(i)		NOTICE TO DEFAULTERS LOANS	
	i)	D-1 Notice	Rs. 100/- + applicable GST
	ii)	D-2 Notice	Rs. 125/- + applicable GST
	iii)	D-3 Notice	Rs. 150/- + applicable GST
	iv)	D-4 & Subsequent Notices	Rs. 200/- + applicable GST
	v)	Advocate Notice	Upto Rs. 1 Crore (Outstanding Amt) - Rs. 1,500/- + applicable GST Above Rs. 1 Crore - (Outstanding Amt) - Rs. 5,000/- + applicable GST

	vi)	Case file charges	Actual + applicable GST
	vii)	Visit charges per visit to borrower/ sureties for recovery purpose	Rs. 200/- per visit + applicable GST
	viii)	Demand Notice issued by Recovery Officer	Rs. 500/- plus Applicable GST
(j)		CASH CREDIT ACCOUNTS	
	i)	D-22 Notice	Rs. 200/- + applicable GST
	ii)	D-23 Notice	Rs. 200/- + applicable GST
	iii)	Renewal reminder notice (charges to be collected for Notices served after due date)	Rs. 200/- + applicable GST
	iv)	Notice for non-operation in account for more than 3 months	Rs. 200/- + applicable GST
	v)	Advocate notice	Upto Rs. 50 lakh (Outstanding Amt) - Rs. 1,500/- + applicable GST Above Rs. 50 lakh - (Outstanding Amt) - Rs. 5,000/- + applicable GST
	vi)	Case file charges	Actual + applicable GST

Sr. No.		Particulars	Amount of charges (Rs.)
	vii)	Visit charges for recovery/ non-renewal/ non-operation	Rs. 500/- per visit + applicable GST
	viii)	Non display of Bank's name board at place of business/ office/ factory premises/on machinery/on vehicle	Rs.1,000/- + applicable GST
	ix)	Commitment charges for Non-utilization/under utilization of disbursed Cash Credit Limit. This charges to be debited half yearly in April/October	a) Average Utilization of CC Limit less than 25% of the limit – 1% p.a. of un-utilized limit + GST b) Average utilization above 25% & below 50% of the limit -0.50% p.a. of un-utilized limit + GST.
(k)		STATUTORY NOTICE	
	i)	Issued u/s 13 (2) of SARFAESI Act	Rs. 2,500/- + applicable GST
	ii)	Reconveyance of Mortgaged Property	Rs. 1,000/- + applicable GST & actual stamp duty + applicable GST
			Waived for Udupi Region
	iii)	Symbolic & physical possession including possession through CMM/DM u/s 14	Housing Loan Rs. 1000/- Other than Housing Loan Rs. 2000/- for advances upto Rs. 1 Crore & Rs. 5000/- for advances above Rs. 1 Crore Actual Expenses.
(l)		VEHICLE ETC.	
	i)	Issue of NOC to RTO (including HPTR)	Rs. 200/- + applicable GST to be collected at the time of closure of loan.
	ii)	Seizing charges	
		a) Two wheeler/three wheeler	Rs. 1,500/- + applicable GST
		b) Light motor vehicle	Rs. 2,000/- + applicable GST

		c) Heavy vehicle	Rs. 4,000/- + applicable GST
		d) Excavators & cranes	Rs. 10,000/- + applicable GST or actual outsourcing charges as approved + applicable GST
		Note: The seizing charges to be recovered before release of vehicles	
(m)	i)	SEALING/ POSSESSION OF IMMOVABLE PROPERTIES	
		a) Flat/Stall/Gala/Shop/Bungalow	Rs. 2,000/- plus actual expenses incurred for taking possession, police protection chgs, etc. + applicable GST
		b) Factory Premises/Industrial Unit	Rs. 5,000/- plus actual expenses incurred for taking possession, police protection chgs, etc. + applicable GST.
		c) Possession of Flat/ Stall/ Gala/ Shop/ Bungalow through Court	Rs. 2,000/- plus actual expenses incurred for taking possession, police protection chgs, etc. + applicable GST.
	ii)	Possession of Factory Premises/ Indl. Unit through Court	
		a) Sanctioned amt. upto Rs. 5.00 Lakh	Rs. 3,000/- plus actual expenses incurred for taking possession, chgs of court official, police protection, etc. + applicable GST
		b) Sanctioned amt. above Rs. 5.00 Lakh to Rs. 50.00 Lakh	Rs. 5,000/- plus actual expenses incurred for taking possession, chgs of court official, police protection, etc. + applicable GST
		c) Sanctioned amt. above Rs. 50.00 Lakh	Rs. 10,000/- plus actual expenses incurred for taking possession, chgs of court official, police protection, etc. + applicable GST
		(GST is to be collected on recovery of actual expenditure also)	
(n)	i)	ASSIGNMENT OF NSC/KVP	Rs. 50/- per certificate & actual travelling charges not exceeding Rs. 200/- (both inclusive) + actual post office charges + applicable GST (on all charges)

Sr. No.		Particulars	Amount of charges (Rs.)
	ii)	ENCASHMENT OF NSC/IVP/KVP ETC.	Rs. 100/- per certificate + actual travelling cost not exceeding Rs. 250/- (both inclusive) + actual post office charges + applicable GST (on all charges)
		Note: No travelling and post office charges to be collected if the borrower accompanies the staff for visit to Post Office and bears the expenses.	
(o)		REASSIGNMENT OF NSC/IVP/KVP	NIL
(p)		ASSIGNMENT/ REASSIGNMENT/ ENCASHMENT OF LIP ETC.	Rs. 100/- + actual charges of LIC + postage (Per Policy) + applicable GST (on actual charges also)
(q)		Foreclosure charges 2% on outstanding Amount.	In case of Loans & Advances sanctioned to Non-Individual Loanees/ Borrowers foreclosure/prepayment penalties@2% on account of takeover by other banks/ F.I. will levies on outstanding amount as on the date

			of closure.
(r)		Charges from CC Account holder for Non-Submission of Statement of Account of CD Account maintained with other banks for specific purpose approve by sanctioning authority.	Rs. 250/- per month + GST
5		BANK GUARANTEE (Fresh and renewals)	
(a)		PARTLY SECURED BY ONLY OUR BANK'S TERM DEPOSIT	
	i)	Less than 50% of Bank Guarantee amount	2.50% per annum + Rs. 125/- + applicable GST
	ii)	50% or more but less than 100% of Bank Guarantee	1.50% per annum + Rs. 125/- + applicable GST.
	iii)	Fully secured by only our bank's term deposit	0.75% subject to minimum Rs.200/- and maximum of Rs.10,000/- + applicable GST (to be collected only once at the time of issuing BG). Note : BG against 100% security of only our Bank FD will be considered as Fully secured BG. Securities such as NSC/LIC are not to be considered under this head. They are to be taken under 5(A) i) 5(a)ii) as above.
	iv)	Amendment without value enhancement & without extension of time period	Rs.700/- per amendment + applicable GST
	v)	In case of amendment with value enhancement and/ or extension of time period	Charges on pro-rata basis as per i), ii) & iii) above will be applicable in addition to Rs. 700/- per amendment + applicable GST
(b)		CHARGES FOR INVOKED BANK GUARANTEE * Refer ILA88 Annexure-1- Sr. No. XXI	BG amount upto Rs.1.00 crore - Charges Rs.2,000/- plus applicable GST per Bank Guarantee. BG amount above Rs.1.00 crore - Charges Rs.4,000/- plus applicable GST per Bank Guarantee In addition to above charges, interest @ 16.5% p.a. to be collected on the BG amount
		Note:	
		i) Charges to be collected for a minimum period of 1 month or part thereof.	
		ii) For Bank Guarantee issued through other Bank.	
		a) Commission of other Bank + our commission @ 50% of the above to be collected + applicable GST.	
		b) In case of extension of BG Commission of other Bank + our commission @ 50% of above to be collected + applicable GST.	

Sr. No.	Particulars	Amount of charges (Rs.)
	c) Bank Guarantee fully secured by our Bank's Term Deposit: Commission of other Bank + 1% per annum of BG amount [Max. Amt. Rs. 5,000/- per annum] + applicable GST.	

		iii) In case where our Bank has furnished 100% cash margin to the other bank for issue of BG, the additional concession in commission extended for keeping 100% cash margin should not be passed to the customer, unless the customer keeps 100% cash margin with us for issue of the said BG. If there is no 100% margin then service charges as mentioned at a) & b) above are applicable.	
		iv) If the Bank Guarantee return immediately charges to be refund proportionately.	
6		<u>SOLVENCY CERTIFICATES/CREDIT WORTHINESS</u> <u>CERTIFICATES/CERTIFICATE</u> <u>FOR GRANTING LOANS & ADV. (SUBJECT TO COMPLIANCE OF CONDITIONS)</u>	
		Upto Rs. 25.00 Lakh	Rs. 400/- per Rs. 1.00 Lakh or part thereof subject to maximum Rs. 5,000/- + applicable GST
		Above Rs. 25.00 Lakh to Rs. 50.00 Lakh	Rs. 7,000/- + applicable GST
		Above Rs. 50.00 Lakh to Rs. 1.00 Crore	Rs. 12,000/- + applicable GST
		Above Rs. 1.00 Crore to Rs. 10.00 Crore	Rs. 17,000/- + applicable GST
		Above Rs. 10.00 Crore to Rs. 25.00 Crore	Rs. 22,000/- + applicable GST
		Above Rs. 25.00 Crore	Rs. 27,000/- + applicable GST
		Note : 1) If certificate is issued to individuals for their ward's education purpose, 25% of the charges as mentioned above + applicable GST.	
		2) In case of extra original copy of same certificate Rs.200/- + applicable GST per certificate.	
7		<u>ISSUE OF INLAND LETTER OF CREDIT</u>	
I)	(a)	Commitment charges (To be collected at the time of opening of L/C)	20 paise per Rs. 100/- per quarter or part thereof + applicable GST- (Subject to Minimum of Rs. 500/-)
	(b)	Usance Charges	
	i)	For Sight L/C	20 paise per Rs.100/- +applicable GST- (Subject to Minimum of Rs. 500/-)
	ii)	Upto 6 Months Usance (To be collected at the time of opening of L/C)	20 paise per Rs. 100/- p.m. or part thereof + applicable GST- (Subject to Minimum of Rs. 500/-)
	(c)	Postage etc.	Rs. 50/- or actual postages whichever is higher + applicable GST
II)		Amendment without extension of period or enhancement in the value of the L/c	Rs. 750/- + applicable GST
		Enhancement in value or extension of period	Rs. 500/- + Recalculate commitment and usance charges as per 1 (a) (b) and difference to be levied + Applicable GST
III)		Reinstatement commission for Revolving L/C	20 paise per Rs. 100/- per quarter or part thereof + usance charges as per tenor of the bill + applicable GST (Subject to Minimum of Rs. 500/-)
		Postage etc.	Rs. 50/- or actual postages whichever is higher + applicable GST
IV)		Retirement of Documents	30 paise per Rs. 100/- or part thereof minimum Rs. 250/- & maximum Rs. 10,000/- + applicable GST
V)		Inland LC Documents received with discrepancies	Rs. 1000/- per set of discrepant documents to be deducted from the proceeds + applicable GST (Branches should intimate to

		the Negotiating Bank about deduction of charges at the time of issuing confirmation)
--	--	--

Sr. No.		Particulars	Amount of charges (Rs.)
VI)		Inland Letter of credit issued through other Banks like HDFC Bank / Bank of India/ UBI, etc.	Charges will be levied as per our charges structure above or as per rate of charges levied by that Bank whichever is higher. In case other Bank charges are higher, then flat Rs.1,000/- to be collected in addition to other Bank's charges + applicable GST
VII)		Inland LC Transmission through SFMS:	
	i)	Issue of Full Text L/C	Rs.1,000/- + applicable GST
	ii)	Transmission of any other message	Rs. 500/- + applicable GST
		Note: The above charges as per (I), (II) & (VII) above will be collected at Forex Dept.	
VIII)		The following charges are applicable in the cases of LC received from other Bank for our customer as beneficiary.	
		Advising letter of Credit	Rs. 500/- + postage Rs. 50/- or actual whichever is higher + applicable GST
		Advising amendment to letter of credit	Rs. 250/- + postage Rs. 50/- or actual whichever is higher + applicable GST

8		CHEQUES & BILLS COLLECTION (OO 260 & 261 dated 29.10.2008 & subsequent RBI notification)	
(a)		COLLECTION OF OUTSTATION CHEQUES (IBC / OBC)	
	i)	Upto & Including Rs. 5,000/-	Rs. 25/- + applicable GST
	ii)	Above Rs. 5,000/- upto & including Rs. 10,000/-	Rs. 50/- + applicable GST
	iii)	Above Rs. 10,000/- upto & including Rs. 1,00,000/-	Rs. 100/- + applicable GST
	iv)	Above Rs. 1,00,000/-	Rs. 165/- + applicable GST
	v)	Postage	Actual + applicable GST
	vi)	Charges for return unpaid outstation cheques	50% charges as above 8 (a) + actual postage + applicable GST
		Note : a) In case Branches collect OBC cheques payable at Uran & Pune through our local respective Branches, the Collecting Branches should collect OBC charges as mentioned above. However, the respective local Branches should not collect any charge for presentation of instrument in local clearing.	
		b) In case of cheques sent for collection through ICICI Bank/HDFC Bank, handling charges of Rs.25/- + applicable GST plus OBC charges as above to be collected. In case of return unpaid cheques, the charges to be collected as above 8 (a) (v) in addition to the amount specified vide debit note by Clearing Dept + applicable GST (Charges [as per (b)] will be collected by Branch only)	
(b)	i)	RTGS/NEFT INWARD/OUTWARD CHARGES [Including transaction through Branch & Mobile Banking]	Refer latest OC guidelines

	ii)	IMPS Debit transactions	Rs. 5/- + Applicable GST
(c)		COLLECTION OF OUTSTATION BILLS IBC/OBC/BD/SBD	
	i)	Upto Rs. 1,000/-	Rs. 20/- + applicable GST
	ii)	Above Rs. 1,000/- upto Rs. 5,000/-	Rs. 35/- + applicable GST
	iii)	Above Rs. 5,000/- upto Rs. 10,000/-	Rs. 60/- + applicable GST
	iv)	Above Rs. 10,000/- upto Rs. 1.00 Lakh	Rs. 6/- per Rs. 1,000/- or part thereof + applicable GST
	v)	Above Rs. 1.00 Lakh	Rs. 5.50 per Rs. 1,000/- as part thereof subject to minimum Rs. 600/- maximum Rs. 2,000/- + applicable GST
	vi)	Charges for return unpaid outstation bills	50% charges as above 8(c) subject to min.Rs. 20/- + applicable GST
	vii)	Postage	Actual + applicable GST
	viii)	Supply bill discounting	Handling charges - Rs. 25/- per bill + applicable GST

Sr. No.		Particulars	Amount of charges (Rs.)
(d)		BILLS NEGOTIATED UNDER L/C (Handling charges)	Rs. 1,000/- + Postage + applicable GST
	i)	Note : Each bill (bill of exchange/hundi) should be treated as a separate bill & should not be clubbed for the purpose of calculation of charges.	
	ii)	In case of outstation bills where the bills are purchased/discounted no commission to be charged. Only handling charges of Rs. 30/- + applicable GST to be collected.	
	iii)	In case of IBC return our charges to be recovered from collecting Banker through VPP and not from our customers.	
	iv)	In case of IBC realization, no commission on our pay order/ cheques of HDFC/ ICICI drawn by our Bank to be collected. Also if IBC pertains to our Bank's FDR, only postage + applicable GST amount to be collected and no commission to be charged.	
9	I	<u>PAY ORDERS ETC.</u>	
a)		ISSUE OF PAY ORDERS	
	i)	Upto Rs. 500/-	Rs. 10/- + applicable GST
	ii)	Above Rs. 500/- upto Rs. 1,000/-	Rs. 15/- + applicable GST
	iii)	Above Rs. 1,000/- upto Rs. 5,000/-	Rs. 25/- + applicable GST
	iv)	Above Rs. 5,000/- upto Rs. 20,000/-	Rs. 30/- + applicable GST
	v)	Above Rs. 20,000/- upto Rs. 2.00 Lakh	Rs. 50/- + applicable GST
	vi)	Above Rs. 2.00 Lakh	Rs. 100/- + applicable GST
b)		Concessional rate for students exam fees/payment to college/ university, pensioners & senior citizens	50% of above charges - 9 [I] (a) subject to minimum of Rs. 10/- + applicable GST
c)	i)	Issue of duplicate pay order/issue of Fresh pay order against revalidation	Upto Rs. 1,000/- Rs. 50/- + applicable GST Above Rs.1,000/- Rs. 100/- + applicable GST
	ii)	Stop payment / cancellation of pay order	Rs. 100/- + applicable GST
d)	i)	Issue of pay order favoring our bank	Nil
	II	Issue of ICICI bank/HDFC bank cheques under cheque drawing arrangement	Same as pay order charges mentioned in 9 [I] (a) (full commission) to be retained by

			our Bank. For cancellation Rs. 50/- + applicable GST to be collected as in case of pay orders
10		SAFE DEPOSIT LOCKERS	
(a)		OPENING OF LOCKERS	
	i)	Key Deposit (Includes charges for break open in cases of non-payment of rent)	i) Small size locker - Rs. 10,000/-
			i) Medium size locker - Rs. 20,000/-
			iii) Large size locker - Rs. 30,000/-
	ii)	Service Charges	Rs. 500/- plus franking amount + applicable GST
(b)		RENT PER YEAR (1st April to 31st March)	applicable GST will be charged extra over & above rent amount
		Type Dimension (cms)	All Branches (Except Udupi) Udupi Reg. Br.
	i)	Small Size A 12.5x17.5x49.2 11.4x16.5x49.2	Rs. 2,000/- Rs. 1,200/-
		B 15.9x21.0x49.2 15.2x20.3x49.2	Rs. 2,500/- Rs. 1,400/-
	ii)	Medium Size 2A 12.5x35.2x49.2 11.4x33.0x49.2	Rs. 3,500/- Rs. 2,000/-
		2B 15.9x42.3x49.2 15.2x40.6x49.2 30.5x20.3x49.2 17.8x26.7x49.2	Rs. 4,000/- Rs. 2,400/-

Sr. No.		Particulars	Amount of charges (Rs.)
	iii)	Large Size 4A 27.8x35.2x49.2 26.7x33.0x49.2 17.8x53.3x49.2	Rs. 7,000/- Rs. 4,000/-
		4B 32.1x42.3x49.2 30.5x40.6x49.2	Rs. 8,000/- Rs. 5,000/-
		38.1x53.3x49.2 36.8x53.3x49.2	Rs.9,000/- Rs.8,000/-
		Size of Locker Type	Ahmedabad Branches (Except Ghatlodia) Ghatlodia Br.
	i)	Small Size A	Rs.200/- Rs.500/-
		B	Rs.300/-
		C	Rs.400/-
		D	Rs.500/-
	ii)	Medium Size 2A	Rs.700/- Rs.700/-
		2B	Rs.1,100/- Rs.1,300/-
		2E	Rs.1,600/-
	iii)	Large Size 4A	Rs.1,800/- Rs.1,200/-

		4B	Rs.2,400/-
			Rs.4,000/-
		4E	Rs.2,200/-
		Size of Locker Type	Mandvi- Vadodara Branch
		Small C	Rs.1,000/-
		Medium 2C	Rs.2,000/-
		Large 4C	Rs.3,500/-
		Note : If rent already paid in advance, no recovery as per new manual. In case of surrender of locker, Branches may refund locker rent collected in advance after adjusting rent for current and completed quarters i.e. April-June, July-Sept, Oct-Dec. & Jan to March. Similarly when lockers are hired in between the year, rent may be collected for current & remaining quarters of the financial year.	
(c)		NUMBER OF ACCESS ALLOWED PER QUARTER	Every quarter 06 access free. Rs. 100/- per addl. Access over & above 6 free access in the quarter + applicable GST
(d)		DELAY IN PAYMENT OF RENT	
		Small lockers -	Rs. 150/- p.m. + applicable GST
		Medium lockers -	Rs. 200/- p.m. + applicable GST
		Large lockers -	Rs. 250/- p.m. + applicable GST
(e)		BREAK OPEN OF LOCKER IN CASE OF LOSS OF KEY/NON PAYMENT OF RENT	Rs. 1000/- plus actual charges + applicable GST (on actual charges also)
(f)		SURRENDER OF LOCKER #	Rs. 2,000/- + applicable GST (If locker surrendered within 2 Years from the date of hire)
		# (The Branch should immediately write to locker manufacturing company for replacement of lock & key and the new key should be given to new allottee in a company sealed pack.)	
(g)		SAFE CUSTODY CHARGES	
	1)	Gold loan closed but pledged ornaments are not claimed within 1 month from date of closure (after sending notice to the loanee regarding the charges)	Rs. 500/- p.m. + applicable GST
	2)	Sale of pledged gold ornaments by auction	
		i) Loans upto Rs. 5,000/-	Rs. 150/- + actual gold valuer charges + applicable GST
		ii) Above Rs. 5,000/- upto Rs. 50,000/-	Rs. 250/- + proportionate advertisement charges + actual gold valuer charges + applicable GST

Sr. No.	Particulars	Amount of charges (Rs.)
	iii) Above Rs. 50,000/-	Rs. 300/- + proportionate advertisement charges + actual gold valuer charges + applicable GST.
	(GST is to be collected on actual gold valuer charges, advertisement charges also)	
11	DEMAT SERVICE TARIFF & CHARGES	
	1) Account Opening Charges	NIL
	2) Transaction Charges Purchase / Credit	NIL
	3) Transaction Charges	0.04% Subject to minimum of Rs. 21/- Per

		Sales / Debit	transaction (ISIN)
	4)	DEMAT Charges	Rs.3/- per Certificate (Min. Rs.15/-) + Rs. 30/- Courier Charges
	5)	REMAT Charges	Rs.25/- per Certificate + Rs. 30/- Courier Charges
	6)	Account Maintenance Charges (Per annum)	Rs. 300/- for Individuals Rs. 900/- for Others
	7)	Pledge / Unpledge / Invocation	Rs. 50/- per ISIN
	8)	Freeze Charge	Rs. 50/- per ISIN
	9)	Custody Fees	NIL
	10)	Failed Instruction Charges	Rs. 25/- per ISIN
	11)	Account Maintenance Charges (Per annum)	Nil for holding < Rs.50,000/-
		for Basic Services Demat Account (BSDA)	Holding from Rs.50,001/- to Rs.2,00,000/- AMC of Rs.100/-
			Holding > Rs.2,00,000/- Will be charged as applicable to Normal Demat Account. (6 above) (As per SEBI Guidelines)
		Conditions:	
	a)	The above charges are exclusive of applicable GST which will be charged as per the applicable rates.	
	b)	All new/eligible Demat Accounts will automatically be BSDA Accounts during new billing cycle.	
	c)	Annual Account Maintenance and Demat Charges are payable upfront.	
	d)	All other charges are payable monthly.	
	e)	Same day execution instructions will be accepted on a best effort basis at the sole risk and responsibility of the client. The Bank will not be held responsible for non-execution of same day instructions. The Bank also reserves its right to charge an additional fee @ Rs. 25/- + applicable GST per ISIN.	
	f)	Transaction / Holding cum Billing statements will be sent once in a month, provided there is a transaction, else once in a quarter. (Additional statement charges Rs.15/- + applicable GST per page).	
	g)	For BSDA, Bank will provide two statements free of cost during the billing cycle. Additional physical statement will be charged Rs.25/- + applicable GST per statement.	
12		GENERAL	
	a)	ISSUE OF OUR BANK'S SHARE CERTIFICATE/ PNCPS (DUPLICATE)	Rs. 10/- per certificate + applicable GST
	b)	TRANSFER OF SHARE CERTIFICATE	Rs. 10/- per certificate (Refer Bye-laws) + applicable GST
	c)	ISSUE OF ANY OTHER CERTIFICATE BY BANK FOR THE PURPOSE OTHER THAN FOR OUR BANK'S PURPOSE (including verification of signature/ recording of ECS mandate)	Rs.200/- per certificate / request + applicable GST
	d)	SMS NOTIFICATION CHARGES (for SB/CD & all types of CC A/cs)	Rs. 25/- + applicable GST - per Quarter
	e) i)	INCOME TAX CERTIFICATE FOR INTEREST ON TERM DEPOSIT/ SAVINGS A/C OR BALANCE CERTIFICATE	Nil
	ii)	DUPLICATE CERTIFICATE AS ABOVE	Rs. 30/- per certificate + applicable GST

Sr. No.		Particulars	Amount of charges (Rs.)
f)		STOP PAYMENT INSTRUCTIONS (All A/cs with cheque book facilities)	Rs. 100/- per cheque per instruction (maximum Rs. 500/-) + applicable GST
		Note : CRC Return charges are also applicable for stopped cheque.	
g)		FATE ENQUIRIES (at customers request)	
	i)	Savings a/c	Rs. 50/- per enquiry + applicable GST
	ii)	Current, CC, FLXLN & SOD A/cs only	Rs. 150/- per enquiry + applicable GST
	iii)	RTGS/NEFT RBI settlement copy at customer request	
		Savings A/c.	Rs. 50/- per enquiry + applicable GST
		Other than Savings A/c. (Current, CC, FLXLN & SOD A/cs .)	Rs. 150/- per enquiry + Appl. GST
h)		Surrender/loss of ATM card/RUPAY Debit Card	Rs. 150/- + applicable GST
i)		Issue of duplicate ATM card/ RUPAY Debit Card	Rs. 250/- + applicable GST
j)		LOSS OF PIN/ PASSWORD RETRIEVAL	Rs. 50/- + applicable GST
k)		Issue of ATM/Rupay Debit Card (No charges in financial year in which it is issued) PMJWY-BSB/PMJWY-SSB & SBYouth completely exempted.	Rs.150/- per annum + applicable GST for Classic card Rs.250/- per annum + applicable GST for Platinum card
l)		LOSS OF CHEQUE BOOK REQUISITION SLIP	Savings A/c - Rs. 50/- per request + applicable GST CD/CC/FLXLN/SOD A/c - Rs. 100/- per request + applicable GST
m)		DOCUMENTS FRANKING CHARGES	Franking Amt. Upto Rs. 1,000/- Rs. 30/- + appl. GST Rs. 1,001/-toRs.3,000/-Rs. 50/- + appl. GST Rs. 3,001/-toRs.5,000/-Rs.100/-+ appl. GST
		Note : Charges applicable for Bank's Documents also.	
n)		ENQUIRY RELATED TO OLD RECORDS More than 12 months old record	Rs. 250/- per instrument / document + applicable GST
o)		ALLOWING OPERATIONS IN ACCOUNT THROUGH POWER OF ATTORNEY	SB A/c. - Rs. 500/- + applicable GST CD/CC A/c. - Rs.1,000/- + applicable GST On every change
p)		SERVICE CHARGES FOR ISSUE OF "LIFE CERTIFICATE" TO SENIOR CITIZENS	Nil
q)		COLLECTION OF CHARGES TOWARDS CERSAI REGISTRATION	Collection of Charges towards CERSAI/ ROC/NESL/CIBIL etc. as per Circular / Guidelines issued by Bank from time to time
r)		CHARGES FOR e-payment TAX ON BEHALF OF THE CUSTOMERS/ ISSUE OF DUPLICATE E-CHALLAN	Rs. 50/- + applicable GST
s)		INWARD ECS MANDATE	
	i)	ACH (debit Mandate/ E- Mandates (debit) given by our customers (for debiting their	Rs. 50/- per instance + applicable GST

		accounts with us) to other Banks/Financial Institutions for making repayment of Loan/payment of utility bills /LIC premium / mutual funds etc. received through NPCI	
	ii)	ACH (debit) Mandates / e Mandates (debit) received from our customers (to debit their accounts with other Banks) towards repayment of installments of their loan account/RD account with us. Uploaded by us to NPCI	NIL

Sr. No.		Particulars	Amount of charges (Rs.)
t)		ECS RETURN CHARGES FOR LOAN INSTALMENTS (Our Bank will present ECS/ACH recovery of installment two times in a month. The transactions Returned from first presentation with reason "Funds insufficient" only, will be represented during the month).	
		Return Charges will be as follows:	
	i)	If the transaction is successful, that is repayment received by either presentation.	NIL
	ii)	If transaction is returned unpaid on both occasions	Rs. 200/- + applicable GST
	iii)	Stop payment instructions of NACH ECS - ACH debit mandates given by customers	Rs.100/- + NPCI charges + applicable GST
u)		UPI Debit Transaction	NIL
v)		For any modification in A/c., (mode of operation [except DDC] address change, mobile number change, addition/deletion of name)	Rs. 25/- + GST.
1		PART II	
a)		ADDITIONAL INTEREST IN CC/ FLXLN/ SOD/ LATD TERM LOAN A/cs.	Additional interest in CC/Term loan/FLXLN/SOD/LATD A/cs. As per ILA and other relevant Circulars/ guidelines issued by Bank from time to time.
b)		CHEQUE DISCOUNTING & CHEQUE PURCHASE (In case payment of salary cheque is effected as per rules, no service charges to be levied, also in case of discount of our Bank's pay order no charges/ interest to be collected)	Rs.50/- + applicable GST per instrument + interest as per ILA
c)		DRAWALS AGAINST CHEQUE PRESENTED IN CLEARING	
	i)	Savings A/c (for drawals above Rs. 5,000/- only)	Interest @ 18% p.a.
	ii)	Current, CC, FLXLN & SOD A/cs	Interest @18% p.a. on uncleared amount
1		PART III	

a)		SUPPLY OF APPLICATION FORMS	
	i)	Loan application with surety consent letter	
	ii)	Bank guarantee application (including surety consent letter)	
	iii)	Solvency certificate application	Rs. 50/- each + applicable GST
	iv)	Cash credit/ LC application and two sureties	
	v)	Composite loan/ CC/ Bank Guarantee application for facility above Rs. 15.00 Lakh	
		Note: i) The Service Charges, Share application Money and other charges on A/c. of Loans Sanctioned should invariably be collected by debiting the prospective Borrowers/Savings OR Current A/c.'s & in case of Debit to CC A/c. subject to drawing power available. In no case service charges , Share application Money and other charges to be collected by debiting to respective Loan A/c. OR from the Loan amount Credited to SB/CA/CC A/c.'s Similarly it is not permissible to collect the Share application Money and other charges in Cash.	
		ii) Wherever any charges collected as fixed charges plus interest (e.g. CRC Return charges) in such cases fixed charge should be credited to particular sub-head under Misc. Income and interest should be credited to interest on Loans & Advances Account or particular interest (e.g. interest on cheque discounting etc.)	
b)		List of PL Codes enclosed for reference	
c)		Sheet for additions/amendments	