

**Service**  
**Charges**  
**Manual w.e.f.**  
**01.06.2025**

# **Service Charges Manual w.e.f. 01.06.2025**

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| Sr. No.       |   |      | Particulars   | Amount of charges (Rs.)   |
|---------------|---|------|---|---|
| <b>Part I</b> |   |      |   |   |
| 1             | <b>SAVINGS DEPOSITS (OPERATIVE/INOPERATIVE/DORMANT)</b><br><b>(Service charges applicable for Saving Bank Accounts A/cs will also be applicable to SB A/cs maintained by staff, ex staff (other than STCC))</b> |      |   |   |
|               | (a)   |      | <b>ACCOUNT OPENING &amp; MAINTENANCE OF MINIMUM BALANCE.</b>  | Mumbai / Navi Mumbai / Raigad & Pune Branches –<br>- With cheque book Rs.1,000/-<br>- Without cheque book Rs.500.<br>- All other Branches (with & without cheque Book) Rs.500/-.  |
|               | (b)   |      | <b>PENALTY</b>  |   |
|               |   | i)   | <b>Charges for failure to maintain minimum balance</b>  | To be calculated on shortfall to maintain Monthly Average Balance<br>- Shortfall upto Rs.250/- - Charges Rs.30/-+ Appl. GST.<br>- Shortfall above Rs.250/- upto Rs.500/- - Charges Rs.60/-+ Appl. GST.<br>- Shortfall above Rs.500 upto Rs.1000/- - Charges Rs.75/- + Appl. GST<br>(Not applicable to SB Dead/ Dormant/ Inoperative A/c.) |
|               |   | ii)  | <b>Charges for withdrawals more than prescribed Limit.</b>  | Rs.50/- per withdrawal above 50 withdrawals (Half yearly charge) + applicable GST.  |
|               |   |      | <b>Note: The entries of ATM withdrawals, S.I., Internal transactions, GST Entries, UPI/ IMPS/RTGS/NEFT to be excluded.</b>  |   |
|               | (c)   |      | <b>CLOSURE OF ACCOUNTS</b>  |   |
|               |   | i)   | If closed within 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 years 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.10/- per cheque leaf + applicable GST.   |
|               |   |      | <b>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.</b> |   |

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| Sr. No.     |             | Particulars  | Amount of charges (Rs.)   |
|-------------|-------------|--|---|
|             | <b>(d)</b>  | <b>RETURN OUTWARD (CRC/ ECS- DR/NACH-DR)</b>   |   |
|             | i)          | For want of funds & other reasons including stop payment.                                    | Upto Rs.1 lakh - Rs.500/- + applicable GST.   |
|             |             | <b><u>GST Applicable - ECS- DR/NACH-DR</u></b>   | Above Rs.1 lakh & upto Rs.10 lakh - Rs.1,000/- + applicable GST.  |
|             |             | <b><u>GST Not Applicable - CRC</u></b>   | Above Rs.10 lakh - Rs.1,500/- + applicable GST.   |
| <b>Note</b> | <b>1)</b>   | <b>Above charges are applicable to NRESB/NROSB &amp; STCC)</b>                               |   |
|             | <b>2)</b>   | <b>Charges shall be levied only when customer is at fault &amp; responsible for returns.</b> |   |
|             | ii)         | <b>Return Inward</b>   |   |
|             |             | <b>(Charges for cheques received unpaid which are sent in clearing)</b>                      | Rs.150/- per cheque + applicable GST  |
|             |             | <b>Note : Above charges are also applicable to STCC</b>                                      |   |
|             | <b>(E)</b>  | <b>ISSUE OF CHEQUE BOOKS</b>   |   |
|             |             | <b>Additional cheque books (Personalised/Non-Personalized Cheque Books)</b>                  | Rs. 5/- per cheque leaf - 1 cheque book of <b>10 leaves</b> free in 6 months (will be governed by Financial Year) + applicable GST. |
|             | <b>(f)</b>  | <b>ISSUE OF DUPLICATE PASS BOOK</b>  | <b>[Manually]</b>   |
|             | i)          | <b>With present balance</b>  | Rs. 100/- + applicable GST  |
|             | ii)         | <b>With previous entries</b>   | Rs. 100/- + Rs. 10/- per page of pass book +applicable GST.   |
|             |             |  | Rs.75/- per page of computer statement + applicable GST.  |
|             | iii)        | <b>E-Statement to be provided</b>  | Rs. 10/- per page for record above 6 months. <b>+ Applicable GST</b>  |
|             | <b>(g)</b>  | <b><u>DESTROY / SURRENDER OF UNUSED CHEQUES FOR OPERATIVE / CLOSED SB A/C.</u></b>           | Rs. 10/- per unused cheque leaf + applicable GST.   |
|             | <b>(h)</b>  | <b>WITHDRAWALS OK WITHOUT PASS BOOK</b>  | Rs.100/- per instance +applicable GST   |
|             | <b>(i)</b>  | <b>Cash withdrawal above Rs. 1.00 lakh without prior intimation</b>                          | Rs. 100/- + Appl. GST<br>[Manually]   |
|             | <b>Note</b> | <b>(h &amp; i) Charges to be collected at the time of payment of withdrawal amount.</b>      |   |

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|----------|---|--|---|
|          | (j)   | <b>SERVICE CHARGES FOR CASH DEPOSIT in SB Accounts/ FLXLN Account.</b><br><br><b>Free Limit - 1 lakh during a calendar month (Excluding Credit Society Accounts having Deposit more than <u>ONE Crore</u>)</b> | <b><u>Rs.2/-</u></b> per Rs.1000/- above free limit + applicable GST.<br><br>(In addition to above charges for deposit of currency notes of any denomination below Rs.100/- @ Rs.10/- + applicable GST per packet will be applicable – Total 3 packets free per day). |
| <b>2</b> | <b>CURRENT ACCOUNTS, CC ACCOUNTS, FLXLN &amp; SOD A/cs.</b><br><b>(Service charges applicable for CC A/cs will also be applicable for all types of SOD A/cs., if not specified otherwise)</b> |  |   |
|          | (a)   | <b>ACCOUNT OPENING &amp; MAINTENANCE OF MINIMUM BALANCE FOR CURRENT A/Cs</b>   | - Minimum balance - <b><u>Rs.10,000/-</u></b> for Mumbai, Navi Mumbai, Thane, Raigad Region Branches.<br>- Minimum balance - <b><u>Rs.5,000/-</u></b> for Outstation Branches [Including Pune & Nashik Region Branches].  |
|          | (b)   | <b>CHARGES FOR FAILURE TO MAINTAIN MINIMUM BALANCE IN ANY MONTH FOR CURRENT A/Cs.</b>  | Rs.350/- per month + applicable GST<br>To be calculated on the basis of minimum going below the threshold limit on any single day.<br>(Not applicable to inoperative A/cs.)   |
|          | (c)   | <b>FOLIO CHARGES</b>   | Rs.25/- per folio to Current, CC, FLXLN & SOD A/cs to be charged half yearly max. Rs.500/- + applicable GST.  |
|          |   |  | i) 1 folio = 40 entries on computer page  |
|          |   |  | <b><u>ii) 1 folio free</u></b>  |
|          |   | <b>Note : No Charges will be made applicable in case of e-statement</b>  |   |
|          | (d)   | <b>CLOSURE OF CURRENT ACCOUNT</b>  |   |
|          | i)  | If closed <b><u>within</u></b> 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  | Rs. 100/- Applicable GST  |
|          | v)  | <b>No charges for activation of inoperative A/c.</b>   |   |

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|---------|-----|------|---|---|
|         |     | 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  |
|         |     |      | <b>(Note : Charges to be collected only for unused cheques out of last issued cheque book)</b>  |   |
|         | (e) |      | <b>ISSUE OF ADDITIONAL CHEQUE BOOK</b>  |   |
|         |     |      | <b>50 cheque leaves free in Current, CC, FLXLN &amp; SOD A/c once in 3 months</b>   | Rs.10/- per cheque leaf + applicable GST <b>[Manually]</b>  |
|         | (f) |      | <b>ISSUE OF DUPLICATE STATEMENT OF A/CS for Current, CC, FLXLN &amp; SOD A/C</b>  | Rs.50/- for each page of statement + applicable GST <b>[Manually]</b>   |
|         | (g) |      | <b>RETURN OUTWARD (CRC/ECS/discounting of cheques/ ECS-DR/RD/NACH-DR)</b>   |   |
|         |     | i)   | <b>For want of funds &amp; other reasons including stop payment</b>   | 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 - upto Rs. 1 crore - Rs..3,000/- + appl. GST  |
|         |     |      |   | Above Rs. 1 Crore - - Rs.5000/- + Appl. GST   |
|         |     | Note | <b>1. If the discounted cheque is returned, charges to be levied as per CRC returns.</b><br><b>2. Charges shall be levied only when customer is at fault &amp; responsible for returns.</b> |   |
|         |     | ii)  | <b><u>CRC cheques passed in TOD (SB/CC/CD/FLXLN/SOD Accounts)</u></b>   | Rs.100/- per cheque + applicable GST - (All Brs. except for Udupi Reg. Brs.) <b>[Manually]</b>                                    |
|         |     |      |   | Rs.50/- per cheque + applicable GST for Udupi Region Branches. <b>[Manually]</b>  |
|         |     |      |   | (for all accounts except unrenewed CC A/c in which operation is authorised by competent authority <b>OR</b> TOD limit sanctioned) |

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|---------|-----|------|--|---|
|         |     | iii) | <b><u>CRC cheques passed against un-cleared balance</u></b>  | i) Rs.100/- per cheque + applicable GST in Current A/c. <b>[Manually]</b>   |
|         |     |      |  | ii) Rs.50/- per cheque + applicable GST in CC/FLXLN/All types of SOD A/c. <b>[Manually]</b>   |
|         |     |      | <b>Return Inward</b>   |   |
|         |     | iv)  | <b>Charges for cheques/ECS/NACH received unpaid which are sent in clearing (CSC/ return inward) (CD/CC/FLXLN/SOD A/cs)</b> | <b>Rs.200/-</b> per cheque + applicable GST (Applicable to Loan A/c. also) <b><u>GST Applicable - ECS/NACH</u></b><br><b><u>GST Not Applicable - CSC</u></b>  |
|         |     | Note | <b>If the discounted cheque is returned unpaid, charges to be levied as per CRC returns</b>                                |   |
|         | (h) |      | <b>Cash withdrawal above Rs. 2 lakh without prior intimation.</b>  | Rs. 250/- + applicable GST per transaction <b>[Manually]</b>  |
|         | (i) |      | <b>SERVICE CHARGES FOR CASH DEPOSIT in Current A/C - Free limit : <u>3 times</u> of MAB during a calendar month</b>        | <b>Rs.1.25</b> + applicable GST per Rs.1000/- for cash deposit above free limit.  |
|         |     |      | <b>FOR CC/SOD/SODIMP ACCOUNT</b>   |   |
|         |     |      | <b>Sanc. limit facility</b>  | <b>Rs. 1.25</b> + applicable GST per Rs.1,000/- above free limit. <b>[Manually]</b>   |
|         |     |      | <b>Free Limit p.m.</b>   |   |
|         |     |      | <b>Upto Rs. 1.00 Crore</b>   |   |
|         |     |      | <b>Rs. 5.00 Lakh</b>   |   |
|         |     |      | <b>above Rs.1.00 Cr. to Rs. 10.00 Cr.</b>  |   |
|         |     |      | <b>Rs. 10.00 Lakh</b>  |   |
|         |     |      | <b>Above Rs. 10.00 Cr. to Rs. 50.00 Cr.</b>  | <b>Rs. 15.00 Lakh</b>   |
|         |     |      | <b>Above Rs. 50.00 Crore</b>   | <b>Rs. 20.00 Lakh</b>   |
|         |     |      |  | (In addition to above charges for deposit of currency notes below Rs. 100/- denomination - @ Rs. 10/- + applicable GST per packet will be applicable).<br>For CD/CC/SOD/SODIMP -2 packets free per day. |

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| Sr. No.                                  |   |  | Particulars   | Amount of charges (Rs.)   |
| 3  | TERM DEPOSITS                                   |  |   |   |
|  | (a)   |  | ISSUE OF DUPLICATE RECEIPT (to be issued in the form of Certificate)  | Rs.100/- + applicable GST [Manually]  |
|  | (b)   |  | DDS ACCOUNTS  | Refer latest Circular/Guidelines  |
|  |   |  | Closure of account before maturity  | Rs.100/- + applicable GST [Manually]  |
|  | (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/-).<br>In case of single default, no interest amount to be reduced. Advance installment can be adjusted towards default.   |
|  | (d)   |  | SERVICE CHARGES FOR CASH DEPOSIT  | NIL<br>Max. cash deposit allowed for TD Rs.20,000/- + Appl. GST.  |
| 4  | LOANS & ADVANCES, CASH CREDIT, FLXLN & SOD A/CS |  |   |   |
|  | (a)   |  | PROCESSING CHARGES FOR NEW APPLICATIONS ONLY/ IN-PRINCIPLE ACCEPTANCE & TAKE OVER PROPOSALS (EXCLUDING HOUSING LOANS) | <b>0.10%</b> (Max. Rs. 1.00 Lakh) at the time of acceptance of proposal. <b>+ Appl. GST</b> <ul style="list-style-type: none"> <li><b><u>If proposal is sanctioned adjusted towards service charges.</u></b></li> <li><b><u>[If proposal is rejected charges to be Refunded Excluding GST]</u></b></li> </ul> |
|  | (b)   |  | PRELIMINARY SANCTION LETTER   | For Housing Loan- Rs.1,000/- + applicable GST [Manually].   |
|  |   |  | <b>Note: The above charges will be adjusted towards service charges if the facility is sanctioned.</b>                |   |
|  | (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. [Manually]              |
|  |   |  | Checking of Mortgageability / title certificate for Staff<br><br>No charges for 1 <sup>st</sup> 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. [Manually]            |
|  |   |  |   | Applicable to Housing loan by Staff on commercial rate [Manually]   |

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|---------|------------|-------|--|--|
|         | <b>(d)</b> |       | <b>SERVICE CHARGES FOR</b>   |  |
|         |            | i)    | Cash Credit, SODIMP, Bill Discounting (Not backed by Letter of Credit), WCTL & RCL (Except OD against FDRs & FLXLN)<br><b><u>[Including Adhoc Limit]</u></b> | <p>- <b><u>0.50%</u></b> of sanctioned limit (applicable for enhancement of limit also) subject to max. Rs. 25.00 lakh (per party in case of combined facilities) + Applicable GST.</p> <p>- <b><u>For renewal 0.20% of sanctioned limit, maximum Rs.2.00 lakh (per party in case of combined facilities). + Applicable GST</u></b></p> <p>- <b><u>0.10% for sanction limit for Renewal, if Rating is AAA &amp; AA max. Rs. 1.00 lakh + Appl. GST (Manually)</u></b></p> |
|         |            | ii)   | For Secured Overdraft (SOD) & Loans against <b><u>cash</u></b> collateral securities like NSCs/ RBI Bonds/ LIP/ KVP  | 0.60% of sanctioned amount subject to minimum <b><u>Rs.500/-</u></b> maximum Rs.1,000 + applicable GST.  |
|         |            | iii)  | <b>Term Loan (All Types including STCL &amp; MTCL) (Except loan against term deposit &amp; FLXLN)</b>  | <b><u>0.50%</u></b> of sanctioned limit subject to max. <b><u>Rs.10.00 Lakh</u></b> (Per party in case of combined facilities) + applicable GST.   |
|         |            | iv)   | <b>Gold Loans &amp; SODGLD</b>   | <p>Loan upto <b><u>Rs.2.00</u></b> lakh - <b><u>Rs.250/-</u></b> + applicable GST.</p> <p>Loan above <b><u>Rs.2.00</u></b> lakh - <b><u>Rs.500/-</u></b> + Applicable GST.</p> <p><b><u>[Manually]</u></b></p>   |
|         |            | v)    | <b>Housing Loan</b>  | <p>- Loan upto Rs.35.00 lakh - 0.25% + applicable GST.</p> <p>- Loan above Rs.35.00 lakh - 0.50%+ applicable GST.<br/>(Subject to max. Rs. 25,000/-)</p> <p><b><u>[for takeover proposal = 0.25% + Appl. GST, irrespective of amount [Manually]</u></b></p>  |
|         |            | vi)   | <b>House repair to housing loan borrower &amp; others</b>  | 0.60% of sanctioned limit + applicable GST <b><u>[Manually]</u></b>  |
|         |            | viii) | <b>Loan &amp; OD against Term Deposit</b>  | Nil  |
|         |            | ix)   | <b>Bill discounted under LC</b>  | 0.1% of amount of bill discounted subject to minimum of Rs.250/- + applicable GST<br>(to be collected at the time of discounting of bill)  |

**Service Charges Manual w.e.f. 01.06.2025**

| S.N. |               | Particulars  | Amount of charges (Rs.)   |
|------|---------------|--|---|
|      | x)            | <b>Abhyudaya Vidya Vardhini (Processing/Service Charges)</b>   | Rs.5,000/- + applicable GST. <b>[Manually]</b>  |
|      | xi)           | <b>Udyog Vikas Scheme (Processing/Service Charges)</b>   | <ul style="list-style-type: none"> <li>• 0.50% of Sanctioned amount + applicable GST</li> <li>• <b><u>Subject to Max. of Rs. 10.00 Lakh [Manually]</u></b></li> </ul>   |
| (e)  |               | <b>Revalidation charges (as per credit policy)</b>   | <ul style="list-style-type: none"> <li>- Upto Rs.5 lakh - Rs.1,000/- <b>+ GST</b></li> <li>- Above Rs.5 lakh to Rs.50 lakh-Rs.5,000/- <b>+ Applicable GST</b></li> <li>- Above Rs.50 lakh - Rs.10,000/- <b>+ Applicable GST [Manually]</b></li> </ul> |
| (f)  |               | <b>Revolving Credit Limit- Documents handling charges under each credit</b>  | (a) Bills upto Rs. 20.00 Lakh – Rs.2,000/- <b>+ Applicable GST</b><br>(b) Bills above Rs. 20.00 Lakh – Rs.5,000/- <b>+ Applicable GST [Manually]</b>  |
| (g)  |               | <b>Processing charges for Modification in Terms and Conditions of Sanction.</b>  |   |
|      | i)            | Change/release of immovable security or offer of new immovable security subsequently to disbursement of credit facility  | For credit facility<br>- Upto Rs. 100.00 lakh – Rs. 500/- <b>+ GST</b><br>- Above Rs. 100.00 lakh - Rs.1,000/- <b>+ GST</b><br>[No charges applicable if entire sale proceeds are credited to Loan A/c.]  |
|      | ii)           | Changes / modifications in other terms and conditions of sanction. [E.g. concessional, ROI, reduction in commission on LC/BG, change of surety, change of Directors/Partners/Trustees, Change in quotations etc.]<br><br>Request for permission to operate account with any co-operative Bank with satisfactory reason.  | For credit facility<br>- Upto Rs. 100.00 lakh – Rs. 500/- <b>+ GST</b><br>- Above Rs. 100.00 lakh - Rs.1,000/- <b>+ GST</b><br>[However, no charges applicable for changes/modifications before disbursement or during renewal of limit]              |
|      | iii)          | Request for waiver of Low Turnover charges, commitment charges, charges for non-utilization/under utilization of CC Limit, additional interest/ other charges etc.   | For charges<br>- Upto Rs. 10,000/- -- NIL<br>- Above Rs. 10,000/- upto Rs. 50,000/- -- Rs.500/- <b>+ GST</b><br>- Above Rs. 50,000/- -- Rs. 750/- <b>+ GST</b>  |
|      | <b>Note :</b> | 1. Each type of request will attract separate charges. For example, even if a borrower enjoying credit facilities above Rs. 100.00 Lakh seeks in a single applicable (1) reduction in commission on BG and (2) a change of surety, they shall be deemed two separate request and the total procession charges payable shall be Rs. 2,000/- + GST [i.e. Rs. 1,000/- + Rs. 1,000/-] + GST.<br><br>2. No charges for permission to operate CD Account with Nationalized / Private Bank of Online Transactions/Statutory Payments. |   |

**Service Charges Manual w.e.f. 01.06.2025**

| S. N. |     |      | Particulars  | Amount of charges (Rs.)   |
|-------|-----|------|--|---|
|       | (h) |      | Release / substitution of immovable security per property for existing loan  | Rs.10,000/- + <b>Applicable GST</b> (Prior to closure of facility) [Manually]   |
|       | (i) |      | Priority Sector Lending - Loan related and adhoc service / inspection charges on priority sector loans upto Rs.25,000/-  | NIL   |
|       |     | Note | 1. No service charges for Renewal / Reduction of SOD against NSC/LIP/KVP & SODGold.<br>2. In case of STCL (if sanctioned for a period less than one year), service charges will be for the proportionate period (month-wise).<br>3. In case of ADHOC limit, charges will be for the proportionate period (month-wise) till closure of TOD. |   |
|       | j)  |      | <b><u>Penal charges for non compliance of Sanction Terms &amp; Conditions - The charges which are to be collected on proportionate period, till the actual compliance.</u></b><br>For example: If Charges is Rs.12,000/- per annum and condition is complied within two months then Rs.2,000/- to be collected as Penal charges.           |   |
|       |     |      | <b>Nature of Default</b>   | <b>Extent of Penalty</b>  |
|       |     | 1    | To the extent of overdrawn amount above the sanctioned limit   | 1 % p.a. on overdrawn amount.<br><b>[GST Not Applicable]</b>  |
|       |     | 2    | On overdue amount in term loan account(s).   | 1 % p.a. on overdue amount<br><b>[GST Not Applicable]</b>   |
|       |     | 3    | Non-Submission of Auditor-Certified Stock & Book Debt Statement as on 30 <sup>th</sup> September by 31 <sup>st</sup> October for Working Capital Limits.   | <b>Absolute amount [GST Not Applicable] [Manually]</b>  |
|       |     |      |  | a) Limit above Rs.50.00 Lakh to Rs.100.00 Lakh -Rs.1,000/- per month  |
|       |     |      |  | b) Limit above Rs.100.00 Lakh to Rs.500.00 Lakh - Rs.2,000/- per month.   |
|       |     |      |  | c) Limit above Rs.500.00 Lakh - Rs.3,000/- per month.   |
|       |     | 4    | <b><u>Total half yearly Turnover in CC Account.</u></b>  | <b><u>a) Total half yearly turnover below 150% of sanction limit - 1% p.a. on O/s. amt. [GST Not Applicable]</u></b><br><br><b><u>b) Total half yearly turnover above 150% of sanction limit. [GST Not Applicable] - NIL (Manually)</u></b> |
|       |     | 5    | In case of absence of Drawing Power (also applicable for WCTL)   | 1 % p.a. on O/s. amt.<br><b>[GST Not Applicable]</b>  |
|       |     | 6    | In case of Non-Renewal of CC account within one month from the due date for renewal.   | 1 % p.a. on O/s. amt.<br><b>[GST Not Applicable]</b>  |

**Service Charges Manual w.e.f. 01.06.2025**

| Sr. No. |  |    | Particulars  | Amount of charges (Rs.)   |
|---------|--|----|--|---|
|         |  | 7  | In case of Non-Review of account within one month from the due date for review.  | <p>a) Limit upto Rs. 5.00 Lakh - Rs. 500/- Per month. <b><u>[GST Not Applicable]</u></b></p> <p>b) Limit above Rs.5.00 Lakh to Rs. 10.00 Lakh - <b><u>Rs.1,500/-</u></b> Per month <b><u>[GST Not Applicable]</u></b></p> <p>c) Limit above Rs. 10.00 Lakh to Rs.25.00 Lakh - <b><u>Rs.2,500/-</u></b> Per month. <b><u>[GST Not Applicable]</u></b></p> <p><b><u>[Manually]</u></b></p>  |
|         |  | 8  | If a borrower, whose accounts are subject to Internal Rating fails to submit the Audited Profit & Loss statement, Balance Sheet & ITR by due date. | <p>a) Limit above Rs.25.00 Lakh to Rs.50.00 Lakh - Rs.5,000/- <b><u>[GST Not Applicable]</u></b></p> <p>b) Limit above Rs.50.00 Lakh to Rs.100.00 Lakh - Rs.10,000/- <b><u>[GST Not Applicable]</u></b></p> <p>c) Limit above Rs.100.00 Lakh to Rs.500.00 Lakh - <b><u>Rs.15,000/-</u></b> <b><u>[GST Not Applicable]</u></b></p> <p>d) Limit above Rs.500.00 Lakh - <b><u>Rs.20,000/-</u></b> <b><u>[GST Not Applicable]</u></b> (Once in F.Y. If not submitted within one month of due date) <b><u>[Manually]</u></b></p> |
|         |  | 9  | <b><u>External Credit Rating for limit of Rs.10.00 cr. and above if not submitted chgs., applied once in F.Y. (for previous F.Y)</u></b>           | <ul style="list-style-type: none"> <li>• <b><u>Limit upto Rs.10.00 cr. to Rs. 25.00 cr. – Rs.10,000/-</u></b> <b><u>[GST Not Applicable]</u></b></li> <li>• <b><u>Above Rs. 25.00 cr. – Rs. 25,000/-</u></b> <b><u>[GST Not Applicable]</u></b> <b><u>[Manually]</u></b></li> </ul>   |
|         |  | 10 | On outstanding amount for overdue period in each purpose-wise separate account under RCL, DBD, SBD as Channel financing.                           | 1 % p.a. on O/s. amt. <b><u>[Charges collected through system for RCL and to be collected Manually for DBD, SBD]</u></b> <b><u>[GST Not Applicable]</u></b>   |
|         |  | 11 | On entire outstanding amount when account turns into a Non Performing Asset  | Applicable <b><u>Rate of Interest + 2% p.a.</u></b> on O/s. amt. from the date of NPA. <b><u>[GST Not Applicable]</u></b>   |

### Service Charges Manual w.e.f. 01.06.2025

| S.N. |               | Particulars   | Amount of charges (Rs.)   |
|------|---------------|---|---|
|      | 12            | <p>On irregularity If the charged Assets remain Uninsured. Continues beyond one month, the additional charges shall be levied separately for each lap of one month.</p> <p style="text-align: center;"><b>[GST Not Applicable]</b></p> <p style="text-align: center;"><b>[Manually]</b></p>   | <p>Absolute amount</p> <p>a) Limit up to Rs.2.50 Lakh - Rs.100/- <b><u>per month.</u></b></p> <p>b) Limit above Rs.2.50 Lakh to Rs.5.00 Lakh - Rs.500/- <b><u>per month.</u></b></p> <p>c) Limit above Rs.5.00 Lakh to Rs. 10.00 Lakh - Rs.1,000/- <b><u>per month.</u></b></p> <p>d) Limit above Rs.10.00 Lakh to Rs.50.00 Lakh- Rs. 2,500/- <b><u>per month.</u></b></p> <p>e) Limit above Rs.50.00 Lakh to Rs.100.00 Lakh - Rs.5,000/- <b><u>per month.</u></b></p> <p>f) Limit above Rs.100.00 Lakh to Rs.500.00 Lakh - Rs.7,500/- <b><u>per month.</u></b></p> <p>g) Limit above Rs.500.00 Lakh - Rs.10,000/- <b><u>per month.</u></b></p> |
|      | 13            | <p>Commitment charges for Non-utilization / under utilization of disbursed Cash Credit Limit. This charges to be debited half yearly in April and October</p>   | <p>a) Average utilization of CC Limit upto 25% of the limit – <b><u>0.50%</u></b> of unutilized limit. <b><u>GST Not Applicable.</u></b></p> <p>b) Average utilization of CC Limit above 25% &amp; upto 50 % of the limit – <b><u>0.25%</u></b> of unutilized limit. <b><u>GST Not Applicable.</u></b></p> <p>c) Average utilization of CC Limit above 50% of the limit - NIL <b><u>GST Not Applicable. [Manually]</u></b></p>  |
|      | <b>Notes:</b> | <p>i. If there are multiple breaches of credit discipline attracting additional charges, then the maximum additional charge to be applied shall be the aggregate of those for the two incidences carrying the highest amounts.</p> <p>ii. For Absolute amount, charges to be collected per instance.</p> <p>iii. In the case of NPA accounts, an additional charge of 2% <b><u>on existing rate of interest</u></b> of the outstanding amount shall be applied. <b><u>[System].</u></b></p> <p>iv. In the case of loans up to Rs.25,000/- to borrowers under the Priority Sector, no additional charges for breaches of credit discipline shall be applied.</p> <p>v. Default charges – maximum 2%. <b><u>GST Not Applicable.</u></b></p> |   |
|      | <b>(k)</b>    | <b>NOTICE TO LOAN DEFAULTERS</b>  |   |
|      | i)            | <b>D-1 Notice</b>   | Rs.150/- + applicable GST   |
|      | ii)           | <b>D-2 Notice</b>   | Rs.200/- + applicable GST   |
|      | iii)          | <b>D-3 Notice</b>   | Rs.300/- + applicable GST   |
|      | iv)           | <b>D-4 &amp; Subsequent Notices</b>   | Rs.500/- + applicable GST   |

### Service Charges Manual w.e.f. 01.06.2025

| Sr. No. |            | Particulars  | Amount of charges (Rs.)   |
|---------|------------|--|---|
|         | v)         | <b>Advocate Notice</b>   | <ul style="list-style-type: none"> <li>- Upto Rs.10 lakh (O/s. Amt) - Rs.1,000/-+ applicable GST.</li> <li>- Above Rs.10 lakh upto Rs.1crore (O/s. Amt) - Rs.2,500/- + applicable GST.</li> <li>- Above Rs.1 Crore - (O/s. Amt) - Rs.5,000/- + applicable GST. <b>[Manually]</b></li> </ul> |
|         | vi)        | <b>Case file charges</b>   | Actual + applicable GST <b>[Manually]</b>   |
|         | vii)       | <b>Visit charges per visit to borrower/ sureties for recovery purpose</b>                                      | Rs.200/- per visit or actual travelling expenses whichever is higher + appl. GST <b>[Manually]</b>  |
|         | viii)      | <b>Demand Notice issued by Recovery Officer/ <u>Sales Officer</u></b>  | Rs.500/- + Applicable GST <b>[Manually]</b>   |
|         | <b>(I)</b> | <b>CASH CREDIT ACCOUNTS</b>  | <b>[Manually]</b>   |
|         | i)         | <b>D-22 Notice</b>   | Rs.250/- + applicable GST   |
|         | ii)        | <b>D-23 Notice</b>   | Rs.500/- + applicable GST   |
|         | iii)       | <b>Renewal reminder notice (charges to be collected for Notices served after due date)</b>                     | Rs.500/- + applicable GST   |
|         | iv)        | <b>Notice for non-operation in account for more than 3 months</b>  | Rs.225/- + applicable GST   |
|         | v)         | <b>Advocate notice</b>   | <ul style="list-style-type: none"> <li>- Upto Rs.10 lakh (O/s. Amt) - Rs.1,000/-+ applicable GST.</li> <li>- Above Rs.10 lakh upto Rs.1crore (O/s. Amt) - Rs.2,500/- + applicable GST.</li> <li>- Above Rs.1 Crore - (O/s. Amt) - Rs.5,000/- + applicable GST.</li> </ul>                   |
|         | vi)        | <b>Case file charges</b>   | Actual + applicable GST   |
|         | vii)       | <b>Demand Notice charges for recovery/ non-renewal/ non-operation</b>  | Rs.500/- per visit + applicable GST   |
|         | viii)      | <b>Non display of Bank's name board at place of business/ office/ factory premises/on machinery/on vehicle</b> | Rs.1,000/- + applicable GST   |

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| Sr. No. |     |      | Particulars  | Amount of charges (Rs.)   |
|---------|-----|------|--|---|
|         | (m) |      | <b>STATUTORY NOTICE</b>  | <b>[Manually]</b>   |
|         |     | i)   | <b>Issued u/s 13 (2) of SARFAESI Act.</b>                                    | <ul style="list-style-type: none"> <li>- Outstanding above Rs.1.00 crore - Rs.5000/- + applicable GST.</li> <li>- Outstanding Upto Rs.1.00 crore Rs.2,500/- + applicable GST</li> </ul>   |
|         |     | ii)  | <b>Reconveyance of Mortgaged Property</b>                                    | Rs.1,000/- + applicable GST & actual stamp duty + applicable GST  |
|         |     | iii) | <b>Symbolic Possession</b>   | <ul style="list-style-type: none"> <li>- Housing Loan - Rs.1000/- + applicable GST.</li> <li>- Other than Housing Loan - Upto Rs.1 Crore - Rs.2000/-+ applicable GST.</li> <li>- Above Rs.1 Crore - Rs.5000/-+ applicable GST.</li> </ul> |
|         |     | iv)  | <b>Physical possession including possession through CMM/DM u/s 14</b>        | Actual Expenses <b>+ Applicable GST</b>   |
|         | (n) |      | <b>VEHICLE ETC.</b>  | <b>[Manually]</b>   |
|         |     | i)   | <b>Issue of NOC to RTO (including HPTR)</b>                                  | Rs.200/- + applicable GST to be collected at the time of closure of loan.   |
|         |     | ii)  | <b>Seizing charges</b>   |   |
|         |     |      | <b>a) Two wheeler/three wheeler</b>  | Rs.2,000/- + applicable GST   |
|         |     |      | <b>b) Light motor vehicle</b>  | Rs.2,500/- + applicable GST   |
|         |     |      | <b>c) Heavy vehicle</b>  | Rs.4,500/- + applicable GST   |
|         |     |      | <b>d) Excavators &amp; cranes</b>  | Rs.10,000/- + applicable GST or actual outsourcing charges as approved + applicable GST   |
|         |     |      | <b>Note : The seizing charges to be recovered before release of vehicles</b> |   |
|         | (o) | i)   | <b>SEALING/ POSSESSION OF IMMOVABLE PROPERTIES(Other than SARFAESI)</b>      | <b>[Manually]</b>   |
|         |     | a)   | <b>Flat/Stall/Gala/Shop/ <u>Bungalow</u></b>                                 | Rs.2,000/- plus actual expenses incurred for taking possession, police protection chgs, etc. + applicable GST   |
|         |     | b)   | <b>Factory Premises/Industrial Unit</b>                                      | Rs.5,000/- plus actual expenses incurred for taking possession, police protection chgs, etc. + applicable GST   |
|         |     | c)   | <b>Possession of Flat/ Stall/ Gala/ Shop/ Bungalow through Court</b>         | Rs.2,000/- plus actual expenses incurred for taking possession, police protection chgs, etc. + applicable GST   |

| Service Charges Manual w.e.f. 01.06.2025 |            |            |  |  |
|--|------------|------------|--|--|
| Sr. No.                                  |            |            | Particulars  | Amount of charges (Rs.)  |
|  |            | ii)        | <b>Possession of Factory Premises/ Indl. Unit through Court</b>  |  |
|  |            | a)         | <b>Sanctioned amt. upto Rs.5.00 Lakh</b>   | Rs.3,000/- plus actual expenses incurred for taking possession, chgs of court official, police protection, etc. + applicable GST   |
|  |            | b)         | <b>Sanctioned amt. above Rs.5.00 Lakh to Rs.50.00 Lakh</b>   | Rs.5,000/- plus actual expenses incurred for taking possession, chgs of court official, police protection, etc. + applicable GST   |
|  |            | c)         | <b>Sanctioned amt. above Rs.50.00 Lakh</b>   | Rs.10,000/- plus actual expenses incurred for taking possession, chgs of court official, police protection, etc. + applicable GST  |
|  |            |            | <b>(GST is to be collected on recovery of actual expenditure also)</b>   |  |
|  | <b>(p)</b> | <b>i)</b>  | <b>ASSIGNMENT OF NSC/KVP</b>   | Rs.50/- per certificate & actual travelling charges not exceeding Rs.200/- (both inclusive) + actual post office charges + applicable GST (on all charges) <b>[Manually]</b>   |
|  |            | <b>ii)</b> | <b>ENCASHMENT OF NSC/IVP/KVP ETC.</b>  | Rs.100/- per certificate + actual travelling cost not exceeding Rs.250/- (both inclusive) + actual post office charges + applicable GST (on all charges) <b>[Manually]</b>   |
|  |            |            | <b>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.</b>                 |  |
|  | <b>(q)</b> |            | <b>REASSIGNMENT OF NSC/IVP/KVP</b>   | NIL  |
|  | <b>(r)</b> |            | ASSIGNMENT/ REASSIGNMENT/ ENCASHMENT OF LIP ETC.   | Rs. 100/- + actual charges of LIC + postage (Per Policy) + applicable GST (on actual charges also) <b>[Manually]</b>   |
|  | <b>(s)</b> |            | 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. <b>[Manually]</b> |
|  | <b>(t)</b> |            | 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.1,000/- per month <b>[GST Not Applicable]</b> <b>[Manually]</b>   |

| Service Charges Manual w.e.f. 01.06.2025 |              |   |   |  |
|--|--------------|---|---|--|
| S.N.                                     |              |   | Particulars   | Amount of charges (Rs.)  |
| 5  |              |   | <b>BANK GUARANTEE (Fresh and renewals)</b>  |  |
|  | <b>(a)</b>   |   | <b>PARTLY SECURED BY ONLY OUR BANK'S TERM DEPOSIT</b>                               |  |
|  |              | i)  | <b>Less than 50% of Bank Guarantee amount</b>                                       | 2.50% per annum + Rs.125/- + applicable GST  |
|  |              | ii)   | <b>50% or more but less than 100% of Bank Guarantee</b>                             | 1.50% per annum + Rs.125/- + applicable GST  |
|  |              | iii)  | <b>FULLY SECURED BY ONLY OUR BANK'S TERM DEPOSIT</b>                                | 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).<br>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)   | <b>Amendment without value enhancement &amp; without extension of time period</b>   | Rs.1,000/- per amendment + applicable GST <b>[Manually]</b>  |
|  |              | v)  | <b>In case of amendment with value enhancement and/ or extension of time period</b> | Charges to be collected same as i), ii) & iii) above.  |
|  | <b>(b)</b>   |   | <b>CHARGES FOR INVOKED BANK GUARANTEE</b>   | BG amount upto Rs.1.00 crore- Charges Rs.2,000/- + applicable GST per Bank Guarantee.<br>BG amount above Rs.1.00 crore - Charges Rs.4,000/- + applicable GST per Bank Guarantee<br>In addition to above charges, <b>PLR+2%</b> p.a. to be collected on the BG amount.<br><b>[Manually]</b>   |
|  | <b>Note:</b> | i) Charges to be collected for a minimum period of 1 month or part thereof plus Claim period.<br>ii) For Bank Guarantee issued through other Bank.<br>a) <u>Commission of other Bank + 1% Comm. per annum [of our bank] + applicable GST.</u><br>b) <u>In case of extension of BG Commission of other Bank + 1% commission per annum [of our bank] + applicable GST.</u><br>c) Bank Guarantee fully secured by our Bank's Term Deposit: Commission of other Bank + 0.75% per annum of BG amount [Max. Amt. Rs.10,000/- per annum] + applicable GST.<br>iii) If the Bank Guarantee is returned before expiry, charges to be refunded proportionately for unexpired quarter/s subject to no Concession was granted to the party at the time of availing BG facility. (Amount to be refunded excluding GST). |   |  |

| Service Charges Manual w.e.f. 01.06.2025 |  |     |  |  |
|--|--|-----|--|--|
| Sr. No.                                  |  |     | Particulars  | Amount of charges (Rs.)  |
| 6  | SOLVENCY CERTIFICATES/CREDIT WORTHINESS CERTIFICATES/CERTIFICATE FOR GRANTING LOANS & ADV. (SUBJECT TO COMPLIANCE OF CONDITIONS) |     |  |  |
|  |  |     |  | [Manually]   |
|  |  |     | Upto Rs.25.00 Lakh   | Rs.500/- per Rs.1.00 Lakh or part thereof subject to maximum Rs.10,000/- + applicable GST.   |
|  |  |     | Above Rs.25.00 Lakh to Rs.50.00 Lakh   | Rs.20,000/- + applicable GST   |
|  |  |     | Above Rs.50.00 Lakh to Rs.1.00 Crore   | Rs.30,000/- + applicable GST   |
|  |  |     | Above Rs.1.00 Crore to Rs.10.00 Crore  | Rs.40,000/- + applicable GST   |
|  |  |     | Above Rs.10.00 Crore   | Rs.50,000/- + 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.<br>2. In case of extra original copy of same certificate Rs.200/- + applicable GST per certificate. |  |
| 7  | ISSUE OF INLAND LETTER OF CREDIT [Manually]  |     |  |  |
|  | 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 Min. 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   | (a) | Amendment without extension of period or enhancement in the value of the L/c   | Rs.750/- + applicable GST  |
|  |  | (b) | 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  | (a) | Reinstatement commission for Revolving L/C   | 20 paise per Rs.100/- per quarter or part thereof + usance charges as per tenor of the bill + appl. GST (Subject to Minimum of Rs.500/-) |
|  |  | (b) | 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.  |

**Service Charges Manual w.e.f. 01.06.2025**

| <b>Sr. No.</b> |      | <b>Particulars</b>   | <b>Amount of charges (Rs.)</b>   |
|----------------|------|--|--|
|                | V    | <b>Inland LC Documents received with discrepancies</b>   | Rs. 1,000/- 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).   |
|                | VI   | <b>Inland Letter of credit issued through other Banks like HDFC Bank / Bank of India/ UBI, etc.</b>                      | 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  | <b>Inland LC Transmission through SFMS: [Manually ]</b>  |  |
|                |      | i) <b>Issue of Full Text L/C</b>   | Rs.1,000/- + applicable GST  |
|                |      | ii) <b>Transmission of any other message</b>   | Rs.500/- + applicable GST  |
|                |      | <b>(Note : The above charges as per (I), (II), (VI) &amp; (VII) above will be collected at Forex Dept.)</b>              |  |
|                | VIII | <b>The following charges are applicable in the cases of LC received from other Bank for our customer as beneficiary.</b> | <b>Manually</b>  |
|                |      | <b>Advising letter of Credit</b>   | Rs. 500/- + postage Rs. 50/- or actual whichever is higher + applicable GST  |
|                |      | <b>Advising amendment to letter of credit</b>  | Rs. 250/- + postage Rs. 50/- or actual whichever is higher + applicable GST  |

**Service Charges Manual w.e.f. 01.06.2025**

| Sr. No.  |      | Particulars  | Amount of charges (Rs.)  |
|----------|------|--|--|
| <b>8</b> |      | <b>CHEQUES &amp; BILLS COLLECTIONS</b>   |  |
|          |      | <b>(OO 260 &amp; 261 dated 29.10.2008 &amp; subsequent RBI notification)</b>   |  |
|          | (a)  | <b>COLLECTION OF OUTSTATION CHEQUES (IBC / OBC)</b>  |  |
|          | i)   | <b>Upto &amp; Including Rs. 5,000/-</b>  | Rs. 50/- + applicable GST  |
|          | ii)  | <b>Above Rs. 5000/- upto &amp; including Rs.10,000/-</b>   | Rs. 75/- + applicable GST  |
|          | iii) | <b>Above Rs. 10,000/- upto &amp; including Rs.1,00,000/-</b>   | Rs. 100/- + applicable GST   |
|          | iv)  | <b>Above Rs. 1,00,000/-</b>  | Rs. 165/- + applicable GST   |
|          | v)   | <b>Postage</b>   | Actual + applicable GST  |
|          | vi)  | <b>Charges for return unpaid outstation cheques</b>  | 50% charges as above 8 (a) + actual postage - <b><u>GST Not applicable</u></b> |
|          |      | <b>Note:</b>   |  |
|          | a)   | <b>In case Branches collect OBC cheques payable at Uran &amp; 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>  |  |
|          | b)   | <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> |  |
|          | (b)  | <b>i) RTGS/NEFT INWARD/OUTWARD CHARGES [Including transaction through Branch &amp; Mobile Banking]</b>   | Refer latest OC guidelines   |
|          | ii)  | <b>IMPS Debit transactions</b>   | Rs. 5/- + Applicable GST   |
|          | (c)  | <b>COLLECTION OF OUTSTATION BILLS IBC/OBC/BD/SBD</b>   | <b>Manually</b>  |
|          | i)   | <b>Upto Rs. 1,000/-</b>  | Rs.20/- + applicable GST   |
|          | ii)  | <b>Above Rs. 1,000/- upto Rs. 5,000/-</b>  | Rs.40/- + applicable GST   |
|          | iii) | <b>Above Rs. 5,000/- upto Rs. 10,000/-</b>   | Rs.60/- + applicable GST   |
|          | iv)  | <b>Above Rs. 10,000/- upto Rs. 1.00 Lakh</b>   | Rs. 6/- per Rs. 1,000/- or part thereof + applicable GST                       |

| Service Charges Manual w.e.f. 01.06.2025 |     |       |  |   |
|--|-----|-------|--|---|
| Sr. No                                   |     |       | Particulars  | Amount of charges (Rs.)   |
|  |     | 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   |
|  | (d) |       | BILLS NEGOTIATED UNDER L/C (Handling charges)  | Rs. 1,000/- + Postage + applicable GST <b>Manually</b>  |
| NOTE :                                   |     | i)    | 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. 50/- + 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 realisation, 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  |     |       | <b>PAY ORDERS ETC.</b>   |   |
|  | (a) |       | ISSUE OF PAY ORDERS  |   |
|  |     | i)    | Upto Rs.5,000/-  | Rs.100/- + applicable GST <u>[Manually]</u>   |
|  |     | ii)   | Above Rs.5,000/- upto Rs.50,000/-  | Rs.200/- + applicable GST <u>[Manually]</u>   |
|  |     | iii)  | Above Rs.50,000/- upto Rs.2.00 Lakh  | Rs.300/- + applicable GST <u>[Manually]</u>   |
|  |     | iv)   | Above Rs.2.00 Lakh   | Rs.500/- + applicable GST <u>[Manually]</u>   |
|  | (b) |       | CONCESSIONAL RATE FOR STUDENTS EXAM FEES/PAYMENT TO COLLEGE/ UNIVERSITY, PENSIONERS & SENIOR CITIZENS  | 50% of above charges - 9 [a] (i to iv) subject to minimum of Rs.100/- + applicable GST <b>[Manually]</b>    |
|  | (c) | i)    | ISSUE OF DUPLICATE PAY ORDER/ISSUE OF FRESH PAY ORDER AGAINST REVALIDATION   | Same as 9[a] (i to iv) above <b>[Manually]</b>  |
|  |     | ii)   | CANCELLATION OF PAY ORDER  | Rs. 100/- + App. GST <b>[Manually]</b>  |

**Service Charges Manual w.e.f. 01.06.2025**

| Sr. No.   |                             | Particulars   | Amount of charges (Rs.)   |
|-----------|-----------------------------|---|---|
|           | (d)                         | ISSUE OF ICICI BANK/HDFC BANK CHEQUES UNDER CHEQUE DRAWING ARRANGEMENT        | Same as pay order charges mentioned in 9 [a] (i to iv) (full commission) to be retained by our Bank. For cancellation Rs.50/- + applicable GST to be collected as in case of pay orders <b>[Manually]</b> |
| <b>10</b> | <b>SAFE DEPOSIT LOCKERS</b> |   |   |
|           | (a)                         | OPENING OF LOCKERS  |   |
|           | i)                          | Key Deposit (Includes charges for break open in cases of non-payment of rent) | i) Small size locker - <b><u>Rs. 15,000/-</u></b>   |
|           |                             |   | ii) Medium size locker - <b><u>Rs. 25,000/-</u></b>   |
|           |                             |   | iii) Large size locker - <b><u>Rs. 35,000/-</u></b>   |
|           | ii)                         | Service Charges   | Rs.500/- plus franking amount + applicable GST <b>[Manually]</b>  |
|           | (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   | Rs. 2,000/- Rs. 1,200/-   |
|           |                             | 11.4x16.5x49.2  |   |
|           |                             | B 15.9x21.0x49.2  | Rs. 2,500/- Rs. 1,400/-   |
|           |                             | 15.2x20.3x49.2  |   |
|           | ii)                         | Medium Size 2A 12.5x35.2x49.2   | Rs. 3,500/- Rs. 2,000/-   |
|           |                             | 11.4x33.0x49.2  |   |
|           |                             | 2B 15.9x42.3x49.2   | Rs. 4,000/- Rs. 2,400/-   |
|           |                             | 15.2x40.6x49.2  |   |
|           |                             | 30.5x20.3x49.2  |   |
|           |                             | 17.8x26.7x49.2  |   |
|           | iii)                        | Large Size 4A 27.8x35.2x49.2  | Rs. 7,000/- Rs. 4,000/-   |
|           |                             | 26.7x33.0x49.2  |   |
|           |                             | 17.8x53.3x49.2  |   |

### Service Charges Manual w.e.f. 01.06.2025

| Sr. No  |      | Particulars  | Amount of charges (Rs.)  |
|---|------|--|--|
|   |      | <b>4B 32.1x42.3x49.2</b>   | Rs. 8,000/- Rs. 5,000/-  |
|   |      | <b>30.5x40.6x49.2</b>  |  |
|   |      | <b>38.1x53.3x49.2</b>  | Rs.9,000/- Rs. 8,000/-   |
|   |      | <b>36.8x53.3x49.2</b>  |  |
|   |      | <b>Size of Locker Type</b>   | Ahmedabad Branches Ghatlodia Br.   |
|   |      |  | ( Except Ghatlodia)  |
|   | i)   | <b>Small Size A</b>  | Rs.200/- Rs.500/-  |
|   |      | <b>B</b>   | Rs.300/-   |
|   |      | <b>C</b>   | Rs.400/-   |
|   |      | <b>D</b>   | Rs.500/-   |
|   | ii)  | <b>Medium Size 2A</b>  | Rs.700/- Rs.700/-  |
|   |      | <b>2B</b>  | Rs.1,100/-   |
|   |      |  | Rs.1,300/-   |
|   |      | <b>2E</b>  | Rs.1,600/-   |
|   | iii) | <b>Large Size 4A</b>   | Rs.1,800/- Rs.1,200/-  |
|   |      | <b>4B</b>  | Rs.2,400/-   |
|   |      |  | Rs.4000/-  |
|   |      | <b>4E</b>  | Rs.2,200/-   |
|   |      | <b>* Size of Locker Type</b>                                       | Mandvi- Vadodara Branch  |
|   |      | <b>Small C</b>   | Rs.1,000/-   |
|   |      | <b>Medium 2C</b>   | Rs.2,000/-   |
|   |      | <b>Large 4C</b>  | Rs.3,500/-   |
| <b>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. &amp; Jan to March. Similarly when lockers are hired in between the year, rent may be collected for current &amp; remaining quarters of the financial year.</b> |      |  |  |
|   | (c)  | <b>NUMBER OF ACCESS ALLOWED PER QUARTER</b>                        | Every quarter 6 access free. Rs.100/- per addl. Access over & above 6 free access in the quarter + applicable GST <b>[Manually]</b>  |
|   | (d)  | <b>DELAY IN PAYMENT OF RENT Applicable for all type of lockers</b> | <ul style="list-style-type: none"> <li>- <b><u>Small Locker - Rs.240/- p.m. + appl. GST</u></b></li> <li>- <b><u>Medium Locker - Rs.300/- p.m. + app. GST.</u></b></li> <li>- <b><u>Large Locker - Rs.360/- p.m. + appl. GST.</u></b></li> <li>- <b><u>10% of the Yearly Locker rent + GST to be charged on monthly basis For Gujarat Branches.</u></b></li> </ul> |

**Service Charges Manual w.e.f. 01.06.2025**

| <b>Sr. No</b> |            | <b>Particulars</b>   | <b>Amount of charges (Rs.)</b>  |
|---------------|------------|--|---|
|               | <b>(e)</b> | <b>BREAK OPEN OF LOCKER IN CASE OF LOSS OF KEY/NON PAYMENT OF RENT</b>   | Rs. 1,000/- plus actual charges + applicable GST (on actual charges also) <b>[Manually]</b>                 |
|               | <b>(f)</b> | <b>SURRENDER OF LOCKER #</b>   | Rs. 2,000/- + applicable GST (If locker surrendered within 2 Years from the date of hire) <b>[Manually]</b> |
|               |            | <b># (The Branch should immediately write to locker manufacturing company for replacement of lock &amp; key and the new key should be given to new allottee in a company sealed pack.)</b> |   |
|               | <b>(g)</b> | <b>SAFE CUSTODY CHARGES</b>  |   |
|               | 1)         | <b>Gold loan closed but pledge ornament are not claimed within 1 month from date of closure (after sending notice to the loanee regarding the charges)</b>                                 | Rs. 500/- p.m. + applicable GST <b>[Manually]</b>   |
|               | 2)         | <b>Sale of pledged gold ornaments by auction [Manually]</b>  |   |
|               | i)         | <b>Loans upto Rs. 5,000/-</b>  | Rs. 150/- + actual gold valuer charges + applicable GST.  |
|               | ii)        | <b>Above Rs. 5,000/- upto Rs. 50,000/-</b>   | Rs. 250/- + proportionate advertisement charges + actual gold valuer charges + applicable GST               |
|               | iii)       | <b>Above Rs. 50,000/-</b>  | Rs. 300/- + proportionate advertisement charges + actual gold valuer charges + applicable GST               |
|               |            | <b>(GST is to be collected on actual gold valuer charges, advertisement charges also)</b>  |   |

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| Sr. No.   |                | Particulars  | Amount of charges (Rs.)  |
|-----------|----------------|--|--|
| <b>11</b> | <b>GENERAL</b> |  |  |
|           | (a)            | ISSUE OF OUR BANK'S SHARE CERTIFICATE/ PNCPS (DUPLICATE)   | Rs. 25/- per certificate + applicable GST [ <b>Manually</b> ]                  |
|           | (b)            | TRANSFER OF SHARE CERTIFICATE  | Rs. 25/- per certificate (Refer Bye-laws) + applicable GST [ <b>Manually</b> ] |
|           | (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 [ <b>Manually</b> ]        |
|           | (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. 50/- per certificate + applicable GST [ <b>Manually</b> ]                  |
|           | (f)            | STOP PAYMENT INSTRUCTIONS (All a/cs with cheque book facilities)   | Rs. 100/- per cheque per instruction (maximum Rs. 500/-) + applicable GST      |
|           |                | <b>Note : CRC Return charges are also applicable for stopped cheque.</b>   |  |
|           | (g)            | FATE ENQUIRIES (at customers request )   | [ <b>Manually</b> ]  |
|           | 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 Saving A/c. (Current, CC FLXLN & SOD A/cs.)   | Rs. 150/- per enquiry + applicable GST   |

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| Sr. No |     | Particulars   | Amount of charges (Rs.)  |
|--------|-----|---|--|
|        | (h) | SURRENDER/LOSS OF ATM CARD/RUPAY Debit Card   | Rs. 150/- + applicable GST <b>[Manually]</b>   |
|        | (i) | ISSUE OF DUPLICATE ATM CARD/RUPAY Debit Card  | Rs. 300/- + applicable GST <b>[Manually]</b>   |
|        | (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.   | <b>Rs.100/-</b> per annum + applicable GST for Classic card <b>Rs.200/-</b> per annum + applicable GST for Platinum card <b>[Manually]</b> |
|        | (l) | LOSS OF CHEQUE BOOK REQUISITION SLIP  | Savings A/c - Rs.50/- per request + applicable GST<br>CD/CC/FLXLN/SOD A/c - Rs.100/- per request + applicable GST <b>[Manually]</b>        |
|        | (m) | ENQUIRY RELATED TO OLD RECORDS  |  |
|        |     | More than 12 months old record  | Rs. 300/- per instrument / document + applicable GST <b>[Manually]</b>   |
|        | (n) | ALLOWING OPERATIONS IN ACCOUNT THROUGH POWER OF ATTORNEY  | SB A/c. - Rs. 500/- + applicable GST<br>CD/CC A/c. - Rs.1,000/- + applicable GST On every change. <b>[Manually]</b>                        |
|        | (o) | SERVICE CHARGES FOR ISSUE OF "LIFE CERTIFICATE" TO SENIOR CITIZENS  | NIL  |
|        | (p) | 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. <b>[Manually]</b>    |
|        | (q) | CHARGES FOR e-payment TAX ON BEHALF OF THE CUSTOMERS/ ISSUE OF DUPLICATE E-CHALLAN  | Rs. 50/- + applicable GST <b>[Manually]</b>  |
|        | (r) | INWARD ECS MANDATE  |  |
|        | i)  | ACH (debit Mandate/ E- Mandates (debit) given by our customers (for debiting their 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 | Rs.100/- per instance + applicable GST   |
|        | ii) | ACH (debit) Mandates / E Mandates (debit) received from our customers (to debit their accounts with other Banks) towards repayment of instalments of their loan account/RD account with us. Uploaded by us to NPCI                                      | NIL  |

### Service Charges Manual w.e.f. 01.06.2025

| Sr. No         |     |      | Particulars  | Amount of charges (Rs.)  |
|----------------|-----|------|--|--|
|                | (s) |      | ECS RETURN CHARGES FOR LOAN INSTALMENTS<br>(Our Bank will present ECS/ACH recovery of instalment 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 <u>per</u> occasions  | Rs. 200/- + applicable GST [Manually]  |
|                |     | iii) | Stop payment instructions of NACH ECS - ACH debit mandates given by customers  | Rs.100/- + NPCI charges + applicable GST [Manually]  |
|                | t)  |      | UPI Debit Transaction  | NIL  |
|                | u)  |      | For any modification in A/c., (mode of operation [except DDC] address change, mobile number change, addition/deletion of name)   | Rs. 25/- + Applicable GST - for every modification including KYC Update / Notification in the account. [Manually]        |
| *****          |     |      |  |  |
| <b>PART II</b> |     |      |  |  |
| 1              | (a) |      | ADDITIONAL CHARGES IN CC/ FLXLN/ SOD/ TDLOAN/ TERM LOAN A/cs.  | Additional Charges in CC/Term loan/FLXLN/SOD/TDLOAN A/cs. As per 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 [Manually].  |
|                | (c) |      | DRAWALS AGAINST CHEQUE PRESENTED IN CLEARING   |  |
|                |     | i)   | Savings A/c (for drawals above Rs. 5,000/- only)   | Interest @ 17.25% p.a.<br>+<br>[Manually]  |
|                |     | ii)  | Current, CC, FLXLN & SOD A/cs  | Interest @17.25% p.a. on un-cleared amount <u>GST Not Applicable.</u><br>[Manually]                                      |

**Service Charges Manual w.e.f. 01.06.2025**

| Sr. No   |     |  | Particulars   | Amount of charges (Rs.)                      |
|----------|-----|--|---|--|
| PART III |     |  |   |  |
| 1        |     |  |   |  |
|          | (a) |  | SUPPLY OF APPLICATION FORMS   | Rs. 50/- each + applicable GST<br>[Manually] |
|          |     | i)   | Loan application with surety consent letter   |  |
|          |     | ii)  | Bank guarantee application<br>(including surety consent letter)   |  |
|          |     | iii)   | Solvency certificate application  |  |
|          |     | 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.) |  |

### Sheet for additions/amendments

*Circular No.*                  *Date*

*Additions/Amendments*

### Details of

IDC No.

| <b>LIST OF PL CODES 2025-26</b> |  |                |                                 |
|---------------------------------|--|----------------|---------------------------------|
| <b>SR. NO.</b>                  | <b>SERVICE CHARGE</b>  | <b>PL/CODE</b> | <b>DISCRIPTION</b>              |
| 1                               | All other LC charges   | PL/10029       | USANCE & COMMITTEMENT CHG(LC)   |
| 2                               | Amendment of LC  | PL/10055       | AMENDMENT CHARGES(LC)           |
| 3                               | Any actual expenses recovered from customers                                     | PL/10150       | REIMBURSEMENT OF EXPENSES       |
| 4                               | Any legal charges recovered from customer such as Advocate fees/ Arbitrator Fees | PL/10218       | RECOVERY OF LEGAL CHARGES       |
| 5                               | Assignment of NSC/KVP etc  | PL/10076       | ASSIGNMENT/ENCASH.OF NSC/KVP    |
| 6                               | Bill negotiated under LC   | PL/10081       | HANDLING CHARGES OBC/IBC        |
| 7                               | Break open charges   | PL/10054       | OTHER CHARGES                   |
| 8                               | Cash deposit charges   | PL/10911       | CASH DEPOSITING CHARGES         |
| 9                               | CERSAI charges   | PL/10235       | CERSAI charges collected        |
| 10                              | Charges for closure of account   | PL/10049       | A/C. CLOSING CHARGES            |
| 11                              | Charges for failure to maintain minimum balance                                  | PL/10046       | MINIMUM BAL. CHARGES            |
| 12                              | Charges for invoked bank guarantee   | PL/10028       | BANK GUARANTEE CHARGES          |
| 13                              | Charges for unused cheques surrendered/ lost/ stolen/ misplaced                  | PL/10043       | CHEQUE BOOK CHARGES(ADD./UNUSED |
| 14                              | Charges for withdrawals more than prescribed Limit (Including ATM transactions)  | PL/10047       | EXCESS WITHDRAWAL CHARGES       |
| 15                              | Cheque discounting/ cheque purchase charges                                      | PL/10051       | CHEQUE DISCOUNTING CHARGES      |
| 16                              | Collection of outstation bill  | PL/10081       | HANDLING CHARGES OBC/IBC        |
| 17                              | Commission on Bank Guarantee   | PL/10028       | BANK GUARANTEE CHARGES          |
| 18                              | Delay payment charges for RD   | PL/10054       | OTHER CHARGES                   |
| 19                              | Delay payment of locker rent charges   | PL/10075       | DELAYED PAYMENT CHARGES(LOCKER  |
| 20                              | DEMAT AMC charges  | PL/10168       | A/C DEMAT CHARGES (AMC)         |
| 21                              | DEMAT other charges  | PL/10169       | A/C DEMAT CHARGES (OTHERS)      |
| 22                              | Duplicate certificate charges  | PL/10041       | CERTIFICATE ISSUE CHARGES       |
| 23                              | Duplicate PO charges   | PL/10050       | P.O CHARGES(DUP/CAN/REVALI)     |
| 24                              | ECS mandate charges  | PL/10211       | NPCI MANDATE CHARGES            |
| 25                              | ECS return charges   | PL/10042       | INWARD CHEQUE RTD. UNPAID CHARG |
| 26                              | Encashment of NSC/KVP etc.   | PL/10054       | OTHER CHARGES                   |
| 27                              | Enquiry related to old record  | PL/10054       | OTHER CHARGES                   |
| 28                              | E-payment charges  | PL/10183       | E-PAYMENT CHARGES (TAXES)       |
| 29                              | Folio Charges  | PL/10071       | STATEMENT CHARGES               |
| 30                              | Franking charges   | PL/10079       | FRANKING CHARGES                |
| 31                              | Int. on TOD  | PL/10905       | INT ON TOD                      |

| <b>LIST OF PL CODES 2025-26</b> |   |                |   |
|---------------------------------|---|----------------|---|
| <b>SR. NO.</b>                  | <b>SERVICE CHARGE</b>                   | <b>PL/CODE</b> | <b>DISCRIPTION</b>                                |
| 32                              | Interest on Loan Products               | PL/10266       | INTEREST ON SURYA SHAKTI LOAN SCHEME              |
| 33                              | Interest on Loan Products               | PL/10267       | INTEREST ON VEHICLE LOAN-ELECTRIC-2WHEELER        |
| 34                              | Interest on Loan Products               | PL/10268       | INTEREST ON VEHICLE LOAN-ELECTRIC-4 WHEELER       |
| 35                              | Interest paid on Deposits               | PL/10273       | INTEREST ON SECURED LOAN FOR LAPTOP               |
| 36                              | Interest paid on Deposits               | PL/10274       | INTEREST ON SECURED LOAN FOR AUTO RIKSHAW (WOMEN) |
| 37                              | Interest paid on Deposits               | PL/20285       | INT. ON ABHYUDAYA - 500 (QICRIP)                  |
| 38                              | Interest paid on Deposits               | PL/20286       | INT. ON ABHYUDAYA - 500 (QID)                     |
| 39                              | Interest paid on Deposits               | PL/20287       | INT. ON ABHYUDAYA - 200 (QICRIP)                  |
| 40                              | Interest paid on Deposits               | PL/20288       | INT. ON NRO ABHYUDAYA 500 (QICRIP)                |
| 41                              | Interest paid on Deposits               | PL/20289       | INT. ON NRO ABHYUDAYA 500 (QID)                   |
| 42                              | Interest paid on Deposits               | PL/20290       | INT. ON UCB ABHYUDAYA 500 (QICRIP)                |
| 43                              | Interest paid on Deposits               | PL/20291       | INT. ON UCB ABHYUDAYA 500 (QID)                   |
| 44                              | Interest paid on Deposits               | PL/20292       | INT. ON ABHYUDAYA 451                             |
| 45                              | Interest paid on Deposits               | PL/20293       | INT. ON ABHYUDAYA 100                             |
| 46                              | Interest paid on Deposits               | PL/20296       | INT ON SHUBHAM-401                                |
| 47                              | Inward cheque return charges            | PL/10042       | INWARD CHEQUE RTD. UNPAID CHARG                   |
| 48                              | Issue of any other certificate          | PL/10041       | CERTIFICATE ISSUE CHARGES                         |
| 49                              | Issue of ATM/Rupay card                 | PL/10237       | ATM/RUPAY DEBIT CARD CHARGES                      |
| 50                              | Issue of cheque book                    | PL/10043       | CHEQUE BOOK CHARGES(ADD./UNUSED                   |
| 51                              | Issue of Duplicate ATM card             | PL/10045       | ATM CARD CHARGES(DUP/SURRENDER                    |
| 52                              | Issue of duplicate pass book            | PL/10080       | DUPL.PASS BOOK/FDR/SHARE CERT                     |
| 53                              | Issue of duplicate statement of account | PL/10071       | STATEMENT CHARGES                                 |
| 54                              | Issue of duplicate term deposit receipt | PL/10080       | DUPL.PASS BOOK/FDR/SHARE CERT                     |
| 55                              | Issue of HDFC DD                        | PL/10017       | COMMISSION ON HDFC DD                             |
| 56                              | Issue of LC - Commitment charges        | PL/10029       | USANCE & COMMITTEMENT CHG(LC)                     |
| 57                              | Issue of LC - Usance charges            | PL/10029       | USANCE & COMMITTEMENT CHG(LC)                     |
| 58                              | Issue of payorder                       | PL/10032       | COMMISSION ON PO                                  |
| 59                              | Issue of share certificate (Duplicate)  | PL/10080       | DUPL.PASS BOOK/FDR/SHARE CERT                     |
| 60                              | Loan application fees                   | PL/10233       | LOAN APPLICATION CHARGES                          |
| 61                              | Loan pre closure charges                | PL/10203       | LOAN PRE CLOSURE CHARGES                          |
| 62                              | Loan switch over charges                | PL/10228       | SWITCHOVER FEES                                   |

| LIST OF PL CODES 2025-26 |  |          |  |
|--------------------------|--|----------|--|
| SR. NO.                  | SERVICE CHARGE                                 | PL/CODE  | DISCRIPTION                              |
| 63                       | Locker access charges                          | PL/10067 | SERVICE CHARGES FOR LOCKER FACI          |
| 64                       | Locker rent                                    | PL/10005 | LOCKER RENT                              |
| 65                       | Locker surrender charges                       | PL/10074 | LOCKER SURRENDER CHARGES                 |
| 66                       | Loss of cheque book requisition                | PL/10043 | CHEQUE BOOK CHARGES(ADD./UNUSED          |
| 67                       | Loss of PIN/password                           | PL/10054 | OTHER CHARGES                            |
| 68                       | Notice charges                                 | PL/10038 | NOTICE CHARGES                           |
| 69                       | OBC/IBC cheque collection charges              | PL/10081 | HANDLING CHARGES OBC/IBC                 |
| 70                       | Outward cheque \return charges                 | PL/10060 | OUT. CHQ.RTD.UNPAID CHARGES              |
| 71                       | Reassignment of NSC/KVP etc                    | PL/10077 | REASSIGNMENT OF LIC/NSC                  |
| 72                       | RTGS/NEFT charges                              | PL/10132 | RTGS/NEFT/ECS CHAR.COLL. A/C.            |
| 73                       | Safe custody charges                           | PL/10073 | SAFE CUSTODY CHARG.FOR GOLD              |
| 74                       | Sealing / possession of immovable property     | PL/10054 | OTHER CHARGES                            |
| 75                       | Service charges for Loan Account               |          |  |
|                          | a) CC  | PL/10062 | SERVICE CHARGES FOR CASH CREDIT          |
|                          | b) Bill discounting                            | PL/10063 | SERVICE CHARGES FOR BILL DISCOU          |
|                          | c) WCTL account                                | PL/10064 | SERVICE CHARGES FOR WCTL ACCOUN          |
|                          | d) Cheque discounting                          | PL/10065 | SERVICE CHARGES FOR CHQ DISCOUN          |
|                          | e) all other loans                             | PL/10068 | OTHER SERVICE CHARGES                    |
| 76                       | Service charges for Locker                     | PL/10067 | SERVICE CHARGES FOR LOCKER FACI          |
| 77                       | Sign Verification charges                      | PL/10040 | SIGNATURE VERIFICATION CHARGES           |
| 78                       | SMS notification charges                       | PL/10912 | SMS NOTIFICATION CHARGES                 |
| 79                       | Solvency certificate/credit worthiness charges | PL/10053 | SOLVENCY CER. CHARGES                    |
| 80                       | Stop payment of cheque                         | PL/10044 | STOP PAYMENT CHARGES                     |
| 81                       | Stop payment/ cancellation of PO charges       | PL/10050 | P.O CHARGES(DUP/CAN/REVALI)              |
| 82                       | Surrender/loss of ATM card                     | PL/10045 | ATM CARD CHARGES(DUP/SURRENDER           |
| 83                       | Vehicle seizing charges                        | PL/10039 | VEHICLE SEIZING CHARGES                  |
| 84                       | Withdrawal without passbook                    | PL/10054 | OTHER CHARGES                            |
| 85                       | Other Charges                                  | PL/10269 | PENAL CHARGES ON EXPORT FINANCE          |
|                          |  | PL/10276 | COMMISSION ON SBI LIFE INSURANCE         |
|                          |  | PL/10277 | COMMISSION ON SBI GEN INSURANCE          |
|                          |  | PL/10270 | ADDITIONAL CHARGES FOR CREDIT DISCIPLINE |
|                          |  | PL/10275 | Rupay TIPS & Surcharge                   |