

Service Charges Manual w.e.f. 01st April, 2018		
Sr. No.	Particulars	Amount of charges (Rs.)
Part I		
1	SAVINGS DEPOSITS (OPERATIVE/ INOPERATIVE/ DORMANT)	
(a)	ACCOUNT OPENING & MAINTENANCE OF MINIMUM BALANCE	*Rs. 500/- (Min. Avg. Balance)
(b)	PENALTY	
i)	Charges for failure to maintain minimum balance	15% on the amount of difference between the average balance maintained during the month & the minimum balance as prescribed - Charges to be rounded to the nearest rupee - minimum Rs. 5/- + applicable GST (Not applicable to SB Dead/ Dormant/ Inoperative A/c.)
ii)	Charges for withdrawals more than prescribed Limit (Including ATM transactions) Note: The entries of S.I. & internal transactions to be excluded	Rs. 10/- per withdrawal above 100 withdrawals (Half yearly charge) + applicable GST
(c)	CLOSURE OF ACCOUNTS	
i )	If closed within 2 years from the date of opening the A/c	Rs. 300/- + applicable GST
ii)	If closed after 2 years from the date of opening the A/c No charges for activation of inoperative A/c (O.C. 467)	Rs. 100/- + applicable GST
iii)	Charges for unused cheques surrendered/ lost/ stolen/ misplaced to be collected at the time of closing of A/c (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.	Rs. 5/- per cheque leaf + applicable GST
(d)	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.300/- + applicable GST  Above Rs. 1 lac & upto Rs.10 lac- Rs. 500/- + applicable GST Above Rs.10 lac - Rs.1,000/- + applicable GST  Note: 1] If the discounted cheque is returned, charges to be levied as per CRC returns. 2] Above charges are applicable to NRESB/NROSB & STCC also) 3] Charges shall be levied only when customer is at fault & responsible for returns.
ii)	Return Inward (Charges for cheques received unpaid which are sent in clearing) (Applicable for ECS/NACH Returns also)	Rs. 100/- per cheque + applicable GST
(e)	ISSUE OF CHEQUE BOOKS Additional cheque books (Personalised/Non-Personlised Cheque Books)	Rs. 5/- per cheque leaf - 1 cheque book of 30 leaves free in 6 months (will be governed by Calendar months) + applicable GST
: 1 :		
(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
(g)	SURRENDER OF UNUSED CHEQUES FOR OPERATIVE SB A/C.	Rs. 5/- per unused cheque leaf + applicable GST
(h)	WITHDRAWALS OK WITHOUT PASS BOOK Note: Charges to be collected at the time of payment of withdrawal amount.	Rs. 30/- per instance +applicable GST
(i)	SERVICE CHARGES FOR CASH DEPOSIT Free Limit-25 lakh during a calendar month	25 paise per Rs. 1000/- above free limit + applicable GST (In addition to above charges for deposit of currency notes 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. 3,000/- for Mumbai Region Branches  Rs. 2,000/- for Outstation Branches including Pune & Nashik Region Branches
(b)	CHARGES FOR FAILURE TO MAINTAIN MINIMUM BALANCE IN ANY MONTH FOR CURRENT A/Cs.	Rs. 150/- per month + applicable GST  (Not applicable to inoperative A/cs.)
(c)	FOLIO CHARGES	Rs. 25/- per folio to current A/c & Rs. 15/- per foilo to CC, FLXLN & SOD A/cs to be charged half yearly max. Rs. 100/- + applicable GST

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	i) 1 folio = 40 entries on computer page ii) 1 folio free half yearly	
	<b>Note : No Charges will be made applicable in case of e-statement</b>	
(d)	<b>CLOSURE OF CURRENT ACCOUNT</b>	
i)	If closed within 2 years from the date of opening the A/c	Rs. 750/- + applicable GST
ii)	If closed after 2 years	Rs. 250/- + applicable GST
	<b>No charges for activation of inoperative A/c (O.C. No. 467)</b>	
iii)	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. 5/- 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. 5/- per cheque leaf + applicable GST
(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
: 2 :		
(g)	<b>RETURN OUTWARD (CRC/ECS/discounting of cheques/ ECS-DR/RD/NACH-DR)</b>	
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.. 700/- + applicable GST <b>*Above Rs.10 lac &amp; Upto Rs. 50 lac- Rs..1,200/- + applicable GST</b> <b>*Above Rs.50 lac - Rs..3,000/- + applicable GST</b>
	<b>Note : 1] If the discounted cheque is returned, charges to be levied as per CRC returns.</b> <b>2] Charges shall be levied only when customer is at fault &amp; responsible for returns.</b>	
ii)	CRC cheques/ECS-DR/NACH-DR passed in TOD  (SB/ CC/ CD/ FLXLN/ SOD Accounts)	Rs. 50/- per cheque + applicable GST - (All Brs. except for Udupi Reg. Brs.) Rs. 15/- per cheque + applicable GST for Udupi Region Branches.  (for all accounts except unrenewed CC A/c in which operation is authorised by competent authority and sanctioned TOD limit)
iii)	CRC cheques/ECS-DR/NACH-DR passed against uncleared balance	i) Rs. 50/- per cheque + applicable GST + int. @ 18% p.a. on uncleared 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. 100/- per cheque + applicable GST  (Applicable to loan A/c also)
	<b>(Note : If the discounted cheque is returned unpaid, charges to be levied as per CRC returns)</b>	
v)	Overdrawals allowed in all types of CC A/c by way of cash or transfer transaction	Rs. 100/- + applicable GST per transaction
(h)	<b>SERVICE CHARGES FOR CASH DEPOSIT FOR CURRENT A/C</b>	@ 50 paise + applicable GST per Rs. 1000/- for cash deposit above free limit.
	Free limit : 10 times of MAB during the calendar month	
	<b>FOR CC/FLXLN/SOD ACCOUNT</b>	@ 25 paise + applicable GST per Rs. 1000/- above free limit
	Sanc.limit facility                      Free Limit	(In addition to above-charges for deposit of Currency Notes below Rs. 100/- denomination @ Rs. 5/- + applicable GST per packet will be applicable
	Upto 1.00 Crore                      25.00 Lakh	For CC/FLXLN/SOD -* <b>3 packets free per day.</b>
	1.00 Crore to 5.00 Crore              35.00 Lakh	For CD Account - <b>*3 packets free per day.</b>
	5.00 Crore to 10.00 Crore            45.00 Lakh	
	10.00 Crore to 50.00 Crore          50.00 Lakh	
	Above 50.00 Crore                    60.00 Lakh	
	<b>Note : For SOD/CC/FLXLN A/cs- If facility is availed just to use our Bank's services for deposit of heavy cash and use of RTGS/NEFT/POS for remittance of the funds, the charges for cash deposit will be applicable at the same rate as applicable to CD A/cs. i.e. 50 paise + applicable GST per Rs. 1,000/-</b>	
3	<b>TERM DEPOSITS</b>	
(a)	<b>ISSUE OF DUPLICATE RECEIPT</b> (to be issued in the form of Certificate)	<b>*Rs. 50/- + applicable GST</b>
(b)	<b>DDS ACCOUNTS</b> Closure of account before maturity	Refer latest Circular/Guidelines
(c)	<b>RECURRING DEPOSIT</b> (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)	<b>SERVICE CHARGES FOR CASH DEPOSIT</b>	<b>*Upto Rs. 50,000/- - NIL</b>

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*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		
: 3:		
4	LOANS & ADVANCES, CASH CREDIT, FLXLN & SOD A/CS ( Refer Circular CR No. 204 dt. 10th January, 2018)	
(a)	PROCESSING CHARGES FOR NEW APPLICATIONS ONLY/ IN-PRINCIPLE ACCEPTANCE & TAKE OVER PROPOSALS (EXCLUDING HOUSING LOANS) (NON-REFUNDABLE)	
i)	Upto Rs. 10 Lakh	NIL
ii)	Above Rs. 10 Lakh	0.10% of the amount applied (*Maximum Rs. 50,000/-) + applicable GST
(b)	*PRELIMINARY SANCTION LETTER	*Rs.500/- + applicable GST
Note: The above charges will be adjusted towards service charges if the facility is sanctioned.		
(c)	PROCESSING CHARGES FOR CHECKING OF MORTGAGEABILITY OF PROPERTIES	Rs.3000/- per property + GST *( Not refundable/adjustable)
(d)	SERVICE CHARGES FOR	
i)	Cash Credit, Bill Discounting (Not backed by Letter of Credit) & WCTL (Except OD against FDRs & FLXLN)	1.15% 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	@ 1.15% on amount sanctioned + 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. 1000 + applicable GST
iv)	Term Loan (All Types)  (Except loan against term deposit & FLXLN)	1.15% of sanctioned limit subject to max. Rs. 25.00 Lakh + applicable GST (Per party in case of combined facilities)
v)	Gold Loans & SODGLD	@ 0.60% of sanctioned amount subject to minimum Rs. 100/- maximum Rs. 1000/- + applicable GST (Maximum Rs. 500/- + applicable GST for Udupi Region Branches)
vi)	Housing Loan	0.60% of sanctioned limit + 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)	Short Term Corporate Loan (STCL)	1.15% of sanctioned limit + applicable GST
xi)	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)
xii)	Abhyudaya Vidya Vardhini/Udyog Vikas Scheme (Processing/Service Charges)	0.25% of Sanctioned amount (Refer CR 179 & 189)
Notes:		
1 In case of renewal/ enhancement of CC, BD, SODIMP, SOD against NSC/RBI bonds/LIP/KVP & SODGold, service charges will be only on enhanced limit.		
2 IN case of WCTL/STCL ( if a sanctioned for a period less than one year), service charges will be for the proportioante period ( month-wise)		
3 In case of TOD, charges will be for the proportionate period ( monthwise).		
4 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. In case such conversion is made by additional amount, service charges on only the additional amount shall be collected. In case of Top-up loans, service charges for only the amount of Top-up shall be collected. Further, if credit facilities are transferred to, or new facility sanctioned in the name of, the Sister concern of the Borrower or a concern in the new name of the borrower after closing previous credit facilities, no service chaqrges shall be collected.		
5 Mortgageability charges are to be collected @ Rs. 3,000/- per property + applicable GST before checking by Zonal Office / Legal ( Mortgage Dept.) H.O.		
: 4:		
(e)	NOTICE TO DEFAULTERS LOANS	
i)	D-1 Notice	Rs. 50/- + applicable GST
ii)	D-2 Notice	Rs. 75/- + applicable GST
iii)	D-3 Notice	Rs. 100/- + applicable GST
iv)	D-4 & Subsequent Notices	Rs. 100/- + applicable GST

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- v) Advocate NoticeRs. 1000/- + applicable GST
- vi) Case file chargesActual + applicable GST
- vii) Visit charges per visit to borrower/ sureties for recovery purposeRs. 250/- per visit + applicable GST

CASH CREDIT ACCOUNTS

- i) D-22 NoticeRs. 100/- + applicable GST
- ii) D-23 NoticeRs. 100/- + applicable GST
- iii) Renewal reminder noticeRs. 100/- + applicable GST
- iv) Notice for non-operation in account for more than 3 monthsRs. 100/- + applicable GST
- v) Advocate noticeRs. 1000/- + applicable GST
- vi) Case file chargesActual + applicable GST
- vii) Visit charges for recovery/ non-renewal/ non-operationRs. 250/- per visit + applicable GST
- viii) Non display of Bank's name board at place of business/ office/ factory premises/on machinery/on vehicleRs. 500/- + applicable GST

(f) STATUTORY NOTICE

- i) Issued u/s 13 (2) of SARFAESI ActRs. 2,500/- + applicable GST
- ii) Reconveyance of Mortgaged PropertyRs. 1,000/- + applicable GST & actual stamp duty + applicable GST

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(g) VEHICLE ETC.

- i) Issue of NOC to RTORs. 100/- + applicable GST
- ii) Issue of HPTR to RTORs. 100/- + applicable GST
- iii) Seizing charges
  - a) Two wheeler/three wheelerRs. 1,500/- + applicable GST
  - b) Light motor vehicleRs. 2,000/- + applicable GST
  - c) Heavy vehicleRs. 4,000/- + applicable GST
  - d) Excavators & cranesRs. 10,000/- + applicable GST or actual outsourcing charges as approved + applicable GST

Note : The seizing charges to be recovered before release of vehicles

(h) i) SEALING/ POSSESSION OF IMMOVABLE PROPERTIES

- a) Flat/Stall/Gala/Shop/BungalowRs. 2,000/- plus actual expenses incurred for taking possession, police protection chgs, etc. + applicable GST\*
- b) Factory Premises/Industrial UnitRs. 5,000/- plus actual expenses incurred for taking possession, police protection chgs, etc. + applicable GST\*
- c) Possession of Flat/ Stall/ Gala/ Shop/ Bungalow through CourtRs. 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 LakhRs. 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 LakhRs. 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 LakhRs. 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)

- (i) i) ASSIGNMENT OF NSC/KVPRs. 50/- per certificate & actual travelling charges not exceeding Rs. 200/- (both inclusive) + actual post office charges + applicable GST (on all charges)

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- 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.

- (j) REASSIGNMENT OF NSC/IVP/KVPNIL

- (k) ENCASHMENT OF PLEDGED SHARE CERTIFICATES - DEMAT SharesRs. 60/- per transaction + actual brokerage + applicable GST (on actual brokerage also)

- (l) ASSIGNMENT/ REASSIGNMENT/ ENCASHMENT OF LIP ETC.Rs. 50/- + actual charges of LIC + postage (Per Policy) + applicable GST (on actual charges also)

5 BANK GUARANTEE (Fresh and renewals)

(a) PARTLY SECURED BY ONLY OUR BANK'S TERM DEPOSIT

- i) Less than 50% of Bank Guarantee amount2.50% per annum + Rs. 125/- (inclusive of claim period) + applicable GST

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	<div><div>ii)</div><div>50% or more but less than 100% of Bank Guarantee</div></div>	1.50% per annum + Rs. 125/- (inclusive of claim period) '+ applicable GST
	<div><div>iii)</div><div>FULLY SECURED BY ONLY OUR BANK'S TERM DEPOSIT</div></div>	<b>*1% per annum subject to minimum Rs.100/- and maximum of Rs.5,000/- + applicable GST ( to be collected at the time of issuing BG)</b>
	<div><div>iv)</div><div>Amendment without value enhancement &amp; without extension of time period</div></div>	Rs. 300/- per amendment + applicable GST
	<div><div>v)</div><div>In case of amendment with value enhancement and/ or extension of time period</div></div>	Charges on pro-rata basis as per i), ii) & iii) above will be applicable in addition to Rs. 300/- per amendment + applicable GST
	<div><div>(b)</div><div>CHARGES FOR INVOKED BANK GUARANTEE</div></div>	Rs. 1,000/- + applicable GST per Bank Guarantee in addition interest @ 18% p.a. to be collected on the BG amount
	<div>Note : i) Charges to be collected for a minimum period of 1 month or part thereof.</div> <div>ii) For Bank Guarantee issued through other Bank -</div> <div><div><div>a] Upto Rs. 100.00 Lakh - Commission of other Bank + our commission @ 50% of above to be collected plus GST</div><div>b] Above Rs. 100.00 Lakh - Commission of other Bank + our commission @ 100% of above to be collected for issue of fresh BG. In case of extension of BG, our commission @ 50% of above to be collected plus GST</div><div>c] Above Rs. 100.00 Lakh fully secured by our Bank's Term Deposit : Commission of other Bank + 1% of BG amount Plus applicable GST (No maximum amount)</div></div></div> <div>iii) In case where our Bank has furnished 100% cash margin to the other bank for issue of BG, the additional concession in commision 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.</div>	
6	SOLVENCY CERTIFICATES/CREDIT WORTHINESS CERTIFICATES/CERTIFICATE FOR GRANTING LOANS & ADV. (SUBJECT TO COMPLIANCE OF CONDITIONS)	
	Upto Rs. 25.00 Lakh	Rs. 250/- per Rs. 1.00 Lakh or part thereof subject to maximum Rs. 3,000/- + applicable GST
	Above Rs. 25.00 Lakh to Rs. 50.00 Lakh	Rs. 5,000/- + applicable GST
	Above Rs. 50.00 Lakh to Rs. 1.00 Crore	Rs. 10,000/- + applicable GST
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	Above Rs. 1.00 Crore to Rs. 10.00 Crore	Rs. 15,000/- + applicable GST
	Above Rs. 10.00 Crore to Rs. 25.00 Crore	Rs. 20,000/- + applicable GST
	Above Rs. 25.00 Crore	Rs. 25,000/- + applicable GST
	<div>Note : 1) If certificate is issued to individuals for their ward's education purpose, 25% of the charges as mentioned above + applicable GST.</div> <div>2) In case of extra original copy of same certificate Rs. 100/- + applicable GST per certificate.</div>	
7	ISSUE OF INLAND LETTER OF CREDIT	
I	<div><div>(a)</div><div>Commitment charges</div></div>	20 paise per Rs. 100/- per quarter or part thereof + applicable GST
	(To be collected at the time of opening of L/C)	
	<div><div>(b)</div><div>Usance Charges</div></div>	
	<div><div>i) For Sight L/C</div></div>	20 paise per Rs. 100/- + applicable GST
	<div><div>ii) Upto 6 Months Usance</div></div>	20 paise per Rs. 100/- p.m. or part thereof + applicable GST
	(To be collected at the time of opening of L/C)	
	<div><div>(c)</div><div>Postage etc.</div></div>	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. 500/- + applicable GST
	Enhancement in value or extension of period	Recalculate commitment and usance charges as per 1 (a) (b) above 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
	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. 7,500/- + applicable GST
V	Inland LC Documents received with discrepancies	Rs. 500/- 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)

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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. 500/- 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..300/- + applicable GST
(Note : The above charges as per (I), (II) & (VII) above will be collected at Forex Dept.)		
: 7 :		
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. 5000/-	Rs. 25/- + applicable GST
	ii) Above Rs. 5000/- 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)	RTGS/NEFT INWARD/OUTWARD CHARGES	Refer latest OC/guidelines
(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
(d)	BILLS NEGOTIATED UNDER L/C (Handling charges)	Rs. 1,000/- + Postage + applicable GST
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 ofRs. 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 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.		
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9 [I]	PAY ORDERS ETC.	
(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

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ii)		STOP PAYMENT / CANCELLATION OF PAY ORDER		Rs. 100/- + applicable GST	
(d)		ISSUE OF PAY ORDER FAVOURING 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. 8,000/- ii) Medium size locker - Rs. 17,000/- iii) Large size locker - Rs. 30,000/- <b>Note : Revised key deposits to be collected from new locker holders - suitable notice be given to existing locker holders for augmentation of Key Deposit.</b>	
ii)		Service Charges		Rs. 500/- plus franking amount + applicable GST	
(b)		RENT PER YEAR (1st April to 31st March)			
		Type	Dimension (cms)	applicable GST will be charged extra over & above rent amount All Branches (Except Udupi)      Udupi Reg. Br.	
i)		Small Size	A    12.5x17.5x49.2 11.4x16.5x49.2	Rs. 1200/-      Rs. 800/-	
			B    15.9x21.0x49.2 15.2x20.3x49.2	Rs. 1500/-      Rs. 1,000/-	
ii)		Medium Size	2A   12.5x35.2x49.2 11.4x33.0x49.2	Rs. 2400/-      Rs. 1,600/-	
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		2B	15.9x42.3x49.2 15.2x40.6x49.2 30.5x20.3x49.2 17.8x26.7x49.2	Rs. 3,000/-      Rs. 2,000/-	
iii)		Large Size	4A   27.8x35.2x49.2 26.7x33.0x49.2 17.8x53.3x49.2	Rs. 5,000/-      Rs. 3,200/-	
			4B   32.1x42.3x49.2 30.5x40.6x49.2 38.1x53.3x49.2 36.8x53.3x49.2	Rs. 6,000/-      Rs. 4,000/- Rs. 7,000/-      Rs. 7,000/-	
		*Size of Locker	Type	*Ahmedabad Branches ( Except Ghatlodia)	Ghatlodia Br.
i)		Small Size	A B C D	Rs.100/- Rs.152/- Rs.200/- Rs.252/-	Rs.300/-
ii)		Medium Size	2A 2B 2E	Rs.352/- Rs.552/- Rs.652/- Rs.800/-	Rs.500/-
iii)		Large Size	4A 4B 4E	Rs.900/- Rs.1200/- Rs.2000/- Rs.1,100/-	Rs.1000/-
		* Size of Locker	Type	*Mandvi- Vadodara Branch	
		Small	C	Rs.700/-	
		Medium	2C	Rs.1,400/-	
		Large	4C	Rs.2,800/	
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 10 access free. Rs. 50/- per addl. Access over & above 10 free access in the quarter + applicable GST	
(d)		DELAY IN PAYMENT OF RENT			

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	Small lockers -	Rs. 100/- p.m. + applicable GST
	Medium lockers -	Rs. 150/- p.m. + applicable GST
	Large lockers -	Rs. 200/- p.m. + applicable GST
(e)	<b>BREAK OPEN OF LOCKER IN CASE OF LOSS OF KEY/NON PAYMENT OF RENT</b>	Rs. 1000/- plus actual charges + applicable GST (on actual charges also)
(f)	<b>SURRENDER OF LOCKER #</b>	Rs. 1500/- + applicable GST (If locker surrendered within 3 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.)		
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(g)	<b>SAFE CUSTODY CHARGES</b>	
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. 300/- 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
	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	<b>DEMAT SERVICE TARIFF &amp; CHARGES</b>	
1)	Account Opening Charges	NIL
2)	Transaction Charges Purchase / Credit	NIL
3)	Transaction Charges Sales / Debit	0.04% Subject to minimum of Rs.. 21/- Per 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) for Basic Services Demat Account (BSDA)	Nil for holding < Rs.. 50,000/- Holding from Rs.. 50,001/- to Rs.. 200,000/- AMC of Rs.. 100/- Holding > Rs.. 200,000/- Will be charged as applicable to Normal Demat Account. (6 above) (As per SEBI Guidelines)
<b>Conditions:</b> <b>a) The above charges are exclusive of applicable GST which will be charged as per the applicable rates.</b> <b>b) All new/eligible Demat Accounts will be automatically BSDA Accounts during Account opening/new billing cycle.</b>  <b>c) Annual Account Maintenance and Demat Charges are payable upfront.</b> <b>d) All other charges are payable monthly.</b> <b>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.</b> <b>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).</b> <b>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.</b> <b>(Note: The above charges are applicable to Bank's staff members also).</b>		
: 11 :		



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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 TH PURPOSE OTHER THAN FOR OUR BANK'S PURPOSE (including verification of signature/ recording of ECS mandate)	Rs. 50/- per certificate / request + applicable GST
(d)	SMS NOTIFICATION CHARGES (for SB/CD & all types of CC A/cs)	Rs. 60/- + applicable GST - per account per annum
(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
(f)	STOP PAYMENT INSTRUCTIONS (All a/cs with cheque book facilities)	Rs. 25/- per cheque per instruction (maximum Rs. 500/-) + applicable GST
(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
(h)	SURRENDER/LOSS OF ATM CARD	Rs. 100/- + applicable GST
(i)	ISSUE OF DUPLICATE ATM CARD	Rs. 100/- + 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)	Rs.100/- per annum + applicable GST for Classic card *Rs.150/- per annum + applicable GST for Platinum card PMJWY-BSB/PMJWY-SSB & SBYouth completely exempted.
(l)	LOSS OF CHEQUE BOOK REQUISITION SLIP	Savings A/c - Rs. 25/- per request + applicable GST CD/CC/FLXLN/SOD A/c - Rs. 50/- per request + applicable GST
(m)	DOCUMENTS FRANKING CHARGES	Rs. 10/- per document (Inclusive of GST)
	Note : i) Charges applicable for Bank's Documents also. ii) For Staff & Officers - No charges for Franking of Documents.	
(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. 25/- + applicable GST CD/CC A/c. - Rs. 100/- + applicable GST On every change
: 12:		
(p)	SERVICE CHARGES FOR ISSUE OF "LIFE CERTIFICATE" TO SENIOR CITIZENS	NIL
(q)	COLLECTION OF CHARGES TOWARDS CERSAI REGISTRATION	Refer latest guidelines
(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 accounts with us) to other Banks/Financial Institutions for making repayment of Loan/payment of utility bills /LIC premium / mutual funds etcc. reveived through NPCI	Rs. 50/- 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 installments of their loan account/RD account with us. Uploaded by us to NPCI	NIL
(t)	ECS RETURN CHARGES FOR LOAN INSTALMENTS	

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(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. 50/- plus NPCI charges + applicable GST

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Part II

- 1 (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** Rs..50/- + applicable GST per instrument + interest as per ILA  
(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)
- (c) **DRAWALS AGAINST CHEQUE PRESENTED IN CLEARING**
  - i) Savings A/c (for drawals above Rs. 5,000/- only) Interest @ 18% p.a. + applicable GST
  - ii) Current, CC, FLXLN & SOD A/cs Interest @18% p.a. on uncleared amount + applicable GST

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PART III

- 1 (a) **GOLD APPRAISAL CHARGES** Rs. 5/- per gm (gross) min Rs.100/-  
**(To be reimbursed to gold valuer)** Rs. 4/- per Rs. 1,000/- of the loan amount for Udupi Region Branches.  
(Subsequent revision if any will be communicated through Credit & Recovery series circulars)
- (b) **SUPPLY OF APPLICATION FORMS**
  - i) Loan application with surety consent letter
  - ii) Bank guarantee application (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

\* Rs. 50/- each + applicable GST

Note :

- i) As far as possible charges to be collected by debiting to party's account
- ii) No charges to be collected from our staff/ Officer except :
  - a) Supply of loan application forms
  - b) Gold appraisal charges
  - c) Locker rent/delay charges
  - d) Actual postage & travelling cost wherever applicable
  - e) Interest and additional interest
  - f) CRC return charges
- iii) 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.)

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