



Service charges w.e.f. 1st July, 2017 with GST extra as indicated

Sr. No.	Description	Rates
Part I		
1	SAVINGS DEPOSITS (OPERATIVE/ INOPERATIVE/ DORMANT)	
	(c) CLOSURE OF ACCOUNTS	
	iii) Charges for unused cheques surrendered/ lost/ stolen/ misplaced to be collected at the time of closing of A/c	Rs. 5/- per cheque leaf + GST
	(Note : Charges to be collected for only unused cheques out of last issued cheque book).	
	The customer is to be specifically informed at the time of opening of Account regarding above charges.	
	(e) ISSUE OF CHEQUE BOOKS	
	Additional cheque books (Personalised/Non-Personalised Cheque Books)	Rs. 5/- per cheque leaf + GST
	(f) ISSUE OF DUPLICATE PASS BOOK	
	i) With present balance	Rs. 50/- + GST
	ii) With previous entries	Rs. 50/- + Rs. 10/- + GST
		Rs. 50/- + GST
	(g) SURRENDER OF UNUSED CHEQUES FOR OPERATIVE SB A/C.	Rs. 5/- + GST
	(h) WITHDRAWALS OK WITHOUT PASS BOOK	Rs. 30/- per instance + GST
	Note: Charges to be collected at the time of payment of withdrawal amount.	
	(i) SERVICE CHARGES FOR CASH DEPOSIT	
	Free Limit-25 lakh during a calendar month	(In addition to above charges for deposit of currency notes below Rs. 100/- denomination - @ Rs. 5/- per packet + GST will be applicable - 10 packets free per day)
2	CU	
	(Service charges applicable for CC A/cs will also be applicable for all types of SOD A/cs., if not specified otherwise)	
	(d) CLOSURE OF CURRENT ACCOUNT	
	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 + GST
	(Note : Charges to be collected only for unused cheques out	
	(e) ISSUE OF ADDITIONAL CHEQUE BOOK	
	50 cheque leaves free in Current, CC, FLXLN & SOD A/c once in 3 months	Rs. 5/- per cheque leaf + GST
	(f) ISSUE OF DUPLICATE STATEMENT OF A/CS for Current, CC, FLXLN & SOD A/C	Rs. 50/- + GST
	(g) RETURN OUTWARD (CRC/ECS/discounting of cheques/ ECS-DR/RD/NACH-DR)	
	ii) CRC cheques/ECS-DR/NACH-DR passed in TOD	Rs. 50/- per cheque + GST
	(SB/ CC/ CD/ FLXLN/ SOD Accounts)	Rs. 15/- per cheque + GST
	iii) CRC cheques/ECS-DR/NACH-DR passed against uncleared balance	Rs. 50/- per cheque + GST + int. @ 18% p.a. on uncleared balance in Current A/c.
		Rs. 10/- per cheque + GST

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(h)	SERVICE CHARGES FOR CASH DEPOSIT FOR CURRENT A/C	
	Free limit : 10 times of MAB during the calendar month	
	FOR CC/FLXLN/SOD ACCOUNT	
	Sanc.limit facility Free Limit	(In addition to above-charges for deposit of Currency Notes below Rs. 100/- denomination @ Rs. 5/- + GST per packet will be applicable
	Upto 1.00 Crore 25.00 Lakh	
	1.00 Crore to 5.00 Crore 35.00 Lakh	
	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	
	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 per Rs. 1,000/-	
3	TERM DEPOSITS	
(a)	ISSUE OF DUPLICATE RECEIPT	Rs. 25/- + GST
	(to be issued in the form of Certificate)	
4	LOANS & ADVANCES, CASH CREDIT, FLXLN & SOD A/CS	
(a)	CHARGES FOR NEW APPLICATIONS ONLY/ IN-PRINCIPLE ACCEPTANCE & TAKE OVER	
	PROPOSALS (EXCEPT HOUSING LOANS) (NON-REFUNDABLE)	
	ii) Above Rs. 10 Lakh	0.10% of the amount applied (Maximum Rs. 25,000/- + GST
	Note : Processing charges should be collected at the time of acceptance of new applications & adjusted towards service charges if the facility is sanctioned.	
	Processing charges are non-refundable if the proposal is withdrawn or rejected.	
(b)	SERVICE CHARGES FOR	
	i) Cash Credit, Bill Discounting (Not backed by Letter of Credit) & WCTL (Except OD against FDRs & FLXLN)	1.3% for first sanctioned limit & subsequently on enhanced limit subject to max. Rs. 25.00 Lakh (Per party in case of combined facilities) + GST
	Note: The said charges will be applicable for bill discounting other than Bills discounted under Letter of	
	ii) For all SOD IMP A/cs	@ 1.30% on amount sanctioned + GST
	iii) For Secured Overdraft (SOD) & Loans against collateral securities like NSCs/ RBI Bonds/ LIP/ KVP	0.70% of loan amount subject to min. Rs. 100/- max. Rs. 1000 + GST
	Note : In case of renewal of CC/BD etc. charges will be only on enhanced limit. In case of TOD, charges will be for proportionate period (monthwise).	
	iv) Term Loan (All Types)	1.3% of sanctioned limit subject to max. Rs. 25.00 Lakh + GST
	(Except loan against term deposit & FLXLN)	
	v) Gold Loans & SODGLD	@ 0.7% of loan amount subject to min. Rs. 100/- max. Rs. 1000/- + GST
	vi) Housing Loan	0.65% of sanctioned limit + GST
	vii) Short Term Corporate Loan (STCL)	1.3% of sanctioned limit + GST

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	Note :1) In case STCL is sanctioned for the period less than one year, then service charges shall be collected proportionately for the number of months, considering the service charges @ 1.3% for 12 months.	
	2) In case of conversion of one type of facility to another no service charges.	
	viii) Bill discounted under LC	0.1% of sanctioned limit subject to minimum of Rs. 250/- + GST
	Note : In case of renewal of CC/BD etc. charges will be only In case of TOD, charges will be for proportionate period (monthwise).	
(c)	NOTICE TO DEFAULTERS	
	LOANS	
	v) Advocate Notice	Rs. 1000/- + GST
	vii) Visit charges per visit to borrower/ sureties for recovery purpose	Rs. 250/- per visit + GST
	CASH CREDIT ACCOUNTS	
	i) D-22 Notice	Rs. 100/- + GST
	ii) D-23 Notice	Rs. 100/- + GST
	iii) Renewal reminder notice	Rs. 100/- + GST
	iv) Notice for non-operation in account for more than 3 months	Rs. 100/- + GST
	v) Advocate notice	Rs. 1000/- + GST
	vii) Visit charges for recovery/ non-renewal/ non-operation	Rs. 250/- per visit + GST
	viii) Non display of Bank's name board at place of business/ office/ factory premises/on machinery/on vehicle	Rs. 500/- + GST
(d)	STATUTORY NOTICE	
	i) Issued u/s 13 (2) of SARFAESI Act	Rs. 2,500/- + GST
	ii) Reconveyance of Mortgaged Property	Rs. 1,000/- + GST + actual stamp duty
		Rs. 500/- + GST for Udupi Region Branches
(e)	VEHICLE ETC.	
	i) Issue of NOC to RTO	Rs. 100/- + GST
	ii) Issue of HPTR to RTO	Rs. 100/- + GST
	iii) Seizing charges	
	a) Two wheeler/three wheeler	Rs. 1,500/- + GST
	b) Light motor vehicle	Rs. 2,000/- + GST
	c) Heavy vehicle	Rs. 4,000/- + GST
	d) Excavators & cranes	Rs. 10,000/- + GST or actual outsourcing charges as approved
	Note : The seizing charges to be recovered before release of vehicles	
(g)	i) ASSIGNMENT OF NSC/KVP	Rs. 50/- + GST per certificate & actual travelling charges not exceeding Rs. 200/- (both inclusive) + actual post office charges
	ii) ENCASHMENT OF NSC/IVP/KVP ETC.	Rs. 100/- + GST per certificate + actual travelling cost not exceeding Rs. 250/- (both inclusive) + actual post office 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.	
(i)	ENCASHMENT OF PLEDGED SHARE CERTIFICATES - DEMAT Shares	Rs. 60/- + GST per transaction + actual brokerage
(j)	ASSIGNMENT/ REASSIGNMENT/ ENCASHMENT OF LIP ETC.	Rs. 50/- + GST + actual charges of LIC + postage (Per Policy)

Service charges w.e.f. 1st July, 2017 with GST extra as indicated

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5	BANK GUARANTEE (Fresh and renewals)	
(b)	CHARGES FOR INVOKED BANK GUARANTEE	Rs. 1,000/- + GST per Bank Guarantee in addition interest @ 18% p.a. to be collected on the BG amount
	Note : i) Charges to be collected for a minimum period of 1 month or part thereof.	
	ii) For Bank Guarantee issued through other Bank - . a] Upto Rs. 100.00 Lakh - Commission of other Bank + our commission @ 50% of above to be collected. . 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. . c] Above Rs. 100.00 Lakh fully secured by our Bank's Term Deposit : Commission of other Bank + 1% of BG amount Plus taxes (No maximum amount)	
	iii) In case where our Bank has furnished 100% cash margin to the other bank for issue of BG, the additional concession in commission extended for keeping 100% cash margin should not be passed to the customer, unless the customer keeps 100% cash margin with us for issue of the said BG.	
6	SECURITY CERTIFICATES/CREDIT WORTHINESS CERTIFICATES/CERTIFICATE GRANTING LOANS & ADV. (SUBJECT TO COMPLIANCE OF CONDITIONS)	
	Upto Rs. 25.00 Lakh	Rs. 250/- + GST per Rs. 1.00 Lakh or part thereof subject to maximum Rs. 3,000/-
	Above Rs. 25.00 Lakh to Rs. 50.00 Lakh	Rs. 5,000/- + GST
	Above Rs. 50.00 Lakh to Rs. 1.00 Crore	Rs. 10,000/- + GST
	Above Rs. 1.00 Crore to Rs. 10.00 Crore	Rs. 15,000/- + GST
	Above Rs. 10.00 Crore to Rs. 25.00 Crore	Rs. 20,000/- + GST
	Above Rs. 25.00 Crore	Rs. 25,000/- + GST
	Note : 1) If certificate is issued to individuals for their ward's education purpose, 25% of the charges as mentioned above.	
	2) In case of extra original copy of same certificate Rs. 115/- per certificate.	
7	ISSUE OF INLAND LETTER OF CREDIT	
I	(a) Commitment charges	20 paise per Rs. 100/- per quarter or part thereof + GST
	(To be collected at the time of opening of L/C)	
	(b) Usance Charges	
	i) For Sight L/C	20 paise per Rs. 100/- + GST
	ii) Upto 6 Months Usance	20 paise per Rs. 100/- p.m. or part thereof + GST
	(To be collected at the time of opening of L/C)	
	(c) Postage etc.	Rs. 50/- or actual postages whichever is higher + GST
II	Amendment without extension of period or enhancement in the value of the L/c	Rs. 500/- + GST
	Enhancement in value or extension of period	Recalculate commitment and usance charges as per 1 (a) (b) above and difference to be levied + GST

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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 + GST
	Postage etc.	Rs. 50/- or actual postages whichever is higher + GST
IV	Retirement of Documents	30 paise per Rs. 100/- or part thereof minimum Rs. 250/- & maximum Rs. 7,500/- + GST
V	Inland LC Documents received with discrepancies	Rs. 500/- per set of discrepant documents to be deducted from the proceeds + GST
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 + GST
VII	Inland LC Transmission through SFMS:	
	i) Issue of Full Text L/C	Rs..1,000/- + GST
	ii) Transmission of any other message	Rs..300/- + GST
	(Note : The above charges as per (I), (II) & (VII) above will be collected at Forex Dept.)	
VIII	The following charges are applicable in the cases of LC received from other Bank for our customer as beneficiary.	
	Advising letter of Credit	Rs. 500/- + postage Rs. 50/- or actual whichever is higher + GST
	Advising amendment to letter of credit	Rs. 250/- + postage Rs. 50/- or actual whichever is higher + GST
8	CHEQUES & BILLS COLLECTION	
	(OO 260 & 261 dated 29.10.2008 & subsequent RBI notification)	
(a)	COLLECTION OF OUTSTATION CHEQUES (IBC / OBC)	
	vi) Charges for return unpaid outstation cheques	50% charges as above 8 (a) + actual postage & Rs. 5/- (to compensate component of service tax) + 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/- 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 (Charges [as per (b)] will be collected by Branch only)	
(c)	COLLECTION OF OUTSTATION BILLS IBC/OBC/BD/SBD	
	vi) Charges for return unpaid outstation bills	50% charges as above 8(c) subject to min. Rs. 20/- + GST
	viii) Supply bill discounting	Handling charges - Rs. 25/- per bill + GST
(d)	BILLS NEGOTIATED UNDER L/C (Handling charges)	Rs. 1,000/- + GST + Postage
	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.	

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	ii) In case of outstation bills where the bills are purchased/discounted no commission to be charged.	
	Only handling charges of Rs. 30/- 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 amount to be collected and no commission to be charged.	
	v) As per Office Order No. 334 dated 19.02.2010 Branches shall recover Rs. 5/- extra over & above actual postal charges for recovery of service tax.	
9	[I] PAY ORDERS ETC.	
	(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/- + GST
	(c) i) ISSUE OF DUPLICATE PAY ORDER/ISSUE OF FRESH PAY ORDER AGAINST REVALIDATION	Upto Rs. 1,000/- - Rs. 50/- + GST Above Rs. 1,000/- - Rs. 100/- + GST
	ii) STOP PAYMENT / CANCELLATION OF PAY ORDER	Rs. 100/- + GST
	[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/- to be collected as in case of pay orders + GST
10	SAFE DEPOSIT LOCKERS	
	(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 + GST
	(d) DELAY IN PAYMENT OF RENT	
	Small lockers -	Rs. 100/- p.m. + GST
	Medium lockers -	Rs. 150/- p.m. + GST
	Large lockers -	Rs. 200/- p.m. + GST
	# (The Branch should immediately write to locker manufacturing company for replacement of lock & key and the new key should be given to new allottee in a company sealed pack.)	
	(g) SAFE CUSTODY CHARGES	
	1) Gold loan closed but pledged ornaments are not claimed within 1 month from date of closure (after sending notice to the loanee regarding the charges)	Rs. 300/- p.m. + GST
12	GENERAL	
	(a) ISSUE OF OUR BANK'S SHARE CERTIFICATE/ PNCPS (DUPLICATE)	Rs. 10/- per certificate + GST
	(b) TRANSFER OF SHARE CERTIFICATE	Rs. 10/- per certificate + GST
	(c) ISSUE OF ANY OTHER CERTIFICATE BY BANK FOR THE PURPOSE OTHER THAN FOR OUR BANK'S PURPOSE (including verification of signature/ recording of ECS mandate)	Rs. 50/- per certificate/request+GST
	ii) DUPLICATE CERTIFICATE AS ABOVE	Rs. 30/- per certificate + GST
	(g) FATE ENQUIRIES (at customers request)	
	i) Savings a/c	Rs. 50/- per enquiry + GST
	ii) Current, CC, FLXLN & SOD A/cs only	Rs. 150/- per enquiry + GST
	(h) SURRENDER/LOSS OF ATM CARD	Rs. 100/- + GST

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(i)	ISSUE OF DUPLICATE ATM CARD	Rs. 100/- + GST
(j)	LOSS OF PIN/ PASSWORD RETRIEVAL	Rs. 50/- + GST
(k)	LOSS OF CHEQUE BOOK REQUISITION SLIP	Savings A/c - Rs. 25/- per request + GST CD/CC/FLXLN/SOD A/c - Rs. 50/- per request + GST
(l)	DOCUMENTS FRANKING CHARGES	Rs. 10/- per document + GST
	Note : i) Charges applicable for Bank's Documents also.	
	ii) For Staff & Officers - No charges for Franking of Documents.	
(m)	ENQUIRY RELATED TO OLD RECORDS	
	More than 12 months old record	Rs. 250/- per instrument / document + GST
(n)	ALLOWING OPERATIONS IN ACCOUNT THROUGH POWER OF ATTORNEY	SB A/c. - Rs. 25/- + GST CD/CC A/c. - Rs. 100/- + GST
(q)	CHARGES FOR e-payment TAX ON BEHALF OF THE CUSTOMERS	Rs. 50/- + GST
(r)	*INWARD ECS MANDATE	
	ii) Mandates received by our Branches from our customers for credit of loan, etc. accounts with other institutions, Banks, (debit to accounts with us) etc. scanned and uploaded by us to NPCI.	Rs. 50/- per instance + GST
(s)	ECS RETURN CHARGES FOR LOAN INSTALMENTS	
	(Our Bank will present ECS/ACH recovery of installment twice 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:	
	ii) If transaction is returned unpaid on both occasions	Rs. 200/- + GST

Part II		
(c)	DRAWALS AGAINST CHEQUE PRESENTED IN CLEARING	
	ii) Current, CC, FLXLN & SOD A/cs	Interest @18% p.a. on uncleared amount + applicable taxes

PART III		
1 (b)	SUPPLY OF APPLICATION FORMS	
	i) Loan application with surety consent letter	
	ii) Bank guarantee application (including surety consent letter)	
	iii) Solvency certificate application	Rs. 25/- each + GST
	iv) Cash credit/ LC application and two sureties	
	v) Composite loan/ CC/ Bank Guarantee application for facility above Rs. 15.00 Lakh	

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	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.)	

	Note : All other service charges already mentioned as exclusive of taxes remain unchanged.	