

Website Service Charges Manual w.e.f. 01st April, 2022

Sr. No.	Particulars	Amount of charges (Rs.)
	PARTS	
	WI	
(a)	ACCOUNT OPENING & MAINTENANCE OF MINIMUM BALANCE	Mumbai / Navi Mumbai / Raigad [Except Pen Branch] & Pune Branches - with cheque book Rs.1,000/- without cheque book Rs.500/- All other Branches (with & without cheque Book) Rs. 500/-.
(b)	PENALTY	
	i)	Charges for failure to maintain minimum balance
		Rs. 30/- GST p.m. (Not applicable to SB Dead/ Dormant/ Inoperative A/c.).
	ii)	Charges for withdrawals more than prescribed Limit (Including ATM transactions)
		Rs. 10/- per withdrawal above 50 withdrawals (Half yearly charge) + applicable GST.
(c)	CLOSURE OF ACCOUNTS	
	(i)	If closed upto 6 months from the date of opening the A/c
		Rs.500/- + applicable GST
	(ii)	If closed above 6 months upto 1 year
		Rs. 300/- + applicable GST
	(iii)	If closed above 1 year upto 2 years
		Rs. 100/- + applicable GST
	(iv)	If closed above 2 years
		NIL
	(v)	Charges for unused cheques surrendered/ lost/ stolen/ misplaced to be collected at the time of closing of A/c.
		Rs. 5/- per cheque leaf + applicable GST
(d)	RETURN OUTWARD (CRC/ ECS/ DR/NA)	CH-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. 750/- + applicable GST
		Above Rs.10 lac - Rs.1,500/- + applicable GST
	ii)	Return Inward
		Rs. 150/- per cheque + applicable GST
		(Charges for cheques received unpaid which are sent in clearing) (Applicable for ECS/NACH Returns also)
(E)	ISSUE OF CHEQUE BOOKS	
	Additional cheque books (Personalized/Non-Personalized Cheque Books)	Rs. 5/- per cheque leaf - 1 cheque book of 30 leaves free in 6 months (will be governed by Financial Year) + applicable GST
(f)	ISSUE OF DUPLICATE PASS BOOK	
	i)	With present balance
		Rs. 50/- + applicable GST
	ii)	With previous entries
		Rs. 50/- + Rs. 10/- per page of pass book + applicable GST
		Rs. 50/- per page of computer statement + applicable GST
	iii)	E-Statement to be provided
		Rs. 10/- per page for record above 6 months
(g)	Surrender of unused cheques for operative SB A/c.	Rs. 5/- per unused cheque leaf + applicable GST
(h)	Withdrawals OK without pass book	Rs. 30/- per instance + applicable GST
(i)	SERVICE CHARGES FOR CASH DEPOSIT in SB Accounts/ FLXLN Account	75 paise per Rs. 1000/- above free limit * applicable GST.
	Free Limit-1 lakh during a calendar month (Excluding Credit Society Accounts having Deposit more than Two Crore)	(In addition to above charges for deposit of currency notes of any denomination below Rs. 100/- denomination - @ Rs. 5/- + applicable GST per packet will be applicable -3 packets free per day)

Sr. No.	Particulars	Amount of charges (Rs.)
2	CURRENT ACCOUNTS, CC ACCOUNTS, FLXLN & SOD A/cs. (Service charges applicable for CC A/cs will also be applicable for all types of SOD A/cs., if not specified otherwise)	
(a)	ACCOUNT OPENING & MAINTENANCE OF MINIMUM BALANCE FOR CURRENT A/CS	Rs. 5,000/- for Mumbai Region Branches Rs. 3,000/- for Outstation Branches including Pune & Nashik Region Branches
(b)	Charges for failure to maintain minimum balance in any month for current A/cs.	Rs. 250/- per month + applicable GST (Not applicable to inoperative A/cs.)
(c)	Folio charges	RS. 25/- per folio to current A/c & Rs.25/- per folio to CC, FLXLN & SOD A/cs to be charged half yearly max. Rs. 500/- + applicable GST. i) 1 folio = 40 entries on computer page ii) 2 folio free half yearly
(d)	CLOSURE OF CURRENT ACCOUNT	
i)	If closed upto 6 months from the date of opening the A/c.	Rs.1,000/- + applicable GST
ii)	If closed above 6 mths upto 1 year	Rs.750/- + applicable GST
iii)	If closed above 1 year upto 2 years	Rs.500/- + applicable GST
iv)	If closed above 2 years	NIL
v)	No charges for activation of inoperative A/c (O.C. No. 467)	
vi)	Charges for unused cheques surrendered/ lost/ stolen/ misplaced to be collected at the time of closure of Current, CC, flexible loan & SOD A/c	Rs. 10/- per cheque leaf + applicable GST
(e)	ISSUE OF ADDITIONAL CHEQUE BOOK	
	50 cheque leaves free in Current, CC, PLXLN & SOD A/c once in 3 months_	Rs. 5/- per cheque leaf + applicable GST
(\	ISSUE OF DUPLICATE STATEMENT OF A/CS for Current, CC, FLXLN & SOD A/C.	Rs. 50/- for each page of statement + applicable GST
(g)	RETURN OUTWARD (CRC/ECS/discou	ing of cheques/ ECS-DR/RD/NACH-DR)
i)	For want of funds & other reasons including stop payment	Upto Rs. 1 lac - Rs.500/- + applicable GST Above Rs. 1 lac & upto Rs.10 lac- Rs.1,000/- + applicable GST Above Rs.10 lac & Upto Rs. 50 lac- Rs.1,500/- + applicable GST Above Rs.50 lac - Rs.3,000/- + appl. GST
ii)	CRC cheques/ECS-DR/NACH-DR passed in TOD (SB/ CC/ CD/ FLXLN/ SOD AccOMtS)	Rs. 75/- per cheque + applicable GST - (All Brs. except for Udupi Reg. Brs.) Rs. 25/- per cheque + applicable GST for Udupi Region Branches. (for all accounts except un-renewed CC A/c in which operation is authorized by competent authority and sanctioned TOD limit)
iii)	CRC cheques/ECS-DR/NACH-DR passed against un-cleared balance	i) Rs. 50/- per cheque + applicable GST + int. @ 18% p.a. on un-cleared balance in Current A/c. ii) Rs. 10/- per cheque + applicable GST in CC/FLXLN/All types of SOD A/c
iv)	Charges for cheques/ECS/NACH received unpaid which are sent in clearing (CSC/ return inward) (CD/CC/FLXLN/SOD A/cs)	Rs. 150/- per cheque + applicable GST (Applicable to loan A/c also)

Sr. No.	Particulars	Amount of charges (Rs.)
	v) Overdrawals allowed in all types of CC A/c by way of cash or transfer transaction	Rs. 100/- + applicable GST per transaction
(h)	SERVICE CHARGES FOR CASH DEPOSIT FOR CURRENT A/C	@Re1.00++ applicable GST perRs.1,000/- for cash deposit above free limit
	Free limit 5 times of MAB during the calendar month	
	FOR CC/SOD/SODIMP ACCOUNT	@Re1.00 + applicable GST per Rs. 1,000/- above free limit
	Sanc.limit facility Free Limit Upto 1.00 Crore 7.50 Lakh 1.00 Crore to 5.00 Crore 12.00 Lakh	(In addition to above-charges for deposit of Currency Notes of any denomination below Rs. 100/- denomination @ Rs. 7/- + applicable GST per packet will be applicable.
	5.00 Crore to 10.00 Crore 15.00 Lakh 10.00 Crore to 50.00 Crore 20.00 Lakh Above 50.00 Crore 25.00 Lakh	For CD/CC/SOD/SODIMP -2 packets free per day.
(a)	ISSUE OF DUPLICATE RECEIPT (to be issued in the form of Certificate)	Rs. 100/- + applicable GST
(b)	DDS ACCOUNTS Closure of account before maturity	Refer latest Circular/Guidelines
(c)	RECURRING DEPOSIT (Reduction in interest amount for delayed payment)	Rs. 1.50 + applicable GST for every Rs. 100/- per month (i.e. 15 paise per Rs. 10/-) In case of single default, no interest amount to be reduced. Advance installment can be adjusted towards default.
(d)	SERVICE CHARGES FOR CASH DEPOSIT	Upto Rs. 50,000/- - NIL Above Rs. 50,000/- to levy charges for Deposit of currency notes below Rs. 100/- denomination - @Rs. 5/- + applicable GST per packet- 5 packets free per day
(a)	Processing charges for new applications only/ In-principle acceptance & takeover proposals (excluding housing loans) (non-refundable)	
	i) Upto Rs. 50 Lakh	NIL
	ii) Above Rs.50 Lakh	0.10% of the amount applied (Maximum Rs. 75,000/-) +applicable GST
(b)	PRELIMINARY SANCTION LETTER	PRELIMINARY SANCTION LETTER Housing Loan- Rs.1000/- + applicable GST
(c)	PROCESSING CHARGES FOR CHECKING OF MORTGAGEABILITY / TITLE CERTIFICATE OF PROPERTIES	Rs.5000/- per property + GST (adjustable if credit facility is sanctioned and non refundable if credit facility is not sanctioned/ not availed). However, Legal Charges for checking of Mortgageability of Properties paid to Outside Advocates is not adjustable / not refundable.
	Checking of mortgability / title certificate for Staff No charges for 1 st Housing Loan	Rs. 3,000/- per property + GST (adjustable if credit facility is sanctioned and non - refundable if credit facility is not sanctioned/ not availed). However, Legal Charges for checking of Mortgageability of Properties paid to Outside Advocates is not adjustable / not refundable.
(d)	SERVICE CHARGES FOR	
	i) Cash Credit, Bill Discounting (Not backed by Letter of Credit), WCTL & RCL (Except OD against FDRs & FLXLN)	1% of sanctioned limit & subsequently on enhanced limit subject to max. Rs. 25.00 Lakh (Per party in case of combined facilities) + applicable GST

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ii)	For all SOD IMP A/cS	1% on amount sanctioned + applicable GST Subject to max. Rs. 25.00 Lakh + applicable GST
iii)	For Secured Overdraft (SOD) & LOarIS against collateral securities like NSCs/ RBI Bonds/ LIP/ KVP	0.60% of sanctioned amount subject to minimum Rs. 100/- maximum Rs. 1,000 + applicable GST
tp)	Term Loan (All Types including STCL & MTCL) (Except loan against term deposit & FLXLN)	1% of sanctioned limit subject to max. Rs. 25.00 Lakh (Per party in case of combined facilities)+ applicable GST
v)	Gold Loans & SODGLD	0.60% of sanctioned amount subject to minimum Rs. 100/- maximum Rs. 1,000/- + applicable GST.
		(Maximum Rs. 500/- + applicable GST for Udupi Region Branches)
vi)	Housing Loan	0.60% of sanctioned limit * applicable GST (Max. Rs. 30,000/- + applicable GST)
vii)	House repair to housing loan borrower & others	0.60% of sanctioned limit + applicable GST
viii)	Education Loan	Nil
ix)	Loan & OD against Term Deposit	Nil
x)	Bill discounted under LC	0.1% of amount of bill discounted subject to minimum of Rs. 250/- * applicable GST (to be collected at the time of discounting of bill)
xi)	Abhyudaya Vidya Vardhini (Processing/Service Charges)	0.25% of Sanctioned amount (Refer CR-179)
	Udyog Vikas Scheme (Processing/Service Charges)	0.60% of Sanctioned amount + applicable GST (Refer CR-189)
(e)	Revalidation charges (as per credit policy)	Upto Rs. 5 Lakh Rs. 500/- Above Rs. 5Lakh to Rs. 50 Lakh - Rs. 2,000/- Above Rs. 50 Lakh - Rs. 5,000/—
(f)	Revolving Credit Limit- Documents handling charges under each credit	(a) Bills upto Rs. 20.00 Lakh — Rs. 1000/ (b) Bills above Rs. 20.00 Lakh — Rs. 2,000/-
(g)	Release / substitution of immovable security per property for existing loan	Rs. 5,000/- (Prior to closure of facility)
(h)	Priority Sector Lending - Loan related and adhoc service / inspection charges on priority sector loans upto Rs. 25,000/-	NIL
(i)	NOTICE TO DEFAULTERS LOANS	
i)	D-1 Notice	Rs. 75/- + applicable COST
ii)	D-2 Notice	Rs. 100/- + applicable GST
iii)	D-3 Notice	Rs. 125/- + applicable GST
iv)	D-4 & Subsequent Notices	Rs. 150/- + applicable GST
v)	Advocate Notice	Upto Rs. 1 Crore (Outstanding Amt) - Rs. 1,500/- + applicable GST Above Rs. 1 Crore - (Outstanding Amt) - Rs. 5,000/- + applicable GST
vi)	Case file charges	Actual + applicable GST
vii)	Visit charges per visit to borrower/ sureties for recovery purpose	Rs. 200/- per visit * applicable GST
viii)	Demand Notice issued by Recovery Officer	Rs. 500/- plus Applicable GST
	CASH CREDIT ACCOUNTS	
i)	D-22 Notice	Rs. 200/- + applicable GST
ii)	D-23 Notice	Rs. 200/- * applicable GST
iii)	Renewal reminder notice (charges to be collected for Notices served alter due date)	Rs. 200/- * applicable GST

Sr. No.	Particulars	Amount of charges (Rs.)
	iv) Notice for non-operation in account for more than 3 months	Rs. 200/- + applicable GST
	v) Advocate notice	Upto Rs. 50 lakh (Outstanding Amt) - Rs. 1,500/- + applicable GST Above Rs. 50 lakh - (Outstanding Amt) - Rs. 5,000/- + applicable GST
	vi) Case file charges	Actual + applicable GST
	vii) Visit charges for recovery/ non-renewal/ non-operation	Rs. 500/- per visit + applicable GST
	viii) Non display of Bank's name board at place of business/ office/ factory premises/on machinery/on vehicle	Rs.1,000/- + applicable GST
	ix) Commitment charges for Non-utilization/under utilization of disbursed Cash Credit Limit. This charges to be debited half yearly in April/October	a) Average Utilization of CC Limit less than 25% of the limit — 1% p.a. of un-utilized limit. b) Average utilization above 25% & below 50% of the limit -0.50% p.a. of un-utilized limit.
(j)	STATUTORY NOTICE	
	i) Issued u/s 13 (2) of SARFAESI Act	Rs. 2,500/- + applicable GST
	ii) Reconveyance of Mortgaged Property	Rs. 1,000/- + applicable GST & actual Stamp duty + applicable GST
		Waived for Udupi Region
	iii) Symbolic & physical possession including possession through CMM/DM u/s 14	Housing Loan Rs. 1000/- Other than Housing Loan Rs. 2000/- for advances upto Rs. 1 Crore & Rs. 5000/- for advances above Rs. 1 Crore Actual Expenses.
(k)	VEHICLE ETC.	
	i) Issue of NOC to RTO (including HPTR)	Rs. 150/- + applicable GST
	ii) Seizing charges	
	a) Two wheeler/three wheeler	Rs. 1,500/- + applicable GST
	b) Light motor vehicle	Rs. 2,000/- + applicable GST
	c) Heavy vehicle	Rs. 4,000/- + applicable GST
	d) Excavators & cranes	Rs. 10,000/- + applicable GST or actual outsourcing charges as approved + applicable GST
(l)	i) SEALING/ POSSESSION OF IMMOVABLE PROPERTIES	
	a) Flat/Stall/Gala/Shop/Bunglow	Rs. 2,000/- plus actual expenses incurred for taking possession, police protection chgs, etc. + applicable GST
	b) Factory Premises/Industrial Unit	Rs. 5,000/- plus actual expenses incurred for taking possession, police protection chgs, etc. + applicable GST.
	c) Possession of Flat/ Stall/ Gala/ Shop/ Bunglow through Court	Rs. 2,000/- plus actual expenses incurred for taking possession, police protection chgs, etc. + applicable GST.
	ii) Possession of Factory Premises/ Indl. Unit through Court	
	a) Sanctioned amt. upto Rs. 5.00 Lakh	Rs. 3,000/- plus actual expenses incurred for taking possession, chgs of court official, police rotection, etc. + applicable GST
	b) Sanctioned amt. above Rs. 5.00 Lakh to Rs. 50.00 Lakh	Rs. 5,000/- plus actual expenses incurred for taking possession, chgs of court official, police protection, etc. + applicable GST
	c) Sanctioned amt. above Rs. 50.00 Lakh	Rs. 10,000/- plus actual expenses incurred for taking possession, chgs of court official, police protection, etc. + applicable GST

Sr. n.		Particulars	Amount of charges (Rs.)
		(GST is to be collected on recovery of actual expenditure also)	
(m)	i)	ASSIGNMENT OF NSC/KVP	Rs. 50/- per certificate & actual travelling charges not exceeding Rs. 200/- (both inclusive) + actual post office charges * applicable GST (on all charges)
	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)
(n)		REASSIGNMENT OF NSC/IVP/KVP	NIL
(o)		ENCASHMENT OF PLEDGED SHARE CERTIFICATES - DEMAT Shares	Rs. 60/- per transaction + actual brokerage + applicable GST (on actual brokerage also)
(p)		ASSIGNMENT/ REASSIGNMENT/ ENCASHMENT OF LIP ETC.	Rs. 100/- actual charges of LIC * postage (Per Policy) + applicable GST (on actual charges also)
(a)		PARTLY SECURED BY ONLY OUR BANK'S TERM DEPOSIT	
	i)	Less than 50% of Bank Guarantee amount	2.50% per annum * Rs. 125/- (inclusive of claim period) + applicable GST
	ii)	50% or more but less than 100% of Bank Guarantee	1.50% per annum + Rs. 125/- (inclusive of claim period) + applicable GST.
	iii)	Fully secured by only our bank's term deposit	1 % subject to minimum Rs.200/- and maximum of Rs.5,000/- + applicable GST (to be collected only once at the time of issuing BG).
	iv)	Amendment without value enhancement & without extension of time period	Rs.700/- per amendment * applicable GST
	v)	In case of amendment with value enhancement and/ or extension of time period	Charges on pro-rata basis as per i), ii) & iii) above will be applicable in addition to Rs. 700/- per amendment + applicable GST
(b)		CHARGES FOR INVOKED BANK GUARANTEE	Rs. 2,000/- * applicable GST per Bank Guarantee in addition interest @ 18% p.a. to be collected on the BG amount
		SOLVENCY CERTIFICATES/CREDIT WORTHINESS CERTIFICATES/CERTIFICATE FOR GRANTING LOANS & ADV. (SUBJECT TO COMPLIANCE OF CONDITIONS)	
		Upto Rs. 25.00 Lakh	Rs. 400/- per Rs. 1.00 Lakh or part thereof subject to maximum Rs. 5,000/- + applicable GST
		Above Rs. 25.00 Lakh to Rs. 50.00 Lakh	Rs. 7,000/- * applicable GST
		Above Rs. 50.00 Lakh to Rs. 1.00 Crore	Rs. 12,000/- * applicable GST
		Above Rs. 1.00 Crore to Rs. 10.00 Crore	Rs. 17,000/- * applicable GST
		Above Rs. 10.00 Crore to Rs. 25.00 Crore	Rs. 22,000/- + applicable GST
		Above Rs. 25.00 Crore	Rs. 27,000/- + applicable GST
I)	(a)	Commitment charges (To be collected at the time of opening of L/C)	20 paise per Rs. 100/- per quarter or part thereof + applicable GST- (Subject to Minimum of Rs. 500/-)
	(b)	Usance Charges	
	i)	For Sight L/C	20 paise per Rs.100/- *applicable GST- (Subject to Minimum of Rs. 500/-)
	ii)	Upto 6 Months Usance (To be collected at the time of opening of L/C)	20 paise per Rs. 100/- p.m. or part thereof * applicable GST- (Subject to Minimum of Rs. 500/-)
	(c)	Postage etc.	Rs. 50/- or actual postages whichever is higher + applicable GST

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II)	Amendment without extension of period or <u>enhancement in</u> the value of the L/c	Rs. 750/- + applicable GST
	Enhancement in value or extension of period	Rs. 500/- + Recalculate commitment and usance charges as per 1 (a) (b) and difference to be levied + Applicable GST
III)	Reinstatement commission for Revolving L/C	20 paise per Rs. 100/- per quarter or part thereof + usance charges as per tenor of the bill + applicable GST (Subject to Minimum of Rs. 500/-)
	Postage etc.	Rs. 50/- or actual postages whichever is higher + applicable GST
IV)	Retirement of Documents	30 paise per Rs. 100/- or part thereof minimum Rs. 250/- & maximum Rs. 10,000/- + applicable GST
V)	Inland LC Documents received with discrepancies	Rs. 1000/- per set of discrepant documents to be deducted from the proceeds + applicable GST (Branches should intimate to the Negotiating Bank about deduction of charges at the time of issuing confirmation)
VI)	Inland Letter of credit issued through other Banks like HDFC Bank / Bank of India/ UBI, etc.	Charges will be levied as per our charges structure above or as per rate of charges levied by that Bank whichever is higher. In case other Bank charges are higher, then flat Rs.1,000/- to be collected in addition to other Bank's charges + applicable GST
VII)	Inland LC Transmission through SFMS:	
	i) Issue of Full Text L/C	Rs.1,000/- + applicable GST
	ii) Transmission of any other message	Rs. 500/- + applicable GST
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
	CHEQUES & BILLS COLLECTION (OO 260 & 261 dated 29.10.2008 & subsequent RBI	
(a)	COLLECTION OF OUTSTATION CHEQUES (IBC / OBC)	
	i) Upto & Including Rs. 5,000/-	Rs. 25/- * applicable GST
	ii) Above Rs. 5,000/- upto & including Rs. 10,000/-	Rs. 50/- + applicable GST
	iii) Above Rs. 10,000/- upto & including Rs. 1,00,000/-	Rs. 100/- + applicable GST
	iv) Above Rs. 1,00,000/-	Rs. 165/- + applicable GST
	v) Postage	Actual * applicable GST
	vi) Charges for return unpaid outstation cheques	50% charges as above 8 (a) + actual postage + applicable GST
(b)	i) RTGS/NEFT INWARD/OUTWARD CHARGES [Including transaction through Branch & Mobile Banking]	Refer latest OC guidelines
	ii) IMPS Debit transactions	Rs. 5/- + Applicable GST
(c)	COLLECTION OF OUTSTATION BILLS IBC/OBC/BD/SBD	
	i) Upto Rs. 1,000/-	Rs. 20/- + applicable GST
	ii) Above Rs. 1,000/- upto Rs. 5,000/-	Rs. 35/- + applicable GST
	iii) Above Rs. 5,000/- upto Rs. 10,000/-	Rs. 60/- + applicable GST
	iv) Above Rs. 10,000/- upto Rs. 1.00 Lakh	Rs. 6/- per Rs. 1,000/- or part thereof + applicable GST

Sr.		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
	viii)	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
a)		ISSUE OF PAY ORDERS	
	il	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 [Ij (a) subject to minimum of Rs. 10/- + applicable GST
c)	i)	Issue of duplicate pay order/issue of Fresh pay order against revalidation	Upto Rs. 1,000/- Rs. 50/- * applicable GST Above Rs.1,000/- Rs. 100/- * applicable GST
	ii)	Stop payment / cancellation of pay order	Rs. 100/- + applicable GST
d)	i)	Issue of pay order favoring our bank	Nil
	II)	Issue of ICICI bank/HDFC bank cheques under cheque drawing arrangement	Same as pay order charges mentioned in 9 [I] (a) (full commission) to be retained by our Bank. For cancellation Rs. 50/- + applicable GST to be collected as in case of pay orders
(a)		OPENING OF LOCKERS	
	i)	Key Deposit (Includes charges for break open in cases of non-payment of rent)	i) Small size locker - Rs. 10,000/- i) Medium size locker - Rs. 20,000/- iii) Large size locker - Rs. 30,000/-
	ii)	Service Charges	Rs. 500/- plus Cranking amount + applicable GST
(b)		RENT PER YEAR (1st April to 31st March)	applicable GST will be charged extra over & above rent amount
		Type Dimension (cms)	All Branches Udupi Reg. Br. (Except Udupi)
	i)	Small Size A 12.5x17.5x49.2 11.4x16.5x49.2	Rs. 2,000/- Rs. 1,200/-
		B 15.9x21.0x49.2 I 5.2x20.3x49.2	Rs. 2,500/- Rs. 1,400/-
	ii)	Medium Size 2A 12.5x35.2x49.2 11.4x33.0x49.2	Rs. 3,500/- Rs. 2,000/-
		2B 15.9x42.3x49.2 15.2x40.6x49.2 30.5x20.3x49.2 17.8x26.7x49.2	Rs. 4,000/- Rs. 2,400/-
	iii)	Large Size 4A 27.8x35.2x49.2 26.7x33.0x49.2 17.8x53.3x49.2	Rs. 7,000/- Rs. 4,000/-
		4B 32.1x42.3x49.2 30.5x40.6x49.2	Rs. 8,000/- Rs. 5,000/-
		38.1x53.3x49.2 36.8x53.3x49.2	Rs 9,000/- Rs.8,000/-

Sr. No.	Particulars		Amount of charges (Rs.)	
	Size of Locker	Type	Ahmedabad Branches (Except Ghatlodia)	Ghatlodia Br.
	i) Small Size	A	Rs.200/-	Rs.500/-
		B	Rs.300/-	
		C	Rs.400/-	
		D	Rs.500/-	
	ii) Medium Size	2A	Rs.700/-	Rs.700/-
		2B	Rs.1,100/- Rs.1,300/-	
		2E	Rs.1,600/-	
	iii) Large Size	4A	Rs.1,800/-	Rs.1,200/-
		4B	Rs.2,400/-	
			Rs.4,000/-	
		4E	Rs.2,200/-	
	Size of Locker	Type	Mandvi- Vadodara Branch	
	Small	C	Rs.1,000/-	
	Medium	2C	Rs.2,000/-	
	Large	4C	Rs.3,500/-	
(c)	NUMBER OF ACCESS ALLOWED PER QUARTER		Every quarter 06 access free. Rs. 100/- per addl. Access over & above 6 free access in the quarter + applicable GST	
(d)	PLAY IN PAYMENT OF RENT			
		Small lockers -	Rs. 150/- p.m. + applicable GST	
		Medium lockers -	Rs. 200/- p.m. + applicable GST	
		Large lockers -	Rs. 250/- p.m. + applicable GST	
(e)	BREAK OPEN OF LOCKER IN CASE OF LOSS OF KEY/NON PAYMENT OF RENT		Rs. 1000/- plus actual charges + applicable GST (on actual charges also)	
(f)	SURRENDER OF LOCKER #		Rs. 2,000/- + applicable GST (If locker surrendered within 2 Years from the date of hire)	
(g)	RFE CUSTODY CHARGES			
	1)	Gold loan closed but pledged ornaments are not claimed within 1 month from date of closure (after sending notice to the loanee regarding the charges)	Rs. 500/- p.m. + applicable GST	
	2)	Sale of pledged gold ornaments by auction		
		i) Loans upto Rs. 5,000/-	Rs. 150/- + actual gold valuer charges + applicable GST	
		ii) Above Rs. 5,000/- upto Rs. 50,000/-	Rs. 250/- + proportionate advertisement charges + actual gold valuer charges + applicable GST	
		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)			
	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	

Sr. No.	Particulars	Amount of charges (Rs.)
7)	Pledge / Unpledge / Invocation	Rs. 50/- per ISIN
g)	Freeze Charge	Rs. 50/- per ISIN
98	Custody Fees	NIL
10)	Failed Instruction Charges	Rs. 25/- per ISIN
11)	Account Maintenance Charges (Per annum)	Nil for holding < Rs.50,000/-
	for Basic Services Demat Account (BSDA)	Holding from Rs.50,001/- to Rs.2,00,000/- AMC of Rs.100/-
		Holding > Rs.2,00,000/- Will be charged as applicable to Normal Demat Account. (6 above) (As per SEBI Guidelines)
	Conditions:	
a)	The above charges are exclusive of applicable GST which will be charged	as per the applicable rates.
b)	All new/eligible Demat Accounts will automatically be BSDA Accounts during new billing cycle.	
c4	Annual Account Maintenance and Demat Charges are payable upfront.	
d)	All other charges are payable monthly.	
e)	Same day execution instructions will be accepted on a best effort basis at the sole risk and responsibility of the client. The Bank will not be held responsible for non-execution of same day instructions. The Bank also reserves its right to charge an additional fee @ Rs. 25/- * applicable GST per ISIN.	
f)	Transaction / Holding cum Billing statements will be sent once in a month, provided there is a transaction, else once in a quarter. (Additional statement charges Rs.15/- + applicable GST per page).	
g)	For BSDA, Bank will provide two statements free of cost during the billing cycle. Additional physical statement will be charged Rs.25/- + applicable GST per statement.	
a)	ISSUE OF OUR BANK'S SHARE CERTIFICATE/ PNCPS (DUPLICATE)	Rs. 10/- per certificate + applicable GST
b)	TRANSFER OF SHARE CERTIFICATE	Rs. 10/- per certificate (Refer Bye-laws) + applicable GST
c)	ISSUE OF ANY OTHER CERTIFICATE BY BANK FOR THE PURPOSE OTHER THAN FOR OUR BANK'S PURPOSE (including verification of signature/ recording of ECS mandate)	Rs.200/- per certificate / request + applicable GST
d)	SMS NOTIFICATION CHARGES (for SB/CD & all types of CC A/cs)	Rs. 20/- + applicable GST - per Quarter
e)	i) INCOME TAX CERTIFICATE FOR INTEREST ON TERM DEPOSIT/ SAVINGS A/C OR BALANCE CERTIFICATE	Nil
	ii) DUPLICATE CERTIFICATE AS ABOVE	Rs. 30/- per certificate + applicable GST
f)	STOP PAYMENT INSTRUCTIONS (All A/cs with cheque book facilities)	Rs. 100/- 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
	iii) RTGS/NEFT RBI settlement copy at customer request	
	Savings A/c.	Rs. 50/- per enquiry + applicable GST
	Other than Savings A/c. (Current, CC, FLXLN & SOD A/cs)	Rs 150/- per enquiry + Appl. GST
h)	Surrender/loss of ATM card/RUPAY Debit Card	Rs 150/- + applicable GST
i)	Issue of duplicate ATM card/ RUPAY Debit Card	Rs. 150/- + applicable GST

Sr. No.		Amount of charges (Rs.)
j)	LOSS OF PIN/ PASSWORD RETRIEVAL	Rs. 50/- + applicable GST
k)	Issue of ATM/Rupay Debit Card (No charges in financial year in which it is issued) PMJWY-BSB/PMJWY-SSB & SBYouth completely exempted.	Rs.150/- per annum + applicable GST for Classte card Rs.200/- per annum + applicable GST for Platinum card
l)	LOSS OF CHEQUE BOOK REQUISITION SLIP	Savings A/c - Rs. 50/- per request + applicable GST CD/CC/FLXLN/SOD A/c - Rs. 100/- per request + applicable GST
m)	DOCUMENTS FLANKING CHARGES	Cranking Amt. Upto Rs. 1,000/- Rs. 30/- * appl. GST Rs. 1,001/-toRs.3,000/-Rs. 50/- + appl. GST Rs. 3,001/-toRs.5,000/-Rs.100/-+ appl. GST
n)	ENQUIRY RELATED TO OLD RECORDS More than 12 months old record	Rs. 250/- per instrument / document + applicable GST
o)	ALLOWING OPERATIONS IN ACCOUNT THROUGH POWER OF ATTORNEY	SB A/c. - Rs. 500/- + applicable GST CD/CC A/c. - Rs.1,000/- * applicable GST On every change
p)	SERVICE CHARGES FOR ISSUE OF "LIFE CERTIFICATE" TO SENIOR CITIZENS	Nil
q)	COLLECTION OF CHARGES TOWARDS CERSAI REGISTRATION	Collection of Charges towards CERSAI/ ROC/NESL/CIBIL etc. as per Circular / Guidelines issued by Bank from time to time
r)	CHARGES FOR e-payment TAX ON BEHALF OF THE CUSTOMERS/ ISSUE OF DUPLICATE E-CHALLAN	Rs. 50/- + applicable GST
s)	INWARD ECS MANDATE	
	i) ACH (debit Mandate/ E- Mandates (debit) given by our customers (for debiting their 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. 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 (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
	ti) If transaction is returned unpaid on both occasions	Rs. 200/- + applicable GST
	iii) Stop payment instructions of NACH ECS - ACH debit mandates given by customers	Rs.100/- + NPCI charges + applicable GST
u)	UPI Debit Transaction	NIL

Sr. No.	Particulars	Amount of charges (Rs.)
v)	For any modification in A/c., (mode of operation [except DDC) address change, mobile number change, addition/deletion of name)	Rs. 25/- + GST -
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a)	ADDITIONAL INTEREST IN CC/ FLXLN/ SOD/ LATD TERM LOAN A/cs.	Additional interest in CC/Term loan/FLXLN/SOD/LATD A/cs. As per ILA and other relevant Circulars/ guidelines issued by Bank from time to time.
b)	CHEQUE DISCOUNTING & CHEQUE PURCHASE (In case payment of salary cheque is effected as per rules, no service charges to be levied, also in case of discount of our Bank's pay order no charges/ interest to be collected).	Rs.50/- * applicable GST per instrument interest as per ILA
c)	DRAWALS AGAINST CHEQUE PRESENTED IN CLEARING.	
	i) Savings A/c (for draws above Rs. 5,000/- only)	Interest @ 18% p.a
	ii) Current, CC, FLXLN & SOD A/cs	Interest @18% p.a. on uncleared amount
1	PART III	
a)	SUPPLY OF APPLICATION FORMS	
	i) Loan application with surety consent letter)
	ii) Bank guarantee application (including surety consent letter)	
	iii) Solvency certificate application	Rs 50/- each + applicable GST
	iv) Cash credit/ LC application and two sureties)
	v) Composite loan/ CC/ Bank Guarantee application for facility above Rs. 15.00 Lakh	