

6	Cash withdrawal from Non-Home branches	<p>For SB :</p> <p>FREE : for cash withdrawal upto Rs. 50000/- per day.</p> <p>Rs. 2/- per 1000/- with maximum limit of Rs. 100000/- per day (No third party withdrawal is allowed)</p> <p>For CA/CC/OD:</p> <p>FREE upto Rs. 25000/- per day. Thereafter Rs. 2/- per Rs. 1000/- or part thereof.</p>	<p>FREE</p> <p>FREE</p>
7	Receipt / Payment through Transfer transaction between outstation Non Home Branches (Inter city)	<p>i. Receipt / Payment upto Rs. 50000/- : FREE</p> <p>ii. Receipt / Payment above Rs. 50000/- & upto Rs. 200000/- : Rs. 30/-</p> <p>iii. Receipt / Payment above Rs. 2.00 Lakhs & upto Rs. 5.00 Lakhs : Rs. 60/-</p> <p>iv. Receipt / Payment above Rs. 5.00 Lakhs & above : Rs. 110/-</p> <p>NOTE : Charges will be debited from the remitter's account.</p>	<p>FREE</p> <p>FREE</p> <p>FREE</p> <p>FREE</p>
8	Passbook printing charges	<p>i. For Home branch : FREE</p> <p>ii. For Non Home branch : Rs. 10.00/- per book.</p>	<p>i. For Home branch : FREE</p> <p>ii. For Non Home branch: Rs. 30.00/- per book. (Inclusive of GST)</p>
9	Duplicate Pass book / Statement	<p>i. Rs. 50/- with latest balance / additional Rs. 60/- for previous entries / 40 entries per page</p> <p>ii. Monthly statement for CA/CC : FREE</p>	<p>i. Rs. 30/- with latest balance / additional Rs. 60/- for previous entries / 40 entries per page (Inclusive of GST)</p> <p>ii. Monthly statement for CA/CC : FREE</p>
10	Account closure	<p>Within 12 months of its opening:</p> <p>i. Individual A/Cs : Rs. 250/- with chq facility Rs. 150/- without chq. Facility</p> <p>ii. CA/CC : Rs. 500/-</p>	<p>Within 12 months of its opening:</p> <p>i. Individual A/Cs : Rs. 250/- with chq facility Rs. 150/- without chq. Facility</p> <p>ii. CA/CC : Rs. 500/-</p>



11	Account transfer to other branches	Rs. 100/- per account + postage charges	Rs. 100/- per account + postage charges
12	Non maintenance of Minimum balance	Rs. 30/- per occasion for SB without Cheque facility (Min Bal Rs. 500/-) Rs. 50 per occasion for SB with cheque facility (Min Bal Rs. 1000/-) Rs. 100/- per occasion for CA (Min Bal Rs. 5000/-) NOTE : Auto debited by system.	Rs. 30/- per occasion for SB without Cheque facility (Min Bal Rs. 500/-) Rs. 50 per occasion for SB with cheque facility (Min Bal Rs. 1000/-) Rs. 100/- per occasion for CA (Min Bal Rs. 5000/-) NOTE : Auto debited by system. No charges for non maintenance of minimum balance in inoperative accounts.
13	Standing Instruction Charges	Rs. 50/- per entry (from one branch to another) Own branch : FREE	Rs. 50/- per entry (from one branch to another) Own branch : FREE
14	Failed Standing Instruction	Rs. 25/- per SI	Rs. 25/- per SI
15	RTGS	i. Inward : FREE ii. Outward: Rs. 2.00 lakhs to Rs. 5.00 Lakhs : Rs. 30/- per transaction Above Rs. 5.00 lakhs : Rs. 55/- per transaction. NOTE : ST applicable	i. Inward : FREE ii. Outward: 3 transactions per month FREE iii. Thereafter, Rs. 2.00 lakhs to Rs. 5.00 Lakhs : Rs. 25/- per transaction Above Rs. 5.00 lakhs : Rs. 50/- per transaction. (Inclusive of GST)
16	NEFT	i. Inward : FREE ii. Outward : Transaction upto Rs. 1.00 lakh : Rs. 5/- Transactions above Rs. 1.00 lakh & upto Rs. 2.00 lakhs : Rs. 15/- Transactions upto Rs. 2.00 lakhs : Rs. 25/- NOTE : Service Tax applicable	i. Inward : FREE ii. Outward : 3 transactions per month FREE iii. Thereafter chargeable @ Rs. 15/- (Inclusive of GST)



17	Issue of Deposit at Call (payable at branch)	Rs. 100/- per instrument. + ST	Rs. 100/- per instrument. + applicable GST
18	Revalidation / cancellation of drafts/ Banker's cheque	Rs. 100/- per instrument + ST	Rs. 100/- per instrument + applicable GST
19	Issue of duplicate Demand Draft / BCQ/DAC	Rs. 100/- per instrument + ST	Rs. 100/- per instrument + applicable GST
20	Enquiries related to old record	<ul style="list-style-type: none"> i. Rs. 100/- per item for 12 months old. ii. Rs. 200/- per item for more than 12 months & upto 60 months iii. Rs. 300/- per item for more than 60-120 months. 	<ul style="list-style-type: none"> i. Rs. 100/- per item for 12 months old. ii. Rs. 200/- per item for more than 12 months & upto 60 months iii. Rs. 300/- per item for more than 60-120 months.
21	Penalty charges for depositing delayed installments in RD / LDS Accounts	<ul style="list-style-type: none"> i. Rs. 2/- per Rs. 100/- per month up to 3 months. ii. Rs. 3.00/- per Rs. 100/- per month up to 6 months. <p>NOTE : No continuation of account after a lapse of 6 months. Account will be FREEZED and branch will unfreeze and close the same.</p>	<ul style="list-style-type: none"> i. Rs. 2/- per Rs. 100/- per month up to 3 months. ii. Rs. 3.00/- per Rs. 100/- per month up to 6 months. <p>NOTE : No continuation of account after a lapse of 6 months. Account will be FREEZED and branch will unfreeze and close the same with intimation to the depositors.</p>
22	Locker Charges (Annually)	<ul style="list-style-type: none"> 'A' Class : Rs. 200/- + ST 'B' Class : Rs. 400/- + ST 'C' Class : Rs. 600/- + ST 	<ul style="list-style-type: none"> 'A' Class : Rs. 200/- + applicable GST 'B' Class : Rs. 400/- + applicable GST 'C' Class : Rs. 600/- + applicable GST
23	Locker Break open charges		<ul style="list-style-type: none"> i. Rs. 500/- as incidental charges plus all other expenses incurred in the breaking open of the locker and replacing the lock should be borne by the hirers and should be recovered before getting the locker broken.



23	Stop Payment of Cheque	<p>Non Individual Rs. 100/- per instrument instrument Rs. 300/- for loss of chq. loss of chq.</p> <p>Individual Rs. 60/- per Rs. 200/-for</p>	<p>Non Individual Rs. 100/- per instrument Rs. 300/- for loss of chq</p> <p>For Individual: Rs. 60/- per instrument Rs. 200/-for loss of chq.</p>
24	Issue of Demand Draft (For own Bank)	<p>Up to Rs. 1000/- : Rs. 15/- + ST Above Rs. 1000/- & up to Rs. 5000/- : Rs. 30/-+ST Above Rs. 5000/- & up to Rs. 10000/- : Rs. 35/-+ST Above Rs. 10000/- & up to Rs. 1.00 : Rs. 3.50 per thousand or part thereof with a minimum of Rs. 35/- + ST Above Rs. 100000/- : Rs. 3.00 per thousand or part thereof with a minimum of Rs. 350/- + ST</p> <p>NOTE:Remittance of cash through DD maximum up to Rs. 50000/- only and above Rs. 50000/- to be made through debiting the party account only.</p>	<p>Issue of Demand Draft discontinued after introduction of NEFT/RTGS facilities</p>
25	Issue of Bankers Cheque	<p>Up to Rs. 1000/- : Rs. 15/- + ST Above Rs. 1000/- & up to Rs. 5000/- : Rs. 30/-+ST Above Rs. 5000/- & up to Rs. 10000/- : Rs. 35/-+ST Above Rs. 10000/- & up to Rs. 1.00 : Rs. 3.50 per thousand or part thereof with a minimum of Rs. 35/- + ST Above Rs. 100000/- : Rs. 3.00 per thousand or part thereof with a minimum of Rs. 350/- + ST</p> <p>NOTE:Remittance of cash through DD maximum up to Rs. 50000/- only and above Rs. 50000/- to be made through debiting the party account only.</p>	<p>Issue of Bankers Cheque discontinued after introduction of NEFT/RTGS facilities</p>
26	Collection of Cheques through branches	For local clearing – No charge	For local clearing – No charge



27	Collection of Outstation Cheque	<p>Up to Rs. 1000/- : Rs. 35/-</p> <p>Over Rs. 1000/- & up to Rs.5000/- : Rs. 45/-</p> <p>Over Rs. 5000/- & up to Rs.10000/- : Rs. 65/-</p> <p>Over Rs. 10000/- & up to Rs.100000/- : Rs. 3/- per thousand or part thereof Minimum Rs. 65/-</p> <p>Over Rs. 100000/- : Rs. 2.50/- per thousand or part thereof Minimum Rs. 300/- and maximum Rs. 12500/-</p>	<p>Up to Rs. 1000/- : Rs. 35/-</p> <p>Above Rs. 1000/- to Rs.5000/- : Rs. 45/-</p> <p>Over Rs. 5000/- & up to Rs.10000/- : Rs. 65/-</p> <p>Over Rs. 10000/- & up to Rs.100000/- : Rs. 3/- per thousand or part thereof Minimum Rs. 65/-</p> <p>Over Rs. 100000/- : Rs. 2.50/- per thousand or part thereof Minimum Rs. 300/- and maximum Rs. 12500/-</p> <p>(Postal Charges as applicable)</p>
28	Collection of Bills	<p>Up to Rs. 1000/- : Rs. 40/-</p> <p>Over Rs. 1000/- & up to Rs.5000/- : Rs. 60/-</p> <p>Over Rs. 5000/- & up to Rs.10000/- : Rs. 60/-</p> <p>Over Rs. 10000/- & up to Rs.100000/- : Rs. 7.5/- per thousand or part thereof Minimum Rs. 90/-</p> <p>Over Rs. 100000/- : Rs. 7.50/- per thousand or part thereof Minimum Rs. 750/- and maximum Rs. 15000/-</p>	<p>Up to Rs. 1000/- : Rs. 40/-</p> <p>Over Rs. 1000/- & up to Rs.5000/- : Rs. 60/-</p> <p>Over Rs. 5000/- & up to Rs.10000/- : Rs. 60/-</p> <p>Over Rs. 10000/- & up to Rs.100000/- : Rs. 7.5/- per thousand or part thereof Minimum Rs. 90/-</p> <p>Over Rs. 100000/- : Rs. 7.50/- per thousand or part thereof Minimum Rs. 750/- and maximum Rs. 15000/-</p>
29	Cash Handling charges	<p>Up to 10 packets per day : Free</p> <p>Above 10 packets per day : Rs. 10/- per packet maximum Rs. 15000/-</p>	FREE
30	Ledger folio charges	<p>For non-individual..... Rs. 25/- per folio(no free folio)</p> <p>For individual..... Rs. 80/- per folio(no free folio)</p> <p>NOTE :30 entries or part thereof will be treated as one ledger folio.</p>	Not Applicable
31	Issue of cheque book	<p>Savings Banks:</p> <p>Rs. 2.50 per cheque leaf (one cheque book of 25 leaves free in a calendar year)</p> <p>For CA/CC:</p> <p>Rs. 3.00 per cheque leaf (No free cheque book)</p>	<p>SB:</p> <p>First Cheque book on account opening FREE.</p> <p>On Subsequent requisition :</p> <p>Personalised : Rs.148/-</p> <p>Non Personalised : Rs74/-</p> <p>For CA/CC:</p> <p>First Cheque book on account opening FREE.</p> <p>On Subsequent requisition :</p> <p>Personalised : Rs. 177/-</p> <p>Non Personalised : Rs. 89/-</p>



32	Issue of MICR Cheque book	Savings Banks: Rs. 3/- per cheque leaf (one cheque book of 25 leaves free in a calendar year) For CA/CC: Rs. 3.00 per cheque leaf (No free cheque book)	NOT APPLICABLE
33	Return of INWARD Clearing Cheque	Up to Rs. 100000/- : Rs. 100/- + ST Above Rs. 1.00 thousand + ST : Rs. 150/- + 0.5 per	Up to Rs. 100000/- : Rs. 100/- + GST Above Rs. 1.00 : Rs. 150/- + 0.5 per thousand + GST
34	Returned of OUTWARD Clearing Cheque	For Local Cheque :Rs. 50/- per instrument + ST For outstation cheque : Rs. 75/-+ other bank charges for OCC + ST	For Local Cheque :Rs. 50/- per instrument + GST For outstation cheque : Rs. 75/-+ other bank charges for OCC (if any) + GST
35	Issue of solvency certificate (Issued from Head Office through branch)	Up to Rs. 1 lakh : Rs. 750/- Above Rs. 1 lakh & up to Rs. 25 lakh : Rs. 3000/- Above Rs. 25 lakh & up to Rs. 50 lakh : Rs. 6000/- Above Rs. 50 lakh : Rs. 20000/-	Up to Rs. 1 lakh : Rs. 750/- Above Rs. 1 lakh & up to Rs. 25 lakh : Rs. 3000/- Above Rs. 25 lakh & up to Rs. 50 lakh : Rs. 6000/- Above Rs. 50 lakh : Rs. 20000/-
36	Inoperative to operative charges	Rs. 50/- to be charged for SB	FREE
37	Inoperative charges	For SB: Accounts maintaining stipulated minimum balance : Rs. 25/- per quarter Accounts not maintaining minimum balance : Rs. 150/- per quarter When balance falls below Rs. 50/- : The entire balance to be appropriated as service charges and account should be closed under advice to the account holder with a request to return the unused cheque (if any) For CA : Accounts maintaining stipulated minimum balance : Rs. 50/- per quarter Accounts not maintaining minimum balance : Rs. 150/- per quarter When balance falls below Rs. 500/- : The entire balance to be appropriated as service charges and account should be closed under advice to the account holder with a request to return the unused cheque (if any)	For SB: Accounts maintaining stipulated minimum balance : Rs. 59/- per year No charges for accounts not maintaining Minimum balance (Inoperative accounts) When balance falls below Rs. 50/- : The entire balance to be appropriated as service charges and account should be closed under advice to the account holder with a request to return the unused cheque (if any)



38	Signature verification	Rs. 50/- per verification (For joint a/c @50/- each for verification)	Rs. 50/- per verification (For joint a/c @50/- each for verification)
39	Addition/Deletion of name in deposit account Change of Authorized Signatory in Accounts	Rs. 100/- per occasion. No charges for deletion of name of deceased customer For Individual: Rs. 100/- per occasion (exempted for change due to death of the existing Signatory) NOTE : No charges to be levied from Senior Citizens, Ex-servicemen and physically handicapped For Non Individual : Rs. 200/- per occasion (exempted for change due to death of the existing Signatory)	Rs. 100/- per occasion. No charges for deletion of name of deceased customer For Individual: Rs. 100/- per occasion (exempted for change due to death of the existing Signatory) NOTE : No charges to be levied from Senior Citizens, Ex-servicemen and physically handicapped For Non Individual : Rs. 200/- per occasion (exempted for change due to death of the existing Signatory)
40	Issuance of No dues Certificate	For priority sector : FREE For non-priority : Rs. 50/- per certificate	Rs. 100/- per Certificate
41	Processing Fee on Term Loans	For Non Priority Sector: Up to Rs. 50000/- : FREE Above Rs. 50000/- to Rs. 2.00 lakhs : Rs. 5/- per Rs. 1000/- or part thereof with a minimum of Rs. 750/- Above Rs. 2.00 lakhs : Rs. 300/- per Rs. 1.00 lakh or part thereof with a maximum of Rs. 50000/- NOTE : No charges to be levied for Loan against Bank's own deposit, Government Securities, KVP, NSC etc.	Up to Rs. 2.00 Lakhs : FREE Above Rs 2.00 to Rs. 10.00 lakhs : @0.5% of the Loan amount. Above Rs. 10.00 lakhs to 25.00 Lakhs @ 0.3% of the Loan amount. Above Rs. 25.00 lakhs @ 0.2% of the Loan amount and a maximum of Rs. 8000/- NOTE : No charges to be levied for Loan against Bank's own deposit, Government Securities, KVP, NSC etc.
42	Processing Fee on Cash Credit	Up to Rs. 50000/- : FREE Above Rs. 50000/- & up to 1.00 Crore : 50% of the normal processing charges subject to maximum of Rs. 10000/- Above Rs. 1 Crore : Rs. 20000/-	Up to Rs. 2.00 Lakhs : FREE Above Rs 2.00 to Rs. 10.00 lakhs : @0.5% of the Loan amount. Above Rs. 10.00 lakhs to 25.00 Lakhs @ 0.3% of the Loan amount. Above Rs. 25.00 lakhs @ 0.2% of the Loan amount and a maximum of Rs. 8000/-



43	Cash Credit Renewal / Enhancement	Up to Rs. 50000/- : FREE Above Rs50000/- & up to 1.00 Crore : 50% of the normal processing charges subject to maximum of Rs. 10000/- Above Rs. 1 Crore : Rs. 20000/-	Renewal : No Processing Fees Enhancement : @ Rs. 5/- per Rs. 1000/- of the enhanced amount.
44	Issue of duplicate Share Certificate	Rs. 100/- for "C" Class certificate (issued by the branches) Rs. 500/- for :B: Class certificate (which is issued from the HO only)	Rs. 100/- for "C" Class certificate (issued by the branches) Rs. 500/- for :B: Class certificate (which is issued from the HO only) NOTE : Cost of Indemnity Bond EXTRA Applicable
45	Bank guarantee charges (Issued from Head Office on recommendation of branches)	Non-financial & financial guarantee: Rs. 100/- + 0.3% p.a. and minimum 2(two) quarters of the amount of guarantee + ST Financial Guarantee with 100% cash margin Rs. 100 + 0.75% p.a. and minimum 2 (two) quarters of the guarantee + ST Other than financial guarantee with 100% cash margin Rs. 100+1.50% and minimum 2 (two) quarters of the amount of guarantee + ST	Non-financial & financial guarantee: Rs. 100/- + 0.3% p.a. and minimum 2(two) quarters of the amount of guarantee + GST extra Financial Guarantee with 100% cash margin Rs. 100 + 0.75% p.a. and minimum 2 (two) quarters of the guarantee + GST extra Other than financial guarantee with 100% cash margin Rs. 100+1.50% and minimum 2 (two) quarters of the amount of guarantee + GST extra
46	Miscellaneous charges:		i. Attestation of customer signature: Rs. 50/- per attestation ii. Change in name of account/addition/deletion of name: Rs 70/- as handling charge iii. Issuance of Balance/interest certificate (when such requirement is not obligatory : Rs 100/- per certificate NOTE: Postal charges as shown at item 22 be realized from the beneficiaries wherever transactions are made through post / courier in addition to normal charges.



47	Lost of Token		Rs. 500/-
48	Allowing operations of Accounts through (a) Power of Attorney (b) Mandate		Individual account : Rs. 500/- CA/CC/OD and all accounts other than Individual : Rs. 1000/- At the time of acceptance/ modification of instruction.
49	Safe Custody charges: i. Sealed Covers ii. Sealed Boxes		i. Per cover. : Rs. 500/ ii. Per Box : Rs. 1000/-
50	Admission Fee		“B” Class Share : Rs. 1000/- + GST (current rate @ 18% subject to change as applicable from time to time) “C” Class Share : Rs. 100/- + GST (current rate @ 18% subject to change as applicable from time to time)

