

ANNEXURE - I

All the service charges mentioned in annexure – I, are exclusive of all taxes (eg. GST etc.)

Sr. No	Particulars	Charges	
1	Maintenance of Ledger Balances	SAVINGS ACCOUNT	
		Minimum Quarterly Average Balance (QAB)	
		Min QAB	Initial Deposit
		Rs 500/-	Rs 500/-
		Charges per quarter for not maintaining QAB	
		Shortfall in QAB upto 50%	Rs 50/-
Shortfall in QAB above 50%	Rs 100/-		
2	Maintenance of Ledger Balances	CURRENT ACCOUNT	
		Minimum Quarterly Average Balance (QAB)	
		Min QAB	Initial Deposit
		Rs 1000/-	Rs 1000/-
	Charges for not maintaining QAB	Rs 200/-	
<p>Note: QAB of Rs.100/- is required for Self Help Group accounts (irrespective of location of branch) Charges as above shall be levied for non-maintenance of minimum average balance quarterly. Recovery of charges should not turn into negative balance solely on account of levy of service charges. No Penal Charges for non-maintenance of minimum balance in respect of Inoperative/ Dormant accounts as per RBI guidelines Frequency of charging Qly charges shall be Apr./Jul./Oct./Jan.</p>			
3	Duplicate Passbook /Statement	Charges (Non Individual and Individual)	
	With latest balance	Rs 100/-	
	With previous balances	Rs 2/- per entry Min-Rs 100/- Max- Rs 1000/-	
<p>Note: Issuance of new passbook shall be free of cost. For CA/CC/OD: One statement of account per month free.</p>			
4	Incidental / Ledger Folio / Account Maintenance Charges (Operative Accounts beyond Free of Charge Permissible Entries)	Free Folio allowed in Current Accounts	
		Quarterly Average Credit Balance	
		Upto Rs 25000/-	Nil
		Above Rs 25000/- to Rs 50000/-	2

		Above Rs 50000/- to Rs 100000/-	4
		Above Rs 100000/- to Rs 200000/-	7
		Above Rs 200000/-	No Limit
		For accounts maintained in computer, 40 entries or part thereof is treated as one ledger folio.	
		Charges beyond free limit	
		SB Account	Rs 2/- per entry in excess of 40 debits permitted in half year in SB account
		CA/Cash Credit/Overdraft	Rs 2/- per entry subject to Min Rs 100/- Max Rs 1000/- (No free folio in OD/CC)
		Basic Savings Bank Deposit (BSBD) Account	Rs 5/- per debit in excess of permitted 6 debits per month.
5	Cheque Book issuance charges	CTS -2010 Standard Cheques	Rs 3/- per leaf
		Free Cheque Book	
		SB Account	One cheque book of 25 leaves free in a financial year
		BSBD	One cheque book of 6 leaves free in a financial year
6	Standing Instruction	Particulars	Charges
		For transactions involving transfer of funds to other centres	Applicable Charges
		Registration of SI	Within the Bank- Nil
			Inter Bank – Rs 50/- per instruction
		Execution of Standing Instruction/ remittance to other institutions, LIC premium etc.	Inter Bank – Rs 50/- per instruction + remittance charges+ actual postage
	Non execution of SI (due to insufficiency applicable to all types of transactions	Rs 100/- per transaction + actual postage.	

Note:

No charges to be levied for transfer entries within the accounts maintained at the same branch and instructions in respect of the following shall be carried out free of charge and no SI registration charges and SI remitting charges are to be levied:

- a. Crediting/ Remitting interest in term deposit
- b. Crediting/Remitting Recurring Deposit installments
- c. Crediting/Remitting installments in Loan accounts

7	Stop Payment Instruction	Particulars	Charges
		SB	Rs 100/- per instrument Range of Cheques- Rs 300/- (Range of 3 or more cheques)
		CA/CC/OD Accounts	Rs 200/- per instrument Range of Cheques- Rs 600/- (Range of 3 or more cheques)

Note:

To be levied only once i.e. at the time of accepting the instructions for stop payment and no charges be levied while actually returning such instruments through clearing.

No charges shall be levied if stop payment instructions made through registered Internet Banking

8	Cancellation/revocation of Stop payment instruction	SB accounts	Rs 20/- per instrument. Max- 200/- per instruction.
		CA/CC/OD Accounts	
9	Penalty Charges for Depositing Delayed Instalment in Recurring Deposit Account	Rs 1/-per 100/- pm irrespective of periodicity of deposits. Note: Benefit of waiving penalty for delayed payments against payment of equal number of advance instalments in Recurring deposit account is not available. However, the Interest should be paid at applicable rate after deducting penalty charges	
10	Closure of Accounts	Particulars	Charges
		Account closed within 14 days from the date of opening	Nil
		Account closed after 14 days from the date of opening	
		RD	Rs100/-
		CD	Rs 300/-
		SB	Rs 600/-
		Account closed after 12 months	Nil

Note:

- No account Closure charges on account of Death of the customer.
- Transfer of account from one branch to another branch of the Bank shall not be considered as closure of account, hence no charges will be recovered. Similarly opening of another account in the joint names after closing the existing one and payment in the deceased depositor account shall not be considered as closure of account.
- If the customer is not happy about his/ her choice of SB/CA a/c or services provided by the bank, he / she may within 14 days from the opening of account, approach the bank to switch to any of our other accounts. Alternatively, he / she may ask for refund of the amount which will be given back to him / her with any interest it may have earned. The bank will not levy any service charge for closure of the account within 14 days from the date of making the first payment into the account.

11	Operation in the Account	Particulars	Individuals	Non Individuals
		Registration/Allowing operations through registration of Power of Attorney	Rs 300/- for all customers	Rs 500/-
		Change of Authorized Signatory/Operational instructions in the Account/Recording reconstitution	Nil	Rs 200/- per occasion

No charges in case of death of existing signatory/account holder.

12	Particulars	Charges		
	Issuance of Demand Draft	Upto Rs 10000/-	Rs 50/-	
		Above Rs 10000/-	Rs 4/- per thousand Min-Rs 50/-, Max Rs 15000/-	
		Against tender of Cash (Below Rs 50000/-)	@50% over and above normal charges as mentioned above.	
	Issuance of Duplicate draft/Revalidation of Draft/Cancellation of Drafts/Other instruments	Revalidation	Rs 100/- per instrument.	
		Cancellation of charges		
		Issuance of lost instrument (s)		
Issuance of duplicate draft				
Against tender of cash (below Rs 50000/-) for any mode of remittance.	Rs 250/- per instrument.			

Note

- No charges shall be levied for issuance of Drafts favouring beneficiaries on account of disbursement of Term Loans/ Retail Loans/ Housing Loans.
- Credit/ Deposit Scheme (including NO Frill account) specific concessions would continue as mentioned specifically in the concerned Scheme.
- No charges to be levied for issuance of demand draft issued for payment of proceeds due to restrictions under income tax act for paying in cash in respect of matured deposit accounts like term deposits and PPF or other such accounts under Govt. run saving schemes.

13	Cheques (Including ECS) /bills returning charges.	Particulars	Amount of cheque	Charges
		Returning Charges for inward cheques etc (Local) Due to insufficient fund.	Upto Rs 1lakh	Rs 200/- per instrument
			Above Rs 1 lakh to Rs 1 crore	Rs 500/- per instrument
			Above Rs 1/- crore	Rs 2000/- for the 1 st cheque and Rs 2500/- per instance 2 nd cheque onwards during the month.

Interest at applicable rate for number of days the Bank remained out of funds i.e. actual interest @ clean OD is to be charged extra. No charge for technical fault.

	For other reason	Rs 100/- per instrument			
	Returning Charges for outward cheques etc (Local)	Through Clearing House	Upto Rs 1/- lakh	Rs 100/- per instrument	
			Above Rs 1/- lakh	Rs 200/- per instrument	
		Presented Directly	Rs.150/-+ out of pocket expenses or 50% of the collection charges whichever is higher.		
	Outstation Returning Cheques (Inward and Outward)	Cheques upto Rs 1.00 lakh		Rs 100/- per instrument + out of pocket expenses.	
		Cheques above Rs 1/- lakh		Rs 200/- per instrument + out of pocket expenses.	
		Bills		Rs 200/- per instrument + out of pocket expenses or 50% of the collection charges whichever is higher.	

14	Collection of Outstation Cheques/ Drafts	Particulars	Charges
		Cheques upto Rs 10000/-	Rs 50/- per instrument
		Above Rs 10000/- to Rs 100000/-	Rs 100/- per instrument
	Above Rs 100000/-	RS 200/- per instrument	
	Collection of Local Cheques through Clearing	No Charges	

The above charges are all inclusive (other than GST and the applicable cess, if any). No additional charges such as courier charges, out of pocket expenses, etc., should be levied from the customers except in cases where specifically mentioned.

Collection charges in case of outstation cheques should be levied on the Gross amount of the instruments.

Immediate Credit of Outstation Cheques in accounts of individual account holders: Immediate credit of outstation cheques up to **Rs.15,000/-** (on request as per above slab plus actual out of pocket expenses)

15	Collection of Matured Deposit Receipt.	Collection of Other Bank's Deposit Receipt on maturity	Bank shall levy charges as applicable to collection of cheques. However if the proceeds are invested in FDs for a minimum period of one year then no charges and only out of pocket expenses+ actual postage to be recovered.	
16	Cash Handling Charges –Deposits	Particulars	Charges	
		Savings Bank Accounts	Based on Transaction	5 transactions free per month. Thereafter Rs 25/- per transaction (Except through ATM, BC points)
		Based on Amount	Upto Rs 2/- lakh	Free per day
			Above Rs 2/- lakh	Rs 1/- per thousand Min Rs 25/-
CC/CD/OD and Other accounts of the Customers	Based on Amount	Upto Rs 2/- lakh	Free per day	
		Above Rs 2/- lakh	Rs 1/- per thousand Min Rs 50/-, Max 15000/-	

Note:

Charges as above shall be levied for deposit of cash per day per account.

No Cash handling charges on amount deposited in Loan (Excluding CC/OD)/ NPA/suit filed accounts

17	Cash Handling Charges – Withdrawal	Particulars	Charges	
	Savings Account	Based on Transaction	5 transactions free per month. Thereafter Rs 2/- per Rs 1000/-	
	CC/OD/Other Accounts		Free upto Rs 1/- lakh per day. Thereafter Rs 2/- per Rs 1000/ or part thereof.	
18	Locker/Safe Custody			
	Locker Rent Annual	Small	Rs 1000/-	
		Medium	Rs 2000/-	
	Slab-wise discount on Advance Locker Rent	1 year + 6 month and above	2%	
		2 years	5%	
3 years		10%		

		4 years	15%
		5 years	20%
		Staff	75%
	Security Deposits required for Lockers	As per Locker guidelines	
	Penalty for Delayed payment of Locker Rent	1 st quarter	10% of annual rent
		2 nd quarter	25% of annual rent
		3 rd quarter	40% of annual rent
		1 year	50% of annual rent
		More than 1 Year	Locker to be broken
	Restrictions on number of operations	No. of locker visits per year-15 visits per year free; thereafter ₹100/- per visit. Note: While issuing new locker, the branches are advised to include the following clause in the locker lease register. "I /We agree to pay Rs.100/- per operation beyond 15 operations in a financial year".	
	Refund of Locker Rent	Minimum Period of Locker facility shall be One Year and in case of Surrender of Locker, Refund of the Locker Rent, if any, shall be paid for the Complete Quarters left as on the Date of Surrender of Locker, for which Locker Rent has already been received in advance. <input type="checkbox"/> In case of surrender of locker before five years, locker charges at normal rates (without concession) shall be charged and rest of the amount shall be refunded. <input type="checkbox"/> In case of surrender, GST will not be refunded	
	Others	Break open charges/ Drill opening	Actual+ Rs 1000/- towards incidental charges
		Duplicate Keys	
19	Old Record Enquiries	Particulars	Charges
		Upto One Year Old	Rs 100/- per reference + out of pocket expenses
		Beyond one year	Rs.300/- per reference /request/ document /per sheet + out of pocket expenses
20	NATIONAL ELECTRONIC FUNDS TRANSFER (NEFT)		
	Inward Transactions	Free	
	Outward Transactions		
	Transaction Value	From Branch	
	Upto Rs.10000/-	Rs.2.00	
	Above Rs.10000/- to 100000/-	Rs.4.00	
	Above Rs.100000/- to 200000/-	Rs.12.00	
	Above Rs.200000/-	Rs.20.00	
21	REAL TIME GROSS SETTLEMENT SYSTEM (RTGS)		
	Inward Transactions	Free	
	Outward Transactions		
	Transaction Value	From Branch	
	Rs. 2 lakh to 5 lakh	Rs.20.00	
	Above Rs. 5 lakh	Rs.40.00	

ANNEXURE - II

All the service charges mentioned in annexure – II, are inclusive of all taxes (eg. GST etc.)

(A) <u>RETAIL CREDIT</u>			
S No	Schemes	Processing Fees	Documentation Charges
1	HOUSING LOAN		
1.1	HOUSING LOAN	0.59% of Loan Amount Min. Rs. 1180/- Max. Rs. 11800/-	NIL
		Takeover of Loan Rs. 2650/-	
1.2	Housing Loan PMAY (EWS/ LIG) & RHISS	Loan up to Rs.6.00 Lakh - NIL For additional loan amount beyond the eligible loan amount as above As per the existing housing loan scheme to public.	NIL
1.3	Housing Loan PMAY (MIG-I)	Loan up to Rs.9.00 Lakh in MIG-I NIL. For additional loan amount beyond the eligible loan amount as above as per the existing housing loan scheme to public.	NIL
1.4	Housing Loan PMAY (MIG-II)	Loan up to Rs.12.00 Lakh in MIG II NIL. For additional loan amount beyond the eligible loan amount as above As per the existing housing loan scheme to public.	NIL
2	VEHICLE LOAN		
2.1	Four Wheeler Loan	0.59% of Loan Amount Min. Rs. 590/- Max. Rs. 8850/-	NIL
2.2	Two Wheeler Loan	0.59% of Loan Amount Min. Rs. 590/- Max. Rs.1180/-	NIL
3	EDUCATION LOAN	NIL	NIL
4	PERSONAL LOAN		
4.1	Personal Loan	1.18% of Loan Amount	NIL
4.2	Personal Loan To Pensioners	NIL	Rs. 590/-
5	GOLD LOAN	0.59% of the loan amount inclusive of appraiser fee for testing and valuation of gold ornaments; Subject to Minimum Rs. 450.00	

6	ADVANCE AGAINST MORTGAGE OF IMMOVABLE PROPERTY	1.18% of sanctioned loan amount. The processing fee for overdraft facility to be recovered one time for three years at the time of sanction. Thereafter once in three years on reduced or restored limit.	For loan up to Rs. 50.00 Lakh Rs. 2950/- For Loans above Rs. 50.00 Lakh Rs. 5900/-
7	TRADE CREDIT	1.18% of sanctioned loan amount.	
8	Pre-payment charge for Retail Credit:		
	Housing Loan Scheme	Fixed Rate of Interest	In case of takeover of loan by Banks/FIs & Housing Finance Cos. 2.36% prepayment charge shall be levied. But no prepayment charge will be levied if prepayment is made out of own source of Fund.
		Floating Rate of Interest	No prepayment charge irrespective of source of fund in case of Floating Rate of Interest.
		PMAY & RHISS	No Pre-Payment of Loan is allowed as per scheme guidelines

(B) AGRICULTURE CREDIT

S No	Particulars	Charges	
		Exposure	Charges
1	Processing Fee (Fresh/ Renewal/ Enhancement)	Up to Rs. 3.00 Lakh	NIL
		Above Rs. 3.00 Lakh	0.354%
		Note: Expenses other than Process Fees (i.e. CIC/CERSAI/Insurance etc.) shall be borne by the borrower. The above charges are applicable for All Schemes Other Than Priority Sector Loans up to Rs. 25000/- where No Charges shall be Recovered	
2	SHG & JLG	Exposure	Charges
2.1	Self Help Group	Up to Rs. 25000/- per member	NIL
		Above Rs. 25000/ per member	Rs. 354.00 Per Lakh
2.2	Joint Liability Group (A & B Model)	Up to Rs.25000.00/- per member	Nil

		Above Rs.25000.00/- per member	1.18% of Sanction amount.
	<ul style="list-style-type: none"> Processing fee in KCC is to be levied at the time of sanction/ disbursement of loan and subsequently at the time of enhancement/ renewal. Renewal under KCC scheme is done after a period of 5 years. If validity of sanction is beyond one year, as in case of KCC etc. to farmers, the process fee is to be charged maximum for one year only at the time of sanction irrespective of the validity period of sanction. No processing fee is to be charged in case of review of the limits during the period of validity of sanction. However, in case of enhancement of limits before validity period of sanction or at the time of renewal, process fee shall be charged as per existing rates. 		
3	Documentation Charges Other than SHG, KCC & JLG	Exposure	Charges
		Up to Rs.25000/-	NIL
		25,000.00- 50,000.00	Rs. 240/-
		>50,000.00- 2.00 Lakh	Rs. 1420/-
		>2.00 Lakh To 5.00 Lakh	Rs. 3300/-
		>5.00 Lakh To 20.00 Lakh	Rs. 3540/-
		>20.00 Lakh To 1.00 Crore	Rs. 5900/-
		>1.00 Crore To 5.00 Crore	Rs. 8260/-
		Above 5.00 Crore	Rs. 23600/-
4	Take Over of Loan	<ul style="list-style-type: none"> Up to Rs. 2.00 Lakh – Nil Above Rs. 2.00 Lakh – Take Over charges @ 1.18% should be realised. 	

(C) CREDIT (EXCEPT RETAIL & AGRICULTURE CREDIT)

S No		Charges	
		Particular	Charges
1	BANK GUARANTEE	Charges for both Financial & Non-Financial Guarantees with Cash Margin below 10%	3.55% per annum & Minimum 2 quarters
		Charges for both Financial & Non-Financial Guarantees with Cash Margin 10% - below 20%	3.25% per annum & Minimum 2 quarters
		Charges for both Financial & Non-Financial Guarantees with Cash Margin 20% - below 30%	2.961% per annum & Minimum 2 quarters
		Charges for both Financial & Non-Financial Guarantees with Cash Margin 30% - below 40%	2.37% per annum & Minimum 2 quarters
		Charges for both Financial & Non-Financial Guarantees with Cash Margin 40% - 99%	1.78% per annum & Minimum 2 quarters

	Renewal of Guarantee:	Charges for both Financial & Non-Financial Guarantees with Cash Margin 100%	0.90% per annum & Minimum 2 quarters
		The charges are same as those applicable for issuance of fresh guarantees, except that the claim period is not charged for, if the renewal is effected before the expiry date of original Guarantee. In essence the charges should be on total final claim including the enhanced period plus claim period.	
2	Fresh Working Capital limit	Priority Sector & Non-Priority Sector • Up to Rs.2.00 Lakh – Nil • Above Rs.2.00 Lakh to Rs.500.00 Lakh or part thereof – Rs.370/- per Lakh. • Above Rs.500.00 Lakh & part thereof – Rs.420/- per Lakh.	
3	For Term Loan (to be realized at the time of sanction)	Priority Sector & Non-Priority Sector • Up to Rs.25,000 – Nil • Above Rs.25,000 To Rs. 20.00 Crore 1.18% of Loan Amount • Above Rs.20.00 Crore - Rs.23.60 Lakh + 0.601% of Loan Exceeding Rs.20.00 Crore	
4	Processing Charges In Case of Enhancement of Limit:	Priority Sector And Non-Priority Sector • Up to Rs 2.00 Lakh – Nil • Above Rs 2.00 Lakh To Rs 500.00 Lakh or Part Thereof – Rs 370/- Per Lakh. • Above Rs 500.00 Lakh & Part Thereof – Rs 420/- Per Lakh.	
5	Review/ Renewal Charges (Without enhancement of limit)		
5.1	WORKING CAPITAL	Priority Sector and Non-Priority Sector • Up to Rs 2.00 lakh – Nil • Above Rs 2.00 lakh to Rs 100.00 lakh or part thereof – Rs 370/- per Lakh • Above Rs 100.00 lakh & part thereof – Rs. 236/- per Lakh.	
5.2	TERM LOAN	0.103% of limit or part thereof Maximum – Rs. 1.03 lakh	
6	Service Charges for Loan to Corporates	<ul style="list-style-type: none"> • Prepayment of Term Loan – 1.18% of amount pre-paid • For Term Loan above Rs 5.00 crore: Renewal/Review charges – Rs. 2.95 Lakh for every renewal / review 	
7	Charges for Ad-hoc sanction for priority and non-priority sector:	Exposure	Charges
		Up to Rs.2.00 Lakh	Rs. 1030/-
		Above Rs.2.00 Lakh up to Rs.10.00 Lakh	Rs. 3590/-
		Above Rs.10.00 Lakh up to Rs.1.00 Crore	Rs. 25650/-
		Above Rs. 1.00 Crore up to Rs. 10.00 Crore	Rs. 102610/-
		Above Rs.10.00 Crore	Rs. 256520/-

8	FOR LOANS AND ADVANCES AGAINST LIQUID INSTRUMENTS NAMELY BANK'S OWN TERM DEPOSIT,NSC,LIP,KVP,UNITS OF UTI, ETC - NO PROCESSING CHARGE IS TO BE REALISED		
9	Documentation Charges	Exposure	Charges
		Up to Rs.25000/-	NIL
		25,000.00- 50,000.00	Rs. 240/-
		>50,000.00- 2.00 Lakh	Rs. 1420/-
		>2.00 Lakh to 5.00 Lakh	Rs. 3300/-
		>5.00 Lakh to 20.00 Lakh	Rs. 3540/-
		>20.00 Lakh to 1.00 Crore	Rs. 5900/-
		>1.00 Crore to 5.00 Crore	Rs. 8260/-
10	Inspection & Supervision Charge	Exposure	Charges
		Up to Rs.25,000/-	NIL
		Above Rs.25,000/- to Rs.1 Lakh	Rs. 170/- per Inspection
		Above Rs.1 Lakh to Rs.2.00 Lakh	Rs 240/- per inspection
		Above Rs.2 Lakh to Rs. 5.00 Lakh	Rs 360/- per inspection
		Above Rs.5 Lakh to Rs. 10.00 Lakh	Rs 1780/- per inspection
		Above Rs.10 Lakh to Rs.20.00 Lakh	Rs 2960/- per inspection
		Above Rs. 20 Lakh to Rs. 50.00 Lakh	Rs 4480/- per inspection
		Above Rs. 50 Lakh to Rs. 2.00 Crore	Rs 8380/- per inspection
		Above Rs 2.00 Crore	Rs 17700/- per inspection
	OUTSTATION INSPECTION	In addition to the above charges, actual expenses paid by Bank to officials against TA, Haltage etc. to be realized.	

(D) OTHER CHARGES

		Exposure	Charges
1	Mortgage Charges	Up to Rs.10.00 Lakh	Rs 945/- per Lakh
		Above Rs.10.00 Lakh to Rs.5.00 Crore	Rs 17700/-
		Above Rs.5.00 crore	Rs 29500/-
		NO EQUITABLE MORTGAGE CHARGE IS TO BE TAKEN for BGVV HOUSING LOAN.	
		Where equitable mortgage charges are recovered, documentation charges will not be recovered.	
2	Credit Information Report (CIR) Charges	Individual	Commercial
		Rs. 60/- Per Search Per CIC	Rs. 1400/- Per Search Per CIC
		Priority Sector Loans up to Rs. 25000/- No Charges shall be Recovered	
3	CERSAI Charge	Segment	Charges
		Creation or modification of Security Interest in favour of secured creditor	Up to 5 Lakh - Rs. 59/- Above 5 Lakh - Rs. 118/-
		Any application for information recorded / maintained in the Register by any person (CERSAI Search)	Rs. 12/-
		Satisfaction or Correction of any existing security interest	NIL
4	Providing credit report at the request of client	Rs. 1180/- Per Occasion	
5	Charges for cancellation of Bank's lien on Government Securities / LIC Policies on closure of the Loan	Within one month from the date of closure of the loan at the rate of Rs. 120/- per instrument + Out of pocket expenses.	