

Website Service

Charges

Manual w.e.f.

01.05.2024

Website Service Charges Manual w.e.f. 01stMay, 2024

Sr. No.	Particulars	Amount of charges (Rs.)
	PART I	
1.	SAVINGS DEPOSITS (OPERATIVE/INOPERATIVE/DORMANT)	
(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	To be calculated on shortfall to maintain Monthly Average Balance Shortfall upto Rs.250/- - Charges Rs.30/- Shortfall above Rs.250/- upto Rs.500/- - Charges Rs.60/- Shortfall above Rs.500 upto Rs.1000/- - Charges Rs.75/- (Not applicable to SB Dead/ Dormant/ Inoperative A/c.)
	ii) Charges for withdrawals more than prescribed Limit	Rs.50/-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 1year upto2 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.10/- per cheque leaf + applicable GST
(d)	RETURN OUTWARD (CRC/ ECS-DR/NACH-DR)	
	i) For want of funds & other reasons including stop payment	UptoRs.1 lakh - Rs.500/- + applicable GST
		Above Rs.1 lakh & upto Rs.10 lakh- Rs.1,000/- + applicable GST
		Above Rs.10 lakh - Rs.1,500/- + applicable GST
	ii) RETURN INWARD	
	(Charges for cheques received unpaid which are sent in clearing)	Rs.150/- per cheque + applicable GST
(E)	ISSUE OF CHEQUE BOOKS	
	Additional cheque books (Personalized/Non-Personalized Cheque Books).	Rs.5/- per cheque leaf - 1 cheque book of 15 leaves free in 6 months (will be governed by Financial Year) + applicable GST
(f)	ISSUE OF DUPLICATE PASS BOOK	
	i) With present balance	Rs.100/- + applicable GST
	ii) With previous entries	Rs.100/- + Rs.10/- per page of pass book + applicable GST
		Rs.75/- 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.10/- per unused cheque leaf + applicable GST

Sr. No.	Particulars	Amount of charges (Rs.)
(h)	Withdrawals without pass book	Rs.100/- per instance +applicable GST
(i)	Cash withdrawal above Rs.1.00 lakh without prior intimation	Rs.100/- + applicable GST
(j)	SERVICE CHARGES FOR CASH DEPOSIT in SB Accounts/FLXLN Account Free Limit-1 lakh during a calendar month (Excluding Credit Society Accounts having Deposit more than Two Crore)	Rs.2/-per Rs.1000/- above free limit + applicable GST. (In addition to above charges for deposit of currency notes of any denomination below Rs.100/- @ Rs.10/- + applicable GST per packet will be applicable - Total 3 packets free per day)
2	<u>CURRENT ACCOUNTS, CC ACCOUNTS, FLXLN & SOD A/cs.</u>	
(a)	ACCOUNT OPENING & MAINTENANCE OF MINIMUM BALANCE FOR CURRENT A/CS.	Minimum balance - Rs.5,000/- for Mumbai Region Branches
		Minimum balance - 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.350/- per month + applicable GST To be calculated on the basis of minimum going below the threshold limit on any single day. (Not applicable to inoperative A/cs.)
(c)	Folio charges	Rs.25/- per folio to Current, CC, FLXLN & SOD A/cs to be charged half yearly max. Rs.500/- + applicable GST.
		i) 1 folio = 40 entries on computer page
		ii) No folio Free
	Note :No Charges will be applicable in case of E-Statement.	
(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 after 6 months upto 1 year	Rs.750/- + applicable GST
	iii) If closed after 1year upto 2 years	Rs.500/- + applicable GST
	iv) If closed after 2 years	Rs.100/- + applicable GST
	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, FLXLN & SOD A/c once in 3 months	Rs.10/- per cheque leaf + applicable GST
(f)	ISSUE OF DUPLICATE STATEMENT OF A/CS for Current, CC, FLXLN & SOD A/C.	Rs.50/- for each page of statement + applicable GST
(g)	i) RETURN OUTWARD (CRC/ECS/discounting of cheques/ ECS-DR/RD/NACH-DR)	
	For want of funds & other reasons including stop payment	UptoRs.1 lakh - Rs.500/- + applicable GST
		Above Rs.1 lakh, upto Rs.10 lakh- Rs.1,000/- + applicable GST
		Above Rs.10 lakh, uptoRs.50 lakh- Rs.1,500/- + applicable GST
		Above Rs.50 lakh, upto Rs.1 crore - Rs.3,000/- + appl. GST
		Above Rs.1 crore - Rs.5000/- + Appl. GST

Sr. No.	Particulars	Amount of charges (Rs.)
	ii) CRC cheques/ECS-DR/NACH-DR passed in TOD (SB/ CC/ CD/ FLXLN/ SOD Accounts)	Rs.100/- per cheque + applicable GST - (All BRs. except for Udupi Reg. Brs.) Rs.50/- 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.100/- per cheque + applicable GST in Current A/c. ii) Rs.50/- per cheque + applicable GST in CC/FLXLN/All types of SOD A/c
	iv) RETURN INWARD Charges for cheques 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)
	v) Overdrawals allowed in all types of CC A/c by way of cash or transfer transaction	Rs.250/- + applicable GST per transaction
(h)	Cash withdrawal above Rs.2 lakh without prior intimation	Rs.250/- + applicable GST per transaction
(i)	SERVICE CHARGES FOR CASH DEPOSIT in CURRENT A/C Free limit : 5 times of MAB during the calendar month	Rs.2/- + applicable GST per Rs.1,000/- for cash deposit above free limit
	FOR CC/SOD/SODIMP Account Sanc. limit facility Free Limit p.m. Upto 1.00 Cr. 5.00 Lakh Above 1Cr. to 10 Cr. 10.00 Lakh Above 10Cr. to 50Cr. 15.00 Lakh Above 50 Cr. 20.00 Lakh	Rs.2/- + applicable GST per Rs.1,000/- above free limit
		(In addition to above-charges for deposit of Currency Notes below Rs.100/- denomination @ Rs.10/- + applicable GST per packet will be applicable. For CD/CC/SOD/SODIMP -2 packets free per day.
3	<u>TERM DEPOSITS</u>	
(a)	ISSUE OF DUPLICATE RECEIPT (to be issued in the form of Certificate)	Rs.100/- + applicable GST
(b)	DDS ACCOUNTS	Refer latest Circular/Guidelines
	Closure of DDS account before maturity	Rs.100/- + applicable GST
(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	NIL Max. cash deposit allowed for TD Rs.20,000/-
4	<u>LOANS & ADVANCES, CASH CREDIT, FLXLN & SOD A/CS</u>	
(a)	ii) Processing charges for new applications only/ In-principle acceptance & takeover proposals (excluding housing loans) (non-refundable)	0.20% of the amount applied (Maximum Rs.1,00,000/-) + applicable GST

Sr. No.		Particulars	Amount of charges (Rs.)
(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. Applicable to Housing loan availed by staff on commercial rate.
		Checking of mortgagability/ title certificate for Staff	Rs.3,000/- per property + GST (adjustable if credit facility is sanctioned and non - refundable if credit facility is not sanctioned/ not availed). No charges for 1 st Housing Loan. 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, SODIMP, Bill Discounting (Not backed by Letter of Credit), WCTL & RCL (Except OD against FDRs & FLXLN)	1% of sanctioned limit (Applicable for enhancement of limit also), subject to max.Rs.25.00 Lakh (Per party in case of combined facilities) + applicable GST. For renewal 0.5% on sanctioned limit, maximum Rs.1.00 lakh.
	ii)	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.1,000 + applicable GST
	iii)	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
	iv)	Gold Loans & SODGLD	Loan upto Rs.1.00 lakh-Rs.500/-+ applicable GST. Loan above Rs.1.00 lakh-Rs.250/-+applicable GST.
	v)	Housing Loan	Loan upto Rs.35.00 lakh - 0.25% + applicable GST Loan above Rs.35.00 lakh - 0.50%+applicable GST.
	vi)	House repair to housing loan borrower & others	0.60% of sanctioned limit + applicable GST
	vii)	Education Loan	Rs.2,500/-+applicable GST.
	viii)	Loan & OD against Term Deposit	Nil
	ix)	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)
	x)	Abhyudaya Vidya Vardhini (Processing/Service Charges)	Rs.5,000/- + applicable GST.
		Udyog Vikas Scheme (Processing/Service Charges)	0.50% of Sanctioned amount + applicable GST
(e)		Revalidation charges (as per credit policy)	Upto Rs.5 lakh - Rs.1,000/- Above Rs.5 lakh to Rs.50 lakh-Rs.5,000/- Above Rs.50 lakh - Rs.10,000/-
(f)		Revolving Credit Limit- Documents handling charges under each credit	Bills upto Rs.20.00 lakh – Rs.2,000/ Bills above Rs.20.00 lakh –Rs.5,000/-
(g)		Release / substitution of immovable security per property for existing loan	Rs.10,000/- (Prior to closure of facility)

Sr. No.	Particulars	Amount of charges (Rs.)
(h)	Priority Sector Lending - Loan related and adhoc service / inspection charges on priority sector loans upto Rs.25,000/-	NIL
(i)	Additional charges for non compliance of Sanction Terms & Conditions -	
Sr. No.	Nature of Default	Extent of Penalty
1	To the extent of overdrawn amount above the sanctioned limit	1 % p.a. + applicable GST on overdrawn amount.
2	On overdue amount in term loan account(s).	1 % p.a. + applicable GST on overdue amount
3	Non-Submission of Auditor-Certified Stock & Book Debt Statement as on 30 th September by 31 st October for Working Capital Limits	Absolute amount a) Limit above Rs.50.00 Lakh to Rs.100.00 Lakh - Rs.5,000/- + applicable GST. b) Limit above Rs.100.00 Lakh to Rs.500.00 Lakh - Rs.10,000/- + applicable GST. c) Limit above Rs.500.00 Lakh - Rs.20,000/- + applicable GST.
4	Average turnover for three months in CC account.	a) Average turnover below 50% - 1% p.a. on O/s. amt. + applicable GST. b) Average turnover 50% and above but below 75% - 0.50% p.a. on O/s. amt. + applicable GST. c) Average turnover 75% and above but below 100% - 0.25% p.a. on O/s. amt. + applicable GST. d) Average turnover 100% - No charges
5	In case of absence of Drawing Power (also applicable for WCTL)	1 % p.a. on O/s. amt. + applicable GST.
6	In case of Non-Renewal of account within one month from the due date for renewal	1 % p.a. on O/s. amt. + applicable GST.
7	In case of Non-Review of account within one month from the due date for review	a) Limit upto Rs. 5.00 Lakh - Rs. 500/-+ GST. b) Limit above Rs.5.00 Lakh to Rs. 10.00 Lakh - Rs.1,500/- + GST c) Limit above Rs. 10.00 Lakh to Rs.25.00 Lakh - Rs.2,500/- + GST. d) Limit above Rs.25.00 Lakh to Rs.100.00 Lakh - Rs.5,000/- + GST. e) Limit above Rs.100.00 Lakh to Rs.500.00 Lakh - Rs.7,500/- + GST. f) Limit above Rs.500.00 Lakh - Rs.10,000/- + GST.
8	If a borrower, whose accounts are subject to Internal Rating fails to submit the Audited Profit & Loss statement, Balance Sheet & ITR by due date and External Credit Rating for limit of Rs.10.00 crore and above.	a) Limit above Rs.25.00 Lakh to Rs.50.00 Lakh - Rs.5,000/- + applicable GST b) Limit above Rs.50.00 Lakh to Rs.100.00 Lakh - Rs.10,000/- + applicable GST c) Limit above Rs.100.00 Lakh to Rs.500.00 Lakh - Rs.25,000/- + applicable GST d) Limit above Rs.500.00 Lakh - Rs.50,000/- + applicable GST

Sr. No.	Particulars	Amount of charges (Rs.)
9	On outstanding amount for overdue period in each purpose-wise separate account under RCL, DBD, SBD as Channel financing.	1 % p.a. on O/s. amt. + applicable GST.
10	On entire outstanding amount when account turns into a Non Performing Asset	PLR + 2% p.a. on O/s. amt. + applicable GST from the date of NPA.
11	If the charged Assets remain Uninsured. If an irregularity continues beyond one month, the additional charges shall be levied separately for each lap of one month.	Absolute amount a) Limit up to Rs.2.50 Lakh - Rs.100/- + applicable GST. b) Limit above Rs.2.50 Lakh to Rs.5.00 Lakh - Rs.500/- + applicable GST. c) Limit above Rs.5.00 Lakh to Rs. 10.00 Lakh - Rs.1,000/- + applicable GST. d) Limit above Rs.10.00 Lakh to Rs.50.00 Lakh - Rs. 2,500/- + applicable GST. e) Limit above Rs.50.00 Lakh to Rs.100.00 Lakh - Rs.5,000/- + applicable GST. f) Limit above Rs.100.00 Lakh to Rs.500.00 Lakh - Rs.7,500/- + applicable GST. g) Limit above Rs.500.00 Lakh - Rs.10,000/- + applicable GST.
12	Commitment charges for Non-utilization / under utilization of disbursed Cash Credit Limit. This charges to be debited half yearly in April and October	a) Average utilization of CC Limit upto 50% of the limit - 1% of unutilized limit + applicable GST. b) Average utilization of CC Limit upto 75% of the limit - 0.75% of unutilized limit + applicable GST. c) Average utilization of CC Limit above 75% of the limit - NIL
(j)	NOTICE TO DEFAULTERS LOANS	
i)	D-1 Notice	Rs.150/- + applicable GST
ii)	D-2 Notice	Rs.200/- + applicable GST
iii)	D-3 Notice	Rs.300/- + applicable GST
iv)	D-4 & Subsequent Notices	Rs.500/- + applicable GST
v)	Advocate Notice	Upto Rs.10 lakh (O/s. Amt) - Rs.1,000/- + applicable GST. Above Rs.10 lakh upto Rs.1crore (O/s. Amt) - Rs.2,500/- + applicable GST. Above Rs.1 Crore - (O/s.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/- + applicable GST
(k)	CASH CREDIT ACCOUNTS	
i)	D-22 Notice	Rs.250/- + applicable GST
ii)	D-23 Notice	Rs.500/- + applicable GST
iii)	Renewal reminder notice (charges to be collected for Notices served after due date)	Rs.500/- + applicable GST
iv)	Notice for non-operation in account for more than 3 months	Rs.225/- + applicable GST

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	v)	Advocate notice	Upto Rs.10 lakh (O/s. Amt) - Rs.1,000/-+ applicable GST. Above Rs.10 lakh upto Rs.1crore (O/s.Amt) - Rs.2,500/- + applicable GST. Above Rs.1 Crore - (O/s. 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
(l)		STATUTORY NOTICE	
	i)	Issued u/s 13 (2) of SARFAESI Act	Outstanding Upto Rs.1.00 crore - Rs.2,500/- + applicable GST Outstanding above Rs.1.00 crore - Rs.5000/- + applicable GST.
	ii)	Reconveyance of Mortgaged Property	Rs.1,000/- + applicable GST & actual stamp duty + applicable GST
	iii)	Symbolic Possession	Housing Loan - Rs.1000/- + applicable GST Other than Housing Loan - Upto Rs.1 Crore - Rs.2000/-+ applicable GST Above Rs.1 Crore - Rs.5000/-+ applicable GST
		Physical possession including possession through CMM/DM u/s 14	Actual Expenses
(m)		VEHICLE ETC.	
	i)	Issue of NOC to RTO (including HPTR)	Rs.200/- + applicable GST to be collected at the time of closure of loan.
	ii)	Seizing charges	
		a) Two wheeler/three wheeler	Rs.2,000/- + applicable GST
		b) Light motor vehicle	Rs.2,500/- + applicable GST
		c) Heavy vehicle	Rs.4,500/- + applicable GST
		d) Excavators & cranes	Rs.10,000/- + applicable GST or actual outsourcing charges as approved + applicable GST
		Note: Seizing charges to be recovered before release of vehicles	
(n)	i)	SEALING/ POSSESSION OF IMMOVABLE PROPERTIES(Other than SARFAESI)	
		a) Flat/Stall/Gala/Shop/Bungalow	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/ Bungalow 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. uptoRs.5.00 Lakh	Rs.3,000/- plus actual expenses incurred for taking possession, charges of court official, police protection, etc. + applicable GST

Sr. No.		Particulars	Amount of charges (Rs.)
		b) Sanctioned amt. above Rs.5.00 Lakh to Rs.50.00 Lakh	Rs.5,000/- plus actual expenses incurred for taking possession, charges 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, charges of court official, police protection, etc. + applicable GST
		(GST is to be collected on recovery of actual expenditure also)	
(o)	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)
(p)		REASSIGNMENT OF NSC/IVP/KVP	NIL
(q)		ASSIGNMENT/ REASSIGNMENT/ ENCASHMENT OF LIP ETC.	Rs.100/- + actual charges of LIC + postage (Per Policy) + applicable GST (on actual charges also)
(r)		Foreclosure charges 2% on outstanding Amount.	In case of Loans & Advances sanctioned to Non-Individual Loanees/Borrowers, foreclosure penalty @2% on account of takeover by other banks/ F.I. will be levied on outstanding amount as on the date of closure.
(s)		Charges from CC Account holder for Non-Submission of Statement of Account of CD Account maintained with other banks for specific purpose approved by sanctioning authority.	Rs.1,000/- per month + GST
5		<u>BANK GUARANTEE (Fresh and renewals)</u>	
(a)		PARTLY SECURED BY ONLY OUR BANK'S TERM DEPOSIT	
	i)	Less than 50% of Bank Guarantee amount	2.50% per annum + Rs.125/- + applicable GST
	ii)	50% or more but less than 100% of Bank Guarantee	1.50% per annum + Rs.125/- + applicable GST.
	iii)	Fully secured by only our bank's term deposit	0.75% subject to minimum Rs.200/- and maximum of Rs.10,000/- + applicable GST (to be collected only once at the time of issuing BG). Note: BG against 100% security of only our Bank FD will be considered as Fully secured BG. Securities such as NSC/LIC are not to be considered under this head. They are to be taken under 5(a) i) 5(a)ii) as above.
	iv)	Amendment without value enhancement & without extension of time period	Rs.1,000/- per amendment + applicable GST
	v)	In case of amendment with value enhancement and/ or extension of time period	Charges to be collected same as i), ii) & iii) above.

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(b)		CHARGES FOR INVOKED BANK GUARANTEE	BG amount upto Rs.1.00 crore- Charges Rs.2,000/- + applicable GST per Bank Guarantee. BG amount above Rs.1.00 crore - Charges Rs.4,000/- + applicable GST per Bank Guarantee In addition to above charges, interest @ 17.25% p.a. to be collected on the BG amount
6		<u>SOLVENCY CERTIFICATES/CREDIT WORTHINESS CERTIFICATES/CERTIFICATE FOR GRANTING LOANS & ADV. (SUBJECT TO COMPLIANCE OF CONDITIONS)</u>	
		Upto Rs.25.00 Lakh	Rs.500/- per Rs.1.00 lakh or part thereof subject to maximum Rs.10,000/- + applicable GST
		Above Rs.25.00 Lakh to Rs.50.00 Lakh	Rs.20,000/- + applicable GST
		Above Rs.50.00 Lakh to Rs.1.00 Crore	Rs.30,000/- + applicable GST
		Above Rs.1.00 Crore to Rs.10.00 Crore	Rs.40,000/- + applicable GST
		Above Rs.10.00 Crore	Rs.50,000/- + applicable GST
7		<u>ISSUE OF INLAND LETTER OF CREDIT</u>	
I)	(a)	Commission 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
II)		Amendment without extension of period or enhancement in the value of the L/c	Rs.750/- + applicable GST
		Enhancement in value or extension of period	Rs.500/- + Recalculate commission 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)

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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.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
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.5,000/-	Rs.50/- + applicable GST
	ii) Above Rs.5,000/- upto& including Rs.10,000/-	Rs.75/- + 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) UptoRs.1,000/-	Rs.20/- + applicable GST
	ii) Above Rs.1,000/- uptoRs.5,000/-	Rs.40/- + applicable GST
	iii) Above Rs.5,000/- uptoRs.10,000/-	Rs.60/- + applicable GST
	iv) Above Rs.10,000/- uptoRs.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
9	(I) PAY ORDERS ETC.	
a)	ISSUE OF PAY ORDERS	
	i) Upto Rs.5,000/-	Rs.100/- + applicable GST
	ii) Above Rs.5,000/- upto Rs.50,000/-	Rs.200/- + applicable GST
	iii) Above Rs.50,000/- upto Rs.2.00 Lakh	Rs.300/- + applicable GST
	iv) Above Rs.2.00 Lakh	Rs.500/- + applicable GST

Sr. No.		Particulars	Amount of charges (Rs.)
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.100/- + applicable GST
c)	i)	Issue of duplicate pay order/issue of Fresh pay order against revalidation	Same as 9 [I] (a-i to vi) above
	ii)	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
10		<u>SAFE DEPOSIT LOCKERS</u>	
(a)		OPENING OF LOCKERS	
	i)	Key Deposit (Includes charges for break open in cases of non-payment of rent)	i) Small size locker - Three years' rent
			ii) Medium size locker - Three years' rent
			iii) Large size locker - Three years' rent
	ii)	Service Charges	Rs.500/- plus franking 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 15.2x20.3x49.2	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/-
		Size of Locker Type	Ahmedabad Branches Ghatlodia Br. (Except Ghatlodia)
	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/-

Sr. No.	Particulars		
		2E	Rs.1,600/-
	iii)	Large Size 4A	Rs.1,800/-
		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)		DELAY IN PAYMENT OF RENT Applicable for all type of lockers	10% of yearly locker rent + applicable GST. To be charged on quarterly basis or part thereof.
(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)		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 loatee regarding the charges)	Rs.500/- p.m. + applicable GST
	2)	Sale of pledged gold ornaments by auction	
		i) Loans uptoRs.5,000/-	Rs.150/- + actual gold valuer charges + applicable GST
		ii) Above Rs.5,000/- uptoRs.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		GENERAL	
a)		ISSUE OF OUR BANK'S SHARE CERTIFICATE/ PNCPS (DUPLICATE)	Rs.25/- per certificate + applicable GST
b)		TRANSFER OF SHARE CERTIFICATE	Rs.25/- 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.25/- + 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.50/- 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
		Note : CRC Return charges are also applicable for stopped cheque.	

Sr. No.		Particulars	Amount of charges (Rs.)
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.300/- + applicable GST
j)		LOSS OF PIN/ PASSWORD RETRIEVAL	Rs.50/- + applicable GST
k)		Maintenance charges 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 Classic card. Rs.300/- 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)		ENQUIRY RELATED TO OLD RECORDS More than 12 months old record	Rs.300/- + applicable GST
n)		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
o)		SERVICE CHARGES FOR ISSUE OF "LIFE CERTIFICATE" TO SENIOR CITIZENS	Nil
p)		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
q)		CHARGES FOR e-payment TAX ON BEHALF OF THE CUSTOMERS/ ISSUE OF DUPLICATE E-CHALLAN	Rs.50/- + applicable GST
r)		INWARD ECS MANDATE	
	i)	ACH (debit Mandate/ E- Mandates (debit) given by our customers (for debiting their accounts with us) to other Bank`s/Financial Institutions for making repayment of Loan/payment of utility bills /LIC premium / mutual funds etc. received through NPCI	Rs.100/- 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
s)		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).	

Sr. No.		Particulars	Amount of charges (Rs.)
		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.100/- + NPCI charges + applicable GST
	t)	UPI Debit Transaction	NIL
	u)	For any modification in A/c., (mode of operation [except DDC] address change, mobile number change, addition/deletion of name)	Rs.25/- + GST.
1		PART II	
a)		ADDITIONAL CHARGES IN CC/ FLXLN/ SOD/ TDLOAN/ TERM LOAN A/cs.	Additional Charges in CC/Term loan/FLXLN/SOD/TDLOAN A/cs. As per 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 drawals above Rs.5,000/- only)	Interest @ 17.25% p.a.
	ii)	Current, CC, FLXLN & SOD A/cs	Interest @17.25% p.a. on uncleared amount
1		PART III	
a)		SUPPLY OF APPLICATION FORMS	} Rs.50/- each + applicable GST
	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	