**SECTION – I (DEPOSITS AND ALLIED SERVICES)**

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| **Sr. No.** | **AREA OF BANKING SERVICES** | **System/ Manual** |  **Service Charges (Excluding GST)** |
| **1** | **Ledger Folio Charges** | **System** | Applicable to CA & CC, OD (excluding loan against banks own deposits). Rs. 125/- per 25 entries. **Free folio allowed p.a. based on Av. Cr. Bal. as**1. **Current Accounts :-**

|  |  |
| --- | --- |
| **Av. Cr. Bal (Rs )** | Folios (per quarter) |
| Up to Rs 25000/- | All folios are chargeable |
| Above 25000 to Rs.1 lac | 2 Folio Free |
| Above Rs.1 lac - | **All Free**. |

**Note**: 1. For a/cs maintained on computers, 25 entries or part thereof be treated as one ledger page.  2. Ledger folio charges to be recovered on quarterly basis 3. Excluding Transactions done through ADC in CA/CC/OD1. **Savings Bank Account :- No folio Charges**
 |
| **Transaction Charges** | **System** | **Savings Bank Accounts (excluding BSBD and FI accounts\*\*)-**1. Up to 50 debit entries Charges – Not applicable
2. Exceeding 50 debit entries : Rs 15/- per debit

\*\* For BSBD and FI accounts there are no service charges.Following transactions are excluded – 1. Standing Instructions,
2. Transactions through ADC incl. ECS,
3. Auto Sweep, System Generated (Service Charge, Interest etc.).

Transaction Charges to be recovered on Half-Yearly basis at the time of half-yearly Closing. |
| **2 (a)** | **Charges for issue of Duplicate Statement / Pass Book** (Charges applicable after first Pass Book /Statement.) | **Manual** | **Individual (SB, Time deposits) :-**  | Note: For accounts maintained on computers, 25 entries or part thereof be treated as one ledger page. |
| First Pass Book | Free |
| Duplicate Pass Book /Statement with latest balance only.  | Rs. 100/- |
| Charges for previous entries (if required)  | Rs.75/- per ledger page or part thereof |
| **Non- Individual (CA/CC/OD) :-**  |
| First Pass Book /Statement (Current F-Y) | Free  |
| Duplicate Pass Book / Statement with latest balance only | Rs. 150/-  |
| Charges for previous entries (if required)  | Rs.150/- per ledger page or part thereof.  |

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| **Sr. No.**  | **AREA OF BANKING SERVICES** | **System/ Manual** | **Service Charges (Excluding GST)** |
| **2 (b)**  | **Issue of letter ofacknowledgement/ duplicate TDR in case of loss of TDR** | **Manual** | Rs. 125/- (in Both cases)  |
|  **3** | **Cheque BookIssuance Charges**  | **System** | Savings Bank | * In SB Accounts of individuals -20- leaf will be free in a financial year. Only two cheque books will be issued at a time.
* Thereafter Personalized /non personalized cheque book Rs. 5.00/- per cheque leaf.

**Note: 1st Cheque book means cheque book of 10 leaves.** |
| CA/CC/OD | 1st cheque book is free and subsequent cheque book @ Rs. 5.00/- per leaf . **Note: 1st Cheque book means cheque book of 50 leaves.** |
| **4** | **Opening & Maintenance of Minimum Balances** | \*Frequency Quarterly For maintaining Balance Quarter is defined as under: 16th March to 15th June, 16th June to 15th September,16th September to 15th December,16th December to 15th March |
| **(a)** | **Current Account** | **System** | Rural/Semi Urban - Quarterly Average Balance(QAB) of Rs. 2000/- is not maintained | Rs 400/- per Quarter |
| Urban- Quarterly Average Balance (QAB) of Rs. 5000/- is not maintained. | Rs 600/- per Quarter |
| Metro - Quarterly Average Balance(QAB) of Rs. 10000/- is not maintained. | Rs 800/- per Quarter |
| **(b)** | **Savings Bank Accounts.**  | **System** | Rural/Semi Urban (QAB - Rs. 500/-) - Per Quarter | Rs. 125/- per Quarter  | **Note**: If QAB is in range of Rs. 250-499 - 50%, If QAB is Rs. 100-249 - 80% and IF QAB is below Rs 100- 100% |
| Urban/Metro (QAB - Rs. 1000/-) -Per Quarter | Rs 250/- per Quarter  | **Note**: If QAB is in range of Rs. 500-999 - 50%,  If QAB is Rs. 250-499 - 80% and IF QAB is below Rs 250- 100% |
| **\* Pensioners (All category of Branches), Salary A/C, NO FRILL, BSBD ACCOUNT-, Staff A/c- Nil** |

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| **Sr. No.**  | **AREA OF BANKING SERVICES** | **System/ Manual** | **Service Charges (Excluding GST)** |
|  **5** | **Addition / Deletion of names in Accounts/ Nomination / Lockers/Change in operational instructions (including Lockers)**  | **Manual** | 150/- per occasion. (**Note**: No charge for deletion of name on account of death of customer in joint A/c) First Time Nomination is Free, However, Modification/ Change in Nomination -Rs. 100/- |
| **6** | **Charges for Standing instructions** | **System** | Within the bank  | No charge |
| In case of credits for outside the branch whether in same city or other cities i.e in other branches / Offices such as LIC etc.  | Rs. 50/- per transaction plus applicable remittance charges plus actual postage charges.   |
| Failure due to insufficient balance  | Rs 100/- per occasion. |
| **7** | **Stop Payment** | **System** | S.B. | Rs 100/- per instrument |
| C.A./C.C./OD | Rs 200/- per instrument |
| **8** | **In case of Loss of Complete blank cheque book** | **System** | S.B. | Rs 500/- |
| C.A./C.C./OD | Rs 1000/- |
| **9** | **Incidental charges for Inoperative Accounts** | **System** | A) Inoperative Savings Bank a/cs. i) Account maintaining stipulated minimum balance.  ii) Penal charges on inoperative Savings accounts where stipulated minimum balance is not maintained as per RBI guideline.B) For inoperative Current Account. | No charge |
| **10** | **Charges for issuance of Balance Certificate, at the request of customer.** | **Manual** | Individuals - all type of A/Cs | Rs. 125/- per certificate (for individuals) |
| Others - all types of A/Cs | Rs. 150/- per certificate (for others) |
| **11****Sr. No.**  | **Charges for issuance of Interest Certificate, at the request of customer.****AREA OF BANKING SERVICES** | **Manual****System/ Manual** | First Certificate FreeRs.100/- per certificate (For Second/Additional Certificate).   **Service Charges (Excluding GST)** |
| **12** | **CLOSURE /PREMATURE CLOSURE of A/Cs -**  | **System** | Saving Account | If the account is closed within 14 days of first customer induced credit into the account.If account closed Beyond above time but within 1 year of the first customer induced transaction. (Excluding Small Savings bank and Basic Savings Bank accounts).If closed after 12 months – | No charges Rs.300/-No charges  |
| Current Account (1) Individual (2) Others  | If the account is closed within 14 days of first customer induced credit into the account.If account closed Beyond above time but within 1 year of the first customer induced transaction. If closed after 12 months – | No charges Rs.800/-No charges  |
| RD/YJSY Account(1) Non -Individual (2) Individual  | Closure of A/c s -within a year | Rs.150/- Rs.100/-  |
| Note-:Closure of Account (all types of account) due to death of Account Holder - No charges  |
| **13** | **Allowing operations in an a/c through** 1. **Power of Attorney**
2. **Mandate**
 | **Manual** | Savings Bank Account | Rs.500/- |
| Current Account, Cash Credit, Over Draft Account | Rs.1000/- |
| **14** | **Change of authorized signatory including reconstitution of A/c.** | **Manual** | Current Account, Cash Credit, Over Draft Account | Rs.250/- per Change |
| **15** | **Issue of Solvency Certificate** | **Manual** | Non-commercial – | Rs.300 per lac.( Min. Rs.1000/- Max. Rs.25000/-) |
| Commercial – | Rs.500 per lac. (Min. Rs.1500/- Max. Rs.25000/-) |
| **NOTE:** For issuance of capacity certificate for obtaining VISA for educational purpose for students- | Only 50% of the charges as mentioned above subject to maximum Rs.2500. |
| Issuance of above certificate to staff members for educational loan of their children: | Nil |
| **16** | **Opening accounts with restrictive operations** | **Manual** | Current, Cash Credit, Over Draft Account One time at the time of acceptance of instruction or at the time of modification. | Rs.500/- |
| SAVING BANK | Rs.100/- |
| **Sr. No.**  | **AREA OF BANKING SERVICES** | **System/ Manual** |  **Service Charges (Excluding GST)** |
| **17** | **Copy of original of Cheque/ DD (paid by the Bank)** | **Manual** | Up to 6 months old recordRest  | Rs.100/-Rs. 250/- |
| **18** | **Penalty on late payment of installment on RD account** | **System** | Irrespective of tenure uniform rate of Rs1.00 per Rs100/- per month. **Note: If installment is paid in subsequent month there should not be any penalty.** |

**SECTION – II (Collection)**

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| **Sr. No.**  | **AREA OF BANKING SERVICES** | **System/ Manual** |  **Service Charges (Excluding GST)** |
| **19** | **Charges for Cheque returned unpaid –(Inward) Clearing / Transfer** | **System** | Cheque deposited by our customer and returned unpaid (Inward Return) Saving Account/ C.A./C.C./OD : Upto 1 lac - Rs.200/-, Above Rs.1 lac to less than Rs.1 crore – Rs.300/-, Above Rs.1 crore - Rs.500/- per instrument. |
| **Charges for Cheque returned unpaid –(Outward) Clearing / Transfer** | Cheque (drawn on us) returned (Outward Return)– (Financial Reason)S.B./C.A./C.C./OD : Upto 1 lac - 250/-, Above Rs. 1 lac to less than Rs. 1 crore - Rs. 500/-, For Rs. 1 crore and above – Rs 750/- per instrument |
| Cheque return due to technical reason – not at the fault of customer –No chargesReturn of outstation cheque sent for collection : 50% of collection charge**NOTE:**1. For transfer cheques received at the branch, charges to be recovered from the drawer of the cheque.2. No charges to be recovered in case of return of cheques drawn by our customers on account of stop payment instructions.3. Charges for entries (Dr.) received through ECS and not responded:- As per cheque return charges. |
| **20** | **Through our branch** **(By sending cheques physically)** | **System** |

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| Upto Rs. 5,000/-  |  Rs. 25/- |
| Above Rs.5000/- and upto Rs.10000/- - |  Rs.50/- |
| Above Rs. 10,000/- to Rs. 1/- Lac |  Rs. 100/- |
| Rs. 1 Lac to Rs. 5 Lac  |  Rs. 200/- |
| Rs. 5 Lac to Rs. 10 Lac  |  Rs. 225/- |
| Above Rs. 10 Lac –  |  Rs. 250/- |
| NOTE- Above charges are exclusive of out of pocket expenses i.e. postages /courier extra.  |

 |
| **21** | **Through other bank** | **System** | Direct through other banks i.e. instruments drawn at a centre where we have no branch | Above charges are to be shared on 50:50 basis between collecting bank and paying bank and proceeds should be remitted through RTGS/NEFT to other bank. |
| **Sr. No.**  | **AREA OF BANKING SERVICES** | **System/ Manual** |  **Service Charges (Excluding GST)** |
| **22** | **Collection of Bills (Clean / Doc.-Demand & Usance)(IBCs & OBCs**  | **System** | Upto Rs.1,00,000/- - | (1) Rs.12/- Per Rs.1,000/-or part thereof subject to Minimum Rs.100/-.(IBC), (2)Rs..10/- per Rs..1,000/- or Part thereof subject to minimum Rs..100/-(OBC) |
| Above Rs. 1 lac upto Rs.10/-Lacs | (1)Rs..11/- per Rs..1,000/- or part there of subject to a min. of Rs..1200/-(IBC), (2)Rs..9/- per Rs.1,000/- or part thereof subject to a min. of Rs.1000/-(OBC)  |
| Above Rs.10/- Lacs | (1)Rs.10/- per Rs.1,000/- Min. Rs. 10,000/- & Max. Rs.12,000/- **Note**: Postage is to be recovered on actual basis in higher multiple of Rs 5/-(IBC), (2)Rs..8.00 per Rs..1,000/- min. Rs.. 9,000/- & max. Rs.15,000/- (OBC)  |
| **Note**: Postage/courier is to be recovered on actual basis in higher multiple of Rs.5/- |
| **23** | **Return of Bills Unpaid - OBC / IBC**  | **System** | LOCAL-  | Rs. 100/- per instrument |
| OUT STATION - |  50% of the collection charges subject to a min. Rs..200/-  |
| **Note**: : Postage/courier  is to be recovered on actual basis in higher multiple of Rs. 5/- |
| **24** | **Charges for presentation of usance bills**  | **System** | Charges for presentation of usance bills | Rs. 100/- per bill. (Also in cases of BP/BD – where there is a change in instructions. |
| **25** | **Change of original instruction in respect of OBC/IBC**  | **System** | **Change of original instruction in respect of OBC/IBC e.g.** a) Delivering free of paymentb) waiving 'c' form etcc) Allowing rebate d) Extending time for retirement  | Rs. 100/- per request |

**SECTION – III (Remittances)**

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| **Sr. No.**  | **AREA OF BANKING SERVICES** | **System/ Manual** |  **Service Charges (Excluding GST)** |
| **26** | **Issuance of DD/BC**  | **System** |

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|  **Individual**  |
| Up-to Rs.5000/-, | Rs.40/- |
| Above Rs 5000/- to 25000/- | Rs.60/- |
| Above 25000 to Rs 1 lac | Rs 3/- per thousand or part thereof Minimum Rs 60/- maximum Rs 300/- |
| Above Rs.1 lac : |  Rs 4/- per thousand or part thereof. Minimum Rs 400/- and Maximum Rs 15000/- |

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| **Sr. No.**  | **AREA OF BANKING SERVICES** | **System/ Manual** |  **Service Charges (Excluding GST)** |
|  | **Issuance of DD/BC**  | **System** |

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|  **Non-Individual**  |
| Upto Rs.5,000/-,  | Rs. 50/-  |
| Above Rs 5000/- to Rs 25000/- | Rs 75/- |
| Above Rs 25000/- to Rs 1 lac | Rs 4/- per thousand or part thereof. Minimum Rs 75/- maximum Rs 400/- |
| Above Rs1 lac | Rs 5/- per thousand or part thereof. Minimum Rs 500/- Maximum Rs 15000/- |

 |
| **27** | **Cancellation of DD/Bankers' cheque** | **System** | Individual & Non Individual: Up to Rs.500/-    Above Rs.500/ | NIL, Rs.100/- per instrument.  |
| In case of lost instrument Up to Rs.500/- Above Rs.500/- | Rs.50/-, Rs.250/- per instrument.  |
| **Manual** | DUPLICATE DD- Individual & Non Individual:Up to Rs.500/- ,  Above Rs.500/- | Rs.50/-, Rs.250/- per instrument.  |
| **28** | **RTGS** | **System** |

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|  Remittance of fund through RTGS ( through Cheque ) |
| **(A)** **On all RTGS Transactions (INWARD) =   Nil** |
|  **Particular** |  **\*Charges through Branches** | **Charges through Digital Channel** |
| **Rs 2 Lacs to Rs 5 Lacs** | Rs 24.50/- | Rs 24.50/- |
| **Above Rs 5 Lacs** | Rs 49.50/- | Rs 49.50/- |
| \*No charges to be levied on bank’s own/ Government funds transfer and payments of loan amount to dealers/suppliers. |

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| **Sr. No.**  | **AREA OF BANKING SERVICES** | **System/ Manual** |  **Service Charges (Excluding GST)** |
| **29** | **NEFT** | **System** |

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| **(B) NEFT Transactions (INWARD) – Nil** |
|  **\*\* Digital Channel Viz Mobile app etc.** |
| **(B) NEFT Transactions (OUTWARD) (SB/CC/CA/OD)** |
| **Particular** | **Charges through Branches** | **Charges through Digital Channel (**(All SB Account Exempted through Digital Channel) |
| Up to  Rs.10,000 | Rs.02.25 per transaction | Rs.02.25 per transaction  |
| Above Rs.10,000 to Rs.1 lacs | Rs.04.75 per transaction | Rs.04.75 per transaction |
| Above Rs.1 lacs to Rs.2 lacs | Rs.14.75 per transaction | Rs.14.75 per transaction |
| Above Rs.2 lacs  | Rs.24.75 per transaction | Rs.24.75 per transaction |

 |
| **30** | **IMPS** | **System** |

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| **Particular** | **Charges through Branches** | **Charges through Digital Channel**  |
| Up to Rs.1000/- | Rs.2.50 per transaction | Rs.2.50 per transaction |
| Above Rs.1000/- to Rs.25000/- | Rs.5.00 per transaction | Rs.5.00 per transaction |
| Above Rs.25000/- to Rs.1 lacs | Rs.7.50 per transaction | Rs.7.50 per transaction |
| Above Rs.1 lacs - to Rs.2 lacs | Rs.15.00 per transaction | Rs.15.00 per transaction |
| Above Rs.2 lacs to Rs.5 Lacs | Rs.20.00 per transaction | Rs.20.00 per transaction |

 |
| **31** | **NACH/ECS** | **System** |

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| Return Charges (Inward/Outward) | Return Charges - Rs250/- |
| Mandate Verification Charges (Inward/Outward) | Mandate - Rs100/- |

  |
| **32** | **AEPS** | **System** |

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| AePS cash withdrawal  (debit)/ Transfer debit at CSP / BC points On-US & Off-US | First 4 debit free per month after that Rs20 will be charged for each debit. |
| Mini Statement Charge | 2 Statement free in a month, Above 2 statement, RS 2 per successful statement |

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**SECTION –IV (MISCELLANEOUS SERVICES)**

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| **Sr. No.**  | **AREA OF BANKING SERVICES** | **System/ Manual** |  **Service Charges (Excluding GST)** |
|  **33** | **Cash Handling charges**  |  | Total cash deposited at Base and Non-base branch ( local and outstation ) |
| **a)** |  **Savings Bank Accounts**  | **System** |  a. Savings Bank accounts Cash Deposit -First -5 transaction per month- (excluding Alternate Channel transaction) -  | Free of charge |
| b- Beyond 5 transaction (excluding Alternate Channel transaction)- (In case of cash aggregating Rs.50000/- or more deposited with the bank during any one day , customer is required to quote his/her PAN or submit form 60) | Rs.50/- per transaction |
| For BSBD and FI accounts there are no service charges for cash deposit.  |
| **b)** | **CA/OD/CC/Other Accounts:**  | **System** | Cash Deposit Up to Rs.50000/- Or Up to 10 packets i.e. 1000 pieces of notes of any denominations taken together, whichever is higher - | free of charge per day |
| Above 10 packets –i.e. 1000 pieces of notes charges will be levied . (Min. Rs.10/- , Maxi. Rs.10000/- plus Service tax at applicable rate.” | @ Rs.10/- per packet or a part thereof |
| **34** | **Cash Handling charges Waiver** | Manual | Regional Manager |  General Manager at HO | Chairman |
| **Waiver Power**  | Relaxation up to 50% |  Relaxation above 50% up to 75 % | Full Power |
| **35** | **Inquiries relating to old records**  | **Manual** | Up to 3 months  | Free |
| 3 to 12 months old :  | Rs. 100/- per item. |
| Above 12 months to 3 years old:  | Rs. 300/- per item |
| Above 3 years upto 7 years | Rs. 500/- per item |
| Above 7 years | Rs. 1000/- per item |
| **36** | **Safe Deposit Lockers** | **System** |  **Class Of Lockers** | Metro/Urban | Semi Urban/ Rural |
| A (Small) | 1500/- | 900/- |
| B (Medium) | 2000/- | 1500/- |
| C (Large) | 3500/- | 2500/- |
| D (Extra Large) | 5000/- | 4500/- |
| **NOTES :**1. In case of breaking open of the locker, Rs. 1000/- to be recovered as incidental charges over and above actual cost incurred for the same. 2. Penalty for late payment of locker rent (from the due date) be levied as under: Where annual locker rental is up to Rs. 2500/- Rs. 200/- for first -3- months thereafter Rs. 50/- p.mWhen the rent is paid in advance for -3- years 10% discount may be allowed to General Public. However, 20% discount in locker rent in case of Premium current account if rent is paid in advance for a period of three years and above. **For Staff/ Ex-Staff concession of 50% in Rent.**  CHARGES FOR LOCKER OPERATIONS MORE THAN 12 TIMES A YEAR – Rs. 100/- PER OCCASION (FOR GENERAL PUBLIC) **Rent in advance can be accepted for max 3 years only.** |

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| **Sr. No.**  | **AREA OF BANKING SERVICES** | **System/ Manual** |  **Service Charges (Excluding GST)** |
| **37** | **Cash Deposit \*\*****(\*\*For BSBD and FI accounts there are no service charges for cash deposit.)** | **System** | 1. CASH DEPOSIT (Inter-SOL)

For SB Accounts - (For Rs.50000/- and above PAN is required to be submitted as per requirement of Income Tax) | A) CASH DEPOSIT (Outstation) Local Non-base branches Cash handling charge as applicable to base branch. In case of Savings Bank account, first five transactions at base branch and non base branches are free of charge. Above 5 transactions charges will be levied as under. - Rs 50/- per transactions |
| CA/CC/OD/others (Inter-SOL) Cash deposit upto Rs. 25000/- per day per account is free of charges, thereafter in excess of Rs. 25000/-, service charges will be levied at  | Rs.2.50 per thousand or part thereof. |
| **38** | **CASH Withdrawal \*\*****(\*\*For BSBD and FI accounts there are no service charges.)** | **System** | CASH WITHDRAWAL (Inter-SOL) First five transactions free per month (excluding withdrawals from ATM) thereafter charges of (for SB Accounts/CA/CC/OD) | Rs.125/- per transaction for Savings Bank Accounts & Rs 150/- per transaction for CA/CC/OD. However, Maximum withdrawal allowed at another Sol is Rs. 50000/- per day to the account holder only. Note: 1. Inter SOL cash payments to third parties is not allowed 2. Per transaction limit of Rs. 50000 /- is fixed for cash withdrawal by drawer by self cheque at Non Base CBS branches irrespective of nature of accounts (Except KCC). Passbook should accompany with Cheque. |
| **39** | **Intersol Transfer** | **System** | * Intersol transfer transaction will be allowed only through cheque along with self operation for maximum permissible amount for Rs 5.00 lac per day only: No charges will be leived for such transactions.
* Intersol transfer transaction will not be allowed for more than 5.00 Lac per day only.
 |
| **40** | **Intersol NEFT/RTGS** | **System** | Intersol NEFT/RTGS transaction will be allowed only through cheque along with self operation for maximum permissible amount for Rs 5.00 lac per day only: As per NEFT/RTGS Charge will be levied at base branch.Intersol NEFT/RTGS transaction will not be allowed for more than 5.00 Lac per day only. |
| **41** | **TRANSFER / CLG**  | **System** |  i. Transfer of funds within the same clearing area through cheque. | Free of charge transfer of funds through cheque irrespective of any amount. |
|  ii.  Fund Transfer amongst CBS branches: 1.Transfer of funds outside the clearing area through cheques drawn on any of our CBS branches. | Free of charge transfer of funds through cheque irrespective of any amount. |
| 2.   Funds transfer amongst CBS branches through collection of outstation cheques drawn on our CBS branches. | Free of charge transfer of funds through cheque irrespective of any amount. |
| 3.   Funds transfer through payment of cheque drawn on our outstation CBS branches received through clearing. | NIL. Mandated by RBI under Speed Clearing charges.(In such cases, charges are levied on Payee by presenting bank as per RBI guidelines.) |
| iii.  Transfer of Funds for certain specific transaction. | Periodical Transfer of funds through Inter-SOL from one account to another within the Bank (i) From Collection Accounts (i.e. accounts wherein no debit transactions other than such periodical funds transfer entries are reflected) to the principal account of the same organization. No charges  (ii) Advances/Borrowal A/cs: From one account to any other account of same organization. When debit balances are transferred on the same day- No charges |

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| **Sr. No.**  | **AREA OF BANKING SERVICES** | **System/ Manual** |  **Service Charges (Excluding GST)** |
| **42** | **Postal & Telecommunication Tariff**  | **(Manual & System)** | Ordinary Post | Actual, subject to Min. Rs. 15/- |
| Registered Post | Actual, subject to Min. Rs. 75/- |
| Fax - |  Actual, subject to Min Rs. 60/-. |
| Courier Charges | Rs. 75- per instrument per occasion, unless otherwise specified to the contrary. |
| **43** | **Service charges for non-customers**  | **Manual** | For all banking services to non-customers of the Bank, service charges shall be |  50% higher than the floor rates, across the board plus Taxes**Definition of Floor rates: Floor rates shall mean rates of service charges fixed by our bank as detailed in this circular.** |
| **44** | **SMS alert charges**  | **System** | SB accounts | 20 Paisa/SMS+GST with a cap of Rs.15+GST per month(Charges will be debited in every succeeding month) |
| other than SB accounts | Rs.25/-per quarter |
| **45** | **COLLECTION**  | **System** | Cheques collected through our branch for another bank | Our usual collection charges should be recovered in full. |
| Outstation Cheque return charges | 50% of collection charges |
| Collection of other Banks deposits / receipts on maturity | If proceeds are invested in FD for a minimum period of 1 year then no charges. Else flat – Rs. 50/-  |
| Against tender of cash for any mode of remittance (Non Customers) | 50% plus ST higher charges over floor rates |
| Payment of Fixed deposit to other bank | Remittance charges as applicable plus out of pocket expenses (Postage charges) |
| **46** | **Safe Custody Charges**  | **Manual** | Sealed Covers:   Rs.350/- per cover per. |
| Sealed boxes – Rs.3000/- per box per annum (size 200 cubic inch) |
| Bank’s own Deposit Receipt - NO Charges |
| **47** | **To ascertain fate of local cheques lodged in clearing, at the request of the customer** | **System** | Free under CTS. |
| **48** | **Photo attestation (Manual)** | **Manual** | Rs.100/-per photo/occasion |
| **49** | **Collection of local cheques through clearing by local non-base branches** | **System** | Free of charge. |
| **50** | **Cheque collected through outstation non base branches drawn on other Banks within clearing area of that center.** | **System** | Free of charge. |
| **51** | **Attestation of customer’s signature**  | **Manual** | In case of Individual Rs. 100/- per instrument / occasion. In case of Non Individual /Joint accounts -Rs 150/- per instrument/occasion |

**SECTION –IV (Debit Card Related Charges)**

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| **Sr. No.**  | **AREA OF BANKING SERVICES** | **System/ Manual** |  **Service Charges (Excluding GST)** |
| **52** | **Debit Card & Related Charges** | **System** | Debit Card issuance Charges Debit Card Charges (Annual Fee) (Except PMJDY, BSBD, Staff/Ex Staff, RuPay KCC, RuPay Mudra a/cs under Government sponsored Schemes) | Rs. 100/-.Free for first year and then @ Rs. 200/- p.a. |
| Pin Regeneration System | Rs. 50/- per regeneration |
| Card Replacement Charges | Rs. 200/- per replacement |
| Number of Free ON-US transactions.i.e own ATM & BOB ATM | 5 transactions. |
| Number of Free OFFUS transactions. | Metro ATM-3, Non Metro-5 |
| ATM charges after free ON-US transactions | For Financial Transaction : Rs. 10/- per transactionFor Non-Financial Transaction : Rs. 05/- per transaction |
| ATM charges after free OFF-US transactions | For Financial Transaction : Rs. 21/- per transactionFor Non-Financial Transaction : Rs. 11/- per transaction |
| Charge Slip retrieval charges | Rs. 400/- per replacement |
| Debit card Decline Penalty | Fee/Penalty for decline of Debit Card Transactions due to insufficient fund in the account (ONUS & OFFUS Transactions) - **Rs.20/- per declined transaction. (BSBD Accounts-Fee/Penalty Exempted)** |
| Surcharge for Rail Tickets and Petrol/ Fuel /Gas Stations | Nil |