

**Sub: Service Charges on Various Services (excluding GST) w.e.f. 16.11.2023**

**PART -1**

**Service Charges for Deposits & Operational Matters (Effective from 16.11.2023)**

S.N.	Nature of Service	Service Charges Chargeable (w.e.f. 16.11.2023)	Charged By
1.	Cheques for Collection	<p>a) Rs.500/- to Rs.5000/- <b>Rs.25/-</b> per instrument                      b) Above Rs.5,000/- upto &amp; including Rs.10000/- <b>Rs.50/-</b> per instrument                      c) Above Rs 10000/-upto &amp; including Rs. 1 Lakh <b>Rs. 100/-</b>                      Rs. 1 Lakh to Rs. 5 Lakh : <b>Rs. 200/-</b>                      Rs. 5 Lakh to Rs. 10 Lakh <b>Rs. 225/-</b>                      Above Rs. 10 Lakh <b>Rs. 250/-</b>  <b>Note:</b> For collection between our bank and other banks, the commission will be shared on 50:50 basis i.e. each branch will charge 50% of the stipulated Commission / service charges at its end.  <b>Note :</b> Ordinary Post – Actual subject to min. Rs 15/-                      Registered/ courier (inland)                      – Actual, Min. Rs.50/-</p>	System
2.	National Electronic Funds Transfer (NEFT) / Electronic Funds Transfer (EFT)	<p>i. Upto Rs.10,000/-: Rs. 2.00 per transaction                      ii. Above Rs.10,000/- upto Rs.1.00 Lakh: Rs.4.50 per transaction                      iii. Above Rs.1.00 Lakh upto Rs.2.00 Lakh: Rs. 14.00 per transaction                      iv. Above Rs.2.00 Lakh: Rs.24.00 per transaction  <b>Note: Minimum Amount of transaction for RTGS is Rs. 2.00 Lakh</b></p>	System
3.	Bankers' Cheque / Pay Order / DD	<p><b>Through Account :</b>                      Upto Rs. 5000/-: Rs. 25/-                      Above Rs. 5000/- to Rs. 10000/-: Rs. 50/-                      Above Rs. 10,000/- to 1 Lakh :-                      Rs. 5/- per thousand,                      Minimum Rs. 60/-                      Above Rs. 100000/- : Rs. 4/- per thousand.                      Minimum Rs. 600/-                      Max. Rs 15000/-</p> <p><b>Through Cash :</b>                      50% extra charges over applicable rates i.e.                      Upto Rs. 5000/-: Rs. 38/-                      Above Rs. 5000/- to Rs. 10000/-: Rs. 75/-                      Above Rs. 10,000/- to below 50,000/- :- Rs. 7.50 per thousand,                      Minimum Rs. 90/-                      ( Presently, maximum permissible limit of cash DD is upto Rs. 50,000/-)</p> <p><b>Note:</b> The Banker's cheques /Pay-Orders will be issued to parties within the limits of a center and they will be made payable within that center only. Demand Drafts should not be issued which would be payable at the same center except for the purpose of payment of fees by students / job application fees / payment of Government dues etc. Branches may issue Demand Draft in lieu of Banker's cheque / Pay Order for local payment on account of Government dues. Service charges as applicable to issue of Pay Order will be levied for issuing such Demand Draft.</p>	System
4.	Remittances (RTGS) (charges per remittance)	<p>i. Below Rs. 2 Lakh - Not applicable.                      ii. Rs 2 Lakh upto Rs. 5 Lakh --- Rs. 25.00 per transaction                      iii. Above Rs 5 Lakh --- Rs.49.00 per transaction  <b>Note: Minimum amount of transaction for RTGS is Rs. 2 Lakh</b></p>	System

S.N.	Nature of Service	Service Charges Chargeable (w.e.f. 16.11.2023)	Charged By
5.	Electronic Clearing System (ECS)	<b>Credit Clearing (per entry/ item):</b> <b>Non Individuals Nil</b> NCC Clearing House – No charge Destination Bank – No charge Sponsor Bank –Rs. 5.50 (Min. Rs. 3000/-)  <b>Debit Clearing (per entry/ item):</b> NCC Clearing House – No charge Destination Bank – No charge Sponsor Bank –Rs. 4.00 (Min.Rs.2670/-)	Manual by branch
6.	Issue of duplicate DD/ Bankers Cheque	Upto Rs.500/- : Rs.50/- Above Rs.500/- : Rs.100/-	System
7.	Revalidation of DD/PO/ Bankers Cheque	Upto Rs.500/- : Rs.20/- Above Rs.500/- : Rs.100/-	System
8.	Cancellation of DD/PO/ Bankers Cheque	Upto Rs.500/- : Rs.20/- Above Rs.500/- : Rs.100/- (Out of pocket expenses, postages, if any, to be recovered in full)	System
9.	Duplicate Statement / Pass Book	<b>Saving Bank Accounts-</b> Rs. 100/- with balances and entries from the date of last printing and additional Rs. 50/- per page or part of (24 entries/ page). <b>Duplicate / Additional Statement (CA/CC/OD/SB accounts):</b> Rs.150/- per page or part thereof ( 40 entries/page) Note: Splitting of entry for operational convenience of finacle shall be treated as one entry. Duplicate Statement of current month – No charge	Manual
10	Stop Payment instructions	SB A/cs:Rs.200/- per cheque and Max.Rs.500/- per occasion (range of cheque). CD/CC/OD A/cs.:Rs.300/- per cheque and Max.Rs.600/- (range of cheque) per occasion. Revoking of Stop payment instruction : For SB a/c per occasion Rs.50/-. For CD/CC/OD A/cs per occasion: Rs.100/-	System
11	Standing Instructions	Rs. 50/- for one time registration for all SI. For intra-bank SI transaction Charges : NIL For interbank SI Charges: Rs.50/- for execution of transaction and Rs.150/- in case of failure to execute such instruction. Additionally normal remittance charges should also be recovered in case of interbank.	System
12	Issue of cheque books	Issue of MICR Cheques-CD/CC/OD: MICR cheques →Rs. 5/- per cheque leaf at the time of issue. (All Centres)  Issue of MICR Cheques – SB: 25 cheque leaves per calendar year will be free and thereafter charges will be Rs.5/-per cheque leaf. Non-MICR cheques should not be issued by the branches.	System

S.N.	Nature of Service	Service Charges Chargeable (w.e.f. 16.11.2023)	Charged By																			
13	Handling charges for cheques returned unpaid (including cash / transfer cheques) / bills returned unpaid	<p><b>Cheques Return Charges —Cheques drawn on us.</b></p> <p><b><u>Cheque returned unpaid:</u></b>  <b><u>Local cheques:</u></b>  <b><u>Rs. 300/- per instrument for financial reason &amp; Rs 150/- per instrument for other reason</u></b></p> <p><b><u>Out Station Cheques:</u></b>  <b><u>50% of prescribed collection charges subject to min. Rs.160/-</u></b>            Bills returned unpaid:            Local&amp; Outstation Bills:            50% of prescribed collection charges subject to min.Rs.210/- Out of pocket expenses/post and telegraph charges, if any, should be recovered</p> <p><b>Cheques / Bills deposited —returned unpaid (Outward clearing)</b>            Rs. 100/- per instrument            Cheque returns due to technical reason- not at the fault of customer-            No charges.</p>	<b>System</b>																			
14	Minimum balance charges	<table border="1"> <thead> <tr> <th>Type of Account</th> <th>Average Quarterly Balance</th> <th>Penal Charges</th> </tr> </thead> <tbody> <tr> <td colspan="3"><b>Current Account :</b></td> </tr> <tr> <td>Individual</td> <td>Rs.5000/-</td> <td rowspan="2">Rs.400 per quarter</td> </tr> <tr> <td>Other than Individual</td> <td>Rs.10000/-</td> </tr> <tr> <td colspan="2"><b>SB Account :</b></td> <td>Rs.105 per quarter</td> </tr> <tr> <td>With cheque book</td> <td>Rs.500/-</td> <td rowspan="2">For AQB between Rs.250 – 499: 50% For AQB between Rs.100 – 249 :80% For AQB below Rs.100/- : 100%</td> </tr> <tr> <td>Without cheque book</td> <td>Rs.100/-</td> </tr> </tbody> </table>	Type of Account	Average Quarterly Balance	Penal Charges	<b>Current Account :</b>			Individual	Rs.5000/-	Rs.400 per quarter	Other than Individual	Rs.10000/-	<b>SB Account :</b>		Rs.105 per quarter	With cheque book	Rs.500/-	For AQB between Rs.250 – 499: 50% For AQB between Rs.100 – 249 :80% For AQB below Rs.100/- : 100%	Without cheque book	Rs.100/-	<b>System</b>
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15	Account Maintenance Charges (Ledger Folio used in CD/OD/CC A/cs)	Now in CBS environment ledger folio charges is being stopped, however, account maintenance CHARGES PER ANNUM IS AS UNDER: Current Account – Rs.550/- Cash Credit / Overdraft – Limit exceeding Rs.25000/- Rs.550/-	<b>System</b>																			
16	Attestation of customer's signature and Photo	<b>Non Individuals and Individuals - Rs.150/- per signature/record</b>	<b>Manual</b>																			
17	Closure of Account within 12 months (Account transfer not included)	<p>Account Closure Charges:            Upto 14 days from opening of Account: NIL</p> <p><b>From 15 days to one year: Rs.500/- for SB Account and Rs.1000/- for CD Account.</b>            After one Year: Nil            BSBD Accounts: Exempted            No Charges for closure on account of death.            Note: Current Account (CD) closure charges due to availing of CC/OD limit by customers : NIL.</p>	<b>Manual</b>																			
18	Issuance of any other certificate e.g. No-dues, Balance Confirmation Maintenance of Account, etc.	<p>S/B →<b>Rs. 150/-</b> per certificate            For business purposes →<b>Rs. 150/-</b> per certificate.</p> <p><b>For agricultural purpose. No Dues Certificate / N.O.C. to be issued free of cost as per RBI guidelines</b></p>	<b>Manual</b>																			
19	Collection of Bills	Upto Rs 10000/-- Rs 150/- Above Rs 10000/- Rs.10/- per thousand min Rs.150/- and Max Rs.15000/-																				
20	Presentation of Usance Bills for acceptance.	Rs. 100/- per bill <b>(Presently item No. 19 and 20 related to Bills are Not Applicable in our Bank)</b>																				

S.N.	Nature of Service	Service Charges Chargeable (w.e.f. 16.11.2023)	Charged By
21	a) Photo / Record copy of the Cheque paid b) Meeting customer's enquiries relating to old records/entries (more than 12 months old).	For records old upto 1 year: Rs. 150/- per cheque. For records over 1 year: Rs. 250/- per cheque. Upto 2 years: Rs. 250/- per entry / item. Over 2 Years: Rs. 500/- per entry / item. (Actual charges of photo copy etc. should be recovered separately, if no. of pages are more than 20)	Manual
22	Loss of Token	Rs.150/- from the customer's a/c who has lost the token	Manual
23	Solvency Certificate	Commercial & Non-Commercial: <b>Rs.500/- per lakh Min. Rs.1500/- Max.Rs.25000/-.</b> For Students seeking for visa purposes: Max : Rs.5000/- For extra/additional originals of the same certificate -: @ Rs.500/-per original	Manual
24	Addition / deletion of names in joint accounts / Nominations /Change in operational instructions (including Lockers) <u>first nomination will be free</u>	Rs.100/- per occasion Noting Nomination first time: Free Thereafter Rs.100/- for every change of Nomination	Manual
25	Penal charges for late payment of installments in Recurring Deposits.	a) Deposit tenure up to 5 years: @ Rs.2/- for every Rs.100/- p.m. b) Deposit tenure above 5 years : @ Rs.3/- for every Rs.100/- p.m.	<u>System</u>
26	Pledging/ Releasing charges of term deposit receipt in favour of other institution	Rs.55/- per receipt per occasion	Manual

S.N.	Nature of Service	Service Charges Chargeable (w.e.f. 16.11.2023)						Charged By	
27	Rentals of Safe Deposit Lockers	Size : Dimension		Semi Urban & Rural		Urban		Metro	
				Cust.	Staff	Cust.	Staff	Cust.	Staff
		A. 125mm x 175mm x 492mm or 539 Cub. Inch. (Small)		1000	650	1500	750	1500	750
		B. 159mm x 210mm x 492mm or 859 Cub. Inch. (Medium)		1100	700	2000	900	2000	900
		C. 125mm x 352mm x 492mm or 1186 Cub. Inch.		1800	1200	3000	1800	3000	1800
		D. 1337 Cub. Inch. (Medium)		2700	1890	3500	2240	3500	2240
		E. 1828 Cub. Inch. (Large 1)		4000	2800	5000	3500	5000	3500
		F. 1878 Cub. Inch. (Large 1)		4000	2800	5000	3500	5000	3500
		G. 2786 Cub. Inch. (Large 2)		5000	3500	6000	4200	6000	4200
		H. 2844 Cub. Inch. (Large 2)		5000	3500	6000	4200	6000	4200
		I. 3987 (Very Large)		8000	5600	10000	7000	10000	7000
		J. 6297 (Extra Large)		10000	7000	12000	8400	12000	8400
		Note: 12 operations per years free. Beyond 12 visits Rs.100/- per visit.						<u>System</u>	
		<p>A. Penal Charges for overdue rent :</p> <p>Upto first quarter: 10% of annual rent.</p> <p>Upto two quarters: 25%</p> <p>Upto three quarters: 40%</p> <p>Upto four quarters 50%</p> <p>More than one year: 100% of annual rent.</p> <p>B. For Lockers where Loss of Key/Drill open occurs, charges Rs 1000/- +actual charges</p>							
28	Issue of Pass Book/ Balance certificate	Issue of pass book-free Statement- Once in a month-free  Subsequent statements-RS 150/- for 40 entries or part thereof Issue of balance certificate-Rs 150/-						Manual	
29	Postal charges	a) Ordinary Post — Actual, subject to Min. <b>Rs.50/-</b> . b) Registered / Speed Post/courier/ fax — Actual, subject to Min. <b>Rs.100/-</b>						Manual	
30	Inoperative account	<b>No minimum balance is applicable in Inoperative Accounts and also no charges for changing status from inoperative to operative accounts</b>						System	
31	Charge for excess debit entries in SB	Upto 50 customer induced debit entries per half year – free Beyond 50 debit entries –Rs 10/- per entry						System	

S.N.	Nature of Service	Service Charges Chargeable (w.e.f. 16.11.2023)	Charged By																								
32	Cash handling charges for SB/CA/CC/OD Accounts (other than personal banking segment, TDR, RD and Loan customers)	<p><b>A. <u>SB accounts (excluding Financial Inclusion accounts) -</u></b></p> <ul style="list-style-type: none"> <li>- Cash Deposit First 5 transaction per month (excluding alternate channel transaction) – free</li> <li>- Beyond 5 transaction (excluding alternate channel transaction) – Rs.50/- per transaction.</li> </ul> <p><b>B. <u>CC/OD/CA Accounts -</u></b> Maximum of I or II (i.e. maximum of charges calculated on Amount wise or No. of Packet wise)</p> <p><b>I. Amount wise:</b></p> <ul style="list-style-type: none"> <li>- <b><u>Cash Deposit upto Rs. 1.00 Lakh per account per day:</u></b> Free</li> <li>- <b><u>Cash Deposit above Rs. 1.00 Lakh per day:</u></b> Re. 1 per Rs. 1000/-, Min Rs. 100, Max Rs. 10000/-</li> </ul> <p><b>Note: Cash deposit exceeding exempted limit of Rs. 1.00 Lakh per account (in single or multiple transactions in a day at single or multiple branches, cash handling charges are applicable.</b></p> <p><b>II. No. of Packet wise:</b></p> <ul style="list-style-type: none"> <li>- <b><u>Up to 10 packet per day i.e. 1000 pieces of notes:</u></b> NIL.</li> <li>- <b><u>Above 10 packet i.e. more than 1000 pieces of notes:</u></b> charges will be levied @Rs.10/- per packet, Min Rs. 100/-, Max Rs.10000/-</li> </ul> <p><b><u>Note: Branches should calculate cash handling charges to be levied in CC/OD/CA Accounts for both cases i.e. I or II manually. However, maximum of I or II to be levied in the account.</u></b></p> <p><b>Note: Cash Handling charge in KCC and NPA accounts: Nil.</b></p> <p><b><u>Note: In Order to acquire High Value Business and retain existing Business the authorities i.e. Regional Manager and above are authorized to waive off partially or fully the cash handling charges after assessing/examining the business needs of the Branches/Regional Office on case to case basis. (Please refer Cir. Ref. HO/P&amp;MIS/VA/01/248 dtd. 09.12.2019.</u></b></p>	Manual																								
33	Interest certificate	Once free, additional copies Rs 100/- per copy																									
34	Charges for SMS alerts	<p>SMS Alerts charges are on actual usage basis from the customers registered for SMS Alerts as under:-Charges are Quarterly</p> <table border="1"> <tr> <td>Upto 5 SMS Alerts</td> <td>Free</td> </tr> <tr> <td>From 6 to 20 SMS Alerts</td> <td>Rs.10/- per quarter</td> </tr> <tr> <td>Above 20 SMS Alerts</td> <td>Rs.15/- per quarter</td> </tr> </table>	Upto 5 SMS Alerts	Free	From 6 to 20 SMS Alerts	Rs.10/- per quarter	Above 20 SMS Alerts	Rs.15/- per quarter	System																		
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35	ATM Related Charges	<p style="text-align: right;">Amt in Rs.</p> <table border="1"> <thead> <tr> <th>Types of Charges</th> <th>Customer</th> <th>Staff</th> </tr> </thead> <tbody> <tr> <td>Annual Charges (metro and urban area)</td> <td>250</td> <td>Nil</td> </tr> <tr> <td>Annual Charges (Semi Urban and Rural area)</td> <td>250</td> <td>Nil</td> </tr> <tr> <td>Card Reissuance on loss/replacement</td> <td>250</td> <td>60</td> </tr> <tr> <td>Additional Card Charges</td> <td>250</td> <td>60</td> </tr> <tr> <td>Card Issuance Charges (for 1<sup>st</sup> year) *</td> <td>Nil</td> <td>Nil</td> </tr> <tr> <td>Insta-PIN Charges 1st time in case of Personalized Card</td> <td>Nil</td> <td>Nil</td> </tr> <tr> <td>Insta-PIN Charges In case of Ready kit Card and from 2nd time in personalized card</td> <td>50</td> <td>Nil</td> </tr> </tbody> </table>	Types of Charges	Customer	Staff	Annual Charges (metro and urban area)	250	Nil	Annual Charges (Semi Urban and Rural area)	250	Nil	Card Reissuance on loss/replacement	250	60	Additional Card Charges	250	60	Card Issuance Charges (for 1 <sup>st</sup> year) *	Nil	Nil	Insta-PIN Charges 1st time in case of Personalized Card	Nil	Nil	Insta-PIN Charges In case of Ready kit Card and from 2nd time in personalized card	50	Nil	System
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36	The charges of cash withdrawal at mPOS	@ 1% of transaction amount.	Manual																								

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37	Transactions based charges on ATM transactions in SB Accounts	<table border="1"> <tr> <td colspan="4">1) Monthly Limit SB A/cs : Number of Free ATM Transactions ( Both financial &amp; Non- Financial Transactions) Upto Rs. 1.00 Lakh monthly average Balance</td> </tr> <tr> <td>Descriptions</td> <td>Other ATM 6 Metro Centres</td> <td>Other ATM Other Centres</td> <td>Our/BOI ATM 6 Metro &amp; Other Centres.</td> </tr> <tr> <td>No. of free transactions</td> <td>3</td> <td>5</td> <td>10</td> </tr> <tr> <td>Charges for financial transactions beyond the set limit</td> <td>Rs. 20/-</td> <td>Rs. 20/-</td> <td>Rs. 10/-</td> </tr> <tr> <td>Charges for Non-financial transactions beyond the set limit</td> <td>Rs. 8/-</td> <td>Rs. 8/-</td> <td>Rs. 8/-</td> </tr> <tr> <td colspan="4">2) SB accounts with AMB of Rs1.00 lakh &amp; above – No charge to be levied.</td> </tr> <tr> <td colspan="4">3) This charge will not be applicable to Small/PMJDY Account holders. These customers will continue to get 5 free transactions, irrespective of the Centre, as hitherto.</td> </tr> </table>	1) Monthly Limit SB A/cs : Number of Free ATM Transactions ( Both financial & Non- Financial Transactions) Upto Rs. 1.00 Lakh monthly average Balance				Descriptions	Other ATM 6 Metro Centres	Other ATM Other Centres	Our/BOI ATM 6 Metro & Other Centres.	No. of free transactions	3	5	10	Charges for financial transactions beyond the set limit	Rs. 20/-	Rs. 20/-	Rs. 10/-	Charges for Non-financial transactions beyond the set limit	Rs. 8/-	Rs. 8/-	Rs. 8/-	2) SB accounts with AMB of Rs1.00 lakh & above – No charge to be levied.				3) This charge will not be applicable to Small/PMJDY Account holders. These customers will continue to get 5 free transactions, irrespective of the Centre, as hitherto.				System
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38	Transactions based charges on ATM transactions in CC/OD/CD a/cs.	Charges of Rs. 20/- for every financial & Rs. 8/- for every non-financial transaction.	System																												
39	International Cash transaction	Rs. 125/- per transaction.	System																												
40	Safe Custody Charges	<table border="1"> <thead> <tr> <th>Name of Items</th> <th>Rates</th> </tr> </thead> <tbody> <tr> <td>Scripts</td> <td>Rs.130 per Scrip per year or part thereof, Min: Rs.300 p.a.</td> </tr> <tr> <td>Sealed Cover</td> <td>Rs.600 per cover per year p.a.</td> </tr> <tr> <td>Sealed Boxes- 200 cu. Cm.</td> <td>Rs.10500 per Box per year p.a.</td> </tr> <tr> <td>Bank's own Deposit Receipt</td> <td>Nil</td> </tr> </tbody> </table>	Name of Items	Rates	Scripts	Rs.130 per Scrip per year or part thereof, Min: Rs.300 p.a.	Sealed Cover	Rs.600 per cover per year p.a.	Sealed Boxes- 200 cu. Cm.	Rs.10500 per Box per year p.a.	Bank's own Deposit Receipt	Nil	System																		
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Bank's own Deposit Receipt	Nil																														
41	Indo-Nepal Remittance Charges NEFT	<p>A. <u>For beneficiaries maintaining accounts with Nepal State Bank Ltd. (NSBL):</u> For remittance from a bank account in India to a bank account with any branch of Nepal State Bank Ltd., there shall be no charge i.e. the remittance is free of charge</p> <p>B. <u>For beneficiaries not maintaining account with Nepal State Bank Ltd. (NSBL):</u> If the beneficiary is not maintaining any account with NSBL and the funds are distributed through the channel of the Agents of NSBL:</p> <p>a. All remittances (cash remittances/disbursements) up to INR 5000, a flat charge of INR 51 exclusive of Taxes for every remittance.</p> <p>b. Remittances (cash remittances/disbursements) above INR 5000 and up to INR 50000, a flat charge of INR 77 exclusive of Taxes</p> <p>These charges will be passed on to NSBL who in turn will share the same with the affiliated Money Transfer agencies. The entire amount of charges collected from the remitter would be remitted to Nepal and would form a part of the message format. Thus, remitting banks in India originating remittances under the scheme would transfer funds free of charge.</p>																													

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42	Remittance through IMPS	<table border="1"> <thead> <tr> <th>Transaction Amount</th> <th>Revised Branch/Mobile Banking/ Internet Banking/Banking Correspondent channel</th> </tr> </thead> <tbody> <tr> <td>Upto Rs.10000</td> <td>Rs.2.60</td> </tr> <tr> <td>Rs.10001 to Rs.50000</td> <td>Rs.5.20</td> </tr> <tr> <td>Rs.50001 to Rs.100000</td> <td>Rs.5.20</td> </tr> <tr> <td>Rs.100000 to Rs.200000</td> <td>Rs.14.80</td> </tr> </tbody> </table>		Transaction Amount	Revised Branch/Mobile Banking/ Internet Banking/Banking Correspondent channel	Upto Rs.10000	Rs.2.60	Rs.10001 to Rs.50000	Rs.5.20	Rs.50001 to Rs.100000	Rs.5.20	Rs.100000 to Rs.200000	Rs.14.80	System
		Transaction Amount	Revised Branch/Mobile Banking/ Internet Banking/Banking Correspondent channel											
		Upto Rs.10000	Rs.2.60											
		Rs.10001 to Rs.50000	Rs.5.20											
		Rs.50001 to Rs.100000	Rs.5.20											
Rs.100000 to Rs.200000	Rs.14.80													
43	Registration of Mandate on NACH Platform (per occasion)\$	Rs. 200.00												
44	ECS/NACH Return (Per occasion)\$	Rs. 250.00												
45	Issuance of Duplicate Term Deposit Receipt (New Charges)	Rs.150/- per receipt.	Manual											
46	Cash Withdrawal at Branches SB/CD/OD/ CC (New Charges)	<p><b>Savings Bank Account:</b> Up to 10 cash withdrawals in a month: No charges. Beyond 10 Withdrawals: <b>Rs.25/- per transaction.</b></p> <p><b>CD/OD/CC Accounts:</b> Up to 10 Cash withdrawal in a month: No Charges Beyond 10 withdrawals in a month: <b>Rs.100/- per transaction.</b></p> <p>Note: It is excluding ATM cash withdrawal or other Alternate Banking Channel.</p>	Manual											

**\$ The charges are not applicable to Pradhan Mantri Kisan Maan-dhan Yojna (PMKMY), Pradhan Mantri Shram Yogi Maan-Dhan Yojna (PMSMY) and Pradhan Mantri Laghu Vyapari Maan Dhan Yojna (PMLVMY).**

#### **INTER-SOL TRANSACTIONS CHARGES**

	SLAB	CHARGES	Charged
1.	<b>CASH TRANSACTIONS – DEPOSITS / WITHDRAWAL OTHER THAN PARENT / HOME BRANCH</b>		
A-	Cash Deposit/Withdrawal up to Rs.50,000/-	NIL	Manual
B-	Cash Deposit above Rs.25,000/-	Cash deposit above Rs.50,000/- at non-base branch will attract the same charges as given under 'Cash Handling Charges	
	<p><b>Note: For Cash Withdrawal from other than Parent/Home branches: Allowed up to Rs. 50000/- through cheque to Account Holder only.</b></p> <p><b>Note: NEFT/RTGS from other than Parent/Home branches is permissible through cheque for Account Holder only.</b></p> <p><b>Note: For Staff Salary Accounts or OD Accounts inter sol Cash withdrawal without any ceiling to be permitted from Branches other than Parent/Home Branch without any charges.</b></p>		
2.	<b>TRANSFER OF FUND FROM ONE BRANCH TO ANOTHER BRANCH</b>		
A-	Fund transfer in same customer ID A/cs	NIL	Manual
B-	Fund transfer in Different customer ID A/cs		
	i- Upto Rs. 1,00,000/- per day (only one entry)	NIL	
	ii- Upto Rs. 1,00,000/- per day (more than one entry)	Rs. 5/- per transactions	
	iii- Above Rs. 1,00,000/-	Rs. 50/- per transactions	



**Service Charges for Deposits & Operational Matters (Effective from 16.11.2023)**

S. N.	Nature of Service	Description of customers to whom concessions/exemptions are allowed
1.	Cheques for collection	<p><b>Staff &amp; Ex-staff members:</b> No charges for collection of cheques are to be levied in accounts of staff members and ex-staff members for their single a/c or joint a/c <b>with his/her spouse or children</b>. In case of ex-staff member, he should establish his/her identity as an ex-staff member of our bank for availing the exemption. <b>Money representing in the transaction be pertaining to staff member or ex-staff member only.</b></p> <p><b>Senior Citizens:</b> 50% concession in collection charges is allowed to senior citizens. <b>They must submit the proof of Age for claiming the concession. Senior citizens, who are retired teachers and maintaining their pension a/c with the branch, are entitled for 100% concession.</b></p> <p><b>Govt. a/cs:</b> No charges for collection of cheques deposited in Govt. a/cs for funds of govt. sponsored schemes.</p>
2.	Remittances: DD, Banker's Cheques, Pay Orders, Cancellation/Revalidation/Duplicate issuance of these.	<p><b>Staff &amp; Ex-staff members:</b> No charges for these services are to be levied in accounts of staff members and ex-staff members for their single a/c or joint a/c <b>with his/her spouse or children</b>. In case of ex-staff member, he should establish his/her identity as an ex-staff member of our bank for availing the exemption. <b>Money representing in the transaction be pertaining to staff member or ex-staff member only.</b></p> <p><b>Senior Citizens:</b> 50% concession in these charges is allowed to senior citizens. <b>They must submit the proof of Age for claiming the concession.</b> Senior citizens, who are retired teachers and maintaining their pension a/c with the branch, are entitled for 100% concession.</p> <p><b>Govt. a/cs:</b> No charges for transfer of funds in govt. sponsored schemes.</p> <p><b>Loan a/cs:</b> No charges for issuance of D.D., Banker's cheque or pay order out of loan amount to ensure end use of advance.</p>
3.	All Other Charges in Part-I [except Rentals of Safe Deposit Vault Lockers (point 28) and Card Reissuance on loss/replacement/ Additional Card Charges (Point 36)]	<p><b>Staff &amp; Ex-staff members:</b> No charges for these services are to be levied in accounts of staff members and ex-staff members for their single a/c or joint a/c <b>with his/her spouse or children (applicable for accounts opened in staff scheme codes only).</b></p>

**PART - 2**

**Service Charges on various Advances portfolio (Effective from 16.11.2023)**

**(A) SERVICE CHARGES RELATED TO PRIORITY SECTOR ADVANCES (excluding KCC, SHG & JLG & SME)**

<b>S N</b>	<b>Particulars</b>	<b>Charges (w.e.f. 16.11.2023)</b>															
1.	<b>Processing Charges:</b>	<p><b>A) Fund based Limit :</b> For Review of Existing or Enhanced level / New WCL and New Term Loans :</p> <table border="1"> <thead> <tr> <th><b>Sanction Limit Range</b></th> <th><b>Charges % of Sanction limit</b></th> <th><b>Remarks</b></th> </tr> </thead> <tbody> <tr> <td>Upto Rs.50000/-</td> <td>NIL</td> <td>-</td> </tr> <tr> <td>Above Rs.50,000/- to Rs.10.00 Lakh</td> <td>1.00 %</td> <td>Min. 1,000/- &amp; max-7,500/-</td> </tr> <tr> <td>Above Rs.10.00 Lakh to Rs.100.00 Lakh</td> <td>0.75 %</td> <td>Max. Rs.60,000/-</td> </tr> <tr> <td>Above Rs.100.00 Lakh</td> <td>0.50 %</td> <td>Max. Rs.15,00,000/-</td> </tr> </tbody> </table> <p><b>B. Non Fund based limit:</b> <b>New/Enhancement/ Review –</b> 50 % of charges as applicable to Fund Based limits as mentioned above subject to the cap stipulated i.e. not less than / more than the cap.</p>	<b>Sanction Limit Range</b>	<b>Charges % of Sanction limit</b>	<b>Remarks</b>	Upto Rs.50000/-	NIL	-	Above Rs.50,000/- to Rs.10.00 Lakh	1.00 %	Min. 1,000/- & max-7,500/-	Above Rs.10.00 Lakh to Rs.100.00 Lakh	0.75 %	Max. Rs.60,000/-	Above Rs.100.00 Lakh	0.50 %	Max. Rs.15,00,000/-
<b>Sanction Limit Range</b>	<b>Charges % of Sanction limit</b>	<b>Remarks</b>															
Upto Rs.50000/-	NIL	-															
Above Rs.50,000/- to Rs.10.00 Lakh	1.00 %	Min. 1,000/- & max-7,500/-															
Above Rs.10.00 Lakh to Rs.100.00 Lakh	0.75 %	Max. Rs.60,000/-															
Above Rs.100.00 Lakh	0.50 %	Max. Rs.15,00,000/-															
2	<b>Documentation Charges</b>	NIL															
3	<b>Inspection Charges</b>	NIL															
4.	<b>Review Charges:</b>	<p><b>For Term Loans ;</b></p> <table border="1"> <tbody> <tr> <td>Upto Rs.50000/-</td> <td>NIL</td> </tr> <tr> <td>Above 50000/-</td> <td>0.25% of O/S limit of TL with max cap of 600000/-</td> </tr> </tbody> </table> <p><b>For Working Capital (CC) –</b> same as PPC in fresh / enhancement sanction</p>	Upto Rs.50000/-	NIL	Above 50000/-	0.25% of O/S limit of TL with max cap of 600000/-											
Upto Rs.50000/-	NIL																
Above 50000/-	0.25% of O/S limit of TL with max cap of 600000/-																
5.	<b>Equitable Mortgage Charges (charged to be levied both for original and extension of mortgages)</b>	<p>i) Upto Rs. 5 lakh ----- Nil  ii) Above Rs.5 lakh upto Rs.10 lakh <b>Rs. 5000/-</b>  iii) Above Rs.10 lakh upto Rs.1 crore <b>Rs. 10000/-</b>  iv) Above Rs. 1 crore up to Rs.10 Crore <b>Rs. 15000/-</b>  v) Above Rs.10 Crore – <b>Rs. 20000/-</b></p>															

**(B) Service charges in KCC, SHG & JLG schemes**  
**(to be read along with circular no. 04/220 dated 15.02.2023, where service charges in SHG is waived for the loan limit upto Rs.6.00 Lakh)**

Sr. No.	Name of Service	Charges (w.e.f. 16.11.2023)		
		Sanction Limit Range	Charges % of Sanction limit	Remarks
1.	Processing Charges	Upto Rs.3.00 Lakh	NIL	-
		Above Rs.3.00 Lakh to Rs.10.00 Lakh	1.00 %	Min. 1,000/- & max-7,500/-
		Above Rs.10.00 Lakh	0.65 %	Max. Rs.50,000/-
2.	Review Charges	<b>For CC Limit –</b> Up to Rs. 3.00 Lakh – NIL		
		Above Rs.3.00 lakh - Same as processing Charges mentioned above		
		<b>For Term Loans –</b> Up to Rs. 3.00 Lakh – NIL		
		Above Rs.3.00 lakh – 0.25 %		
3.	Documentation Charges	NIL		
4.	Inspection Charges	NIL		

**(C) SERVICE CHARGES RELATED TO C & IC ADVANCES**

SN	Particulars	Charges (w.e.f. 16.11.2023)
A.	Processing Charges: (Working Capital and Term Loan) Upto Rs.25000	NIL
B.	Processing Charges ( Working Capital) Above Rs.25000/-	For Fund Based Limit Rs.350 per Lakh subject to a minimum of Rs.550 and max. of Rs. 35.00 Lakh  For non-Fund Based Limit 50% of Fund Based Limit
C.	Processing Charges ( Term Loan) New and additional for above Rs. 25000/-	(a) 1.25 % with a maximum cap of Rs. 100 Lakh for project related loans and medium term / long term loans. (b) For short term loans and demand loans whose maturity is not exceeding one year and corporate loans upto 3 years. * Loan upto Rs.25 Cr @1.00% Rs. 20,00,000(Max) * Loan more than Rs. 25 Cr. Rs. 40,00,000/
D.	<b>Annual Review of term Loans / Limits (including short term loans)</b>	Rs. 100/- Per Lakh or part thereof Maximum Rs. 7,50,000/-
E.	<b>Charges For amendments/modifications of sanction terms</b>	0.05% of limit sanctioned. Minimum Rs.10000/- Maximum Rs.2.00 Lakh
2.	<b>Documentation Charges</b>	NIL
	a. Upto Rs.2 Lakh	
	b. Above Rs.2 Lakh & upto Rs.5 Lakh	Rs. 4000/-
	c. Above Rs.5 Lakh & upto Rs.10 Lakh	Rs. 6000/-
	d. Above Rs.10 Lakh & upto Rs.20 Lakh	Rs. 8000/-
	e. Above Rs.20 Lakh & upto Rs.50 Lakh	Rs. 10000/-
3.	<b>Inspection Charges per visit</b>	
	Up to Rs.2 Lakh	Rs. 500/-
	Beyond Rs.2 Lakh & up to Rs.20 Lakh	Rs. 1000/-

SN	Particulars	Charges (w.e.f. 16.11.2023)
	Above Rs.20 Lakh & up to Rs.50 Lakh	Rs. 3000/-
	Above Rs.50 Lakh & up to Rs.100 Lakh	Rs. 4000/-
	Above Rs.1 crores	Rs. 5000/-
4.	Charges for supplying copies of documents	Rs. 100/- flat rate
5.	<b>Guarantees – Inland Performance Guarantees</b>	*Rs.180/- plus 0.75% per quarter or part thereof with a minimum for 2 quarters + Service tax
	<b>Financial Guarantees</b>	*Rs.180/- plus 0.75% per quarter or part thereof with a minimum for 1.50% + Service tax
		* <u>For concession please refer Circular no. 04/143 dated 19.10.2022</u>
6.	<b>Equitable Mortgage Charges (charged to be levied both for original and extension of mortgages)</b>	Rs. 20,000/- per equitable mortgage.  Single / first mortgage will have mortgage charges of Rs.20000/- and subsequent mortgage charges in case of creation / extension of multiple mortgages in the same account to be recovered at Rs.10000/- each. Single mortgage may consist of one property or multiple properties at a time.
7.	<b>Tech. Inspection/ Project Appraisal charges (Inclusive of Service Tax)</b>	
	<u>Up to Rs.30 Lakh</u>	NIL
	Above Rs.30 Lakhs up to Rs.50 lakhs	Rs.5650/=
	Above Rs.50 Lakhs up to Rs.300 lakhs	Rs.6000/= Plus 0.25 % of amount exceeding Rs.50 Lakhs
	Above Rs.300 Lakhs upto Rs 500 Lakhs	Rs68500/= Plus 0.35 % of amount exceeding Rs.300 Lakhs (Max. Rs.3.25 Lakhs)
	Above Rs.500 Lakh	0.60% of Aggregate Fund-Based Limits subject to a Min. of Rs.12,500/= and Maximum of Rs.6.00 Lakhs
8.	<b>Pre-payment charges</b>	1% of outstanding liabilities. <b>Note: Prepayment upto 25% of outstanding amount should not be treated as prepayment of term loan.</b>

**(D) SERVICE CHARGES ON RETAIL BANKING ADVANCES:**

	Type of Charges	Charges (w.e.f. 16.11.2023)
<b>Home Loan</b>	<b>Processing Charges</b>	One time @0.25% of loan amount min. Rs.2500/- and Max. Rs.20000/-
	<b>Documentation Charges</b>	NIL
	<b>Pre-payment</b>	NIL (Fixed / Floating)
<b>Mortgage Loan</b>	<b>Processing Charges</b>	<b>For Term Loan [repayable by installments]</b> One time @ 1% of loan amount min.Rs.5000/- and Max.Rs.50000/- <b>(No review charges)</b> <b>Overdraft Limit OD [Not reducible]</b> 0.50% of the sanctioned limit min.Rs.5000/- and Max. Rs.30000/- on annual basis. <b>Overdraft Limit OD [reducible]</b> 0.50% of the sanctioned limit min.Rs.5000/- and Max. Rs.30000/- for first year at the time of original sanction.
	<b>Review charges</b>	<b>Overdraft Limit OD [reducible]</b> - 0.25% of the <b>Reviewed limit</b> min.Rs.2,500/- and max. Rs.15,000/- <b>for subsequent years.</b>  <b>Overdraft Limit OD [Not reducible]</b> 0.50% of the sanctioned limit min.Rs.5000/- and Max. Rs.30000/- <b>on annual basis.</b>

	<b>Documentation Charges</b>	NIL
	<b>Mortgage Fee</b>	Limits upto Rs. 10 Lakh -- Rs. 5000/- Limits exceeding Rs. 10 Lakh upto Rs. 1 crore -- Rs. 10,000/- Limits exceeding Rs.1 Crore upto 5 Crore Rs.20,000/-
<b>Personal Loan (including clean overdraft like Consumer Loan etc)</b>	<b>Processing Charges</b>	<b>Salaried –</b> One time @ <b>0.50%</b> of loan amount Min.Rs.500/- and Max. Rs. 2500/- <b>Non-Salaried -</b> One time @ 1.00% of loan amount Min.Rs.750/- and Max. Rs. 5000/- <b>No Processing Charges for senior citizen whose age is 60 years &amp; above and Staff</b>
<b>Vehicle Loan – New 4 Wheeler</b>	<b>Processing Charges</b>	0.25% of loan amount, Min. of Rs. 1000/- & Max. of Rs. 5000/-
<b>Vehicle Loan – 2 Wheeler &amp; 2<sup>nd</sup> Hand Vehicle (both 2 &amp; 4 Wheelers)</b>	<b>Processing Charges</b>	1.00% of loan amount, Min. of Rs. 500/- & Max. of Rs. 10000/- <b>No processing charges for Senior Citizens, Retired employees of the Bank and pensioners drawing pension from our Bank.</b>
<b>Annapurna Loan</b>	<b>Processing Charges</b>	One time @ 0.50% of Loan amount Min. Rs.500/- and Max. Rs.2500/-
<b>Education Loan</b>	<b>Processing Charges</b>	<b>A.</b> No processing charges for study in India. <b>B.</b> For study abroad : Processing charges Rs.10,000/-  <b><u>(For loan limit up-to Rs.20.00 Lakh, processing charges excluding GST to be refunded once actual loan is availed)</u></b>  Applicant/s to be suitably advised about this condition at the time of submission of application and consent letter to be obtained from the applicant/s to avoid dispute at later stage) <b>C.</b> Processing charges is waived off for staff wards members

**(E) – SERVICE CHARGES FOR SME ADVANCES (w.e.f. 16.11.2023)-I-**

	Type of Charges	Charges (w.e.f. 16.11.2023)																
	<b>Processing Charges</b>	A) Fund based Limit: New/Enhancement																
		<table border="1"> <thead> <tr> <th>Sanction Limit Range</th> <th>Charges % of Sanction limit</th> <th>Remarks</th> </tr> </thead> <tbody> <tr> <td>Up to Rs 1.00 Lakh</td> <td>NIL</td> <td></td> </tr> <tr> <td>Above Rs 1.00 Lakh to Rs.5.00 Lakh</td> <td>1.00</td> <td>Max 2500/-</td> </tr> <tr> <td>Above Rs. 5.00 Lakh to Rs.10.00 Lakh</td> <td>0.75</td> <td>Max-6000/-</td> </tr> <tr> <td>Above Rs.10.00 Lakh</td> <td>0.50</td> <td>Min 6000/- &amp; Max 1250000/-</td> </tr> </tbody> </table>	Sanction Limit Range	Charges % of Sanction limit	Remarks	Up to Rs 1.00 Lakh	NIL		Above Rs 1.00 Lakh to Rs.5.00 Lakh	1.00	Max 2500/-	Above Rs. 5.00 Lakh to Rs.10.00 Lakh	0.75	Max-6000/-	Above Rs.10.00 Lakh	0.50	Min 6000/- & Max 1250000/-	
Sanction Limit Range	Charges % of Sanction limit	Remarks																
Up to Rs 1.00 Lakh	NIL																	
Above Rs 1.00 Lakh to Rs.5.00 Lakh	1.00	Max 2500/-																
Above Rs. 5.00 Lakh to Rs.10.00 Lakh	0.75	Max-6000/-																
Above Rs.10.00 Lakh	0.50	Min 6000/- & Max 1250000/-																
	<b>Equitable Mortgage (charged to be levied both for original and extension of mortgages)</b>	B. Non Fund based limit: New/Enhancement/ Review – 50 % of charges as applicable to Fund Based limits as mentioned above subject to the cap stipulated i.e. not less than / more than the cap. <b>Special Note</b> - PPC is exempted for Casual NFB exposures (LC/BG) secured by cash margin of 100% or more. No charges are to be levied for loan against TDR, KVP, NSC etc as the same is against borrower's own deposits. The PPC charges for advances canvassed under specific scheme / offer will be applicable accordingly.																
		Limits Exceeding Rs.10 Lakhs & Up to Rs.50 lakhs		Rs 4000/-														
		Limits Exceeding Rs.50 Lakhs upto Rs.100 Lakh		Rs 8000/-														
		Above Rs.100 Lakhs		Rs.12000/-														

**(F) – MISC. SERVICE CHARGES FOR ADVANCES (w.e.f. 16.11.2023)-**

Particular	Charges (w.e.f. 16.11.2023)	
	<b>Prepayment Charges</b>	<p><b>Prepayment charges are not applicable only in following case:</b></p> <p>i. Micro &amp; Small Enterprises as defined under MSMED Act 2006 are exempted irrespective of the limits/ out standings if repaid by own sources.</p> <p>ii. In case prepayment has been made out of cash sweep/insurance proceeds.</p> <p>iii. Prepayment at the instance of lenders / Bank.</p> <p>iv. In the instances where the Bank has strategically decided to exit from the exposure.</p> <p><b>Prepayment charges are applicable:-</b></p> <p>For Micro, Small &amp; Medium Enterprises Working Capital/ Term loan limits being taken over by other banks/FIs-</p> <p>For Term loan 2% on outstanding amount and</p> <p>For Working Capital (CC) 2% on entire sanctioned limit</p>
	<b>Charges for providing credit information Report</b>	<p>For individual customers: Rs.100/-</p> <p>For Non-individual customers: Rs.550/-</p> <p>(CIR obtained from CIC to the applicant at his request under "Own credit information Report")</p>
<b>Introduction of New Service Charges</b>	<b>Charges for Amendments/ Modification of Sanction terms</b>	<p>For limits ( FB+NFB)</p> <p>Up to Rs.50.00 Lakh : NIL</p> <p>Above 50.00 Lakh to 1.00 Crore : Rs.5000/-</p> <p>Above 1.00 Crore to 5.00 Crores : Rs.10000/-</p> <p>Above 5.00 Crore to 25.00 Crore : Rs.15000/-</p> <p>Above 25.00 Crore to 50.00 Crore : Rs.30000/-</p> <p>Above Rs.50.00 Crores: Rs.75000/-</p> <p>(Charges per instance)</p> <p>We enumerate the illustrative instances of Modification in "Terms &amp; Condition of sanctions" to be effected at the request of the borrower where this charge will be levied :-</p> <p>(i)Substitution of Collateral.</p> <p>(ii)Release of Personal Guarantee/ Collateral Security.</p> <p>(iii) Interchangeability of limits.</p> <p>(iv)Change in Project/ items of machinery.</p> <p>(v)Ceding of charges on Assets.</p> <p>(vi)Rephasement of Loans/ Deferment of Loan installments.</p> <p>(vii)Approvals for mergers &amp; amalgamations).</p> <p>(viii)Any other miscellaneous credit related approvals.</p> <p>The charges shall be levied per instance of proposal submission and should be recovered only in respect of customer induced modifications and not on modifications in terms and conditions which were not discussed with / accepted by the customer at the time of sanction/ review.</p>
	<b>Charges for supplying copies of documents</b>	<p>Nil.</p> <p>However, out of pocket expenses to be recovered.</p>

Range of Limits	Tech. Inspection / Project Appraisal charges
	Micro and Small Enterprises (Manufacturing) (for classification please refer Credit Policy of the Bank)
	Proposed (w.e.f. 16.11.2023)
Up to Rs.30 Lakhs	NIL
Above Rs.30 Lakhs up to Rs.50 lakhs	Rs.5650/-
Above Rs.50 Lakhs up to Rs.300 lakhs	Rs.6000/- Plus 0.25 % of amount exceeding Rs.50 Lakhs
Above Rs.300 Lakhs	Rs.68500/- Plus 0.35 % of amount exceeding Rs.300 Lakhs (Max. Rs.3.25 Lakhs)
<b>Medium Enterprises (Manufacturing)</b> (for classification please refer Credit Policy of the Bank)	0.60% of Aggregate Fund-Based Limits subject to a Min. of Rs.12,500/- and Maximum of Rs.6.00 Lakhs

**(G.) CHARGES FOR CERSAI TRANSACTIONS:**

S.N.	Charges (w.e.f.16.11.2023)	
	Nature of Transaction	Charges excluding taxes
1.	Particulars of creation or modification of Security Interest in favour of secured creditors / Other Creditors	Rs.100 for loan upto Rs.5 lakh and Rs.150 for a loan above Rs.5 lakh.
2.	Satisfaction of any existing Security Interest	NIL
3.	Particulars of securitization or reconstruction of financial assets	Rs.600
4.	Satisfaction of securitization or reconstruction of financial assets	Rs.100
5.	Search for an information in CERSAI	Rs.20
6.	Assignment of Receivables	Rs.20 for assignment of receivables of less than Rs.5 lakh and Rs.150 for assignment of receivables of Rs.5 lakh and above.
7.	Satisfaction of registration on release of receivables	NIL
8.	AOR Registration between 0-10 days	Normal Fees applicable
9.	AOR Registration beyond 10 days and upto 20 days	Normal Fees applicable + Ten times of the basic fee applicable
10.	AOR Registration beyond 20 days	Normal Fees applicable + Ten times of the basic fee applicable and Govt approval required (Condonation of delay)

**Advances:**

1. No processing Charges for fund based or non-fund based facilities for staff members.
2. No processing charges in case of Govt. sponsored schemes other than PMEGP. The charges for PMEGP borrower will be applicable as per Service Charges for SME advance.
3. No service charges are applicable in loan/ OD against Bank's own deposits.
4. Loan against NSC/KVP flat charges Rs. 100 / which includes lien charges at post office plus actual conveyance charges for making lien over NSCs / KVPs.

➤ **Special mention or clarifications:**

- For account pertains to Agriculture Infrastructure and ancillary activities (including BG & LC Commission), charges as detailed for MSME advances shall be applicable.
- In case of Rice mills engaged in custom milling by procuring paddy through respective State, effective BG / LC commission shall be 50% of applicable BG/LC commission as per MSME advance.
- In case of any other charges not detailed herein above, charges as applicable to MSME advances and if not mentioned for MSME advances then as per Corporate Credit advances will be applicable.

•Over and above the charges proposed, the applicable GST to be loaded while levying the service charges.

**Charges to be borne by the borrower on actual basis for:—**

- a) Valuation of property from Bank's approved valuer;
  - b) Obtention of Title Clearance Report from Advocate on Bank's approved panel;
  - c) Registration of charges with the office of the Sub-Registrar (wherever applicable);
  - d) Registration of charge with ROC (wherever applicable), etc., to be borne by the borrower;
  - e) Stamping charges for execution of documents;
  - f) Creation of charge on assets to be charged to the Bank etc.
- ii. Premia for Insurance of property/assets charged to the bank to be borne by the borrower.
  - iii. No Inspection charges on Retail Loan Schemes. However, actual out of pocket expenses to be recovered from the borrower.
  - iv. Credit Information Report charges: Rs.50/- for each report, on all retail loans where CIBIL or Equifax or CRIF Highmark is generated. If reports of all four CIC is generated, branch to collect charges for all the four reports i.e. Rs.200.00 is to be collected upfront/ through SB/CD account. (Additional Rs.50/- for furnishing a copy of Credit Information report obtained from CIC to the applicant, at his request).

**Note:**

In order to mobilize and acquire high value business, the Bank, sometimes waives certain service charges. Accordingly, to attract and bring high value business to the Bank, the Chairman as well as the General Manager (looking Credit Deptt.) and Regional Managers are authorized to waive off the service charges as per Circular no. 04/119 dated 17.09.2022 as detailed below:

S. No.	Authority	Power to waive service charges related to processing / Review / Documentation / Inspection etc. to the extent of
1	Chairman	100%
2	General Manager (Looking Credit Deptt.)	75%
3	Regional Manager	50%

**Delegation to waive cash handling charges / NEFT / RTGS charges in OD / Working Capital loans for Business purpose is proposed as under:**

S. N.	Delegation / Authority to waive is vested with	Amount (in Rs.) (p.a)
1.	Regional Manager	Rs.10000/-
2.	General Manager	Rs.20000/-
3.	Chairman	Full Power

**Regional Office to maintain separate register for keeping record of charges applied in the accounts where waiver in charges is considered for sanction**

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