

**UPDATED SERVICE CHARGES PERTAINING
TO THE FOLLOWING CATEGORIES**

S No	Section	Service Charges Pertaining to
1.	Section- A	Retail Credit
2.	Section- B	Agriculture Credit
3.	Section- C	Credit (Except Schematic MSME/Retail & Agriculture Credit)
4.	Section- D	Forex
5.	Section- E	General Banking
6.	Section- F	Digital Banking
7.	Section- G	Business Correspondent (BC Point)

ANNEXURE: The updated schedule of service charges includes service charges pertaining to the following categories:

S No	Section	Service Charges Pertaining to
8.	Section- A	Retail Credit
9.	Section- B	Agriculture Credit
10.	Section- C	Credit (Except Schematic MSME/Retail & Agriculture Credit)
11.	Section- D	Forex
12.	Section- E	General Banking
13.	Section- F	Digital Banking
14.	Section- G	Business Correspondent (BC Point)

SCHEDULE OF SERVICE CHARGES			
A. RETAIL CREDIT			
S NO	SCHEMES	PROCESSING FEES	DOCUMENTATION CHARGES
1. HOUSING LOAN			
1.1	Housing Loan	0.50% of the loan amount Minimum – ₹2,500/- Maximum – ₹20,000/- Takeover of Loan ₹2,500/-	₹1350/-
1.2	Top Up Home Loan (Term Loan)	0.50% of loan amount	₹450/-
2. REVERSE MORTGAGE LOAN			
2.1	Cent Swabhiman Scheme	0.15% + GST Maximum ₹15000/-	₹1000/-
3. EARNEST MONEY DEPOSIT			
3.1	Earnest Money Deposit	₹100/- per application	NIL
4. VEHICLE LOAN			
4.1	Cent vehicle Four Wheeler	0.50% of Loan Amount; Subject to Minimum: ₹2,000/- & Maximum: ₹20,000/-	
4.2	Two Wheeler Loan –	0.50% of Loan Amount; Subject to Minimum: ₹500/- & Maximum: ₹2,000/-	
5. EDUCATION LOAN			
5.1	Education Loan (other than loan for overseas studies)	NIL	NIL
5.2	Overseas studies	1% of the loan amount, Minimum ₹10,000/- (Non-refundable)	NIL
6. PERSONAL LOAN			
6.1	Personal Loan	1.00% of loan amount Defence Personnel: NIL	Up to ₹2 lakh- ₹270/- Above ₹2 lakh- ₹450/- For Defence Personnel: NIL
6.3	Personal Loan to Pensioners	NIL	₹500/-
7. GOLD LOAN			
7.1	Gold Loan	0.75% of the loan amount inclusive of appraiser fee for testing and valuation of gold ornaments; Subject to Minimum : ₹500/- & Maximum: ₹10000/-	
7.2	Advance Against Gold Bonds	NIL	NIL

8. ADVANCE AGAINST MORTGAGE OF IMMOVABLE PROPERTY		
8.1	CENT MORTGAGE Processing Fees	For Term Loan - 0.75% of sanctioned loan amount + GST Maximum ₹.1.00 lakh. For OD - 0.50% + GST Maximum ₹ 5000.00
8.2	Documentation Charges	For loan up to ₹50.00 lakh – ₹2500/- For Loans above ₹50.00 lakh – ₹5000/-
9	Cent Rental Scheme	1% of Loan amount + GST Max ₹ 3 lakh
9.2	Documentation Charges	For loan up to ₹50.00 lakh – ₹2500/- For Loans above ₹50.00 lakh – ₹5000/-
Note: API Integration Charges of ₹ 81 + GST to be recovered for fresh proposal of Retail Loan.		

B. AGRICULTURE CREDIT									
S NO	PARTICULARS	CHARGES							
1. PROCESSING FEE									
1.1	Processing Fee (Fresh/ Renewal/ Enhancement)	<table><tr><th>EXPOSURE</th><th>CHARGES</th></tr><tr><td>Up to 3 Lac</td><td>NIL *</td></tr><tr><td>Above ₹3 Lakh</td><td>@0.30%</td></tr></table> <p>NOTE:</p> <ul style="list-style-type: none">➤ *Expenses other than Processing Fees (i.e. CIC/CERSAI/Insurance etc.) shall be borne by the borrower➤ The above charges are applicable for all AGRICULTURE SCHEMES		EXPOSURE	CHARGES	Up to 3 Lac	NIL *	Above ₹3 Lakh	@0.30%
EXPOSURE	CHARGES								
Up to 3 Lac	NIL *								
Above ₹3 Lakh	@0.30%								
<p>NO PROCESSING CHARGES ARE TO BE LEVIED IN FOLLOWING CASES:</p> <ul style="list-style-type: none">➤ In case eligible Priority Sector Loans to SHGs / JLGs, the loan limit of ₹ 25000/- is applicable per member of the SHGs / JLGs and not to the group as a whole.➤ No processing fee shall be levied for borrowers who have been issued Kisan Credit Card against the security of FDR, NSCs, KVPs or other such liquid securities.➤ Processing fee in KCC is to be levied at the time of sanction/ disbursement of loan and subsequently at the time of enhancement/ renewal. Renewal under KCC scheme is done after a period of 5 years.➤ NIL ledger folio charges in case of Kisan credit card.➤ If validity of sanction is beyond one year, as in case of KCC etc. to farmers, the processing fee is to be charged maximum for one year only at the time of sanction irrespective of the validity period of sanction.➤ No processing fee is to be charged in case of review of the limits during the period of validity of sanction.➤ However, in case of enhancement of limits before validity period of sanction or at the time of renewal, process fee shall be charged as per existing rates									
2. UPFRONT FEE									
2.1	Upfront Fee for Fresh Term Loans and Processing Fee for Renewal/ Review of	<table><tr><th>Exposure</th><th>Charges</th></tr><tr><td>Up to ₹ 3 Lakh</td><td>NIL</td></tr></table>		Exposure	Charges	Up to ₹ 3 Lakh	NIL		
Exposure	Charges								
Up to ₹ 3 Lakh	NIL								

	Term Loans	<table><tr><td>Above ₹3 Lakh</td><td>50% of 1.25% (i.e. 0.625%)</td></tr></table> <p>NOTE: Besides, Processing Fees, CIC/ CERSAI/Insurance etc.) shall also be borne by the borrower</p>	Above ₹3 Lakh	50% of 1.25% (i.e. 0.625%)
Above ₹3 Lakh	50% of 1.25% (i.e. 0.625%)			

3. DOCUMENTATION CHARGES										
3.1	Documentation Charges for Advance (Fund Based)/ (Non-Fund Based)	<table><tr><th>Exposure</th><th>Charges</th></tr><tr><td>Up to ₹3 Lakh</td><td>NIL</td></tr><tr><td>Above ₹3 Lakh to ₹10 Lakh</td><td>₹2500/-</td></tr><tr><td>Above ₹10 Lakh</td><td>₹100/- per lakh or part thereof Maximum ₹15000/-</td></tr></table>	Exposure	Charges	Up to ₹3 Lakh	NIL	Above ₹3 Lakh to ₹10 Lakh	₹2500/-	Above ₹10 Lakh	₹100/- per lakh or part thereof Maximum ₹15000/-
		Exposure	Charges							
		Up to ₹3 Lakh	NIL							
		Above ₹3 Lakh to ₹10 Lakh	₹2500/-							
Above ₹10 Lakh	₹100/- per lakh or part thereof Maximum ₹15000/-									
4. INSPECTION / SUPERVISION CHARGES										
4.1	Inspection/ Supervision Charges (Inspection charges are per inspection)	<table><tr><th>Exposure</th><th>Charges</th></tr><tr><td>Up to ₹3 Lakh</td><td>NIL</td></tr><tr><td>Above ₹3 Lakh to ₹10 Lakh</td><td>@0.10%; Min. ₹1000/- per inspection.</td></tr><tr><td>Above ₹10 Lakh</td><td>₹5000/- up to ₹25.00 lakhs per inspection. ₹10000/- above ₹25.00 lakhs per inspection.</td></tr></table>	Exposure	Charges	Up to ₹3 Lakh	NIL	Above ₹3 Lakh to ₹10 Lakh	@0.10%; Min. ₹1000/- per inspection.	Above ₹10 Lakh	₹5000/- up to ₹25.00 lakhs per inspection. ₹10000/- above ₹25.00 lakhs per inspection.
		Exposure	Charges							
		Up to ₹3 Lakh	NIL							
		Above ₹3 Lakh to ₹10 Lakh	@0.10%; Min. ₹1000/- per inspection.							
Above ₹10 Lakh	₹5000/- up to ₹25.00 lakhs per inspection. ₹10000/- above ₹25.00 lakhs per inspection.									
C. CREDIT (EXCEPT RETAIL & AGRICULTURE/ SCHEMATIC MSME ADVANCES)										
S No	Particulars	Charges								
1. INLAND LETTER OF CREDIT										
1.1	Opening Charges (per LC) (Charges are inclusive of Commitment Fees and Usance charges)	<table><tr><td>Internal rating</td><td>Charges</td></tr><tr><td>CBI 1 to CBI 3</td><td>0.25% per month*</td></tr><tr><td>CBI 4 to CBI 5</td><td>0.30% per month*</td></tr><tr><td>CBI 6 & below</td><td>0.35% per month*</td></tr></table>	Internal rating	Charges	CBI 1 to CBI 3	0.25% per month*	CBI 4 to CBI 5	0.30% per month*	CBI 6 & below	0.35% per month*
		Internal rating	Charges							
		CBI 1 to CBI 3	0.25% per month*							
		CBI 4 to CBI 5	0.30% per month*							
		CBI 6 & below	0.35% per month*							
*Subject to minimum ₹500.00/- per LC										
NOTE:										
1. Wherever internal rating is not applicable, effective rate shall be in the range of CBI 4 to CBI 5.										
2. The period is to be calculated from the date of opening LC to the last date of its Validity + Usance period of bill. Part of a month should be construed as a completed month.										
1.2	Charges for Confirmation of LC	Normal charges as mentioned in Para 1.1								
1.3	Revolving Letter of Credit	Normal charges as mentioned in Para 1.1 to be applicable both at the time of opening and on reinstatement.								

1.4	Advising of LC charges	0.10% subject to minimum of ₹1000/- and maximum of ₹5000/- (Flat commission of ₹500 for advising each amendment.)									
1.5	Charges for discrepant documents negotiated/ discounted by our bank under LC opened by our Bank or any other bank	Flat 0.30% subject to minimum of ₹3000/- (If payment received and credited to beneficiary account)									
1.6	Attestation Charges for Certificates/ Commercial Invoices	₹100/- per invoice on each occasion; (When the beneficiary asks for attestation of commercial invoice at the time of negotiation/collection, such attestation, may be done free of charge; however, if the beneficiary ask for attestation of invoices on a subsequent occasion then prescribed charges should be levied on each and every occasion if it is found necessary to do so.)									
1.7	Transfer Charges for Transferable LC	₹ 1000/- Flat for each transfer The transfer charges shall be levied on the account of first beneficiary of the credit, unless otherwise specified.									
1.8	Negotiating Charges For bills negotiated /discounted under L/C opened by our Bank or other bank	₹ 1000/- plus interest per bill at the applicable rate of interest from the date of negotiation to the date of reimbursement of funds to the bank. Wherever the sanctioning authority feels that higher charges can be charged to the borrower, the same may be levied on case to case basis after negotiation with the borrower.									
1.9	Amendment Charges	<table><tr><td>For Extension of Validity period</td><td rowspan="2">Normal Charges for enhanced portion/ Extended Period of LC as mentioned in Para 1.1</td></tr><tr><td>For Enhancement in Value of LC</td></tr><tr><td>For Any other amendment</td><td>₹ 1000/- Flat on each Amendment</td></tr></table>	For Extension of Validity period	Normal Charges for enhanced portion/ Extended Period of LC as mentioned in Para 1.1	For Enhancement in Value of LC	For Any other amendment	₹ 1000/- Flat on each Amendment				
For Extension of Validity period	Normal Charges for enhanced portion/ Extended Period of LC as mentioned in Para 1.1										
For Enhancement in Value of LC											
For Any other amendment	₹ 1000/- Flat on each Amendment										
1.10	Charges for Letter of Credit based on Liquid Margin	<table><tr><td>At least 100% Liquid Margin</td><td>25% of normal charge</td></tr><tr><td>At least 75% Liquid Margin</td><td>50% of normal charges</td></tr><tr><td>At least 50% Liquid Margin</td><td>75% of normal charges</td></tr><tr><td>Less than 50% Liquid Margin</td><td>Normal Commission</td></tr></table>	At least 100% Liquid Margin	25% of normal charge	At least 75% Liquid Margin	50% of normal charges	At least 50% Liquid Margin	75% of normal charges	Less than 50% Liquid Margin	Normal Commission	
At least 100% Liquid Margin	25% of normal charge										
At least 75% Liquid Margin	50% of normal charges										
At least 50% Liquid Margin	75% of normal charges										
Less than 50% Liquid Margin	Normal Commission										
1.11	Postage / Out of Pocket Expenses	All out of pocket expenses such as postages, telegrams, telex, cable charges, fax, etc. shall be collected from the beneficiary, unless otherwise specified.									

2. INLAND BANK GUARANTEE				
2.1	Bank Guarantees		Performance BG	2.50% per Annum
			Financial BG	3.00% per Annum
		<ul style="list-style-type: none"> ➤ Minimum one quarter commission is chargeable and for part of a quarter, commission for full quarter shall be recovered. ➤ In cases where BG is issued for longer period and the borrower requests for recovery of commission on Annual/Qtly basis as against the stipulated policy for recovery of commission for the entire tenure of the bank guarantee + the claim period, an additional charge of 0.25% shall be applicable. ➤ Bank Guarantees issued on behalf of contractors/ other customers in lieu of earnest money deposit for short periods, commission shall be recovered for the actual period of the guarantee subject to a minimum of one month in cases where guarantees are issued for a period up to six months. However, where the guarantee period is for part of a month(s), the guarantee commission shall be charged for full month 		
		<p>NOTE:</p> <ol style="list-style-type: none"> If a guarantee issued for a period of less than three months, is requested to be extended: <ul style="list-style-type: none"> ➤ If the extended period plus the original period including the claim period is three months or less, no additional commission need to be collected (Since the Bank had already collected the minimum commission applicable for three months). ➤ If the extended period plus the original period including the claim period is more than three months, additional commission on the period in excess of three months only need to be collected subject to a minimum of one quarter. If a guarantee is issued for a period of more than three months (including claim period), charges for the extended period only should be collected (subject to levy of charges for a minimum of one quarter or part thereof). 		
	Renewal of Guarantee	Same as applicable for issuance of fresh guarantees except that the claim period be not charged if the renewal is affected before the expiry date of the original guarantee.		
	Recovery of commission on Bank Guarantee	The service charges/commission for issuance of Bank Guarantee will be as per the extant guidelines issued from time to time and to be recovered up-front for the entire period of the Bank guarantee plus 3 months of claim period at approved/ normal rate.		

		<p>If the original bank guarantee and /or no claim letter of beneficiary are not submitted by the borrower to the branch within 3 months of claim period then commission will be recovered for remaining claim period of 9 months at 50% of approved/ normal Commission rate on the date of expiry of 3 months claim period.</p> <p>In case of Performance/ Financial Bank Guarantees issued against 100% Cash Margin/ FDR of our bank then 25% of normal commission is to be recovered for BG period plus 3 months claim period. However, no commission is proposed to be recovered for the period above 3 months as 100% cash margin/deposit will remain with Bank till the end of claim period i.e up to 12. Months</p> <p>For customer / constituents having regular BG limit – If the BG is issued for 3 months only then Commission for BG period and one month claim period commission is to be recovered. If the bank guarantee and /or no claim letter of beneficiary is not submitted within one month, then claim period commission up to the date, every month at rate prescribed is to be recovered. (Commission is to be calculated on number of days).</p> <p>While conveying sanction terms and conditions, the above Points for recovery of commission on BG is to be stipulated and acceptance of the same is to be obtained from the customer.</p> <p>HLCC - ED and above can sanction / approve for recovery of commission on BG on annual / prorata basis. The approval is to be considered on conduct of the account and borrower's ability to pay annual instalments of the commission.</p>			
2.2	Charges for Bank Guarantees based on Liquid Margin		Atleast100% Liquid Margin	25% of normal charge	
			Atleast75% Liquid Margin	50% of normal charges	
			Atleast50% Liquid Margin	75% of normal charges	
			Less than 50% Liquid Margin	Normal Commission	
2.3	Refund on Cancellation of Guarantee	<ul style="list-style-type: none"> ➤ Commission to be refunded will be for full unexpired quarters only. ➤ However, Branch should recover commission for a minimum of two quarters. ➤ If an existing guarantee is extended for a specific 			

		<p>period and the guarantee is being cancelled (after original tenure), commission will be refunded for full unexpired quarters</p> <p>➤ If guarantee is invoked by the beneficiary, commission charged will not be refunded.</p> <p>In case the original Bank guarantee is returned along with no claim letter, extinguishing beneficiary right under BG, before expiry of the claim period, the commission on the residual period may be refunded as detailed below:</p> <p>a) Commission amount recovered for unexpired guarantee period to be refunded at 50% of approved/ normal rate.</p> <p>b) It is to be ensured that commission for a minimum period of two quarters from the date of issuance of BG is recovered.</p> <p>REFUND OF BANK GUARANTEE COMMISSION RECOVERED ON CLAIM PERIOD:</p> <p>i) If the original guarantee and /or discharge letter from beneficiary is received within 7 days of claim period of BG, no commission is to be recovered for the claim period.</p> <p>ii) In case BG is issued for 3 months or less than three months and the original BG and / or discharge letter from beneficiary is returned by the borrower, within 7 days after expiry period of BG then no commission is to be recovered for claim period and the commission already recovered for claim period of 3 months is to be refunded.</p> <p>EXAMPLE: BG issued on 01.01.2019 for 6 months. BG due on 30.06.2019 and claim period will be up to 30.06.2020 (i.e. after adding one year)</p> <p>SCENARIO 1: If original BG and /or no claim letter is received on or before 07.07.2019 – No commission for claim period is to be recovered. In other words commission recovered upfront for 3 months of claim period at the time of issue is to be refunded.</p> <p>SCENARIO 2: If Original BG and/or no claim letter is received on 15.07.2019, then commission for 15 days of claim period is to be recovered and two months 15days commission for claim period recovered upfront is to be refunded.</p> <p>SCENARIO 3: If Original BG and/or no claim letter is received on 30.09.2019, then no claim period commission is to be refunded.</p>
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		SCENARIO 4: If Original BG and/or no claim letter is received after 30.09.2019, then commission for remaining claim period, i.e. 9 months to be recovered immediately after completion of 3 months i.e. 30.09.2019. If original BG and / or no claim letter is received before expiry of claim period i.e. 30.06.2020, commission on residual claim period is to be refunded.		
2.4	Bank Guarantee Counter Guaranteed by Central Government / State Government / ECGC / Scheduled Commercial Bank having Minimum required Regulatory CRAR including CCB	50% of normal commission applicable on Bank Guarantee up to the extent of counter guarantee amount. Normal charges on guarantee amount not covered by counter guarantee.		
2.5	Commission for Stand by LC (SBLC)	Commission at par with Financial Bank Guarantee shall be charged.		
3. PROCESSING FEE (EXCLUDING SCHEMATIC MSME / RETAIL CREDIT / AGRICULTURE CREDIT)				
3.1	For Fund Based / Non Fund Based Working Capital Advances (Fresh/ Renewal/ Enhancement)	Up to ₹1.00/- lakh	NIL *	
		Above ₹1.00 lakh to ₹10.00 lakh	0.25%	
		Above ₹10/- Lakh	Internal Rating	Rate
			CBI 1 to CBI 3	0.25%
			CBI 4 to CBI 5	0.30%
			CBI 6 & below	0.35%
		(NOTE: Wherever internal rating is not applicable, effective rate shall be in the range of “CBI 4 to CBI 5”)		
		Expenses other than Process Fees (i.e. CIC/CERSAI/Insurance, etc.) shall also be borne by the borrower. NOTE: ➤ Processing fee on setting up of limits for discounting of bills backed by ILCs of PSBs/ approved banks on standalone basis shall be charged @ 25% of the card rates applicable on working capital finance, subject to a minimum of ₹ 500/- NO PROCESSING CHARGES ARE TO BE LEVIED IN FOLLOWING CASES: ➤ In case eligible Priority Sector Loans to SHGs / JLGs, the loan limit of ₹ 25000/- is applicable per member of the SHGs / JLGs and not to the group		

		<p>as a whole.</p> <ul style="list-style-type: none">➤ On setting up of limits for discounting of bills backed by bank"s own ILCs on standalone basis. Temporary Overdraft, Occasional Cheque / Bill Purchase (where no regular limit is there) & Withdrawal against uncleared Instruments / Cheque.➤ LC/BG issued against 100% margin in the shape of Cash/FDR/other liquid securities, where no regular limit is required to be set up/the regular limit of the borrower has already been exhausted.➤ Advances against Deposits / Specified securities (LIP / NSCs / Shares / Other Paper Securities etc.) other than Retail Schemes. <p>CONSORTIUM ADVANCES: As decided in Consortium meeting or leader bank.</p> <p>ENHANCEMENT: As per normal rates mentioned above in Para 3.1 and pro rata for the relevant period so as to coincide with the expiry date of original limit.</p>								
3.2	ADHOC Sanction	<ul style="list-style-type: none">➤ 150% of normal charges mentioned above in Para 3.1 on the amount of ADHOC are to be charged on pro-rata basis for the period for which the ADHOC Sanction has been permitted to the borrowers.➤ Additional interest of 2% shall be charged on ADHOC granted.								
3.3	Annual Review for 6 months/ Extension of validity of sanction / Short review	<p>Up to ₹10/ lakh- Normal charges Above ₹10/ lakh– 150% of Normal charges</p> <p>(The above clause shall be part of process note and sanction letter.)</p>								
3.4	Recovery of Process Fee	<table border="1"><thead><tr><th>AT THE TIME OF</th><th>% (PROCESS FEE)</th></tr></thead><tbody><tr><td>Receipt of Loan Application*</td><td>10%; Min ₹500/- (Non-Refundable)</td></tr><tr><td>Conveying Sanction</td><td>40%</td></tr><tr><td>Disbursement</td><td>50%</td></tr></tbody></table> <p>*Recovery of process fee should NOT be insisted upfront in following cases and collected on conveying sanction:</p> <ul style="list-style-type: none">➤ MUDRA /MSME loan up to ₹10/- Lakh➤ Loan under Government Sponsored Scheme <p>Upfront fee recovered shall be forfeited after giving due notice to the borrower, In following cases:</p> <ol style="list-style-type: none">The loan proposal is declined.The credit facilities sanctioned are not availed by the customer within a period of 6 months	AT THE TIME OF	% (PROCESS FEE)	Receipt of Loan Application*	10%; Min ₹500/- (Non-Refundable)	Conveying Sanction	40%	Disbursement	50%
AT THE TIME OF	% (PROCESS FEE)									
Receipt of Loan Application*	10%; Min ₹500/- (Non-Refundable)									
Conveying Sanction	40%									
Disbursement	50%									

		<p>RECOVERY IN ACCOUNTS:</p> <p>➤ In case of Exiting account, Process fee /upfront fee is to be recovered in the month of April (max. up to 31st May) for the entire year.</p> <p>➤ In case of Fresh sanction / Enhancement, charges be recovered proportionately for the remaining period of financial year.</p> <p>In case of gap between expiry date of original facility and its actual renewal with or without enhancement</p> <p>➤ In case the facility is being permitted for availment, Processing Charges from the date of expiry of Limit to the date of actual renewal (with or without enhancement) as per prescribed rate should be levied on pro-rata basis.</p> <p>➤ In case the facility is being kept in abeyance during the period, no charges are to be levied.</p> <p>Process Fee /Upfront Fee for Conveying NBG Approval If the proposal is approved in NBG meeting, charges of ₹2 lakh should be recovered by branch from the customer while conveying NBG approval and if:</p> <p>a) Regular proposal is sanctioned and the limit has been availed/ disbursed, the recovered amount of ₹2.00 lakh should be adjusted towards upfront /processing fee.</p> <p>b) Regular proposal has been sanctioned but the limit is not disbursed the amount of ₹2.00 lakh should not be refunded.</p> <p>c) Regular proposal is not presented within 6 months amount of ₹2.00 lakh should not be refunded.</p> <p>d) Regular proposal is declined, 50% of the amount i.e. ₹1.00 lakh should be refunded.</p> <p>➤ Such charges should be conveyed to the customer before placing the proposal in NBG. In case of syndication assignments, the pricing is not to be disclosed, till mandate is received.</p> <p>➤ Amount of ₹2 lakh to be adjusted while recovering balance 50% of processing /upfront fee at the time of disbursement.</p>						
4. UPFRONT FEE FOR FRESH TERM LOANS / REVIEW OF TERM LOANS								
4.1	Upfront Fee - Term Loans (Including DPG)	Upfront Fee - Term Loans (Including DPG)						
		<table><tr><td>S No</td><td>Exposure</td><td>Charges</td></tr><tr><td colspan="3">All advances except Agriculture /Schematic MSME/ Retail</td></tr></table>	S No	Exposure	Charges	All advances except Agriculture /Schematic MSME/ Retail		
S No	Exposure	Charges						
All advances except Agriculture /Schematic MSME/ Retail								

		Up to ₹10 Lakh		
		a.	Up to ₹1.00 lakh	NIL*
		b.	Above ₹1.00 lakh to ₹5.00 lakh	0.25%
		c.	Above ₹5 Lakh to ₹10 Lakh	1.25%
		Above ₹10 Lakh (Based on Internal rating)		
		d.	CBI 1 to CBI 3	1.00%
		e.	CBI 4 to CBI 5	1.25%
		f.	CBI 6 & below	1.50%
		For MSME Borrowers		
		g.	Up to ₹5.00 lakh	NIL*
		h.	Above ₹5.00 lakh to ₹25.00 lakh	50% of normal charges as mentioned at Serial No “b”.
		i.	Above ₹25.00 lakh	Normal charges as mentioned at Serial No “d” to “f”.
		*Expenses other than Upfront fee (i.e. CIC/ CERSAI/ Insurance etc.) shall be borne by the borrower.		
		NOTE:		
		➤ Wherever internal rating is not applicable, effective rate shall be in the range of “CBI4 to CBI 5”		
➤ Upfront fee is to be recovered as a onetime fee. Where financing is in participation with financial institutions, upfront fee be levied/shared in line with those charged by financial institutions.				
4.2	Annual Review Charges for Term Loan (applicable for the sanction after 01/10/2017)			
		Limit	Charges	
		Up to ₹1.00 crore	Standalone Term Loan: NIL Other (which are reviewed along with regular WC facility): @0.10% on outstanding	
		Above ₹1.00 crore	During implementation stage	@0.10%; Max. - ₹10.00 lakh
			After implementation	@0.05%; Max. - ₹5.00 lakh.
5. COMMITMENT CHARGES				
5.1	Fund Based and Non Fund Based Limit	A. FOR FB+NFB LIMITS OF ABOVE ₹1.00 CRORE:		
		Commitment charges shall not be levied in cases where existing/prospective borrowers have executed documents containing the required clause for unconditional cancellation (UCC) of limits. Operative		

limit if fixed on the basis of QRS/FFS form, shall be reckoned for calculating the commitment charges.

In case of partly drawn Term Loan, commitment charges to be levied irrespective of the fact whether the borrower has executed the necessary documents containing unconditional cancellable limit clause or not.

For **FUND BASED** Limit including **TERM LOANS**:

UTILIZATION LEVEL	CHARGES
Less than 50%	1% p.a.
50% to < 60%	0.50% p.a.
60% to < 70%	0.25% p.a.
> 70%	NIL
For NON-FUND Based Limit:	
Utilization Level below 60%	0.25% p.a. for unutilized portion

Unutilized portion in case of industries financed under monthly cash budget should be arrived at with reference to average utilization during the month and the monthly operative limit.

B. FUND BASED WORKING CAPITAL LIMIT OF ₹150.00 CRORE AND ABOVE FROM THE BANKING SYSTEM: Irrespective of whether unconditionally cancellable or not

For **FUND BASED** Limit including **TERM LOANS**:

Risk Weight of Advance	Charges (for unutilized portion)
20%	0.10% pa
30%	0.15% pa
50%	0.20% pa
100%	0.40% pa
150% and above	0.60% pa

FOR NON-FUND BASED LIMIT: NFB Facilities of the above class of borrowers will be subjected to Commitment Charges as detailed at A above.

#All unrated claims on Corporates, AFCs and NBFC-IFCs having aggregate exposure from banking system of more than Rs.100.00 crore which were rated earlier and subsequently have become unrated will attract a

		<p>risk weight of 150%.</p> <p>NOTE:</p> <p>a) CONSORTIUM ADVANCES: Charges as decided in Consortium meeting or leader bank. The quantum of charge should accordingly be determined by each member bank with reference to the operative/sanctioned limit allocated to it.</p> <p>b) MULTIPLE BANKING ARRANGEMENTS: The charge should be determined by each bank based on the limits sanctioned by it.</p> <p>c) TERM LOAN</p> <p>i) Where the draw down is made in stages as approved by the bank, the commitment charges shall be computed on the undrawn portion reckoned with respect to the relative draw down limit fixed for the period and not with reference to the total limit.</p> <p>ii) In case of partly drawn term loans where no specific draw down schedule has been prescribed/borrower has not adhered to the specific draw down schedule, the commitment charges at aforesaid rates shall be levied on entire undrawn portion.</p> <p>d) Commitment charges are to be recovered on quarterly basis</p>
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5.2	Exempted Cases for Levying Commitment Charges	<p>a) FB + NFB limits of ₹1.00 crore and below</p> <p>b) Working capital limits sanctioned to sick / weak units/ Export Credit</p> <p>c) Credit limits granted to commercial banks, financial institutions and co-operative banks including land development banks.</p> <p>d) Inland bill limits extended by way of bills purchased / discounted or overdraft / cash credit limit / sub-limit against bills for collection</p>
	Advance against units of LIP/Mutual Funds / NSCs / KVP/ IVP/ UTI/ Govt. Securities/Shares	<p>1) Up to ₹1.00 lakh: Nil</p> <p>2) Above ₹1.00 lakh to ₹1.00 crore: @0.25% (Max ₹25000.00/-)</p> <p>3) Above ₹1.00 crore @ 0.25% Min- ₹25000/- Max. ₹100000/-</p> <p>This fee is only one time/ first sanction not applicable on Renewal</p>
	Advance against Bank's own time deposit Receipts	NIL

6. DOCUMENTATION CHARGES																
6.1	Documentation Charges (Fund Based)/ (Non-Fund Based)	<table><tr><th>Exposure</th><th>Charges</th></tr><tr><td>Up to ₹2.00 lakh</td><td>NIL</td></tr><tr><td>>2.00 lakh to ₹10.00 lakh</td><td>₹2500/-</td></tr><tr><td>> ₹10.00 lakh to ₹1.00 crore</td><td>₹5000/-</td></tr><tr><td>> ₹1.00 crore to ₹5.00 crore</td><td>₹10000/-</td></tr><tr><td>> ₹5.00 crore to ₹50.00 crore</td><td>₹20000/-</td></tr><tr><td>> ₹50.00 crore</td><td>₹50000/-</td></tr></table> <p>➤ In case of enhancement of the facility, Documentation Charges shall be levied on enhanced portion only.</p> <p>➤ Renewal/Review of limits: NIL</p> <p>➤ Retail/Schematic Lending: As per scheme</p> <p>➤ Loan Against 100% Liquid Securities (i.e. Bank's own deposit/ NSC/ LIP, etc.): NIL</p> <p>CONSORTIUM ADVANCES: Documentation charges shall be applicable in line with Consortium.</p> <p>DOCUMENTATION CHARGES ON ADHOC: At par of normal documentation charges</p>	Exposure	Charges	Up to ₹2.00 lakh	NIL	>2.00 lakh to ₹10.00 lakh	₹2500/-	> ₹10.00 lakh to ₹1.00 crore	₹5000/-	> ₹1.00 crore to ₹5.00 crore	₹10000/-	> ₹5.00 crore to ₹50.00 crore	₹20000/-	> ₹50.00 crore	₹50000/-
Exposure	Charges															
Up to ₹2.00 lakh	NIL															
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> ₹5.00 crore to ₹50.00 crore	₹20000/-															
> ₹50.00 crore	₹50000/-															

7. INSPECTION /SUPERVISION CHARGES			
7.1	Inspection/ Supervision Charges	SLAB	CHARGES(PER ANNUM)
		Up to ₹2.00 lakh	NIL
		Above ₹2.00 lakh to ₹10.00 lakh	@0.15%; Min. ₹1000/-
		Above ₹10.00 lakh to ₹1.00 crore	@0.10%; Min. ₹2000/-
		Above ₹1.00 crore	@0.05%; Min. ₹10000/-& Max. ₹30000/-
		<i>The above charges shall be levied quarterly on pro-rata basis through system.</i>	
		CONSORTIUM ADVANCES: As per decision taken in consortium meeting. However, if there is no decision in consortium meeting in respect of Inspection Charges, charges to be levied as per Para above.	
8. LEAD BANK CHARGES			
8.1	Lead Bank Charges where our Bank is the Lead Bank Under Consortium	Aggregate Limits (FB + NFB) from the Banking System	Charge (As percentage of Aggregate Limits from the Banking system)
		Up to ₹50.00 crore	@0.30%; subject to Min ₹5.00 lakh
		Above ₹50.00 crore	@0.25%; subject to Min ₹15.00 lakh

		Normal charges, as applicable for accounts under Consortium. Lead Bank Charge as mentioned above shall be recovered at the time of original sanction/renew/review of facility on annual basis.		
9. TECHNO-ECONOMIC VIABILITY (TEV) STUDY CHARGES				
9.1	When TEV study is strictly carried out for our bank's internal use and TEV report is not shared with customer	➤ 0.10% of project loan amount subject to minimum ₹50000/- ➤ Maximum fee for the Project Loan amount above ₹400.00 crore: ₹250.00 lakh		
9.2	When TEV study is carried out internally and TEV report is shared with customer	➤ 0.15% of project loan amount subject to minimum ₹50000/- ➤ Maximum fee for the Project Loan amount above ₹400 Crore: ₹250.00 lakh		
9.3	TEV Vetting Charges	Charges for vetting of TEV study shall be 50% of applicable TEV appraisal charges as mentioned above.		
10. OTHER SERVICE CHARGES				
10.1	Purchase / Discount of Bills / Cheques / Drafts	(Outstation and Local)	Charges per	
			Cheques/ Drafts	Bills
		Amount up to ₹10.00 lakh	Flat ₹1000/-	50% of collection charges (as per non-credit service charges)
		Amount above ₹10.00 lakh	Flat ₹3000/-	
		In addition to above charges, discount / interest* at applicable rate plus out of pocket expenses if any will be charged. *For Borrowal Accounts– Rate of interest applicable for WC advance to the respective borrower. For Non-Borrowal Accounts– Rate of Interest applicable to Clean OD		
10.2	Charges for Amendments / Modifications of Accepted Sanction Terms	0.02% of loan amount (Minimum ₹1000/- and maximum ₹5.00 lakh)		
10.3	Revalidation of Sanction	50% of applicable Process Fee; subject to Max ₹2.50 lakh		
10.4	Issuance of NOC for All Types i.e., Ceding First / Second Charge / Other Purpose	0.05% of limit, Min. ₹ 2000/- Max. ₹ 50,000/- However, the same shall not be applicable to consortium banking arrangement		
10.5	Issuance of Solvency Certificate (Non Commercial / Commercial)	0.10% of certificate amount with a minimum of ₹1000/- and maximum ₹25000/-. NOTE: Any additional certificate issued within a period of 3 months of issuance of 1 st solvency certificate, only 50% of the applicable charges shall be		

		levied.																	
10.6	Issuance of Any Other Certificate i.e. No Dues, Balance Confirmation, Maintenance of Account, etc. on Behalf of Our Clients as well as Clients Referred by Other Banks Other than for Govt. Sponsored Schemes	<table><tr><th>INDIVIDUALS</th><th>NON-INDIVIDUALS</th></tr><tr><td>₹100/- per occasion</td><td>₹150/- per occasion</td></tr></table>			INDIVIDUALS	NON-INDIVIDUALS	₹100/- per occasion	₹150/- per occasion											
INDIVIDUALS	NON-INDIVIDUALS																		
₹100/- per occasion	₹150/- per occasion																		
10.7	Fee For Opening / Operating TRA / ESCROW Account	<table><tr><th>CREDIT LIMIT FROM OUR BANK</th><th>FEE</th><th></th></tr><tr><td>Up to ₹ 5.00 crore</td><td>₹1.00 lakh pa</td><td></td></tr><tr><td>Above ₹ 5.00 to ₹ 10.00 crore</td><td>₹2.00 lakh pa</td><td></td></tr><tr><td>Above ₹ 10.00 crore</td><td>₹5.00 lakh pa</td><td></td></tr></table>			CREDIT LIMIT FROM OUR BANK	FEE		Up to ₹ 5.00 crore	₹1.00 lakh pa		Above ₹ 5.00 to ₹ 10.00 crore	₹2.00 lakh pa		Above ₹ 10.00 crore	₹5.00 lakh pa				
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Above ₹ 10.00 crore	₹5.00 lakh pa																		
10.8	Charges for Copy of Documents for Submission to Any Statutory Authority by the Borrower	<table><tr><th>LIMIT</th><th>Charges</th><th></th></tr><tr><td>Up to ₹ 100 Lakh</td><td>₹ 500/-</td><td></td></tr><tr><td>Over ₹ 100 Lakh</td><td>₹1000/- plus actual photocopy charges</td><td></td></tr><tr><td>If presence of Bank official is required along with the copy of documents</td><td>₹ 2000/- plus actual photocopy charges</td><td></td></tr><tr><td>PS Advances including Govt. Sponsored Schemes up to ₹25000/-</td><td>NIL</td><td></td></tr></table>			LIMIT	Charges		Up to ₹ 100 Lakh	₹ 500/-		Over ₹ 100 Lakh	₹1000/- plus actual photocopy charges		If presence of Bank official is required along with the copy of documents	₹ 2000/- plus actual photocopy charges		PS Advances including Govt. Sponsored Schemes up to ₹25000/-	NIL	
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PS Advances including Govt. Sponsored Schemes up to ₹25000/-	NIL																		
10.9	Providing Credit Information / Opinion Including Introduction in case of Borrowal Accounts if Provided on Request of the Borrower	₹1000/- per occasion																	
10.10	Registration of Power of Attorney	<table><tr><th>INDIVIDUALS</th><th>NON-INDIVIDUALS</th><th></th></tr><tr><td>₹100/- per occasion</td><td>₹150/- per occasion</td><td></td></tr></table>			INDIVIDUALS	NON-INDIVIDUALS		₹100/- per occasion	₹150/- per occasion										
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10.11	HANDLING CHARGES	Wherever full waiver of Processing fee or Upfront fee is permitted, „Handling Charges“ @ ₹15.00 per Lakh or part thereof, subject to maximum of ₹1.00 lakh are to be recovered from borrowers availing limits of ₹1.00 crore & above, separately in lieu of Processing fee & Upfront fee.																	
10.12	Loan / Debt Syndication and Project Appraisal Charges	<table><tr><td>Syndication Fees (including project appraisal as a part of syndication assignment)</td><td>0.50% of the total project loan</td><td></td></tr><tr><td>Project Appraisal Fees wherever appraisal is shared with other banks / SEBI and our bank does not undertake</td><td>0.20% of the total project loan (to be charged in those cases where our appraisal is being used for sanction</td><td></td></tr></table>			Syndication Fees (including project appraisal as a part of syndication assignment)	0.50% of the total project loan		Project Appraisal Fees wherever appraisal is shared with other banks / SEBI and our bank does not undertake	0.20% of the total project loan (to be charged in those cases where our appraisal is being used for sanction										
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		syndication assignment.	of loan by other Banks / Fis)	
10.13	Fee for Underwriting Assignments	@ 0.25% of the total debt be recovered at the time of conveying our sanction. This fee is to be recovered over & above the syndication fee of 0.50% of total debt as mentioned above		
10.14	Additional Jobs / Responsibilities on Behalf of Lender Banks, in respect of All Term Loans Sanctioned under Consortium / Syndication / Multiple Banking Arrangement, Involving Total Term Loan Component of ₹5.00 crore and Above	PARTICULARS		CHARGES
		A. PROJECT IMPLEMENTATION & MONITORING FEE		
		For monitoring of implementation of the project on behalf of lender members (i.e. whether the financial as well as physical progress is as per schedule, cost estimates accepted are being adhered to or not, actual promoter's contribution is as was envisaged, etc.)	₹100 per lakh p.a. on total project cost till completion of project (i.e. ₹10,000/- per crore) subject to maximum of ₹7.50 lakh p.a.	
		B. SECURITY AGENCY FEE (TO BE CHARGED ONE TIME)		
		For creation of security charged on behalf of lender members	₹100.00 per Lakh on total project loan (i.e. ₹10,000/- per crore) subject to maximum of ₹5.00 lakh.	
		In case of change in security/lenders, requiring modification in creation/extension of mortgage/other securities,	Additional 50% of the said fees are to be levied.	
		Further, in cases, where both the assignments i.e. Project monitoring and Security Creation are handled by our bank as a package, charges/fee be recovered,	As stipulated above subject to maximum of ₹10.00 Lakh as a package deal, in the first year, in such cases. Subsequently, project Implementation & Monitoring fee be recovered on annual basis till completion of the project.	
10.15	Processing Charges / Upfront Charges / Other Charges etc. for Advances to Honourably Retired Employee	50% of applicable charges in respect of Honourably Retired Employees of our bank/ Widows of Honourably Retired members of Staff.		

		NOTE: The term Retired Employee includes the employees retired honourably or leaving bank's service including voluntary retirement or otherwise but does not include an employee retired compulsorily or in consequences of disciplinary action.								
10.16	Pre-Payment / Fore Closure of Loan in Case of Take Over i.e. Loan is Prepaid by the Non-Individual Borrower for Shifting to Other Bank / FI	Pre-payment charges @2% of the pre-paid outstanding amount. However, no prepayment charges are to be levied in the following cases: ➤ MSE Borrower ➤ Floating rate term loan (Non Business) sanctioned to Individual Borrower. ➤ Loans sanctioned at fixed rate with reset clause, if the borrower exercises his option for floating rate interest at the time of reset. ➤ Where the loans are prepaid by the borrowers from their own sources ➤ <i>Where the borrower shift to other bank within 30 days from the date of issuance of circular for upward revision in the rate of interest to be charged in his account or change in other terms of sanction.</i> ➤ <i>Where the closure of loan is on the instance of the Bank on account of size of irregularity, possibility of default in future or any other technical or other specific reasons</i>								
10.17	Concession Amount to be Recovered in Case of Takeover of the Account	In case of account is being taken over by the other bank/FI, in addition to levying prepayment charges, all the concession/relaxation/waiver in the service charge, ROI etc. granted since last sanction/review/renewal of the facility or sanction accepted by the borrower with such clause, whichever is earlier, in the account shall be withdrawn and respective amount shall be recovered from the borrower. <i>The same clause shall invariably be incorporated in the sanction letter & acceptance of borrower in this regard shall be obtained & kept on record.</i>								
11. MISCELLANEOUS EXPENSES										
11.1	Out of Pocket Expenses	All out of pocket expenses such as Registration / Modification /Satisfaction of charges with RoC, postages, telegrams, telex, cable charges, fax etc. shall be collected from the beneficiary, unless otherwise specified.								
11.2	Credit Information Report (CIC) Charges (i.e. TU CIBIL, CRIF High Mark, Experian, Equifax)	<table><tr><th>Segment</th><th>Charges</th></tr><tr><td>Consumer</td><td>@ ₹50/- per CIC</td></tr><tr><td>Commercial</td><td>@ ₹500/- per CIC</td></tr><tr><td>Priority Sector Loans up to ₹25000/</td><td>No Charges shall be recovered</td></tr></table>	Segment	Charges	Consumer	@ ₹50/- per CIC	Commercial	@ ₹500/- per CIC	Priority Sector Loans up to ₹25000/	No Charges shall be recovered
Segment	Charges									
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Priority Sector Loans up to ₹25000/	No Charges shall be recovered									
11.3	NeSL Charges	As per NeSL guidelines Available at www.nesl.co.in								

		(NeSL Home Page ➔IU Services➔Fee Structure)																																
11.4	CERSAI Charges	<table><tr><th>Segment</th><th colspan="3">Charges</th></tr><tr><td>Creation or modification of Security Interest in favour of secured creditor</td><td colspan="3">1) Up to ₹5.00 lakh – ₹50/- 2) Above ₹5.00 lakh – ₹100/-</td></tr><tr><td>Any application for information recorded / maintained in the Register by any person (CERSAI Search)</td><td colspan="3">₹10/-</td></tr><tr><td>Satisfaction or Correction of any existing security interest</td><td colspan="3">NIL</td></tr></table>			Segment	Charges			Creation or modification of Security Interest in favour of secured creditor	1) Up to ₹5.00 lakh – ₹50/- 2) Above ₹5.00 lakh – ₹100/-			Any application for information recorded / maintained in the Register by any person (CERSAI Search)	₹10/-			Satisfaction or Correction of any existing security interest	NIL																
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11.5	LSR / NEC Charges	<table><tr><th>Exposure</th><th colspan="3">Maximum Charges per property*</th></tr><tr><td></td><th>Metro</th><th>Urban & Semi-urban</th><th>Rural</th></tr><tr><td>Up to ₹1.00 crore</td><td>₹3000/-</td><td>₹1500/-</td><td>₹1000/-</td></tr><tr><td>Above ₹1.00 crore</td><td>₹4000/-</td><td>₹2500/-</td><td>₹1500/-</td></tr></table> <p>*Plus actual out of pocket expenses to be recovered from borrower.</p> <p>For New matters to be filed before tribunal</p> <table><tr><th>Amount claimed in the application</th><th>Fees</th></tr><tr><td>₹10.00 lakh</td><td>₹12000/-</td></tr><tr><td>Above ₹10.00 lakh</td><td>₹12000/- plus ½% of the amount over and above ₹10.00/- lakh subject to a maximum of ₹30000/-</td></tr></table> <p>For pending matters transferred to the tribunal</p> <table><tr><th colspan="2"><i>In matters where evidence has already been recorded</i></th></tr><tr><td>Fees payable irrespective of the amount claimed in the suit which has stood transferred to the tribunal</td><td>₹5000/-</td></tr><tr><th colspan="2"><i>In matters where evidence has not been recorded</i></th></tr><tr><th>Amount claimed</th><th>Proposed fee</th></tr></table>			Exposure	Maximum Charges per property*				Metro	Urban & Semi-urban	Rural	Up to ₹1.00 crore	₹3000/-	₹1500/-	₹1000/-	Above ₹1.00 crore	₹4000/-	₹2500/-	₹1500/-	Amount claimed in the application	Fees	₹10.00 lakh	₹12000/-	Above ₹10.00 lakh	₹12000/- plus ½% of the amount over and above ₹10.00/- lakh subject to a maximum of ₹30000/-	<i>In matters where evidence has already been recorded</i>		Fees payable irrespective of the amount claimed in the suit which has stood transferred to the tribunal	₹5000/-	<i>In matters where evidence has not been recorded</i>		Amount claimed	Proposed fee
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	Fee Schedule for Tribunal matters																																	

		Above 10.00 lakh but less than ₹20.00 lakh	₹9000/-														
		Above ₹20.00 lakh but less than ₹50.00 lakh	₹12000/-														
		Above ₹50.00 lakh but less than ₹1.00 crore	₹15000/-														
		More than ₹1.00 crore	₹18000/-														
	Appeal	For appeals before the Appellate Tribunal, fee at the same rate as fixed for new matters as mentioned above															
	Mode of payment of fee	For matters before DRT:															
		a) 1/3 rd after claim application is filed before DRT and the lawyer submits his bill certifying that the claim application has been registered by the DRT															
		b) 1/3 rd after defendants have filed their written statement															
		c) 1/3 rd after recovery certificate is issued by the presiding officer															
	Clerkage	If appeal is filed by the bank:															
i) 50% after the appeal is filed with the DRAT and the lawyer submits his bill certifying that the appeal has been registered with DRAT																	
ii) 50% after the lawyer furnishes certified copy of the judgement and order passed by DRAT																	
If appeal is filed by borrower/defendant:																	
Miscellaneous Expenses	i) 1/3 rd at the time of entering appearance in the appeal																
	ii) 2/3 rd after the appeal is disposed of and certified copy of judgement and order in appeal is furnished to the bank.																
		No clerkage will be paid															
		Expenses will be paid to the lawyers against actual bills submitted by them.															
11.6	Valuation Fee	<table><tr><th>Value of Assets*</th><th>Fee</th></tr><tr><td>Up to ₹20.00 lakh</td><td>₹2000/-</td></tr><tr><td>Above ₹20.00 lakh to ₹50.00 lakh</td><td>₹3000/-</td></tr><tr><td>Above ₹50.00 lakh to ₹1.00 crore</td><td>₹4000/-</td></tr><tr><td>Above ₹1.00 crore to ₹5.00 crore</td><td>₹8000/-</td></tr><tr><td>Above ₹5.00 crore to ₹10.00 crore</td><td>₹12000/-</td></tr><tr><td>Above ₹10.00 crore</td><td>₹15000/-</td></tr></table>		Value of Assets*	Fee	Up to ₹20.00 lakh	₹2000/-	Above ₹20.00 lakh to ₹50.00 lakh	₹3000/-	Above ₹50.00 lakh to ₹1.00 crore	₹4000/-	Above ₹1.00 crore to ₹5.00 crore	₹8000/-	Above ₹5.00 crore to ₹10.00 crore	₹12000/-	Above ₹10.00 crore	₹15000/-
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		<p>*Includes Property/Fixed Assets/Plant & Machinery etc.</p> <p>No fee should be charged in case the valuation is done by the Branch incumbent.</p>
11.7	Levy of Cash Order / Draft / RTGS / NEFT Charges While Disbursing Term Loan	While issuing instruments for remittance of funds directly in favour of supplier, for disbursement of term loan, no charges are to be recovered for issuance of Pay Order/Draft/RTGS/ NEFT/other mode.
12. CONCESSIONAL/ EXEMPTED CATEGORIES		
12.1	Loyalty Bonus To Privileged Borrower	<p>➤ Loyalty Bonus: 25% concession in applicable service charges by respective sanctioning authority to Privileged Borrower.</p> <p>Definition of Privileged Borrower:</p> <p>Existing borrower of our bank availing business loan for last 10 years under sole / Multiple / Consortium banking with satisfactory conduct* of account.</p> <p>*Satisfactory Conduct of the account means:</p> <ul style="list-style-type: none"> ➤ Internal rating of the borrower is not below CBI 4 since last 3 years ➤ Borrower does not fall under SMA-1/SMA-2 category since last 3 years. ➤ Borrower was not in NPA category since inception. <p>NOTE:</p> <p>A) Concession to Privileged Borrower shall not be applicable in following cases:</p> <ul style="list-style-type: none"> ➤ Concession already given under any schematic/customized loan scheme ➤ Retail Loans ➤ Any concession already given by respective/higher sanctioning authority <p>B) While granting concession, it shall be the endeavour of the bank to ensure that accounts (i.e. saving / Current / Term Deposit Account / Retail Loans) of directors / partners / staff / family members are being maintained with us.</p> <p>C) The Concurrent Auditor should verify the „Privileged Borrower“ in their report</p>
12.2	Concession to MSME Borrower in case of Applications Received through PSB Online Portal	20% Concession in Processing/ Upfront fee will be given in case of applications received through PSB online portal in respect of MSME category of borrowers to promote the digital platform (i.e.

		psbloansin59minutes.com which promotes the automation and digitization of various processes of Business Loan)
12.3	Other charges for using services of PSB loans portal	Actual charges for utilising other services of the portal viz. digital monitoring etc. are to be recovered from the customers
12.4	Other Concessions which are not mentioned above	As per discretionary power vested with various sanctioning authority.

D. FOREX										
S No	Particulars	Charges								
1. EXPORT										
1.1	Bill Purchased / Discounted / Negotiated/ Collection / Consignment Exports / Advance Payment Basis (including Export to Warehouse, Merchanting Trade, Deemed Export, Service or Software Export, Regular Export, etc.)	<table><tr><th>BILL AMOUNT</th><th>CHARGES*</th></tr><tr><td colspan="2">(In Foreign Currency / In Rupee Export equivalent to USD)</td></tr><tr><td>Up to USD 25000</td><td>₹750/- per Bill</td></tr><tr><td>Above USD 25000</td><td>₹1000/- per Bill</td></tr></table> <p>*Including cBRC charges NOTE: The above rates shall be applicable for maximum up to 5 Shipping Bills. For over and above 5 shipping bills, ₹100 per shipping bill will be charged in addition to above charges.</p>	BILL AMOUNT	CHARGES*	(In Foreign Currency / In Rupee Export equivalent to USD)		Up to USD 25000	₹750/- per Bill	Above USD 25000	₹1000/- per Bill
BILL AMOUNT	CHARGES*									
(In Foreign Currency / In Rupee Export equivalent to USD)										
Up to USD 25000	₹750/- per Bill									
Above USD 25000	₹1000/- per Bill									
1.2	Forwarding Export Documents to Another Bank Due to Reasons such as LC Being Restricted to later or the LC has been Confirmed by that Bank	₹1500/- flat per Bill plus out of pocket expenses, if any on actual basis								
1.3	Where the Reimbursement under a Letter of Credit is Claimed by Bank with Another Authorized Dealer in India	₹ 1000/- per claim								
1.4	For Joining Customer's Guarantees and Giving Guarantees and For Giving Guarantees / Indemnities on Behalf of Customers to Other Banks in India in Respect of Discrepancies, etc. in Documents Negotiated Under L/C	0.25% of the bill amount with a min of ₹1000/- per bill plus out of pocket expenses, if any on actual basis. Maximum ₹10000/- ₹25000/-								
1.5	In case of Each Overdue Export Bill, Where Proceeds are not Received in Nostro Account on or Before the Due Dates (Including Deferred Exports)	₹500/- per bill per month (To be recovered from due date on upfront basis)								
1.6	Certificates / Attestation Charges in Respect of Export Transactions (Not Specified	Per certificate/ Invoice <table><tr><td>Issuance of Certificate</td><td>₹200/-</td></tr></table>	Issuance of Certificate	₹200/-						
Issuance of Certificate	₹200/-									

	Elsewhere)	Attestation of any document including invoices	₹100/-												
HANDLING OF EXPORT LETTER OF CREDIT															
1.7	Advising Charges	₹1000/- per LC for our bank's customer ₹2000/- per LC for other bank's customer													
1.8	Amendment charges on Advised Export LC	₹500/- per amendment for our customers ₹1000/- for other bank's customers													
1.9	Confirmation/Commitment charges on Advised Export LC a. Commitment Charges b. Usance Charge ➤ Bills up to 10 days sight ➤ Bills over 10 days and up to 3 months ➤ Bills over 3 months and part thereof	a) Commitment charges from date of adding confirmation till date of expiry of LC @ 0.15% per quarter or part thereof. Min Rs.750/- plus b) Sight 0.15% flat. Min Rs.1250/- Usance charges according to tenor of bill @ 0.25% per quarter or part thereof For both the above minimum commission for one quarter to be recovered Min Rs.2000/-													
1.10	Acceptance commission for accepting Usance drafts to be Drawn on or accepted by banks in India.	0.15% p.m. with Min. of ₹ 1500/-													
1.11	Foreign Bank Charges (For LC Advising/Amendment where charges are to be recovered from foreign bank)	US\$ 75 per LC													
1.12	Transfer of Advised Export LC	₹ 1000/- for each transfer													
OTHER MISCELLANEOUS CHARGES ON EXPORT BILL															
1.13	Approvals	<table><tr><th>PARTICULARS</th><th>CHARGES</th></tr><tr><td>Write-off of Export Bill (per bill)</td><td>₹1500/-</td></tr><tr><td>Specific Approval of Foreign Banks (per reference)</td><td>₹1500/-</td></tr><tr><td>Approval of opening/hiring of Warehouse (per approval)</td><td>₹2000/-</td></tr><tr><td>Renewal of opening/hiring of Warehouse (per renewal)</td><td>₹1000/-</td></tr><tr><td>Processing Charges of application sent to RBI for approval of exports of goods on Lease/Hire (Per application)</td><td>₹3000/-</td></tr></table>		PARTICULARS	CHARGES	Write-off of Export Bill (per bill)	₹1500/-	Specific Approval of Foreign Banks (per reference)	₹1500/-	Approval of opening/hiring of Warehouse (per approval)	₹2000/-	Renewal of opening/hiring of Warehouse (per renewal)	₹1000/-	Processing Charges of application sent to RBI for approval of exports of goods on Lease/Hire (Per application)	₹3000/-
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1.14	EDF	<table><tr><th>PARTICULARS</th><th>CHARGES</th></tr><tr><td>EDF approval for: ➤ Trade fair/Exhibition participation (Per approval) ➤ Re-import of exported goods (Per approval)</td><td>₹1000/-</td></tr><tr><td>EDF waiver certificate issuance</td><td>₹500/-</td></tr></table>		PARTICULARS	CHARGES	EDF approval for: ➤ Trade fair/Exhibition participation (Per approval) ➤ Re-import of exported goods (Per approval)	₹1000/-	EDF waiver certificate issuance	₹500/-						
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		charges (per EDF)																							
1.15	Non Submission Charges	<table><tr><th>PARTICULARS</th><th>CHARGES</th></tr><tr><td>➤ Follow up with exporter in case of documents not submitted when advance payment already credited to exporters (per o/s payment per qtr.)</td><td rowspan="3">₹500/</td></tr><tr><td>➤ Regularization charges of Late submission of documents to AD branch as prescribed by RBI (Per Bill)</td></tr><tr><td colspan="2">Submission of Export documents after 21 days from the date of Shipment will be treated as late submission</td></tr></table>	PARTICULARS	CHARGES	➤ Follow up with exporter in case of documents not submitted when advance payment already credited to exporters (per o/s payment per qtr.)	₹500/	➤ Regularization charges of Late submission of documents to AD branch as prescribed by RBI (Per Bill)	Submission of Export documents after 21 days from the date of Shipment will be treated as late submission																	
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1.16	Other Charges on Export Bill	<table><tr><th>PARTICULARS</th><th>CHARGES</th></tr><tr><td>Export Bills returned unpaid*</td><td rowspan="2">₹500/</td></tr><tr><td>Delinking Charges (per Bill)</td></tr><tr><td>EXTENSION OF DUE DATE OF BILL*</td><td></td></tr><tr><td>➤ Under AD Power</td><td>₹500/-</td></tr><tr><td>➤ Under RBI Power</td><td>₹1000/-</td></tr><tr><td>NOC for discounting with other bank (per NOC)</td><td>₹1000/-</td></tr><tr><td>Commission on Export set off against Import payment</td><td>As applicable to export & import leg of transaction</td></tr></table> <p>*(Per returning plus out of pocket expenses, if any on actual basis)</p> <table><tr><td rowspan="3">Remittances charges on advance receipt for exports (part or full) (advance remittance charges)</td><td colspan="2">At the time of part / full receipt and credit to customers account: ADVANCE RECEIPT</td></tr><tr><td>Up to USD 25000</td><td>Flat ₹1000/-</td></tr><tr><td>Above USD 25000</td><td>Flat ₹2000/</td></tr></table>	PARTICULARS	CHARGES	Export Bills returned unpaid*	₹500/	Delinking Charges (per Bill)	EXTENSION OF DUE DATE OF BILL*		➤ Under AD Power	₹500/-	➤ Under RBI Power	₹1000/-	NOC for discounting with other bank (per NOC)	₹1000/-	Commission on Export set off against Import payment	As applicable to export & import leg of transaction	Remittances charges on advance receipt for exports (part or full) (advance remittance charges)	At the time of part / full receipt and credit to customers account: ADVANCE RECEIPT		Up to USD 25000	Flat ₹1000/-	Above USD 25000	Flat ₹2000/	
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	Above USD 25000	Flat ₹2000/																							
2. IMPORTS																									
2.1	Import Letter of Credit/ Revolving Letter of Credit /Letter of Credit Covering Imports of Goods on Deferred	Charges are inclusive of Commitment Fees and Usance charges)																							
		Amount	Charges (Min. ₹1200/- per																						

	Terms		LC)							
		Up to ₹5.00 crore	0.15% per month							
		Above ₹5.00 crore to ₹25.00 crore	50%* of charges at S. No. a) (On incremental value)							
		Above ₹25.00 crore	25%* of charges at S. No. a) (On incremental value)							
		LC established against 100% cash deposit as Security	25% of Normal charges mentioned at S. No. a), b) and c) However the deposit must be at Card rate							
<p>*For individual Transactions, concession is to be extended on the incremental value.</p> <p>NOTE: The period is to be calculated from the date of opening LC to the last date of its validity + Usance period of bill and part of a month should be construed as a completed month. For sight LC, validity of LC+1 month</p> <p>FOR EXAMPLE, If a LC of ₹30.00 crore is to be opened, normal commission up to ₹5.00 crore plus one half of the normal commission for ₹20.00 crore plus one fourth of normal commission on balance ₹5.00 crore</p>										
2.2	Amendment in Import Letter of Credit	<table><tr><td>Extension of validity period/Change in Usance Period</td><td rowspan="2">As per Para 2.1</td></tr><tr><td>Enhancement in value of LC</td></tr><tr><td colspan="2">REVIVAL OF EXPIRED LCS</td></tr><tr><td colspan="2">Any revival or reinstatement of an expired LC shall be at the option of the bank but within 1 month from the date of expiry and shall be subject to recovery of normal charges (as mentioned at Para 2.1) from the date of expiry up to the validity period of the revived letter of credit.</td></tr></table>		Extension of validity period/Change in Usance Period	As per Para 2.1	Enhancement in value of LC	REVIVAL OF EXPIRED LCS		Any revival or reinstatement of an expired LC shall be at the option of the bank but within 1 month from the date of expiry and shall be subject to recovery of normal charges (as mentioned at Para 2.1) from the date of expiry up to the validity period of the revived letter of credit.	
Extension of validity period/Change in Usance Period	As per Para 2.1									
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REVIVAL OF EXPIRED LCS										
Any revival or reinstatement of an expired LC shall be at the option of the bank but within 1 month from the date of expiry and shall be subject to recovery of normal charges (as mentioned at Para 2.1) from the date of expiry up to the validity period of the revived letter of credit.										
2.3	Commission on Import Bills - Under L/C									
a)	FCY bills at the time of crystallization or retirement whichever is earlier.	➤ 0.10% per Bill ➤ Min. : ₹ 1500/- ➤ Max.: ₹15000/-								
b)	FCY import bills received under LC where no Exchange benefit accrues to the Bank.	➤ 0.15% per Bill ➤ Min. : ₹ 1500/- ➤ Max.: ₹25000/-								
c)	If bills are not retired within 5 Banking days from the date of receipt of bills in case of demand bills and on the due	Flat ₹500/- per default. (including Interest claimed by foreign bank if any)								

	date in case of Usance bills.	
d)	Discrepancy charges in case of non-confirming documents under LC to be mentioned at the time of LC opening.	<ul style="list-style-type: none"> ➤ USD/EUR/GBP - 100/- ➤ JPY - 10000/- ➤ For other currencies equiv. to USD 100/-(to be recovered from LC negotiating bank / beneficiary)
2.4	Commission On Import Bills – Not Under L/C	
a)	On each bill drawn in FCY received by the bank, on which the bank earns exchange benefit.	<ul style="list-style-type: none"> ➤ 0.10% ➤ Min.: ₹ 1500/- ➤ Max.: ₹ 15000/-
b)	On each bill drawn in INR or each bill drawn in FCY on which bank does not earn exchange benefit.	<ul style="list-style-type: none"> ➤ 0.15% ➤ Min.: ₹ 1500/- ➤ Max.: ₹ 20000/-
c)	Import documents covering project imports under Inter Govt. Aid Scheme and Schemes (including projects those financed by International Agencies like World Bank, IMF, ADB etc.) where no LC is opened.	<ul style="list-style-type: none"> ➤ 0.15% ➤ Min.: ₹ 1500/- ➤ Max.: ₹ 20000/- plus out of pocket expenses, if any on actual basis.
d)	For Foreign Currency import bill required to be forwarded to another bank required for remitting proceeds to the remitting bank abroad.	Handling charges of ₹2000/- per bill plus out of pocket expenses, if any on actual basis
e)	Countersigning / Co-acceptance / Availisation of Import Bills	0.10% p.m. for the tenor of bills subject to a minimum of 0.25%
f)	Custody charges for overdue import bills (To be charged on upfront basis)	₹ 150/- per month or part thereof for each bill, if the bill is not paid within 10 days from the due date / date of presentation.
g)	Returning Charges of Import Bills	₹1000/ plus amount claimed by foreign bank plus out of pocket expenses, if any on actual basis.
h)	Follow-up of Pending Bill of Entry/Evidence of Import	₹200/- per bill per month to be charged on upfront basis. NOTE: Submission of Bill of Entry shall be considered as pending if the Bill of Entry is not submitted within 90 days from the date of Remittance.
2.5	OTHER MISCELLANEOUS CHARGES	
a)	Obtaining opinion/credit report of overseas buyer/seller for our Importer/Exporter from Credit Rating Agencies	Actual paid to outside agency plus out of pocket expenses
b)	Obtaining opinion/credit report of overseas buyer/seller for our Importer/Exporter from Foreign Banks	Actual paid to Foreign Bank plus Swift Charges + processing charges ₹500/-

c)	Providing opinion report to foreign Banks on our customers	USD 100 per opinion report to Foreign Bank	
d)	Release order for import, pending receipt of Airway documents	₹1500/- for each release order.	
e)	Remittances charges on advance payment for imports (par or full) (Advance remittance charges)	As per Serial Number a) & b) of Para 2.4	
3. FOREIGN BANK GUARANTEES			
3.1	Guarantees for Clearance of Goods Pending Production of Bill of Lading	Relating to imports under LCs opened by the guarantor banks themselves	0.05% per month Minimum of ₹1500/- per guarantee
		In all other cases (where no LC has been issued)	0.30% for 3 months at the time of Issuance of guarantee. If the guarantee continues beyond 3 months, an additional commission of 0.20% per month or part thereof, as long as the guarantee is active.
3.2	EXPORT PERFORMANCE GUARANTEE		
a)	FOR PROJECT EXPORTS: Which include Bid Bond/ Bond for Earnest Money/ Guarantee for Advance Payment made by Foreign Buyers to Indian Exporters or Contractors/ Export Performance	A. Guarantees covered by ECGC Counter Guarantee	
		To the extent of 75%	0.125% per quarter and part thereof
		To the extent of 90%	0.12% per quarter and part thereof (Minimum ₹1500/- + ECGC premium per guarantee)
		B. Guarantees covered by Government of India Counter Guarantee	
		25% of the normal charges on the amount covered by GOI Counter Guarantee Normal charges on guarantee amount not covered by counter guarantee	
		C. Guarantees covered by 100% Cash Deposit	
		25% of the normal charges	
		D. Guarantees not covered by cash deposits or ECGC/GoI Counter Guarantees	
		0.30% per quarter and part thereof minimum ₹ 1500/-	
b)	OTHER THAN PROJECT EXPORTS: Which include Bid Bond/ Export Obligations in Terms of Import Trade Control	➤ 0.30% per quarter and part thereof minimum ₹ 1500/-.	

	Regulations/ Export Performance Guarantee/ Bid Bonds Connected with Deemed Exports	<p>➤ 50% of the normal charges if backed by ECGC Counter Guarantee</p> <p>➤ 25% of the normal charges if backed by 100% GOI Counter Guarantee / Cash deposit</p> <p>(In case of early redemption, 50% of commission for the unexpired period i.e. from the date of redemption to expiry date shall be refunded)</p>	
3.3	Deferred Payment Guarantees Covering Imports of Goods into India/ Repayment of Foreign Currency Loans	0.50% per quarter or part thereof for the specified period of liability calculated on the amount of liability under such guarantee at beginning of every quarter with a minimum of ₹1500/-. Minimum charges for a quarter to be charged	
3.4	Extension of Validity Period/ Enhancement in Value of Guarantee	Extension of validity period	As per Para 3.2 & 3.3
		Enhancement in value	
3.5	Foreign Standby Letter of Credit	<p>➤ SBLC Issuance charges</p> <p>➤ Extension of periods, change of tenor from sight to Usance and/ or Enhancement of SBLC amount for which charges have not been recovered.</p>	0.30% p.m. or part thereof min. of ₹1500/- plus out of pocket expenses, if any on actual basis.
		SBLC amendment charges (Other than amendment in amount and periods)	₹1200/- plus out of pocket expenses, if any on actual basis.
		Foreign SBLC established against 100% cash margin	25% of the applicable charges. However the deposit must be at Card rate
3.6	All Other Guarantees Not Specified Elsewhere	FBG	0.30% per month
		PBG	0.15% per month
Subject to Minimum ₹1500/- per guarantee.			
4. MERCHANT TRADE			
4.1	Commission on processing of Import and Export Leg of documents	Commission as applicable to export & import leg of transaction.	

5. REMITTANCES			
5.1	Inward/Remittances (Other than Exports)	Encashment of TTs / purchase of MTs / DDs in respect of which cover has been received in NOSTRO	

Account:					
NRE A/c	Commission not to be charged if proceeds deposited to NRE accounts maintained in our bank otherwise normal commission to be charged				
INWARD REMITTANCES					
Up to ₹10 Lakh	₹100/- Flat				
Above ₹10 Lakh	₹250/- Flat				
Where the inward remittance has to be paid in foreign currency by way of a Demand Draft/ Mail Transfer/Payment Order/ Telegraphic Transfer	0.10% (Min ₹500/- per transaction and Max ₹5000/-) + Swift Charges				
Inward remittances and FDBC credited to EEFC accounts.	₹500/- Flat				
FOBC cheque to EEFC	0.25% plus out of pocket expenses + Swift Charges; Subject to min. ₹500/-				
E-FIRC Issuance Charges	₹500/- Flat				
FIRC issued on Security Paper or Letter Head of Bank	₹250/- per Certificate				
Commission on Clean Instruments Sent for Collection Abroad					
Up to ₹5 Lakh	₹100/- Flat				
Above ₹5 Lakh	0.10% of the amount (Max. ₹5000/-) (Including cost of FIRC/ Courier Charges/ Post)				
Returning of clean instruments sent for collection abroad	₹ 500+ out of pocket expenses on actual basis				
Foreign currency instruments sent for collection in India	As applicable to inland transactions				
Foreign Currency-Notes	<table border="1"> <tr> <td>Up to ₹1 Lakh</td><td>₹100/- Flat</td></tr> <tr> <td>Above ₹1 Lakh</td><td>0.10% of the amount (Max. ₹5000/-)</td></tr> </table>	Up to ₹1 Lakh	₹100/- Flat	Above ₹1 Lakh	0.10% of the amount (Max. ₹5000/-)
Up to ₹1 Lakh	₹100/- Flat				
Above ₹1 Lakh	0.10% of the amount (Max. ₹5000/-)				

5.2	OUTWARD REMITTANCES (Other than Imports)	A. Where the outward remittance has to be made in foreign currency by way of a Demand Draft/Mail Transfer/Payment Order/Telegraphic Transfer/ Swift	
		Individual	0.10% min 500/- Max. ₹15000/- plus + Swift Charges
		Others	0.25% Min ₹500/- plus Swift Charges
		NRE/ FCNR	Free
		B. Outward remittances to the debit of EEFC accounts/ Commission in lieu of Exchange	
		EEFC to CA, EEFC to PCFC, EEFC to FCBRD	₹ 500/- Flat
		In case of FCYDD (issue) from EEFC and FCY-TT (issue) from EEFC	0.25% plus out of pocket expenses + Swift Charges. (Subject to min. ₹500/-)
		6. FORWARD CONTRACTS	
6.1	Forward Contracts	For booking of sale & purchase contracts	₹ 750/-per sale/purchase contract
		For each request for early delivery / cancellation	₹ 750/-plus Swap Cost + Interest @ 1 Year MCLR/ RBLR +3% on outlay of funds
7. CHARGES ON CAPITAL ACCOUNT TRANSACTIONS			
7.1	Foreign Direct Investment	Call of KYC from Foreign remitting Bank (if not received with remittance)	₹5000/- per proposal. ₹10000/- if remittance received in other bank.
		Submission of FCGPR i.e. on issuance of shares	
		Reporting of ESOPs	₹2000/-
		Reporting of FII/NRI investments under Portfolio Investment Scheme (PIS)	₹2000/-
		Buyback of FCCB under automatic/approved route	₹2000/-
		FCTRS and other forms in FIRMS	₹5000/- per proposal. ₹10000/- if remittance received in other bank.
			In case reporting amount is up to USD 1000 (or

			equivalent in any other currency) Max. ₹1000
7.2	OVERSEAS DIRECT INVESTMENT (by Resident in Joint Venture/Wholly Owned Subsidiary abroad- Scrutiny/ Filing)	<div>Fresh permission of Remittance/ ODI Processing Charges</div> <div>First reporting to RBI On - line - i.e. creation of UIN</div> <div>Transfer of existing URN/LRN</div> <div>Submission of Closure / dissolution of WOS /JV</div> <div>Subsequent reporting of remittances under Part II equity/ guarantee etc.</div> <div>Updating of APR</div> <div>Any other reporting</div>	<div>₹10000 per proposal</div> <div>₹20000 per proposal [wherever bank has not earned exchange income (if applicable)]</div> <div>₹15000/-</div> <div>₹5000/-</div> <div>₹2000/-</div> <div>₹2000/-</div> <div>₹1000/-</div>
7.3	External Commercial Borrowing (ECB)	<div>Processing of application and Form 83 under approved route or for onward submission to RBI for Approval.</div> <div>Prepayment of ECB</div> <div>ECB 2 - Monthly filing of RBI</div> <div>Any change or modification in existing ECB under the delegated powers of the AD Branch.</div>	<div>₹10000/- per application</div> <div>0.25% (Min ₹500/- Max. ₹25000/-) + Swift Charges</div> <div>₹500/- per filing</div> <div>₹500/- per change</div>
7.4	Liaison Office/Branch Office Of Foreign Entity In India (Set Up of LO/BO)	<div>Fresh request for setting up of LO/BO in India</div> <div>Subsequent change/ extension/ amendment in terms & conditions / Closure</div> <div>Any other correspondence/ reporting to RBI (like annual activity report, etc.)</div>	<div>₹5000/- per proposal</div> <div>₹2500/-</div>
7.5	Project Exports Application For Processing By Bank/RBI	<div>Project Exports Application for</div>	₹25000/-

		processing by Bank/RBI	
		Any Subsequent reporting/ correspondence on delay/ condoning/ compounding /creation of Database of company/Subsequent KYC or other document submissions/Submission of supplementary documents to RBI.	₹250/- per submission
		Change In Authorize Dealer	
		Acceptance in Change in AD from other Bank to ours	₹500/-
		Issuance of NOC for shifting AD to other Bank	₹750/-

NOTE FOR PARA 7:

- In case of delayed reporting of capital account transactions, additional 25% of normal schedule of charges shall be levied with Min. of ₹ 1000/-
- For all capital account transaction stated above, 150% of the normal charges shall be applicable if the request received is under Approval Route.
- Foreign Bank / Correspondent charges and out of pocket expenses (if any) shall be charged separately.

8. OTHER CHARGES

8.1	Swift Charges		
		For LC/BG	₹1500/-
		Other message	₹500/-
		MT 940 to be sent on behalf of account holder to foreign banks (out of India)	₹100/-per message
8.2	Other Charges		
		Processing charges for any other application to RBI not specified anywhere	₹500/-
		Attestation Charges for application of Importer/Exporter Code	
		Postage charges	Actual out of pocket expenses

GENERAL GUIDELINES / INSTRUCTIONS FOR RECOVERY OF CHARGES:

- Charges mentioned in the chart are mandatory and shall be recovered in accordance with the prescribed scale laid down. No deviation is permissible unless approved by the competent authority as mentioned hereunder in the note.
- Charges shall be recovered upfront, unless as specified in the chart itself for recovery of

commission back ended or in instalments.

- iii) The branches shall not refund the commission collected by them on letter of credit, guarantees and other Forex transactions, unless otherwise provided in the schedule or approved by competent authority.
- iv) Out of pocket expenses, such as correspondent Bank charges, postage, courier, communication charges/SWIFT charges including expenses incurred to secure the bank's and customer's interest etc., shall be recovered from customers in respect of all foreign exchange transactions, in actual.
- v) Stamp duty under Indian Stamp Act or Stamp Act of various states on Forex transactions, wherever applicable, shall be borne by the customer.
- vi) Besides the scales of charges, prescribed in the schedule, interest on outlay of fund shall be recovered from the customers on all Foreign Exchange transactions, wherever applicable.
- vii) The schedule of charges as per schedule shall also be applicable for transactions undertaken on behalf of overseas banks/ parties.
- viii) Forex transactions on account of staff members / retired staff members for personal purpose only may be allowed free of charges.
- ix) For calculation of commission quarter means „90 days“ and month means „30 days“.
- x) In case of inward remittance, for credit to NRE/NRO/FCNR and FCRA accounts, no commission should be charged.
- xi) Special attention has been given on the foreign remittances made out of education loan for studies abroad. A NIL charges have been approved for such remittances to market education loan from our bank.

FIXATION OF RATE OF INTEREST:

- a) Rate of Interest on outlay of funds –Bank has to recover interest on outlay of funds in case of substitution / change in tenor of bills, early delivery under Forward Exchange Contract etc. The interest to be recovered has to be at MCLR (One Year) + 3%.
- b) Rate of Interest on inflow of funds – Swap in connection with the early delivery cancellation of a forward exchange contract may sometime result into inflow of funds and the Bank at its discretion may pay interest to the customer at an appropriate rate applicable for Term Deposits for the period for which, the funds remain with the Bank at a simple rate.
- c) As we are collecting interest in every case, where outlay of funds is involved, the Bank should pay interest on inflow of funds at appropriate rates at simple interest applicable for Term Deposits for the period for which, the funds remain with the Bank.
- d) Commercial & Penal rate of interest for Import Credit– the Bank is to recover interest at commercial rate of interest as applicable on domestic advances from the date of Debit in Nostro Account till the date of Crystallisation / Retirement of Bill whichever is earlier in respect of Bills under Import Letter of Credit opened by the Bank. Further from the Date of crystallisation, up to date of retirement, the Bank must recover penal interest. In such cases, Bank shall recover at MCLR (One Year) + 7% p.a.
- xii) Charges mentioned under the respective heads do not convey any approval of transaction. Field functionaries are advised to take approval wherever required in terms of extent Bank/RBI/FEMA/ any other guidelines.

CONCESSIONS: As per discretionary power vested with various Sanctioning Authorities.

E. GENERAL BANKING															
S No	Particulars	Charges													
1. MAINTENANCE OF LEDGER ACCOUNTS															
1.1	Minimum Balance Requirement and Charges for Not Maintaining Minimum Balance in the Account	Prathamik Bachat Bank Jama Khata & Cent Muskan: All category of Branches – No minimum Monthly Minimum Balance (MMB)													
		SAVING ACCOUNT:													
		Monthly Minimum Balance (MMB)													
		<table><tr><td>Area</td><td>Min. MMB</td><td>Initial Deposit</td></tr><tr><td>Rural</td><td>₹500/-</td><td>₹500/-</td></tr><tr><td>Semi Urban</td><td>₹1000/-</td><td>₹1000/-</td></tr><tr><td>Urban & Metro</td><td>₹2000/-</td><td>₹2000/-</td></tr></table>		Area	Min. MMB	Initial Deposit	Rural	₹500/-	₹500/-	Semi Urban	₹1000/-	₹1000/-	Urban & Metro	₹2000/-	₹2000/-
		Area	Min. MMB	Initial Deposit											
		Rural	₹500/-	₹500/-											
		Semi Urban	₹1000/-	₹1000/-											
		Urban & Metro	₹2000/-	₹2000/-											
		Charges per Qtr. for Not Maintaining Monthly Minimum Balance													
		<table><tr><td>Shortfall in MMB</td><td>Rural</td><td>Semi-Urban</td><td>Urban/Metro</td></tr><tr><td>Up to 50%</td><td>₹50/-</td><td>₹100/-</td><td>₹150/-</td></tr><tr><td>Above 50%</td><td>₹100/-</td><td>₹150/-</td><td>₹250/-</td></tr></table>		Shortfall in MMB	Rural	Semi-Urban	Urban/Metro	Up to 50%	₹50/-	₹100/-	₹150/-	Above 50%	₹100/-	₹150/-	₹250/-
Shortfall in MMB	Rural	Semi-Urban	Urban/Metro												
Up to 50%	₹50/-	₹100/-	₹150/-												
Above 50%	₹100/-	₹150/-	₹250/-												
CENT PREMIUM SAVING BANK ACCOUNTS															
Monthly Minimum Balance (MMB)															
<table><tr><td>Area</td><td>Min. MMB</td><td>Initial Deposit</td></tr><tr><td>Rural/Semi Urban</td><td>₹50000/-</td><td>₹50000/-</td></tr><tr><td>Urban & Metro</td><td>₹100000/-</td><td>₹100000/-</td></tr></table>		Area	Min. MMB	Initial Deposit	Rural/Semi Urban	₹50000/-	₹50000/-	Urban & Metro	₹100000/-	₹100000/-					
Area	Min. MMB	Initial Deposit													
Rural/Semi Urban	₹50000/-	₹50000/-													
Urban & Metro	₹100000/-	₹100000/-													
Charges per Qtr. for Not Maintaining Minimum Balance															
<table><tr><td>Shortfall in MMB</td><td>Rural</td><td>Semi-Urban</td><td>Urban/Metro</td></tr><tr><td>Up to 50%</td><td>₹150/-</td><td>₹450/-</td><td>₹800/-</td></tr><tr><td>Above 50%</td><td>₹225/-</td><td>₹525/-</td><td>₹1000/-</td></tr></table>		Shortfall in MMB	Rural	Semi-Urban	Urban/Metro	Up to 50%	₹150/-	₹450/-	₹800/-	Above 50%	₹225/-	₹525/-	₹1000/-		
Shortfall in MMB	Rural	Semi-Urban	Urban/Metro												
Up to 50%	₹150/-	₹450/-	₹800/-												
Above 50%	₹225/-	₹525/-	₹1000/-												
CURRENT ACCOUNT															
Monthly Minimum Balance (MMB)															
<table><tr><td>Area</td><td>Min. QAB</td><td>Initial Deposit</td></tr><tr><td>Rural</td><td>₹3000/-</td><td>₹3000/-</td></tr></table>		Area	Min. QAB	Initial Deposit	Rural	₹3000/-	₹3000/-								
Area	Min. QAB	Initial Deposit													
Rural	₹3000/-	₹3000/-													

		<i>Semi Urban</i>	₹3000/-	₹3000/-
		<i>Urban & Metro</i>	₹7000/-	₹7000/-
		Charges per Qtr. for Not Maintaining Minimum Balance (QAB)		
		Charges	Rural/Semi-Urban	Urban/ Metro
			₹200/-	₹600/-
		VARIANT OF CURRENT DEPOSIT:		
		Minimum Quarterly Average Balance (QAB)		
		<i>Variant</i>	<i>Min. QAB</i>	<i>Initial Deposit</i>
		<i>Cent Silver</i>	₹50000/-	₹50000/-
		<i>Cent Gold</i>	₹200000/-	₹200000/-
		<i>Cent Diamond</i>	₹500000/-	₹500000/-
1.2	Duplicate Passbook / Statement	Charges per Qtr. for Not Maintaining Minimum Balance (QAB)		
		Charges	Rural/Semi-Urban	Urban/ Metro
			₹300/-	₹600/-
		<p><i>These premium accounts will be reviewed as on last day of every quarter and if QAB is not maintained during two consecutive quarters then such account will be converted into normal current account and QAB will be recovered as applicable to Normal current Account and all benefits, facilities will stand withdrawn.</i></p>		
		NOTE:		
		➤ <i>QAB of ₹100/- is required for Self Help Group accounts (irrespective of location of branch)</i>		
		➤ <i>Charges as above shall be levied for non-maintenance of minimum average balance quarterly.</i>		
		➤ <i>Recovery of charges should not turn into negative balance solely on account of levy of service charges.</i>		
		➤ <i>No Penal Charges for non-maintenance of minimum balance in respect of Inoperative/ Dormant accounts as per RBI guidelines</i>		
		➤ <i>Frequency of charging Qtly charges shall be April/July/October/January.</i>		
		Pass Book/ Statement – Non-Individuals & Individual (All Branches)		
		With latest Balance only	₹100/-	
		With previous Entries	₹2/- per entry, Min	

			₹100/- Max. ₹1000/-																											
		NOTE: ➤ Issuance of new passbook shall be free of cost. ➤ For CA/CC/OD: One statement of account per month free. ➤ In case customer requests for statement through M-Banking / I-Banking /through e-mail & In case of Flexi deposit accounts (Saving & Current) charges shall be NIL. Statement of Account with Shorter Frequency (For CD/CC/OD Accounts only): Customer to register e-mail login and utilize Net-Banking facility for downloading statement.																												
1.3	Incidental / Ledger Folio / Account Maintenance Charges (Operative Accounts beyond Free of Charge Permissible Entries)	Free Folio Allowed in Current Account <table><tr><td colspan="2">Quarterly Average Credit Balance (in Current account)</td></tr><tr><td>Up to ₹25,000/-</td><td>NIL</td></tr><tr><td>Above ₹25,000/- up to ₹50,000/-</td><td>2</td></tr><tr><td>Above ₹50,000/- up to ₹1,00,000/-</td><td>4</td></tr><tr><td>Above ₹1,00,000/- up to ₹2,00,000/-</td><td>7</td></tr><tr><td>Above ₹2,00,000/-</td><td>No Limit</td></tr></table> For accounts maintained in computer, 40 entries or part thereof is treated as one ledger folio. Charges beyond free limit <table><tr><td>SB Account</td><td colspan="2">₹2/-per entry in excess of 40 debits permitted in half year in SB account (for non-cash transaction excluding bank induced/ ATM/ i-Bank)</td></tr><tr><td>CA/ Cash Credit/ Overdraft</td><td colspan="2">₹2/-per, entry subject to Min ₹100/- Max. ₹1000/-</td></tr><tr><td colspan="3">(no free folios in OD/CC Accounts)</td></tr><tr><td colspan="3">Charges On Excess Debits In Account</td></tr><tr><td>Basic Savings Bank Deposit Account (BSBD)</td><td colspan="2">₹5/-per debits in excess of permitted 6 debits in a month</td></tr></table>		Quarterly Average Credit Balance (in Current account)		Up to ₹25,000/-	NIL	Above ₹25,000/- up to ₹50,000/-	2	Above ₹50,000/- up to ₹1,00,000/-	4	Above ₹1,00,000/- up to ₹2,00,000/-	7	Above ₹2,00,000/-	No Limit	SB Account	₹2/-per entry in excess of 40 debits permitted in half year in SB account (for non-cash transaction excluding bank induced/ ATM/ i-Bank)		CA/ Cash Credit/ Overdraft	₹2/-per, entry subject to Min ₹100/- Max. ₹1000/-		(no free folios in OD/CC Accounts)			Charges On Excess Debits In Account			Basic Savings Bank Deposit Account (BSBD)	₹5/-per debits in excess of permitted 6 debits in a month	
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Up to ₹25,000/-	NIL																													
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(no free folios in OD/CC Accounts)																														
Charges On Excess Debits In Account																														
Basic Savings Bank Deposit Account (BSBD)	₹5/-per debits in excess of permitted 6 debits in a month																													
1.4	Cheque Book Issuance Charges	SB & PRATHAMIK BACHAT BANK JAMA KHATA CTS-2010 Standard Cheques <table><tr><td colspan="3">Non Individuals/ Individuals</td></tr><tr><td>Personalised</td><td>(a) Digital Mode</td><td>₹3/- per leaf</td></tr></table>		Non Individuals/ Individuals			Personalised	(a) Digital Mode	₹3/- per leaf																					
Non Individuals/ Individuals																														
Personalised	(a) Digital Mode	₹3/- per leaf																												

		request through	(b) Branch	₹4/- per leaf								
		Non- Personalised	₹5/- per leaf									
		Free Cheque Book:										
		SB A/c: One Cheque book of 20 Leaves free in a Financial Year										
		BSBD Account:20 Cheque Leaves Free in a Financial Year										
		CENT PREMIUM FREE LEAVES:										
		Rural	Semi Urban	Urban	Metro							
		60	100	150	200							
		Variant		Cheque Book over and above free will be charged as per rate applicable to normal current a/c as given above.								
Cent Silver	200											
Cent Gold	500											
Cent Diamond	100											
1.5	Standing Instructions	<table><tr><th>Particulars</th><th>Charges</th></tr><tr><td>Registration of SI</td><td>Within the Bank: NIL Inter Bank : ₹50/- per instruction</td></tr><tr><td>Execution of Standing W Instruction / remittance to other institutions viz. LIC premium etc.</td><td>Within the Bank : NIL Inter Bank : ₹50/- per instruction plus Remittance charges plus actual postage</td></tr><tr><td>Non Execution of SI (due to insufficiency of Funds) Applicable to all types of transactions</td><td>₹100/- per transaction plus Remittance charges plus actual postage</td></tr></table> <p>NOTE:</p> <p>No charges to be levied for transfer entries within the accounts maintained at the same branch and instructions in respect of the following shall be carried out free of charge and no SI registration charges and SI remitting charges are to be levied:</p> <ol style="list-style-type: none">1. Crediting/ Remitting interest in term deposit2. Crediting/Remitting Recurring Deposit instalments3. Crediting/Remitting instalments in Loan accounts			Particulars	Charges	Registration of SI	Within the Bank: NIL Inter Bank : ₹50/- per instruction	Execution of Standing W Instruction / remittance to other institutions viz. LIC premium etc.	Within the Bank : NIL Inter Bank : ₹50/- per instruction plus Remittance charges plus actual postage	Non Execution of SI (due to insufficiency of Funds) Applicable to all types of transactions	₹100/- per transaction plus Remittance charges plus actual postage
Particulars	Charges											
Registration of SI	Within the Bank: NIL Inter Bank : ₹50/- per instruction											
Execution of Standing W Instruction / remittance to other institutions viz. LIC premium etc.	Within the Bank : NIL Inter Bank : ₹50/- per instruction plus Remittance charges plus actual postage											
Non Execution of SI (due to insufficiency of Funds) Applicable to all types of transactions	₹100/- per transaction plus Remittance charges plus actual postage											
1.6	Stop Payment Instructions	<table><tr><th>Particulars</th><th>Charges</th></tr><tr><td>SB Accounts</td><td>₹100/- per instrument, Range</td></tr></table>			Particulars	Charges	SB Accounts	₹100/- per instrument, Range				
Particulars	Charges											
SB Accounts	₹100/- per instrument, Range											

			of Cheque ₹400/- (range of 3 and more cheque)														
		CD/CC/OD Accounts	₹200/- per instrument, Range of Cheque ₹600/- (range of 3 and more cheque)														
		NOTE: ➤ To be levied only once i.e. at the time of accepting the instructions for stop payment and no charges be levied while actually returning such instruments through clearing. ➤ No charges shall be levied if stop payment instructions made through registered Internet Banking															
1.7	Cancellation / Revocation of Stop Payment Instructions	<table><tr><td>SB Accounts</td><td rowspan="2">₹20/-per instrument; Maximum ₹200/- per instruction</td></tr><tr><td>CA/CC/OD Accounts</td></tr></table>	SB Accounts	₹20/-per instrument; Maximum ₹200/- per instruction	CA/CC/OD Accounts												
SB Accounts	₹20/-per instrument; Maximum ₹200/- per instruction																
CA/CC/OD Accounts																	
1.8	Penalty Charges for Depositing Delayed Instalment Recurring Deposit Account	₹1/-per 100/- pm irrespective of periodicity of deposits. NOTE: Benefit of waiving penalty for delayed payments against payment of equal number of advance instalments in Recurring deposit account is not available. However, the Interest should be paid at applicable rate after deducting penalty charges															
1.9	Closure of Account	<table><tr><th>Particulars</th><th>Charges</th></tr><tr><td>A. Account Closed within 14 days from the opening of account</td><td>No Charges</td></tr><tr><td colspan="2">B. Accounts closed after 14 days but within 12 months of opening</td></tr><tr><td>RD Account</td><td>₹100/-</td></tr><tr><td>Savings Bank account</td><td>₹300/-</td></tr><tr><td>Current Accounts</td><td>₹600/-</td></tr><tr><td>Accounts closed after 12 months</td><td>Nil</td></tr></table> NOTE: ➤ No account Closure charges on account of Death of the customer. ➤ Transfer of account from one branch to another branch of the Bank shall not be considered as closure of account, hence no charges will be recovered. Similarly opening of another account in the joint names after closing the existing one and		Particulars	Charges	A. Account Closed within 14 days from the opening of account	No Charges	B. Accounts closed after 14 days but within 12 months of opening		RD Account	₹100/-	Savings Bank account	₹300/-	Current Accounts	₹600/-	Accounts closed after 12 months	Nil
Particulars	Charges																
A. Account Closed within 14 days from the opening of account	No Charges																
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RD Account	₹100/-																
Savings Bank account	₹300/-																
Current Accounts	₹600/-																
Accounts closed after 12 months	Nil																

		payment in the deceased depositor account shall not be considered as closure of account. ➤ If the customer is not happy about his/ her choice of SB/CA a/c or services provided by the bank, he / she may within 14 days from the opening of account, approach the bank to switch to any of our other accounts. Alternatively, he / she may ask for refund of the amount which will be given back to him / her with any interest it may have earned. The bank will not levy any service charge for closure of the account within 14 days from the date of making the first payment into the account.											
1.10	Operation in the Account	<table><tr><th>Particulars</th><th>Individuals</th><th>Non - Individuals</th></tr><tr><td>Registration / Allowing operations through registration of Power of Attorney</td><td>₹500/-all customers</td><td>₹1000/-</td></tr><tr><td>Change of Authorized Signatory/ Operational instructions in the account/ Recording reconstitution</td><td>NIL</td><td>₹200/- per occasion</td></tr></table> NOTE: No charges in case of death of existing signatory /account holder			Particulars	Individuals	Non - Individuals	Registration / Allowing operations through registration of Power of Attorney	₹500/-all customers	₹1000/-	Change of Authorized Signatory/ Operational instructions in the account/ Recording reconstitution	NIL	₹200/- per occasion
Particulars	Individuals	Non - Individuals											
Registration / Allowing operations through registration of Power of Attorney	₹500/-all customers	₹1000/-											
Change of Authorized Signatory/ Operational instructions in the account/ Recording reconstitution	NIL	₹200/- per occasion											
2. REMITTANCES													
2.1	Issuance of Demand Draft	<table><tr><td>Up to ₹10000/-</td><td>₹50/-</td></tr><tr><td>Above ₹10,000/-</td><td>₹4/- per thousand or part thereof, Minimum ₹50/-, Max. ₹15000/-</td></tr><tr><td>Against tender of Cash (Below ₹50000/-)</td><td>@50% of over and above normal charges (as mentioned above)</td></tr></table>			Up to ₹10000/-	₹50/-	Above ₹10,000/-	₹4/- per thousand or part thereof, Minimum ₹50/-, Max. ₹15000/-	Against tender of Cash (Below ₹50000/-)	@50% of over and above normal charges (as mentioned above)			
Up to ₹10000/-	₹50/-												
Above ₹10,000/-	₹4/- per thousand or part thereof, Minimum ₹50/-, Max. ₹15000/-												
Against tender of Cash (Below ₹50000/-)	@50% of over and above normal charges (as mentioned above)												
2.2	Issuance of Duplicate Draft / Revalidation of Draft / Cancellation of Drafts / Other Instruments	DEMAND DRAFT/OTHER INSTRUMENT <table><tr><td>Revalidation</td><td rowspan="4">₹100/- per instrument</td></tr><tr><td>Cancellation</td></tr><tr><td>Issuance of Lost Instrument(s)</td></tr><tr><td>Issuance of Duplicate Draft</td></tr><tr><td>Against tender of Cash (Below ₹50000/-) for any mode of Remittance</td><td>₹250/-per instrument</td></tr></table> NOTE for Para 2.1 and 2.2: ➤ No charges shall be levied for issuance of Drafts			Revalidation	₹100/- per instrument	Cancellation	Issuance of Lost Instrument(s)	Issuance of Duplicate Draft	Against tender of Cash (Below ₹50000/-) for any mode of Remittance	₹250/-per instrument		
Revalidation	₹100/- per instrument												
Cancellation													
Issuance of Lost Instrument(s)													
Issuance of Duplicate Draft													
Against tender of Cash (Below ₹50000/-) for any mode of Remittance	₹250/-per instrument												

		<p>favouring beneficiaries on account of disbursement of Term Loans/ Retail Loans/ Housing Loans.</p> <p>➤ Credit/ Deposit Scheme (including NO Frill account) specific concessions would continue as mentioned specifically in the concerned Scheme.</p> <p>➤ No charges to be levied for issuance of demand draft issued for payment of proceeds due to restrictions under income tax act for paying in cash in respect of matured deposit accounts like term deposits and PPF or other such accounts under Govt. run saving schemes</p>																										
2.3	Cheques (Including ECS) / Bills Returning Charges	<p>LOCAL RETURNING CHARGES</p> <p>INWARD RETURNING CHARGES:</p> <table><tr><th>Amount of Cheque</th><th>Charges</th></tr><tr><td colspan="2">DUE TO INSUFFICIENT FUND</td></tr><tr><td>Up to ₹1 Lakh</td><td>₹200/-per instrument</td></tr><tr><td>> ₹1.00 Lakh to ₹1.00 crore</td><td>₹500/- per instrument</td></tr><tr><td>Above ₹1.00 crore</td><td>₹2000/- for 1st cheque and ₹2500/-per instance from 2nd cheque onwards during the month.</td></tr></table> <p>Interest at applicable rate for number of days Bank remained out of funds (i.e. actual interest@ clean OD is to be charged extra)</p> <p>For Other Reason: ₹100/- per instrument</p> <p>No charge in case of Technical Fault/ Failure</p> <p>OUTWARD RETURNING CHARGES:</p> <p>Cheque/Bills</p> <table><tr><td colspan="2">a) Through Clearing House</td></tr><tr><td>Up to ₹1.00 lakh</td><td>₹100/-per instrument.</td></tr><tr><td>Above ₹1.00 lakh</td><td>₹200/-per instrument</td></tr><tr><td colspan="2">b) For Presentation Directly at the Drawee Bank</td></tr><tr><td colspan="2">₹150/- Plus out of pocket expenses or 50% of collection charges whichever is higher.</td></tr></table> <p>OUTSTATION RETURNING CHARGES (Inward /Outward)</p> <table><tr><td>Cheques Up to ₹1.00 lakh</td><td>₹100/- per instrument + out of pocket expenses</td></tr><tr><td>Cheques above ₹1.00 lakh</td><td>₹200/-per instrument + out of pocket expenses</td></tr><tr><td>Bills</td><td>₹200/- + out of pocket expenses or 50% of collection charges whichever is higher.</td></tr></table>	Amount of Cheque	Charges	DUE TO INSUFFICIENT FUND		Up to ₹1 Lakh	₹200/-per instrument	> ₹1.00 Lakh to ₹1.00 crore	₹500/- per instrument	Above ₹1.00 crore	₹2000/- for 1 st cheque and ₹2500/-per instance from 2 nd cheque onwards during the month.	a) Through Clearing House		Up to ₹1.00 lakh	₹100/-per instrument.	Above ₹1.00 lakh	₹200/-per instrument	b) For Presentation Directly at the Drawee Bank		₹150/- Plus out of pocket expenses or 50% of collection charges whichever is higher.		Cheques Up to ₹1.00 lakh	₹100/- per instrument + out of pocket expenses	Cheques above ₹1.00 lakh	₹200/-per instrument + out of pocket expenses	Bills	₹200/- + out of pocket expenses or 50% of collection charges whichever is higher.
Amount of Cheque	Charges																											
DUE TO INSUFFICIENT FUND																												
Up to ₹1 Lakh	₹200/-per instrument																											
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Bills	₹200/- + out of pocket expenses or 50% of collection charges whichever is higher.																											

3. COLLECTION														
3.1	Collection of Outstation Cheques / Drafts	<table><tr><th>Particular</th><th>Charges</th></tr><tr><td>Cheques up to ₹10000/-</td><td>₹ 50/- per instrument</td></tr><tr><td>> ₹10000/- and up to ₹1.00 lakh</td><td>₹100/- per instrument</td></tr><tr><td>Above ₹ 1.00 lakh</td><td>₹250/- per instrument</td></tr><tr><td>Collection of Local Cheques through Clearing</td><td>No Charges</td></tr></table>	Particular	Charges	Cheques up to ₹10000/-	₹ 50/- per instrument	> ₹10000/- and up to ₹1.00 lakh	₹100/- per instrument	Above ₹ 1.00 lakh	₹250/- per instrument	Collection of Local Cheques through Clearing	No Charges		
		Particular	Charges											
		Cheques up to ₹10000/-	₹ 50/- per instrument											
		> ₹10000/- and up to ₹1.00 lakh	₹100/- per instrument											
		Above ₹ 1.00 lakh	₹250/- per instrument											
		Collection of Local Cheques through Clearing	No Charges											
<p>➤ The above charges are all inclusive (other than GST and the applicable cess, if any). No additional charges such as courier charges, out of pocket expenses, etc., should be levied from the customers except in cases where specifically mentioned.</p> <p>➤ Collection charges in case of outstation cheques should be levied on the Gross amount of the instruments.</p> <p>➤ Immediate Credit of Outstation Cheques in accounts of individual account holders: Immediate credit of outstation cheques up to ₹15,000/-(on request as per above slab plus actual out of pocket expenses)</p>														
3.2	Collection of Local / Outstation Bills Outward & Inward {Clean / Documentary / Usance & Supply Bills Including Bills Received Under Inland LC (Excluding Drafts, Cheques Etc.)}	<table><tr><th>Slab</th><th>Charges</th></tr><tr><td>Up to ₹10000/-</td><td>₹100/- + Out of Pocket Exp.</td></tr><tr><td>Above ₹10000/-</td><td>₹10/- per thousand or part thereof + Out of Pocket Exp.; Min ₹100/ Max.- ₹15000/-</td></tr><tr><td>Change of original instructions (IBC/OBC) i.e. Waiving C Form, delivery Free of Payment, Extending retirement time, etc.</td><td>₹200/- per reference</td></tr><tr><td>Documents received for collection: if required to be delivered free of payment to drawee OR to be returned back as Unrealised</td><td>Normal Collection Charges + out of pocket expenses</td></tr><tr><td>Charges on Inward Collection (Bank to Bank)</td><td>Remittance charges to be collected from the drawee - Where remitting bank has no branch, commission to</td></tr></table>	Slab	Charges	Up to ₹10000/-	₹100/- + Out of Pocket Exp.	Above ₹10000/-	₹10/- per thousand or part thereof + Out of Pocket Exp.; Min ₹100/ Max.- ₹15000/-	Change of original instructions (IBC/OBC) i.e. Waiving C Form, delivery Free of Payment, Extending retirement time, etc.	₹200/- per reference	Documents received for collection: if required to be delivered free of payment to drawee OR to be returned back as Unrealised	Normal Collection Charges + out of pocket expenses	Charges on Inward Collection (Bank to Bank)	Remittance charges to be collected from the drawee - Where remitting bank has no branch, commission to
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			be shared on 50:50 basis
		<p>➤ Actual postage/courier charges and any other out of pocket expenses have to be recovered in full from the customers.</p> <p>➤ Collection charges in case of bills should be levied on the gross amount of the instrument.</p>	
3.3	Outstation Returning Charges (Inward / Outward Collection)	As per Para 2.3	
3.4	Purchase / Discount of Cheques / Bills	As per guidelines issued from time to time	
3.5	Collection of Deposit Receipts on Maturity	Collection of Other Bank's Deposit Receipts on Maturity	Bank shall levy charges as applicable to collection of cheques. However, if proceeds are invested in FD for a minimum period of one year then no charges and only out of pocket expenses to be recovered.
		In all cases, postage charges and other out of pocket expenses have to be recovered in full.	
3.6	Presentation of Usance Bills For Acceptance	₹100/- per bill +out of pocket expenses	
3.7	Collection of Interest / Dividend Warrant Directly Received By The Branch	Dividend Warrants, Interest Warrants, refund Orders for amount up to ₹1000/- are to be collected at par, even they are drawn on other banks and payable at out station centres. Out of pocket expenses like postage etc. are to be recovered in full.	
4. CASH HANDLING CHARGES- DEPOSIT			
4.1	Saving Bank Accounts	Applicable on Base & Non Base Branch	
		Based on Transaction	
		5 Transaction free per month thereof ₹25/- per transaction (Except through alternate channels i.e., BNA, ATM and CDM)	
		Based on Amount	
		Up to ₹2.00 lakh	Free (Per day)
		Above ₹2.00 lakh	₹1 per thousand, subject to minimum ₹25/-
4.2	Current / Cash Credit/ Overdraft and Other Accounts of Customers	Applicable on Base & Non Base Branch	
		Based on Amount	
		Up to ₹2 Lakh	Free (Per day)
		Above ₹2 Lakh	₹1 per thousand, subject to min. ₹50/-, max ₹15000/-
		NOTE FOR PARA 4:	
		<p>➤ Charges as above shall be levied for deposit of cash per day per account.</p> <p>➤ No Cash handling charges on amount deposited in Loan (Excluding CC/OD)/ NPA/suit filed accounts</p>	

5. CASH HANDLING CHARGES- WITHDRAWAL																																									
5.1	Saving Bank Accounts	At Base Branch and Non-Base Branch: Free: Maximum 5 withdrawals in a month. Thereafter, ₹2 per ₹1000/- or part thereof. Minimum ₹ 25.00																																							
5.2	Current / Cash Credit/ Overdraft and Other Accounts	At Base Branch and Non-Base Branch: Variants Current Account - Free Amount per day as per their respective QAB <table><tr><td>Variant</td><td>QAB</td></tr><tr><td>Silver</td><td>₹1.00 lakh</td></tr><tr><td>Gold</td><td>₹2.00 lakh</td></tr><tr><td>Diamond</td><td>₹5.00 lakh</td></tr></table> Thereafter applicable charges will be: ₹2/- per ₹1000/- or part thereof. Minimum ₹ 50.00 All other CA/CC/OD and other Accounts of Customers: Free up to ₹1.00 lakh per day. Thereafter, ₹2.00 per ₹1000/- or part thereof	Variant	QAB	Silver	₹1.00 lakh	Gold	₹2.00 lakh	Diamond	₹5.00 lakh																															
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6. LOCKER/ SAFE CUSTODY																																									
6.1	Locker Rent Annual	<table><tr><td>Size of Locker</td><td>Rural / Semi Urban</td><td>Urban/ Metro</td></tr><tr><td>Group I</td><td>₹1000/-</td><td>₹1500/-</td></tr><tr><td>Group II</td><td>₹1500/-</td><td>₹2000/-</td></tr><tr><td>Group III</td><td>₹2000/-</td><td>₹3000/-</td></tr><tr><td>Group IV</td><td>₹2000/-</td><td>₹3000/-</td></tr><tr><td>Group V</td><td>₹3,000/-</td><td>₹4,000/-</td></tr><tr><td>Group VI</td><td>₹4,500/-</td><td>₹6,000/-</td></tr><tr><td>Group VII</td><td>₹6,000/-</td><td>₹8,000/-</td></tr><tr><td>Group VIII</td><td>₹8,000/-</td><td>₹10,000/-</td></tr></table> A premium of 25% in identified metro branches, subject to review of identified branches <table><tr><td colspan="2">Mumbai Main Office</td></tr><tr><td>Group A</td><td>2500</td></tr><tr><td>Group B/BB</td><td>3500</td></tr><tr><td>Group C</td><td>7000</td></tr><tr><td>Group D</td><td>25000</td></tr><tr><td>Safe</td><td>50000</td></tr></table>	Size of Locker	Rural / Semi Urban	Urban/ Metro	Group I	₹1000/-	₹1500/-	Group II	₹1500/-	₹2000/-	Group III	₹2000/-	₹3000/-	Group IV	₹2000/-	₹3000/-	Group V	₹3,000/-	₹4,000/-	Group VI	₹4,500/-	₹6,000/-	Group VII	₹6,000/-	₹8,000/-	Group VIII	₹8,000/-	₹10,000/-	Mumbai Main Office		Group A	2500	Group B/BB	3500	Group C	7000	Group D	25000	Safe	50000
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6.2	Slab Wise Discount on Advanced Locker Rent	<table><tr><td>Period</td><td>Discount % age</td></tr><tr><td>1 year + 6 months & above</td><td>2%</td></tr><tr><td>2 years</td><td>5%</td></tr><tr><td>3 years</td><td>10%</td></tr></table>	Period	Discount % age	1 year + 6 months & above	2%	2 years	5%	3 years	10%																															
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		4 years	15%									
		5 years	20%									
		Staff	75%									
6.3	Security Deposit Required for Lockers	The locker holder (the Lessee) is required to keep an amount equivalent to three years rent + charges for break opening of the locker + Rs1000/- in the form of Term Deposit										
6.4	Penalty for Delayed Payment of Locker Rent	1 st Quarter	10% of annual rent									
		2 nd Quarter	25% of annual rent									
		3 rd quarter	40% of annual rent									
		1 year	50% of annual rent									
		For more than 1 year	Locker to be broken									
6.5	Restriction on Number of Operations	<p>No. of locker visits per year-15 visits per year free; thereafter ₹100/- per visit.</p> <p>NOTE:</p> <p>While issuing new locker, the branches are advised to include the following clause in the locker lease register.</p> <p>“I /We agree to pay ₹100/- per operation beyond 15 operations in a financial year”</p>										
6.6	Refund of Locker Rent	<p>➤ Minimum Period of Locker facility shall be One Year and in case of Surrender of Locker, Refund of the Locker Rent, if any, shall be paid for the Complete Quarters left as on the Date of Surrender of Locker, for which Locker Rent has already been received in advance.</p> <p>➤ In case of surrender of locker before five years, locker charges at normal rates (without concession) shall be charged and rest of the amount shall be refunded.</p> <p>➤ In case of surrender, GST will not be refunded</p>										
6.7	Other	<table><tr><td>Break Open Charges /Drill Opening</td><td rowspan="2">Actual + ₹1000/- towards</td></tr><tr><td>Duplicate Keys</td></tr><tr><td colspan="2">One Time Registration Charges at The Time of Leasing Out of Lockers</td></tr><tr><td>Rural/Semi Urban</td><td>₹ 200/-</td></tr><tr><td>Urban/Metro</td><td>₹ 500/</td></tr></table> <p>NOTE:</p> <p>While letting out the locker, the customer must have a Saving/ Current A/C or open a Saving/ Current A/C, link with locker account, and submit Standing</p>		Break Open Charges /Drill Opening	Actual + ₹1000/- towards	Duplicate Keys	One Time Registration Charges at The Time of Leasing Out of Lockers		Rural/Semi Urban	₹ 200/-	Urban/Metro	₹ 500/
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		instruction to debit his/her a/c for recovery of annual rent and over dues, if any, as per Banks'' norms. The existing locker holders without linked Saving/ Current A/C must also open Saving/ Current A/c link with locker account, and submit Standing instruction to debit his/her a/c for recovery of annual rent and over dues, if any, as per Banks'' norms.																			
6.8	Safe Custody Charges	<table><tr><td colspan="2">Authorized Branches Only (Facility to be provided to existing Customers only)</td></tr><tr><td>Folio opening Charges</td><td>₹150/-</td></tr><tr><td>Scrip/Security Papers</td><td>₹25/-per scrip pa Min ₹100/-</td></tr><tr><td>Sealed Cover</td><td>₹500/- per cover pa or part thereof</td></tr><tr><td colspan="2">Sealed Boxes</td></tr><tr><td>For Boxes up to size (30cmX30cmX30cm)</td><td>₹3000/-per box per annum</td></tr><tr><td>For bigger size</td><td>₹400/- per cubic feet or part thereof per annum. Min ₹3500/-</td></tr><tr><td>Bank''s own deposits Receipts</td><td>No charges</td></tr><tr><td colspan="2">➤ Duplicate keys of branch/other banks shall be exempted from charges. ➤ For security considerations, these services are not to be provided to general public</td></tr></table>		Authorized Branches Only (Facility to be provided to existing Customers only)		Folio opening Charges	₹150/-	Scrip/Security Papers	₹25/-per scrip pa Min ₹100/-	Sealed Cover	₹500/- per cover pa or part thereof	Sealed Boxes		For Boxes up to size (30cmX30cmX30cm)	₹3000/-per box per annum	For bigger size	₹400/- per cubic feet or part thereof per annum. Min ₹3500/-	Bank''s own deposits Receipts	No charges	➤ Duplicate keys of branch/other banks shall be exempted from charges. ➤ For security considerations, these services are not to be provided to general public	
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7. DOOR STEP BANKING (DSB)																					
7.1	For Sr. Citizens Above 70 Years and Differently Abled Persons	<table><tr><td>Particulars</td><td>Charges</td></tr><tr><td>Non-Financial Transaction</td><td>₹75/- + GST</td></tr><tr><td>Financial Transaction</td><td>₹75/- + GST</td></tr></table>	Particulars	Charges	Non-Financial Transaction	₹75/- + GST	Financial Transaction	₹75/- + GST													
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7.1.1	DSBS under PSB alliance at selected 100 centres	₹ 75 + GST																			
8. MISCELLANEOUS SERVICES																					
8.1	Old Record Enquiries	<table><tr><td>Particulars</td><td>Charges</td></tr><tr><td>Up to one Year Old</td><td>₹100/- per reference plus out of pocket Expenses</td></tr><tr><td>Beyond 1 year</td><td>₹300/- per reference /request/ document /per sheet + out of pocket expenses</td></tr></table>	Particulars	Charges	Up to one Year Old	₹100/- per reference plus out of pocket Expenses	Beyond 1 year	₹300/- per reference /request/ document /per sheet + out of pocket expenses	Charges to be refunded for mistake detected on the part of the bank												
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8.2	Attestation / Certificate	<table><tr><td>Individuals</td><td>Non-Individuals</td></tr><tr><td>₹100/- Per occasion</td><td>₹150/- Per occasion</td></tr></table>	Individuals	Non-Individuals	₹100/- Per occasion	₹150/- Per occasion	ILLUSTRATIVE LIST OF CERTIFICATE/ ATTESTATION														
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		<div><div><div>1) No Objection Certificate</div><div>2) No Dues Certificate</div><div>3) Duplicate TDS Certificate</div><div>4) Interest Certificate (One certificate to be issued „free of cost“ every year)</div><div>5) Certificate of Balance (Only two certificates are free in a year)</div><div>6) Cheque Honoured Certificate</div><div>7) Account Maintaining Certificate</div><div>8) Any other certificate relating to deposit account except Solvency certificate charges for which are charges prescribed by IRMD</div><div>9) Attestation of customer“s signature/ Photograph</div><div>10) Address Confirmation</div><div>11) Issue of Duplicate Deposit Receipt</div></div><div>EXEMPTION: No service charges shall be levied for:<div><div>1) Issue of No Dues Certificate on adjustment of Loan Account.</div><div>2) Issue of No Objection Certificate to the applicants under various Government sponsored schemes</div><div>3) Certificate of Interest paid on Deposits or TDS Certificate for the first time</div><div>4) The beneficiaries who opt for any e-payment from Govt. Departments, certification of mandate will be free</div><div>5) Signature attestation for ECS purpose</div></div></div></div>												
8.3	Other	<table><tr><th>Particulars</th><th>Charges</th></tr><tr><td>Copy/ image of Cheque/ Draft (Paid/) by the bank</td><td>₹100/-for attested copy per instrument</td></tr><tr><td>Image of Cheques sent for collection (In CTS)</td><td>₹100/- per instrument</td></tr><tr><td>Loss of (Metal) Token</td><td>₹50/- per Token</td></tr><tr><td>Postal Charges (Regd. Post/Speed Post/ Courier Charges)</td><td>₹75/- or actual expenditure- whichever is higher</td></tr><tr><td>Nomination Charges</td><td>First time: Free there after ₹100/- per occasion</td></tr></table>	Particulars	Charges	Copy/ image of Cheque/ Draft (Paid/) by the bank	₹100/-for attested copy per instrument	Image of Cheques sent for collection (In CTS)	₹100/- per instrument	Loss of (Metal) Token	₹50/- per Token	Postal Charges (Regd. Post/Speed Post/ Courier Charges)	₹75/- or actual expenditure- whichever is higher	Nomination Charges	First time: Free there after ₹100/- per occasion
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8.4	Concessional/ Exempted Categories	AS PER APPENDIX												
8.5	Concessions Not Specified Elsewhere	As per discretionary power vested with various sanctioning authority.												

SERVICE CHARGES PERTAINING TO “GENERAL BANKING”
APPENDIX:EXEMPTION / CONCESSIONS FOR VARIOUS CATEGORY OF

CUSTOMERS		
a)	Defence /Ex-service men /Paramilitary Forces /CISF	<ul style="list-style-type: none"> ➤ At par remittance to family up to ₹50,000/- per month. Further, they may be allowed onetime remittance for payment of school/college fees in a year. Postage and out of pocket expenses are to be recovered. ➤ At par collection of all cheques to be received from the Govt. in respect of Salary/TA/DA/Arrears/Terminal Dues etc. ➤ At par custody of Wills; ➤ Standing instructions free of charge within same branch; ➤ Normal concessions (instant credit facilities) as applicable to other customers in respect of outstation cheques up to ₹15,000/- at a time. ➤ No service charges for attestation / certificate
b)	Freedom fighters and their widows /widowers, widows of Defence Forces /Police forces personnel dying on duty	<p>No service charges to be levied on:</p> <ul style="list-style-type: none"> ➤ Remittance ➤ Issuance of cheques ➤ Collection of pension bills/pension cheques ➤ Discount of pension bills/pension cheques ➤ Attestation / Certificate
c)	Senior Citizens	<ul style="list-style-type: none"> ➤ Senior Citizens shall be allowed two Remittances / Collections aggregating to ₹25,000/-per month free of charges for personal use. ➤ No condition of maintenance of minimum balance. ➤ The accounts should be in single name of senior citizen or jointly with a close relative where senior citizen is principal account holder. ➤ 50% concession in: <ul style="list-style-type: none"> ✓ Duplicate passbook and statement. ✓ Cheque book issuance charges ✓ Stop payment instructions ✓ Closure of account ✓ Issuance of duplicate draft /revalidation of draft / cancellation of drafts/other instruments ➤ No charges for cancellation / revocation of stop payment instructions ➤ 10% additional concession on advanced locker rent to senior citizen is available subject to the condition of maintaining quarterly average balance of ₹50000 and above shall also continue ➤ No service charges for attestation / certificate
d)	Pensioners	<ul style="list-style-type: none"> ➤ No service charges to be levied on Collection / Discount of Pension Cheques / Bills of Pensioners of Central / State Govt. and Armed Forces. ➤ Free remittance facility by debit to S.B. Account maintained by pensioners for personal uses. ➤ At par collection of cheques of retirement dues. ➤ No condition of maintenance of minimum balance.

		<ul style="list-style-type: none"> ➤ 50% concession in: <ul style="list-style-type: none"> ✓ Duplicate passbook and statement. ✓ Cheque book issuance charges ✓ Stop payment instructions ✓ Closure of account ✓ Issuance of duplicate draft /revalidation of draft / cancellation of drafts/other instruments ➤ No charges for cancellation / revocation of stop payment instructions ➤ No service charges for pension certificate ➤ No service charges for attestation / certificate
e)	Students	<ul style="list-style-type: none"> ➤ Issuance (including duplicate) / Cancellation / Revalidation of Demand Draft (as per Para 2.1 and 2.2) for educational purposes, students will be required to pay only ₹20/- per instrument. ➤ No condition of maintenance of minimum balance. ➤ No service charges for attestation / certificate
f)	Government Departments/ Ministries/ Departments of State Governments Including, Railways, Defence etc.	All non-credit related service charges are exempted subject to maintenance of their account with any of our branches.
g)	Remittance / Collection facilities for PM"s / CM"s Relief funds	Free remittance/ collection facilities are permissible for these activities.
h)	Collection of subsidy under Government Sponsored Schemes	At par collection of cheques (only cheques issued by Government representing subsidy under Government sponsored Schemes).
i)	Teachers Employed in Government Run Schools / Central Schools	<ul style="list-style-type: none"> ➤ Free discounting of salary bills / cheques up to ₹25000/-. ➤ At par collection of salary bills.
j)	Religious, Welfare Service, Charitable institutions etc. exempted from payment of income tax under the income tax act	<ul style="list-style-type: none"> ➤ Collection of instruments favouring religious, welfare service, charitable institutions who are exempted from payment of income-tax under the income tax act be done at par. ➤ Issue of DDs /TTs to beneficiaries of these institutions be also done at par. ➤ The concession will be subject to production of certificate from Income Tax Department for the exemption from payment of Income Tax. <p>Specific Concessions of 100% exemption for renowned trusts, Temples, Missionaries, cancer societies, Helpage India, Ram Krishna Mission/Math, Foundations promoted by Government agencies.</p>
k)	Blind /Disabled /DIVYANG and Institutions set up for their benefit	<ul style="list-style-type: none"> ➤ Institutions which are exempted from payment of income tax and especially set up for benefits of blinds, disabled and differently abled be allowed: <ul style="list-style-type: none"> ✓ Collection of up-country instruments at par ✓ Payment made by these institutions to their own beneficiaries by way of DDs /TTs be allowed free of charges.

		<ul style="list-style-type: none"> ➤ Further, in the individual accounts of these categories of persons, identified and confirmed by the Branch Manager at the time of opening of accounts, the issue of RTGS/NEFT/IMPS/DDs /TTs be allowed free of charge. Such concessions to be permitted on transactions issued to be debit of the persons' accounts and not against cash payment. ➤ Waiver of collection charges for instruments up to ₹50,000/- at par collection. ➤ No condition of maintenance of minimum balance for Blind /Disabled / Divyang persons. ➤ No service charges for attestation / certificate for Blind /Disabled / Divyang persons
l)	Cooperative Banks, Land Development Banks, Service Cooperatives, Districts Rural Development Agencies etc.	<ol style="list-style-type: none"> 1) No charges be levied for collection of cheques deposited by DRDA, Farmers Cooperative Societies (bank's own sponsored), and Primary Agricultural Societies banking with us. 2) Cooperative banks may be extended remittance facilities under RBI Remittance Facilities Scheme - 1975 provided they agree to abide by the following (restricted to issue DDs /TTs only). <ul style="list-style-type: none"> ➤ The Urban cooperative banks should give an undertaking at their HO level that they will charge their customers same charges as charged by our bank for issue of demand drafts. ➤ The concerned bank and the cooperative bank should come to an understanding to share the charges. The concessions of 50% of the usual service charges to cooperative banks might be extended only to those banks which maintained their accounts with our bank. The condition should, however, be that the cooperative bank must not pass on the benefit to their customers. Incumbent In-charge should take an undertaking from the cooperative bank that they will charge normal rates as per the service charges prescribed, to their customers. 3) Charges as per RBI Remittance Facility Scheme may be levied for transfer of funds from the account of Co-operative Bank at one centre to that at another centre. The charges as per RBI Remittance Facility Scheme are as follows: <ul style="list-style-type: none"> ➤ For remittance up to ₹ 5000= 0.03% Minimum ₹ 0.25 ➤ For remittance over ₹ 5000 = 0.02% Minimum ₹ 1.50
m)	Regional Rural Banks sponsored by our Bank	<ol style="list-style-type: none"> 1) 50% concession shall be available for issue of DDs /TTs and LG /ILC provided counter

		<p>Guarantee /Security is obtained from the cooperative banks and the benefit of this concession is not passed on to the customers.</p> <p>2) Remittance facility may also extended free to RRBs sponsored by our Bank on remittance of refinance instalments to NABARD as well as remittance of refinance from NABARD.*</p> <p>3) No service charges may be levied on remittances of funds among HO, branches and Controlling Offices of RRBs.*</p> <p>4) No Account Maintenance charges be levied in accounts maintained by RRBs with our Bank.*</p> <p>5) Collection charges are to be shared between our bank and RRBs on a 50-50 basis in the following cases*:-</p> <ul style="list-style-type: none"> ✓ Cheques drawn on Public Sector Banks and tendered to them for collection by RRBs. ✓ Instruments tendered by Public Sector banks to RRBs for collection <p>*(These instructions (no. 1 to 4) shall remain operative till priority sector and lead bank division issues any fresh instructions in respect of any of these activities regarding Regional Rural Banks)</p>
n)	Wholly owned subsidiaries of the Bank	To be provided free remittance facility from their corporate office to the branches and vice-versa without levying any service charges
o)	Special Transactions	<p>1) Fixed Deposits including NRI Accounts:</p> <ul style="list-style-type: none"> ➤ On cheques issued as per Court orders for investments in terms of deposits, service charges may be waived. ➤ Transfer of funds on maturity of deposits as well as periodical interest to another branch of our bank to be done at par. Where the funds are to be transferred to another bank normal charges should be levied. ➤ Collecting bank need not levy any service charges. The remitting bank to levy the charges as applicable to Remittances. In case of local remittances, the charges as applicable to issue of demand draft be levied. <p>2) Cheques issued by Govt. of India in respect of grant made from the Prime Minister's Relief fund to the State Govt., Dist. Magistrates, etc. should be collected without levying any service charges, and, credit be given immediately at par.</p>
p)	Staff, Honourably retired Staff and widows / widowers of Honourably retired Staff	<p>No service charges shall be levied for various transactions. The accounts should be in single name of staff / ex-staff or jointly with a close relative where staff / ex-staff is principal account holder.</p> <ul style="list-style-type: none"> ➤ Widows / widowers of honourably retired Staff

		shall not be remarried and not gainfully employed to avail the benefits. ➤ However, any out of pocket expenses such as CERSAI, CIC, NeSL and any other third party expenses to be recovered.		
q)	Note	Postage and Out of pocket expenses if any, to be recovered wherever not specified		
F. DIGITAL BANKING				
S No	Particulars	Charges		
1. FUND TRANSFER				
1.1	RTGS	Slab	Charges Through	
			Branch	Net-Banking/m-Banking
		₹2.00 lakh to ₹5.00 lakh	₹24.50/-	NIL
		Above ₹5.00 Lakh	₹49.50/-	
1.2	NEFT	Slab	Charges Through	
			Branch	Net-Banking/m-Banking
		Up to ₹10,000/-	₹2.50/-	NIL
		Above ₹10,000/- and up to ₹1.00 lakh	₹5.00/-	
		Above ₹1.00 lakh and up to ₹2.00 lakh	₹15.00/-	
		Above ₹2.00 lakh	₹25.00/-	
		1.3	IMPS	Slab
Up to ₹2000/-				Nil
Above ₹2000/- to ₹10,000/-				₹ 2.5 + GST
Above ₹10,000/- TO 100000				₹ 5 + GST
Above ₹ 100000				₹ 10 + GST
1.4	National Automated Clearing House (NACH) Mandate	Activity		Charges
		Outward NACH Credit Transactions of Corporate		₹ 2/- per record subject to a minimum of ₹ 500/-
		Outward NACH Debit Transactions of Corporate		
		Inward NACH Mandate Verification		₹ 100/- per mandate on acceptance
		Outward NACH Mandate of		₹ 50/- per

		Corporates		mandate on acceptance	
		Returning charges on return of NACH (debit) on account of insufficient Funds		₹ 100/-	
2. SMS ALERTS/ INTERNET BANKING					
2.1	SMS	Savings Account		₹15/- per quarter	
		Other than Saving Accounts		₹25/- per quarter	
		EXEMPTED: Basic Saving Deposit Account / Accounts under PMJDY, Senior Citizen Accounts, Students / Vidyarathi Accounts, Mitra Accounts, Staff & Ex-staff Accounts			
2.2	Internet Banking / Mobile Banking	Registration		NIL	
		Duplicate Password Charges		₹50/- per event in case of offline request received through Branches. However, the incumbent In-charge can waive off the charges looking into the genuineness of the case.	
3. Bunch Note Acceptor (BNA) / Cash Deposit Machine (CDM)					
3.1	Bunch Note Acceptor (BNA) / Cash Deposit Machine (CDM)	Particular		Charges	
		Card/ Card less cash deposit in SB/ CA/ CC/ OD A/c up to ₹2 Lakh		NIL	
		Card/ Card less cash deposit in SB A/c above ₹2 Lakh		₹1 per ₹1000/- or part thereof with a min. of ₹15/- per transaction	
		Card/ Card less cash deposit in CA/ CC/ OD above ₹2 Lakh per transaction		₹1 per ₹1000/- or part thereof with a min. of ₹25/- per transaction	
4. ATM CUM DEBIT CARD CHARGES / PREPAID CARD CHARGES					
4.1	Variant	Class ic	Rupay/Platinum	VISA Platinum	Rupay Select
					Prepaid
4.2	Card Issuance Charges	PRIMARY			
		200	₹300/-	₹600/-	₹950/-
		₹50/-			
		Add on Card			
		As per card variant			
		NA			
4.3	Annual Maintenance Charges				
		₹ 200 * (Nil for	₹ 300	₹600	₹ 950
					For cards having

		Classic – KCC/ Classic Mudra/ Classic PMJDY				balances above ₹ 500 on the date of expiry of card Annual Maintenance for one additional year, thereof. In case, balance goes below ₹ 500 the entire balance will be forfeited and card will be closed.
		*From 2 nd year onwards as 1 st year charges are free				
4.4	Card surrender and transfer of unutilized balance	Not Applicable				₹250/-
4.5	Hot Listing	NIL				
4.6	Card Replacement Charges (Duplicate Issuance)	₹150/-				
4.7	Duplicate PIN/ Regeneration of PIN through Branch	Request Through		Charges		
		Branch		₹50/-*		
		Green PIN at ATMs		NIL		
		**Exempted for Govt. Sponsored Scheme				
4.8	Transaction declined due to insufficient Balance	₹15/- (charges are applicable to staff also.)				
4.9	For use of Bank's own ATMs located in Metro and Non-Metro Areas	Free Transaction		5 Transactions/Month		
		After Free Transactions		₹10/- per Transaction		
		Exempted from above charges:				
		A. Staff/Ex-Staff				
		B. Cards issued in Basic Saving Account				
		C. Defence Personnel and Pensioners				
4.10	For use of other Bank's ATMs located in Metro and Non-Metro Areas	Particular		Metro^	Non Metro	
		Free Financial and Non-financial Transactions		3 Transaction/ Month	5 Transaction/ Month	
		After Free Financial Transactions		₹ 20/- per Transactions		
		After Free Non-financial Transactions		₹ 9/- per Transactions		
		➤ ^viz. Mumbai, New Delhi, Chennai, Kolkata,				

		Bengaluru and Hyderabad ➤ Above charges are applicable to staff also.		
4.11	International Transactional Charges (If said facility opted in Debit Card)			
a.	Where our bank have the tie up with Foreign bank	Particular	Card Type	Transaction Charges
		Our Bank ◊Druk Bank (Bhutan)	All international Debit card	At Druk Bank ATMs Cash Withdrawal: 12/- (plus taxes) Balance Inquiry: ₹2/- (plus taxes)
		Our Bank◊RMA (Royal Monetary Authority Bhutan)	All Rupay International debit card	At all ATMs in Bhutan other than Druk Bank ATMs Cash Withdrawal: ₹50/- (plus taxes) Balance Inquiry: ₹10/- (plus taxes)
		Our Bank◊EBL Nepal	All International debit card	At EBL ATMs Cash Withdrawal: ₹50/- (flat) Balance Inquiry: ₹15/- (flat)
b.	Where our bank do not have the tie up with Foreign bank	ALL INTERNATIONAL DEBIT CARD		
		Particulars	Transaction Charges	
		Balance Enquiry	₹25/-	
		Cash Withdrawals	₹150/- (flat). Apart from this, customer is charges by the acquiring bank which is not fixed and ranges from country to country. It is typically between 2-4% of transaction amount	
		NOTE: For Rupay JCB International Debit Card: ➤ Charges for International non-financial transaction: ₹30/- ➤ All existing features & limits of Rupay International Debit Card would inter alia apply for Rupay JCB Debits Cards.		
c.	Point of Sale (PoS) / e-Com	3% of transaction amount		

	Transactions																								
5. CMS CHARGES																									
5.1	Fee Collection Module (FCM)	₹2/- per ₹1000/-; Minimum charge per transaction is ₹40/-																							
5.2	Integrated Fee portal (IFP)	<table><tr><td>IBS</td><td>₹8/- to ₹20/-</td></tr><tr><td>Debit Card</td><td>0.4% to 0.9%</td></tr><tr><td>Credit Card</td><td>1% to 1.9%</td></tr></table>	IBS	₹8/- to ₹20/-	Debit Card	0.4% to 0.9%	Credit Card	1% to 1.9%																	
IBS	₹8/- to ₹20/-																								
Debit Card	0.4% to 0.9%																								
Credit Card	1% to 1.9%																								
5.3	CMS (Cash Management services)	<p>(Charges in paisa /per ₹1000)</p> <table><tr><th rowspan="2">Type of Centre</th><th colspan="3">Annual Turn Over in ₹ crore</th></tr><tr><th>>250</th><th>100-250</th><th><100</th></tr><tr><td>Metro</td><td>6</td><td>15</td><td>25</td></tr><tr><td>Urban</td><td>20</td><td>30</td><td>50</td></tr><tr><td>Semi Urban</td><td>50</td><td>70</td><td>90</td></tr><tr><td>Rural</td><td>70</td><td>90</td><td>120</td></tr></table> <p>Above charges will be for credit arrangements on actual realization basis; Minimum charge per instrument ₹2/-</p> <p>➤ Returning charges – ₹120/- per instrument</p> <p>➤ If party desires immediate credit, interest @MCLR+6.5% shall be charged or if party is availing credit facility with @ROI being charged in the account + 1% for the days for which credit has been given in advance.</p>	Type of Centre	Annual Turn Over in ₹ crore			>250	100-250	<100	Metro	6	15	25	Urban	20	30	50	Semi Urban	50	70	90	Rural	70	90	120
Type of Centre	Annual Turn Over in ₹ crore																								
	>250	100-250	<100																						
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5.4	ADM (Auto Debit Mandate)	<table><tr><td>Mandate Registration/ Verification Charges</td><td>₹40/-per mandate(One time charge)</td></tr><tr><td>Mandate execution charges on due date</td><td>₹5/- per transaction</td></tr><tr><td>Representation for returning charges</td><td>₹100/- per transaction (as per banks guidelines)</td></tr></table>	Mandate Registration/ Verification Charges	₹40/-per mandate(One time charge)	Mandate execution charges on due date	₹5/- per transaction	Representation for returning charges	₹100/- per transaction (as per banks guidelines)																	
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5.5	E – CMS	₹5/- per transaction																							
NOTE: Above CMS charges are standard charges and charges will be client specific and will be fixed as per the cost benefit analysis of business.																									
Waiver of Charges:																									
	FCM	Regional Manager and Zonal Manager may waive charges upto 75% and 100% respectively as per cost benefit analysis																							
	ADM	Only for Mandate Registration/ Verification: ➤ Regional Manager may waive upto 50% ➤ Zonal Manager may waive upto 75%																							
	E-CMS	Recommendation for concession may be sent to HO on the basis of cost benefit analysis.																							
	CMS	➤ Regional Manager : 50% of normal charges ➤ Zonal Manager: 75% of normal charges																							

G. BUSINESS CORRESPONDENTS (BC POINT)			
S No	Particulars	Charges (All charges are inclusive of GST, except where it is specified)	
1. ACCOUNT OPENING			
1.1	SB / RD / TD	NIL	
2. CASH DEPOSIT			
2.1	On-us (FI)	NIL	
2.2	On-us (Non-FI)	Four free transaction across all channels. Charge to be kept at ₹ 20/- per transaction.	
2.3	On-us Intersol (FI) N	NIL	
2.4	On-us Intersol (NonFI)	NIL	
2.5	Upto ₹10000/-	₹25/- per transaction	
2.6	₹10001/- to ₹15000/-	₹35/- per transaction	
2.7	₹15001 to ₹20000/-	₹45/- per transaction	
2.8	₹20001/- to ₹25000/-	₹55/- per transaction	
2.9	AePS Acquirer	NIL	
2.10	AePS Issuer	For Non FI: ₹12/- per transaction	
3. CASH WITHDRAWAL			
3.1	On-us (FI)	6 withdrawals transactions (from all modes) free in a month, after this - ₹ 10 + GST	
3.2	On-us (Non-FI)	Four free transaction across all channels. Charge to be kept at ₹20/- per transaction.	
3.3	On-us Intersol (FI)	NIL	
3.4	On-us Intersol (NonFI)	₹20/- per transaction	
3.5	AePS Acquirer	NIL	
3.6	AePS Issuer	Non FI: ₹20/- per transaction	
4. REMITTANCE			
4.1	IMPS		
		Amount	Charges
		< ₹5000/-	₹30/- per transaction
		₹5000/- to ₹10000/-	₹50/- per transaction
	> ₹10000/- to ₹20000/-	₹60/- per transaction	
4.2	NEFT		
		Amount	Charges
		Upto ₹10000/-	₹ 2.5/- +GST
		> ₹10000 to ₹ 20000	₹4/- +GST
4.3	Fund Transfer (Non Cash Remittance)	₹ 6/- per transaction (For remitter other than BSBD customer)	
4.4	Indo Nepal Remittance	Charges at BC location	
		Amount	Charges
		Upto ₹5000/-	₹22/- +GST
		₹5000/- to ₹10000/-	₹43/- +GST
		₹10001/- to ₹15000/-	₹65/- +GST
		₹15001/- to ₹20000/	₹87/- +GST
₹20001/- to ₹25000/-	₹109/- +GST		
5. OTHER CHARGES			
5.1	Aadhaar Seeding	NIL	

5.3	Request for Cheque Book, Debit Card	No charge for “Request for Debit Card” 20 Cheque leaves free per half year. Cheque book issue request as under:	
		Individual customers of semi-urban, urban & Metro Branches	Individual customer of Rural branches, Sr. citizen & Pensioners (charges for Sr. citizen & Pensioners are irrespective of location of Branch)
		₹2.50/- per Cheque leaf	₹2.25/- per Cheque leaf
5.4	Stop Cheque Request		
		Individual customers of semi-urban, urban & Metro Branches	Individual customer of Rural branches, Sr. citizen & Pensioners (charges for Sr. citizen & Pensioners are irrespective of location of Branch)
		₹60/- per instrument	₹50/- per instrument
5.5	Block Debit Card	NIL	
5.6	Cheque Receipt for Collection	₹6/- per cheque leaf	
5.7	Passbook Update	NIL	

H. DEMAT									
S No	Services		Individual		Non-Individual		Pool a/c	Stock Broker – Collateral	Cm/Sub broker Beneficiary A/c
1	Account Opening		NIL		NIL		NIL	NIL	NIL
2	Advance/Deposit		Clients not maintaining SB/CA – A/c ₹ 10,000/-						
3	Account Maintenance		Email ID for E-CAS						
4	Charges (AMC)		Registered	Not Registered	Registered	Not Registered			
a)	Clients Maintaining SB/CA a/c with our Bank	NSDL	₹300	₹350	₹800	₹900	₹300	₹300	₹800
b)		CDSL					₹750	₹300	₹800
c)	Clients Maintaining SB/CA a/c with our Bank	NSDL	₹600	₹700	₹1600	₹1800	₹600	₹600	₹1300
d)		CDSL					₹1250	₹750	₹1300
5	Speed-e Password Based (Incl. AMC)		₹500				NIL	NIL	₹500
6	Speed-e Token Based (Incl. AMC)		₹2000				₹2000	₹2000	₹2000 (incl. DSC Charges)
7	Dematerialization (NSDL & CDSL)		₹2 per certificate with minimum ₹35/- plus actual postage as applicable				NA	NA	₹2 per certificate with minimum ₹35/- plus actual postage as applicable
8	Remat (NSDL)		A fee of ₹10 for every hundred securities or part there of OR a flat fee of ₹ 10 per certificate; (Whichever is higher)				NA	NA	A fee of ₹10 for every hundred securities or part there of OR a flat fee of ₹ 10 per certificate; (Whichever is higher)

9	Commercial Paper/CDS MIBOR linked paper purchase/sales	0.033% of market value with minimum of ₹30/- and max. of ₹300/- per instruction	NA	NA	0.033% of market value with minimum of ₹30/- and max. of ₹300/- per instruction
10	Transaction(Debit-Market, Off Market & Inter-Depository) & Redemption of Mutual fund unit	0.03%; Minimum amount ₹25/-, Max ₹5000 *Online trading / Speed-e: ₹10/-per transaction where AMC is Annual	NSDL: ₹10/- CDSL: *Off Market/ Inter Depository Sell: ₹10/- *Off Market/ Inter Depository CM Delivery: 0.01% of Value; Min of ₹18/- *On Market Buy: 0.01% of Value; Min ₹5/- and Max ₹12/	NSDL Only: ₹10/	₹13/- per transaction
11	Pledge Creation (NSDL & CDSL)	0.02% of value with min ₹ 100	NA	100 +* NSDLs actual charges, if any. ₹100/- will be charged for cancellation of Pledge, as cancellation charges	0.02% of value with min ₹ 100/
12	Pledge Creation confirmation (NSDL &	50% of pledge creation charges	NA	50% Charges of pledge creation	

	CDSL)				
13	Pledge Closure (NSDL & CDSL)	₹50/-	NA	₹100+*NSDLs actual charges, if any	₹50/-
14	Pledge Closure confirmation (NSDL & CDSL)	Same as Pledge Closure Charges			
15	Pledge Invocation per ISIN (NSDL & CDSL)	₹50/-	NA	₹100+*NSDLs actual charges, if any	₹50/-
16	Failed instruction charges (NSDL & CDSL)	₹10/-			
17	ADHOC Account Statement	₹50/-			
18	Freezing/De-freezing charges	₹25/- per transaction			
19	Late Fee	₹50/- per transaction			
20	DIS booklet postage charges	₹75/- each DIS Booklet			

NOTE:

- 1) *AMC Charges for Sr. Citizen under Individual Category: ₹115 per year (Concessional Charges)
- 2) AMC will be levied on pro-rata for the first year of opening the account. Annual AMC shall be levied up-front during the month of April.
- 3) Advance fees of ₹ 10,000/- to be deposited upfront which will be adjusted against the future dues. In case the balance falls below ₹ 2000/- it shall be the responsibility of Client to replenish the upfront amount so as to continue the service. (For non SB/CA customer).
- 4) NSDL/CDSL Charges for Receipt-In / Pay out and penalty charges levied by SEBI for securities lying in pool A/c beyond stipulated period or any other charges will be charged on actual basis.
- 5) All the reference prices will be based on NSE price (NSDL formula) BSE Price (CDSL formula) and all charges payable monthly.
- 6) Bank reserves right to revise the rate structure from time to time by giving 30 days" notice.
- 7) AMC for Basic Services Demat Account (BSDA) applicable as per SEBI guidelines.
- 8) KRA Charges ₹ 100/- per PAN for Demat account modification. 9) Sub Broker/CM Beneficiary clients will be charged at the flat rate of ₹ 300/- per month to the account.

- 9) NSDL/CDSL fixed charges of ₹ 500/- per annum will be charged for each corporate account.
- 10) Charges for listed Demat services shall be raised at monthly intervals. Demat services not listed above will be charged separately as per Bank's policy in the line with NSDL & CDSL Depositories.
- 11) For Pool A/Cs– Inter-settlement & CM Pool to pool per debit transaction-0.01%+NSDL/CDSL charges (Per ISIN). Pool A/c will be charged freeze charge of ₹125/-. As per CDSL, additional charge of ₹ 500/- per month will be charged in pool accounts.