

Service Charges were last reviewed and was implemented w.e.f. 01.04.2019.

Now, the Service charges has been reviewed and the New/Revised Charges is being implemented with immediate effect.

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A. DEPOSIT RELATED SERVICE CHARGES

<u>DESCRIPTION OF SERVICE CHARGES</u>	<u>REVISED CHARGES</u>
1. ISSUE OF CHEQUE BOOKS	
(i) Current Account/ CC Accounts (for all segments)	First 25 cheque leaves free in financial year Thereafter ₹3.00.00 + GST per cheque leaf 25 Cheque Book at ₹75.00 + GST 50 Leaf Cheque Book at ₹150.00.00 + GST
(ii) Saving Bank Accounts (for all segments)	First 20 cheque leaves free in financial year Thereafter, 10 Leaf Cheque Book at ₹50.00+ GST 20 Leaf Cheque Book at ₹85.00 + GST
2. STOP PAYMENT INSTRUCTION	
SB Account, Current Account, Cash Credit Accounts	₹100.00 +GST per instrument maximum ₹500.00 + GST per instance
3. CHARGES PER MONTH FOR NON-MAINTENANCE OF MONTHLY AVERAGE BALANCE (MAB):	

(i) Current Accounts (MAB – ₹5000.00)	₹500.00 + GST
(ii) Saving Bank Account (excluding BSBD, PMJDY & Small Accounts opened under FI)	MAB of ₹3000.00 at Urban Centre Branches- ₹75.00 + GST
	MAB of ₹2000.00 at Semi-Urban Centre Branches- ₹50.00 + GST
	MAB of ₹1000.00 at Rural Centre Branches- ₹20.00 + GST
4. Account Keeping Charges per annum	
Current Account CC/OD – Limit exceeding ₹25000.00	₹550.00 + GST
5. Statement of account: Current Account	
Statement of account (First/Original): Monthly	Free
Duplicate Statement	₹100.00 + GST per page (40 entries)
6. Issue of Duplicate Passbook	
First Passbook / Continuation of Passbook	NIL
Duplicate passbook	₹100.00 + GST for issue of duplicate passbook. ₹50.00 + GST per page (40 entries)
7. Transfer of accounts	
Saving Bank and Current Account – Transfer of Home Branch	NIL
8. Account Closure Charges	
(i) Savings Bank Account (excluding BSBD, PMJDY & Small Accounts opened under Financial Inclusion)	Up to 14 days of opening- NIL
	After 14 days but less than 12 Months - ₹500.00 + GST
(ii) Current Account	Up to 14 days of opening - NIL

	After 14 days but less than 12 Months- ₹1000.00 + GST
9. Standing Instruction (S.I.)	
(i) Setting of SI (at Branch)	Intra Bank- Free
	Inter Bank- ₹50.00 + GST
	Other than Bank Transfers - ₹50.00 + GST
(ii) Processing of SI (at Branch)	Intra Bank- Free
	Inter Bank - ₹50.00 + GST
	Other than Bank Transfers - ₹50.00 + GST
(iii) Failed S.I. (For loan account)	Inter, Intra & other than Bank Transfers - ₹250.00 + GST
10. Interest Certificate for all segments	
Original	NIL
Duplicate	₹150.00 + GST
11. Balance Certificate per instance	₹150.00 + GST
12. No dues certificate for all segments customers	
Priority Sector	NIL
OTHERS	Individual- ₹100.00 + GST
	Firm/Non-Individuals- ₹200.00 + GST
13. Signature verification per instance for all segments	₹150.00 + GST
14. Solvency Certificate (SME)	
Commercial/Non-commercial (per Lakh)	₹300.00 + GST Minimum ₹1200.00 + GST Max ₹18000.00 + GST
15. Photo attestation charges per instance for all segments	₹150.00 + GST
16. Record – copy of the cheque per instance for all segments	₹150.00 + GST per cheque
17. Enquiries relating to old records (beyond 12 months old) per item	

For all segments	₹200.00 + GST per item up to 2 years and thereafter additional ₹100.00 + GST for every additional year for each item
18. ATM Card / KIT returned by courier due to wrong address	₹100.00 + GST
19. Allowing operations through Power of Attorney /Mandate	₹500.00 + GST for individual ₹1000.00 + GST for Non-individual
20. Postal Charges	
Ordinary	Actual expenditure (Min ₹20.00 + GST)
Registered Post/Speed Post/Courier	Actual expenditure (Min ₹50.00 + GST)
21. Collection of Outstation Cheques (inclusive of postage and out of pocket expenses)	Up to ₹10000.00 - ₹50.00 +GST
	Above ₹10000.00 up to ₹1.00 Lakh - ₹100.00+ GST
	Above ₹1.00 Lakh - ₹200.00+GST
22. Cheque /bill deposited with us returned unpaid by others (Local/outstation)	Cheque/bill up to ₹1.00 Lakh - ₹150.00+GST
	Cheque/bill above ₹1.00 Lakh - ₹250.00+GST
(i) Cheque Returned Charges for Cheques drawn on us (for insufficient funds only)-For all Customers	₹500.00 + GST
(ii) Cheque returned charges for Cheques drawn on us (for technical reasons) for all customer (Not to be charged where customer is not at fault as per RBI guidelines)	₹150.00 + GST
23. Issue of Inter Officer Instrument (Demand Drafts / Bankers' Cheque) for all customers	
Upto ₹5000.00	₹25.00 (incl GST)
Above ₹5000.00 upto ₹10000.00	₹50.00 (incl GST)

Above ₹10000.00 upto ₹100000.00	₹5.00 (incl GST) per ₹1000.00 (Min.₹60.00 incl GST)
Above ₹100000.00	₹4.00 (incl GST) per ₹1000.00; Min.₹600.00 incl GST; Max₹2000.00 incl GST
24. Revalidation/Cancellation & issuance of duplicate IOI (Draft/Bankers' Cheque) per instance	₹200.00 + GST
25. NEFT Transactions	
Upto ₹10000.00	₹2.50 + GST
Above ₹10000.00 and upto ₹100000.00	₹5.00 + GST
Above ₹100000.00 and upto ₹200000.00	₹15.00 + GST
Above ₹200000.00	₹25.00 + GST
26. RTGS Transactions	
₹200000.00 to ₹500000.00	₹25.00 + GST
Above ₹500000.00	₹50.00 + GST
27. Cash Handling Charges	
A. Cash Deposit Transactions: Saving Bank (excluding Financial Inclusion account)	
No. of cash deposit transactions in a month	3 transactions free
Beyond 3 transactions in a month (excluding Alternate channel transactions)	₹50.00 + GST per transaction
Restriction of Cash Deposit at Non-Home Branches for Saving Bank Account - ₹25000.00 per day	
B. Cash Deposit Transactions: Current Account(except in Govt. Account)	
Up to ₹25000.00 per day:	Free
Beyond ₹25000.00 per day:	₹0.75 per ₹1000.00 + GST Minimum ₹50.00 + GST Max ₹20000.00 + GST
Maximum Limit for deposit of cash at Non Home branch is ₹200000.00 per day. Thereafter, Branch Manager of Non-Home branch is vested with the powers to accept more cash.	
28. ATM Charges	

Transaction decline due to insufficient balance	₹20.00 + GST
29. National Automated Clearing House (NACH) Mandate	
One time Mandate Authorization Charges per mandate	₹50.00 + GST
Failed Mandate	₹250.00 + GST
30. Safe Deposit Lockers:	
Annual Rent	
Small Size (125x175x492, 159x210x492)	Urban- ₹1500.00+GST
	Rural and Semi-Urban- ₹1000.00+GST
Medium Size (125x352x492, 189x263x492, 159x423x492)	Urban- ₹3000.00+GST
	Rural and Semi-Urban- ₹2000.00+GST
Large Size	Urban- ₹6000.00+GST
	Rural and Semi-Urban- ₹5000.00+GST
31. One Time Lock Registration Charges	
Small/Medium	₹500.00 + GST
Large	₹1000.00 + GST
32. Breaking open of Locker: Loss of key or non-payment of Locker Rent	₹1000.00 + GST + Actual expenditure incurred for breaking open the locker and changing the lock by manufacturers of lockers
33. Locker Visit Charges (All sizes)	12 visits free Thereafter: ₹100.00 + GST per visit
34. Locker rent overdue charges (All sizes)	
1 st Qtr -	10%*
2 nd Qtr -	20%*
3 rd Qtr -	30%*
1 Year -	40%*
For more than 1 year	Locker to be broken Open
35. SB account opening including enrolment at BC	₹20.00 per account
36. ATM / Debit Card	
Debit Card Issuance Charges	NIL

Debit Card Annual Maintenance Charges (Recovered at the beginning of the second year onwards)	₹125.00 + GST
Debit Card Replacement Charges	₹300.00 + GST
Duplicate PIN / Regeneration of PIN through Branch	₹50.00 + GST
SMS Alert charges per quarter	₹15.00 + GST
ATM Transactions per calendar month – First 5 Free; Thereafter	₹20.00 per transactions + GST
37. Service Charges for Basic Saving Bank Deposit (BSBD) Accounts	
Issue of Cheque Book	No cheque book will be issued and no charges
Issue of ATM Card	Only RuPay PMJDY card will be issued free of cost
Withdrawals	Four withdrawals in a month including ATM withdrawals free of charges. Beyond 4 withdrawals: No further withdrawals
BSBD account holders will be provided services as mandated by the RBI. No further services will be available to BSBD account holder, in case of need, they may get their account converted to Normal Savings Bank account with full services at applicable service charges.	

B. ADVANCE RELATED SERVICE CHARGES

DESCRIPTION OF SERVICE CHARGES	EXISTING CHARGES
1. Loan Processing Charges	
a) SME & C&I (To be charged on adhoc limits also) (For Food Processing Industry, the loan processing fee would be 50% of the applicable rate)	For Fund Based + Non-fund Based limits: Up to ₹25000.00: Nil Above ₹25000.00 but up to ₹2 Lakh: ₹550.00+ GST Above ₹2 Lakh and up to ₹10 Lakh: 0.30% of the loan amount + GST

Processing Charges for Bank loans up to ₹5.00 Lakh (for Micro and Small Enterprises as per MSMED Act 2006): NIL	Above ₹10 Lakh: 0.45% of the loan amount+ GST
<ul style="list-style-type: none"> No processing charges to be recovered on loans against our own deposits, Govt. Securities NSCs, KVPs etc. Processing charges are not applicable on term loans where upfront fee is recovered. The charges are to be recovered at the time of initial sanction as well as for each renewal. Where account could not be timely renewed due to delayed submission of data by the borrower, the processing charges are to be recovered on the anniversary date of renewal for continuing the advance. In respect of PMEGP and other Govt. schemes, recovery of service charges will be in accordance with the terms of the scheme. In case of eligible priority sector loans to SHGs/JLGs, the limit of ₹25000.00 will be applicable per member and not to the group as a whole. <p>Product specific processing charges are to be recovered wherever prescribed.</p>	
b) AGL- ACC ADVANCES (other than KCC)	For Fund Based + Non-fund Based limits: Up to ₹50000.00: NIL > ₹50000.00 up to ₹1.50 Lakh: ₹300.00 + GST > ₹1.50 Lakh up to ₹3.00 Lakh: ₹400.00 + GST > ₹3.00 Lakh: 0.40% of the loan amount + GST
c) AGL-KCC ADVANCES (only KCC)	Up to ₹3.00 Lakh: NIL > ₹3.00 Lakh: 0.40% of the loan amount + GST.
d) PERSONAL SEGMENT	
• Housing Loan	0.30% of Loan amount + GST
• Tribal Plus	0.30% of Loan amount + GST
• Car Loan	0.50% of Loan amount + GST
• Personal Loan	1.00% of Loan amount + GST

• Gold Loan	0.50 % of Loan Amount + GST Minimum: ₹ 1,000.00 Maximum: ₹ 5,000.00
• Loan Against Property	1.00% of loan amount plus GST, maximum ₹ 75,000/ plus GST.
• Insta Home Top Up Loan	0.4% of the Loan amount plus applicable GST subject to minimum ₹ 1000.00 plus applicable GST
• Home Top Up Loan	0.30% of the loan amount plus applicable GST
• Two-Wheeler Loan	2 % of loan amount + GST, subject to minimum ₹ 1000 + GST
• Lease Rental Discounting	1.10% + GST
2. UPFRONT FEE-SME, C&I, AGL	
A. SME, C&I, AGL	
Bank Loans of ₹5.00 Lakh to Micro and Small Enterprises engaged in providing or rendering of Services and defined in terms of Investment in equipment under MSMED Act, 2006	NIL
Term Loans up to ₹2.00 Lakh in Agriculture Segment	NIL
Upfront fee on Term Loans to all micro enterprise units under MSME Act	NIL
Term Loan to borrowers other than above	1.10% of the loan amount + GST
B. Annual Review Charges for Term Loans Annual Review charges shall be applicable to standalone Term Loan reviews only and not	0.05% of the outstanding loan amount + GST

applicable in cases where TL Review is part of regular review / renewal of other credit facilities.	
3. Revalidation of Sanction (Not applicable for revalidation of pricing approvals)	
Working Capital	50% of the applicable Processing charges + GST
Term Loan	50% of the loan processing charges applicable to Working Capital Limits + GST
4. Pre- Payment Charges (on Term Loan Facility/Fund Based Facilities)	
In case of take-over by other FI/Banks	2.00% of the pre-paid amount + GST
By way of other mode	NIL
5. EMI/Installment DEFAULT CHARGES (On all Segments excluding AGRI Loans up to ₹10.00 Lakh)	Up to ₹10.00 Lakh- ₹250.00 + GST Above ₹10.00 Lakh and up to ₹200.00 Lakh- ₹500.00 + GST Above ₹200.00 Lakh- ₹1000 + GST (to be reversed on request after continuous 6 timely repayment is made)
6. Allocation of Limits (to be recovered by Controlling branch) For allocation of limits to each branch	₹25000.00 p.a. + GST
7. Equitable Mortgage (SME & AGL Segment only)	
Per borrowing entity with FB limits up to ₹10 Lakh	₹10000.00 + GST
Above ₹10 Lakh but up to ₹5 crore	₹20000.00 + GST
Above ₹5 crore	₹50000.00 + GST
<ul style="list-style-type: none"> The charges are applicable for extension of mortgage on enhancement of limit and for substitution of title deeds also. The charges specified is applicable per instance irrespective of the number of title deeds for each mortgage. 	

The charge is applicable for extension of equitable mortgage recorded in favour of other lenders also.	
8. Registered Mortgage (SME & AGL Segment only)	
Per borrowing entity with limits up to ₹5 crore	₹5000.00 + GST
Above ₹5 crore	₹10000.00 + GST
9. Commitment Charges (For Both FB & NFB Working Capital Limit)	
If the average utilization is more than 75%	No charges
If the average utilization is between 50%-75%	0.25% p.a. to be recovered on entire unutilized portion on a quarterly basis + GST
If the average utilization is less than 50%	0.50% p.a. on entire unutilized portion on a quarterly basis + GST
10. Inspection Charges (SME Segment)	
Loans up to ₹25000.00	Nil
Over ₹25000.00 but up to ₹2.00 Lakh	₹600.00 p.a. + GST
Above ₹2.00 Lakh but up to ₹100.00 Lakh	₹275.00 per lac p.a. (Max ₹15000.00) + GST
Above ₹100.00 Lakh but up to ₹500.00 Lakh	₹110.00 per lac p.a. (Max ₹25000.00) + GST
Above ₹500.00 Lakh	₹30000.00 p.a. flat + GST
11. Inspection Charges (AGL Segment)	
Loans up to ₹25000.00	NIL
Over ₹25000.00 but up to ₹3.00 Lakh	NIL
Above ₹3.00 Lakh but up to ₹100.00 Lakh	₹275.00 per lac p.a. (Max ₹15000.00) + GST
Above ₹100.00 Lakh but up to ₹500.00 Lakh	₹110.00 per lac p.a. (Max ₹25000.00) + GST
Above ₹500.00 Lakh	₹30000.00 p.a. flat + GST
12. Documentation Charges (SME Segment only)	
For Loans up to ₹10.00 Lakh	NIL

Above ₹10.00 Lakh to up to ₹50.00 Lakh	₹2500 + GST
Above ₹50.00 Lakh to ₹100.00 Lakh	₹5000 + GST
-	Above ₹ 100.00 Lakh to ₹200.00 Lakh- ₹10000 + GST
-	Above ₹ 200.00 Lakh- ₹25000 + GST
13. Inland BG Charges (per BG)	
A. BG Issuance Charges	
Performance Guarantee	1.80% pa + GST
Financial Bank Guarantee	2.10% pa + GST
<ul style="list-style-type: none"> • Rebate based on Available Cash Margin: 100% Cash Margin – 25% of the effective rate will be chargeable 50% of Cash Margin – 50% of the effective rate will be chargeable < 50% of Cash Margin – Effective rate will be chargeable 	
<ul style="list-style-type: none"> • BG charges will be recovered in multiple of months for the actual period of BG liability outstanding in Bank's books, with a minimum period of one month. For this purpose, broken days in a month will be treated as full month for recovery of commission. • Commission on issue of Bank Guarantees for beyond 3 years period will be 25 bps higher than the applicable charge. • No refund of commission for the unexpired period. 	
B. BG Advising Charges	
Advising of BGs	₹1000.00 per instance + GST
Advising Amendments	₹500.00 per advice + GST
14. Recovery of Service Charges other than Sanction of Credit Facilities (Charges to be recovered over and above processing fee, even if specific approval has been sought / approved in the loan proposal per se. To be recovered separately for each applicable head.	
Rephasing of Loans / Deferment in Loan Instalments	0.05% of the limit, minimum ₹2000.00 and max ₹100000.00 + GST
Substitution of Collateral Security / Personal Guarantees	0.02% of the limit, minimum ₹2000.00 and max ₹50000.00 + GST

Release of Personal Guarantee / Collateral Security	0.03% of the limit, minimum ₹5000.00 and max ₹100000.00 + GST
Change in Terms and Conditions / Change in Project / Items of Machinery	0.05% of the limit, minimum ₹3000.00 and max ₹200000.00 + GST
Issue of No Objection Certificate	0.02% of the limit, minimum ₹2000.00 and max ₹50000.00 + GST
Miscellaneous Approvals not specified above	0.05% of the limit, minimum ₹10000.00 and max ₹100000.00 + GST
15. Application of Penal Interest (Excluding GST)	
16. Irregularity in Cash Credit Account / Non-payment of TL Interest & Instalment	5.00% per annum on the irregular portion for the period of irregularity.
17. Penalty for other Critical Infringements (to be calculated on the Sanctioned limit for the period of default/delay)	
Non-submission of Stock Statements on time (Stock statement not submitted within 20 days of the succeeding month to be treated as non-submission except where period is extended/specified by the sanctioning authority or in the scheme)	0.05%
Non-submission of renewal data including Audited Balance Sheet (Non-submission of renewal data 30 days before the due date for renewal of limits)	0.05%
Non-renewal of insurance policy in a timely manner or inadequate insurance cover	0.05%
Diversions of Fund	2% per annum on the outstanding amount, till such time the position is rectified.
For implementation of resolution plan/Restructuring/Extension/Shifting DCCO etc.	0.25% of the limit

18. CERSAI CHARGES	
Particulars of creation or modification of Security Interest in favor of secured creditors / Other Creditors	Up to ₹5.00 Lakh- ₹100.00 Above ₹5.00 Lakh- ₹200.00
19. CIC Charges	
For Individual Customers (All Segments)	₹150.00 + GST per report
For Non-individual Customers (All segments)	₹1500.00 + GST per report
20. Service Charges for providing Credit Information Reports (CIR) to other Banks/FIs.	
For Individual Customers (All Segments)	₹500.00 + GST
For Non-individual Customers (All segments)	₹2500.00 + GST

Other:

- Actual out of pocket expenses will be recovered in all cases, except where specifically exempted.
- NWCC will have powers to waive Advances related Service Charges up to 50% selectively (**Earlier 25%**).
- HOCC will have powers to waive Advances related Service Charges up to 100% selectively.