

Particulars of Charges / Services	Rates (Service Charges)
1. Remittances – Issue of DDs	
Upto to Rs.10000	Rs.50
Rs.10000 to Rs.1.00 lakh	Min : 4 per thousand, (Min. Rs.50
Above Rs.1.00lakh	Rs. 5 per thousand
	Min : Rs.500 and Max:Rs.20000
For Non Customers 50% extra	
2.Issue of Bankers Pay Orders / Cheques	
Upto to Rs.1.00 lakh	0.30%
	Min : Rs.20 and Max: Rs.297
Above Rs.1.00lakh	0.26%
	Min : Rs.297 and Max:Rs.5595
For Non Customers 50% extra	
3.Issue of Duplicate DD / BPO	
For any amount	Rs 75 per instrument
4.Revalidation of DD/BPO	
For any amount	Rs 55 per instrument
	Revalidation Permitted once only
5.Cancellation of DD/BPO	
Up to Rs 100	Rs 30 per instrument
Above Rs 100	Rs 60 per instrument
6.Collection of Outstation Cheques / DDs	
SLAB	Charges
Upto Rs.Upto Rs.5000	Rs.30 per instrument
Above Rs.5000 to Rs.10000	Rs.60 per instrument
Above Rs.10000 to Rs.1.00 lakh	Rs.120 per instrument
Above Rs.1.00 lakh	Rs.250 per instrument
7.Immediate Credit of Outstation Cheques/ Bills Purchased	
ICOOOC :Collection charges as applicable for Outstation Cheques+Interest @ the rate applicable for advances upto Rs.25,000/-	
B Ps :Rs.4/- per Rs.1000/- or part there of + collection charges + interest @ Non-Farm sector rate to be charged on realization beyond 7 days	
8.Postal Charges wherever applicable	
Ordinary Post	Actual/Min Rs 15
Registered Post / Courier Charges	Actual/Min Rs 50
9.Ledger Folio Charges	
CURRENT ACCOUNTS	
QRLY. Avg. cr. balance	
Up to Rs.25000	no free folios
above Rs.25000 up to Rs.1.00 lakh	2 free folios

above Rs.1.00 lakh up to Rs.2.00 lakh	5 free folios
above Rs.2.00 lakh up to Rs.5.00 lakh	10 free folios
above Rs.5.00 lakh	no charges
For Excess consumption*	Rs.125/- per page per annum
CC OD ACCOUNTS	
*For computerized a/cs, 40 entries or part thereof will be reckoned as one folio. Folio charges shall be levied only at the time of annual closing or at the time of closing the account	Rs.125/- per page per annum irrespective of limit NO free folios
10.Standing Instructions	Rs.50 for registration of standing instructions and 50 for non-execution due to insufficient funds. No charges to crediting loan installments, RD, TD int. tr.
11.Stop Payment Instructions	
S B a/cs	Rs.100/-per occasion Maximum Rs. 500
C A a/cs	Rs.200/- per occasion Maximum Rs.1000
12.Loss of Cheque Books [SB/CA]	Stop Payment charges as applicable to SB/CA a/c + Rs.75/-
13.Issue of duplicate Statement	Rs.100/- per ledger page
	Rs.100 for each page of 40 entries
14.Issue of duplicate Pass book with latest balance only	Rs.100/- with latest entry
15.Enquiry relating to old records for Item more than 1 year	Rs.20/- per item
16.Addition / Deletion of names in Term Deposit Receipts / RD Pass Book	Rs.150/- per occasion
17.Issue of duplicate Term Deposit Receipts / RD Pass Book	Rs.150/- per Receipt/ Pass Book
18.Issue of 'No Dues' Certificate	Rs.100 for other than weaker sections
19.Unit inspection charges	
KCC – Up to Rs.25000/-	NIL
KCC Above Rs.25000 to 1.00 Lakh	Rs.400/- per annum
KCC above Rs.1.00 Lakh to Rs.10.00 Lakh	Rs. 750/- per annum
KCC above Rs. 10.00 Lakh to Rs. 50.00 Lakh	Rs.1500/- per annum
KCC Above Rs.50.00 Lakh	Rs. 3000/- per annum
For SHG's up to Rs.2.50 lakh*	Nil
*In case of SHGs where the total no.of members exceeds 10 then the branches should ensure that the loan limit shall be applicable per member of SHG upto 25000/- and not the whole group as a whole.	
For SHG's above 2.50 lakh upto Rs. 3.00 lakh	Rs.300/- per annum
For SHG's above Rs. 3.00 lakh to Rs. 10.00 Lakh	Rs. 800/- per annum
For SHG's above Rs. 10.00 lakh	Rs.1200/- per annum

Other Loans	
Up to Rs. 25000/-	Nil
Above Rs.25000 to 1.00 Lakh	Rs.400/- per annum
above Rs.1.00 Lakh to Rs.5.00 Lakh	Rs.600/- per annum
above Rs.5.00 Lakh	Rs.800/- per annum
OD/ OCC	
Up to Rs. 25000/-	Nil
above Rs.25000 to 1.00 Lakh	Rs.400/- per annum
above Rs.1.00 Lakh to Rs.5.00 Lakh	Rs.600/- per annum
above Rs.5.00 Lakh to Rs.10.00 Lakh	Rs.800/- per annum
above Rs.10.00 Lakh	Rs.1500/- per annum
Exempted category of loans from unit inspection charges	Jewel loans, LAD's, salaried class accounts, Education loans, Staff loan accounts, Loans against NSC/KVP/LIC Policies
20.Certificate of balance / Certificate of interest paid / interest collection	Original – Free
	Interest certificate / Balance confirmation certificates:
	For 2nd / duplicate copy: `75 per certificate.
	For all other certificates:
	For individual use:` 75 per certificate For Business purpose : ` 150 per certificate
21.Registration of Power of Attorney in respect of SB/ CA/OCC/OD A/cs	CA/OD/OCC-Rs.75/- per half year. SB Rs.30/- per half year
22.Change of operational instructions	Rs.200/- per occasion
23.Change of authorized signatory in CA/OD/OCC	Rs.200/- per occasion
24.Attestation of Signatures	Rs.150/- individual and Rs.200 non individual. Rs.100 for pensioners,
	Sr.citizens and individuals in rural areas
25.Non-maintenance of minimum balance in SB / CA	Rs.12/- per occasion
	For VSK accounts- nil
26.Drawal against un-cleared instruments	Interest as applicable for clean OD for the number of days for which funds are advanced. No collection charges
27.Return of Cheques for want of funds [Cheques drawn on us and presented in clearing and returned by us – Outward Returns	1.Upto Rs.100000 – Rs.250/-
	2. Above Rs.100000 to Rs.100.00 lakhs – Rs.500
	3.Above Rs.100.00 lakhs -- Rs.750/-
28.Return of cheques drawn on other banks presented by us in clearing Inward Returns	1.Upto Rs.50000 – Rs.70
	2. Above Rs.50000 to Rs.5.00 lakhs – Rs.149
	3.Above Rs.5.00 lakhs to Rs.10.00 lakhs-Rs.495
	4. Above Rs.10.00 lakhs - Rs.1238
29.Closure of SB/CA before 6 months from date of opening	
Ordinary SB a/c	Rs.100/- in rural Rs.250/- in other areas

SB[Cheque Book operated] a/c	Rs.150/- in rural Rs.500 in other areas
Current A/cs	Rs.750/- for individuals and Rs.1000/- for others
30.Issue of Cheque Books	
CA/OD/OCC a/cs	Rs.5/- per leaf Rs.6/- for financial institution loan repayment
SB A/cs* 20 cheque leaves free	Rs.4/-leaf Rs.6/- for financial institution loan repayment
No cheque book charges for advance cheque issued for Bank's Home loans/structured loan products etc. No waiver of charges for Government Departments/ Religious/Welfare associations/ RRBs / Charitable Institutions / Service Institutions (Bank's staff society exempted).	
31.Safe Custody Charges	
Scrips	Rs 5/- per scrip with a minimum of Rs.50/- per year or part thereof
Sealed Covers	Rs.50/- per cover p.a. or part thereof
Sealed Boxes	Rs.500/- p.a. or part thereof (subject to availability of space)
32.Processing charges for Credit Proposals	
Up to Rs.25000/-	NIL
Rs.25001/- to Rs.2.00 lakhs	Rs.250/-
above Rs.2.00 lakhs	Rs.250/- per lakh or part there of
Housing Loans to General Public	@1% of the amount sanctioned with a minimum of Rs.1000
Car loans	0.5% of amount sanctioned
The above service charges are applicable to all loans including non-fund based [Bank Guarantees etc] except loans against deposits; staff loans and Govt sponsored schemes	
All facilities/ limits enjoyed by the borrower under each category should be clubbed together for arriving at total limit enjoyed by the borrower for the purpose of levying/ charging processing fee.	
For all term loans, processing fee should be levied only once at the time of sanction of the term loan. For operating accounts viz., OD/OCC etc., processing fee should be levied every year on the due date for renewal, irrespective of the fact the limit is renewed on the due date or not.	
33. Working Capital Loans	
<u>Farm Sector (KCC/ Fish Feed/ GCC)</u>	
Upto Rs.25000/-	NIL
Rs.25001/- to Rs.5.00 lakhs	0.35 % on limit sanctioned with a min of 500/-
Above Rs.5.00 lakhs to Rs.1.00 crore	
Above Rs.1.00 crore to Rs.10.00 crores	
<u>Non-Farm Sector</u>	
Upto Rs.25000/-	NIL
Rs.250001 to Rs.2.00 lakhs	0.35% of loan amount Min of Rs.500
Above Rs.2.00 lakhs	
34.Jewel Loans	
Above Rs.25000/-	0.35% with a min of 350/-
35.Agriculture Term Loans	
Upto Rs 25000/-	Nil
Above Rs 25000/-	0.56%, minimum Rs.300

36.Other Loans [both Priority and Non Priority] - SHGs	
Upto Rs.2.50 lakhs	Nil (Limit per member sanction is <= 25000/-)
Above Rs.2.50 lakhs to Rs.5.00 lakh	0.5% of the sanctioned limit
Above Rs.5.00 lakh to Rs. 7.50 lakh	
Above Rs.7.50 lakh to Rs. 10.00 lakh	
Above Rs.10.00 lakh to Rs.12.50 lakh	
Above Rs.12.50 lakh to Rs.20.00 lakh	
*System will debit processing charges automatically at the time of creation of SHGCC account including GST	
37.Others	
The Processing charges vary from 0.30% to 1.15% depending on the products both under Priority-non agriculture and Non Priority	Upto Rs.25000/- : NIL
	Above Rs.25000/-: 1.18% which is inclusive of GST
	Minimum Rs.300/-
38.Issue of Solvency Certificate	
Slab Amount	Charges
Upto Rs.1.00 lakhs	Rs.650
Above Rs.1.00 lakh upto Rs.10.00 lakhs	Rs.5000
Above Rs.10.00 lakhs upto Rs.25.00 lakhs	Rs.11000
Above Rs.25.00 lakhs	Rs.27000
39.Commission on GUARANTEES ISSUED	
The following method shall be adhered for computing the period of Guarantee for the purpose of recovery of commission on guarantee:	
a. In respect of Guarantees issued for a period in excess of 6 months, the period in excess of 6 months is to be reckoned in steps of quarters	
b. In respect of guarantees issued for a period of less than 6 months, the period guarantee shall be reckoned as for 6 months and commission applicable for 6 months is to be recovered.	
c. In any case, the claim period shall also be taken into account while computing the period of guarantee.	
1.Minimum charges leviable	Rs.250 plus charges applicable for 6 months + Ser.Tax
2.Commission on inland guarantees(not secured by 100% cash margin/deposits)	
2.a. Guarantee issued for a period of 6 months and above	
Performance Guarantee	Rs.250 + 0.63% per quarter (Min commission for 3 months)
Other than Performance Guarantee	Rs.250 + 1% per quarter (Min commission for 3 months)
The period of Guarantee issued in excess of 6 months shall be reckoned in steps of quarters. <u>For example:</u> for a guarantee issued for 7 months, commission should be recovered for 9 months. For a guarantee issued for 10 months, commission should be recovered for 12 months.	
2.b. <u>Guarantee issued for a period of less than 6 months:</u> For Guarantees issued for less than 6 months, commission as applicable for 6 months shall be recovered. <u>For example:</u> If a guarantee has been issued for 3 months, commission should be recovered for 6 months at 2% p.a.[if performance guarantee] or 3% p.a. [if other than performance guarantee] besides Rs.100 minimum commission.	
2.c. <u>Renewal of Guarantees:</u> For renewal of guarantees, the charges leviable shall be same as applicable for issuance of fresh guarantees except that the claim period need not be charged if the renewal is affected before the expiry date of original guarantee.	
3. Commission on Inland Guarantees[Secured by 100% Cash margin / Deposit]	

Commission at 25% of the rates as stated in [a] above Plus Rs.250 shall be recovered.	
4. Refund of Guarantee Commission	
For guarantees tendered for cancellation before the date of expiry, only a portion of the guarantee commission already recovered shall be refunded to the customer. Accordingly, an amount computed at half the original rate for the Unexpired part of guarantee less 3 months may be refunded.	
40.Cash handling charges For SB accounts - NIL	
Current Accounts	
Minimum average Balance Up to Rs. 1.00 Lakh	Minimum Average Balance above Rs. 1.00 lakh
Cash deposit Up to Rs. 1.00 lakh per day Free	Cash deposit Up to Rs. 2.00 Lakhs per day free
Cash deposit Above Rs.1.00 lakhs per day Rs. 2 per Rs.1000. (Min Rs.100 Max Rs. 20000)	Cash deposit Above Rs.2.00 lakhs per day Rs. 2 per Rs.1000. (Min Rs.200 Max Rs. 20000)
OD/OCC	
Cash deposit Up to Rs.2.00 Lakhs	Free
Cash deposit Beyond Rs. 2.00 lakhs	Rs. 1 per Rs.1000 (Min:Rs.100, Max: Rs.5000)
41.0DEBIT MANDATE CHARGES	
Category	Charges
Debit Return Charges (Both NACH Debit & ECS Mandates)	Any mandate amount – Rs 50/- per return
42.IMPS Money Transfer	
Category	Charges
INWARD	NIL
OUTWARD	Upto 1,000 – NIL
	Above 1,000 and below 25,000 – Rs 5/- Per transaction
	Above 25,000 – Rs 15/- Per transaction
43.NEFT Money Transfer	
Category	Charges
INWARD	NIL
OUTWARD	Upto 10,000 – Rs 2/- Per transaction
	Above 10,000 and below 1.00 Lakhs – Rs 5/- Per transaction
	Above 1.00 Lakhs and below 2.00 Lakhs – Rs 13/- Per transaction
	Above Rs.2.00 lakhs - Rs.28/- per transaction
44. RTGS Money Transfer	
Category	Charges
INWARD	NIL
OUTWARD	Rs. 2.00 lakh to Rs.5.00 lakh - Rs. 28/- per transaction
	Above Rs.5.00 lakh Rs.57/- per transaction

45. Debit Card Charges (ATM)	
Category	Charges
New ATM Card	NIL
Duplicate ATM Card	Rs 250/- per card + Pin
Duplicate PIN Mailer	Rs 50/- per pin
Annual Maintenance Charges	Rs 125/- per card per annum
ATM transaction fee after 5 free transactions	Rs 20/- per transaction
46. SMS Alerts Charges	Rs 25/- per customer per annum