

Particulars of Charges / Services	Existing Charges	Proposed new Charges
1. Remittances – Issue of DDs		
Up to Rs.10000	Rs.50	No Change
Rs.10000 to Rs.1.00 lakh	Min : 4 per thousand, (Min. Rs.50	No Change
Above Rs.1.00lakh	Rs. 5 per thousand	No Change
	Min : Rs.500 and Max:Rs.20000	No Change
For Non Customers 50% extra		
2. Issue of Bankers Pay Orders / Cheques		
Up to Rs.1.00 lakh	0.30%	No Change
	Min : Rs.20 and Max: Rs.297	No Change
Above Rs.1.00lakh	0.26%	No Change
	Min : Rs.297 and Max:Rs.5595	No Change
For Non Customers 50% extra		
3. Issue of Duplicate DD / BPO		
For any amount	Rs 75 per instrument	No Change
4. Revalidation of DD/BPO		
For any amount	Rs 55 per instrument	No Change
Revalidation Permitted once only		
5. Cancellation of DD/BPO		
Up to Rs.100	Rs 30 per instrument	No Change
Above Rs.100	Rs 60 per instrument	No Change
6. Collection of Outstation Cheques / DDs		
SLAB	Charges	
Up to Rs.5000	Rs.30 per instrument	No Change
Above Rs.5000 to Rs.10000	Rs.60 per instrument	No Change
Above Rs.10000 to Rs.1.00 lakh	Rs.120 per instrument	No Change
Above Rs.1.00 lakh	Rs.250 per instrument	No Change
7. Immediate Credit of Outstation Cheques/ Bills Purchased		
ICOOC :Collection charges as applicable for Outstation Cheques + Interest @ the rate applicable for advances up to Rs.25,000/-		No Change
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		No Change
8. Postal Charges		
Ordinary Post	Actual/Min Rs 15	No Change
Registered Post / Courier Charges	Actual/Min Rs 35	Rs 50/-

9. Ledger Folio Charges		
CURRENT ACCOUNTS		
QRLY. Avg. cr. balance		
Up to Rs.25000	no free folios	No Change
above Rs.25000 up to Rs.1.00 lakh	2 free folios	No Change
above Rs.1.00 lakh up to Rs.2.00 lakh	5 free folios	No Change
above Rs.2.00 lakh up to Rs.5.00 lakh	10 free folios	No Change
above Rs.5.00 lakh	no charges	No Change
For Excess consumption*	Rs.125/- per page per annum	No Change
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	No Change
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.	No Change
11. Stop Payment Instructions		
S B a/cs	Rs.100/-per occasion Maximum Rs. 500	No Change
C A a/cs	Rs.200/- per occasion Maximum Rs.1000	No Change
12. Loss of Cheque Books [SB/CA]	Stop Payment charges as applicable to SB/CA a/c + Rs.75/-	No Change
13. Issue of duplicate Statement	Rs.100/- per ledger page	No Change
	Rs.100 for each page of 40 entries	No Change
14. Issue of duplicate Pass book with latest balance only	Rs.100/- with latest entry	No Change
15. Enquiry relating to old records for Item more than 1 year	Rs.20/- per item	No Change
16. Addition/Deletion of names in Term Deposit Receipts / RD Pass Book	Rs.150/- per occasion	No Change
17. Issue of duplicate Term Deposit Receipts / RD Pass Book	Rs.150/- per Receipt/ Pass Book	No Change
18. Issue of 'No Dues' Certificate	Rs.100 for other than weaker sections	No Change
19. Unit inspection charges		
KCC – Upto Rs.25000/-	NIL	NIL
KCC Above Rs.25000 to 1.00 Lakh	Rs.300/- per annum	Rs.400/- per annum
KCC above Rs.1.00 Lakh to Rs.10.00 Lakh	Rs.300/- per annum	Rs. 750/- per annum

KCC above Rs. 10.00 Lakh to Rs. 50.00 Lakh	Rs.300/- per annum	Rs.1500/- per annum
KCC Above Rs.50.00 Lakh	Rs.300/- per annum	Rs. 3000/- per annum
For SHG's up to Rs.2.50 lakh*	Nil	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 up to 25000/- and not the whole group as a whole.		
For SHG's above Rs.2.50 lakh up to Rs.3.00 lakh	Rs.300/- per annum	No Change
For SHG's above Rs.3.00 lakh to Rs.10.00 Lakh	Rs.500/- per annum	Rs.800/- per annum
For SHG's above Rs.10.00 lakh	Rs.500/- per annum	Rs.1200/- per annum
Other Loans		
Up to Rs.25000/-	Nil	Nil
Above Rs.25000 to Rs.1.00 Lakh	Rs.300/- per annum	Rs.400/- per annum
above Rs.1.00 Lakh to Rs.5.00 Lakh	Rs.300/- per annum	Rs.600/- per annum
above Rs.5.00 Lakh	Rs.300/- per annum	Rs.800/- per annum
OD/ OCC		
Up to Rs.25000/-	Nil	Nil
above Rs.25000 to 1.00 Lakh	Rs.300/- per annum	Rs.400/- per annum
above Rs.1.00 Lakh to Rs.5.00 Lakh	Rs.300/- per annum	Rs.600/- per annum
above Rs.5.00 Lakh to Rs.10.00 Lakh	Rs.300/- per annum	Rs.800/- per annum
above Rs.10.00 Lakh	Rs.300/- per annum	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	No Change
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	No Change
22. Change of operational instructions	Rs.200/- per occasion	No Change

23. Change of authorized signatory in CA/OD/OCC	Rs.200/- per occasion	No Change
24. Attestation of Signatures	Rs.150/- individual and Rs.200 non individual. Rs.100 for pensioners, Sr. citizens and individuals in rural areas	No Change
25. Non-maintenance of minimum balance in SB/ CA	Rs.12/- per occasion	No Change
	For VSK accounts- nil	No Change
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	No Change
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/-	No Change
	2. Above Rs.100000 to Rs.100.00 lakhs – Rs.500	No Change
	3.Above Rs.100.00 lakhs -- Rs.750/-	No Change
28. Return of cheques drawn on other banks presented by us in clearing Inward Returns	1.Upto Rs.50000 – Rs.70	No Change
	2. Above Rs.50000 to Rs.5.00 lakhs – Rs.149	No Change
	3.Above Rs.5.00 lakhs to Rs.10.00 lakhs-Rs.495	No Change
	4. Above Rs.10.00 lakhs - Rs.1238	No Change
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	No Change
SB [Cheque Book operated] a/c	Rs.150/- in rural Rs.500 in other areas	No Change
Current A/c s	Rs.750/- for individuals and Rs.1000/- for others	No Change
30. Issue of Cheque Books		
CA/OD/OCC a/c s	Rs.5/- per leaf Rs.6/- for financial institution loan repayment	No Change
SB A/c s* 20 cheque leaves free	Rs.4/-leaf Rs.6/- for financial institution loan repayment	No Change
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	No Change
Sealed Covers	Rs.50/- per cover p.a. or part thereof	No Change
Sealed Boxes	Rs.500/- p.a. or part thereof (subject to availability of space)	No Change

32. Processing charges for Credit Proposals		
Up to Rs.25000/-	NIL	No Change
above Rs.25000/- to Rs.2.00 lakhs	Rs.250/-	No Change
above Rs.2.00 lakhs	Rs.250/- per lakh or part there of	No Change
Housing Loans to General Public	@1% of the amount sanctioned with a minimum of Rs.1000	No Change
Car loans	0.50% of amount sanctioned	No Change
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		
Farm Sector (KCC/ Fish Feed/ GCC)		
Up to Rs.25000/-	NIL	No Change
Rs.25001/- to Rs.5.00 lakhs	0.3% Min of Rs.300	0.35 % on limit sanctioned with a min of 500/-
Above Rs.5.00 lakhs to Rs.1.00 crore	0.28% Min of Rs.1500	
Above Rs.1.00 crore to Rs.10.00 crores	0.23% Min of Rs.28000	
Non-Farm Sector		
Up to Rs.25000/-	NIL	No Change
Rs.250001 to Rs.2.00 lakhs	0.30% of loan amount Min of Rs.300	0.35 % on limit sanctioned with a min of 500/-
Above Rs.2.00 lakhs	0.30% of loan amount	
34. Jewel Loans		
Above Rs.25000/-	0.30% with a min of 300/-	0.35% with a min of 350/-
35. Agriculture Term Loans		
Up to Rs.25000/-	Nil	No change
Above Rs.25000/-	0.56%, minimum Rs.300	No change
36. Other Loans [both Priority and Non Priority] - SHGs		
Up to Rs.2.50 lakh	Rs.300	Nil (Limit per member sanction is <= 25000/-)
Above Rs.2.50 lakh to Rs.5.00 lakh	Rs.1000	0.5% of the sanctioned limit
Above Rs.5.00 lakh to Rs.7.50 lakh	Rs.1500	
Above Rs.7.50 lakh to Rs.10.00 lakh	Rs.2500	
Above Rs.10.00 lakh to Rs.12.50 lakh	Rs.4000	

Above Rs.12.50 lakh to Rs.20.00 lakh	Rs.5000	
*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	Up to Rs.25000/- : NIL	No Change
	Above Rs.25000/- : 1.15% which is inclusive of GST	Above Rs.25000/- : 1.18% inclusive of GST
	Minimum Rs.300/-	No Change
38. Issue of Solvency Certificate		
Slab Amount	Charges	
Up to Rs.1.00 lakhs	Rs.650	No Change
Above Rs.1.00 lakh up to Rs.10.00 lakhs	Rs.5000	No Change
Above Rs.10.00 lakhs up to Rs.25.00 lakhs	Rs.11000	No Change
Above Rs.25.00 lakhs	Rs.27000	No Change
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	No Change
Commission on inland guarantees (not secured by 100% cash margin/deposits)		
a. Guarantee issued for a period of 6 months and above		
Performance Guarantee	Rs.250 + 0.63% per quarter (Min commission for 3 months)	No Change
Other than Performance Guarantee	Rs.250 + 1% per quarter (Min commission for 3 months)	No Change
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.		
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.		
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.		

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.		No Change
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.		No Change
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	No Change
Cash deposit Above Rs.1.00 lakhs per day Rs.2 per Rs.1000/- (Min Rs.100 Max Rs.20,000)	Cash deposit Above Rs.2.00 lakhs per day	No Change
	Rs.2 per Rs.1000. (Min Rs.200 Max Rs.20,000)	
OD/OCC		
Cash deposit Up to Rs.2.00 Lakhs	Free	No Change
Cash deposit Beyond Rs.2.00 lakhs	Rs.1 per Rs.1000	No Change
	(Min: Rs.100/- Max: Rs.5000/-)	No Change
41. DEBIT MANDATE CHARGES		
Debit Return Charges	Any mandate amount – Rs.50/- per return	No Change
(Both NACH Debit & ECS Mandates)		
42. IMPS Money Transfer		
INWARD	NIL	No Change
OUTWARD	Up to Rs.1,000/- – NIL	No Change
	Above Rs.1,000/- and below Rs.25,000/- – Rs.5/- Per transaction	No Change
	Above Rs.25,000 – Rs.15/- Per transaction	No Change
43. NEFT Money Transfer		
	Existing Charges	Revised Charges
INWARD	NIL	No Change
	Up to 10,000 – Rs.2/- Per transaction	No Change
	Above 10,000 and below 1.00 Lakhs – Rs.5/- Per transaction	No Change

OUTWARD	Above Rs.1.00 Lakhs and below Rs.2.00 Lakhs – Rs.13/- Per transaction	No Change
	Above Rs.2.00 lakhs - Rs.28/- per transaction	No Change
44. RTGS Money Transfer		
INWARD	NIL	No Change
OUTWARD	Rs.2.00 lakh to Rs.5.00 lakh - Rs.28/- per transaction	No Change
	Above Rs.5.00 lakh Rs.57/- per transaction	No Change
45. Debit Card Charges (ATM)		
New ATM Card	NIL	No Change
Duplicate ATM Card	Rs.50/- per card + Pin	Rs.250/-
Duplicate PIN Mailer	Rs.15/- per pin	Rs.50/-
Annual Maintenance Charges	Rs.50/- per card per annum	Rs.125/- per annum
ATM transaction fee after 5 free transactions	Rs.20/- per transaction	No Change
46. SMS Alerts Charges	Rs.25/- per customer per annum	No Change