ANNEXURE-R

SERVICE CHARGES BOOKLET

A) Current Account / Savings Bank Account

Description of Service	Service Charge
1. Issue of Multi city Cheque books: Current Account (CA)	
Current Account / CC Account	First 20 cheque leaves free in a financial year. Thereafter, ₹3/- + GST per cheque leaf.
2. Issue of Multi City Cheque books: Savings Bank (SB)	
Savings Bank	First 10 cheque leaves free in a financial year. **Thereafter:** 10 Leaf Cheque Book at ₹50/- + GST. 25 Leaf Cheque Book at ₹100/- + GST.
Senior Citizen	Free
Salary Package Accounts	Free
3.Charges per month for Non – Maintenance of Monthly Average Balance (MAB):	
(a) Current Account	
(i) Current Accounts (MAB ₹ 5000/-)	₹500/- + GST
(b) Savings Bank Accounts:	
Charges per month for Non – Maintenance of Average Monthly Balance (AMB)	
(i) Saving Account without Cheque Book: (MAB ₹ 100/-)	₹100/- p.a. for accounts without Cheque Book
(ii) Saving Account with Cheque Book: (MAB ₹500/-)	₹250/- p.a. for accounts without Cheque Book
(iii) Salary Package Accounts (MAB-NA)	Not applicable
4. Account Keeping Charges per annum	
Current Account	₹100/- + GST
5. Statement of account: Current Account	
Statement of account (First/ original) : Monthly (For all segments)	Free
Duplicate statement	₹50/- + GST per page
Duplicate Statement of accounts for MAB above ₹2 lakh	Free
6. Issue of Duplicate Passbook	
First Passbook / Continuation of Passbook	Free
Duplicate passbook	₹100/- + GST for issue of duplicate passbook.
7. Account Closure Charges	
Closure of Account For closing of accounts within one year of their opening (except in case of death) Saving Current / CC	₹100/- + GST
7. Penalty charges for depositing delayed installments of Recurring deposit A/c	
	₹ 2.50 for installment of ₹100/- p.m. Irrespective of periodicity of deposit.

B) Cheques (Collection) / NACH

Description of Service	Service Charge
1.Stop payment instruction	
SB account/ Current Account / Cash Credit Account	₹300/- + GST per instrument maximum ₹500/- + GST per instance
2. Cheque Returned Charges (for insufficient funds only)	
For customers	₹350/- + GST per cheque + GST + out of Pocket expenses

3. Loss of Total Cheque Book	
Saving	₹600/- + GST
Current / CC	₹800/- + GST
4. National Automated Clearing House (NACH) Mandate (including 'E' mandate)	
One time Mandate Authorisation Charges per mandate	₹50/- + GST
Failed Mandate	₹250/- +GST

C) DD / Banker's Cheque

Description of Service	Service Charge
1. Issue of Inter Office Instrument (Demand Drafts/ Bankers' Cheque) for all customers	
Upto ₹5,000/-	₹25/- (incl. GST)
Above ₹5,000/- upto ₹10,000/-	₹50/- (incl. GST)
Above ₹10,000/- upto ₹1,00,000/-	₹5/- (incl. GST) per ₹1000/- (Min.₹60/-incl. GST)
Above ₹1,00,000/-	₹4/- (incl. GST) per ₹1000/- Min.₹600/-incl. GST, Max.₹2000/-incl. GST
2. Draft Cancellation Charges:	
Draft Amount	Charges
Up to ₹ 500/-	₹ 50/- + GST
Above ₹ 500/- up to ₹ 5000/-	₹ 100/- + GST
Above ₹ 5000/- up to ₹ 10000/-	₹ 200/- + GST
Above ₹ 10000/-	₹ 300/- + GST
3. Bills/Cheques/DD Purchase charges	18% for 7 days + GST, thereafter 24% + GST

D) Debit Card / ATM

Description of Service	Service Charge
1. ATM card	
ATM Issue Charges	₹100/- inclusive of GST* - Free for school students (above 10 years and up to Higher Secondary (i.e. Class 10+2) only). - Free of cost to account holders maintaining a minimum balance of ₹ 500/-.
2. Debit Card Annual Maintenance Charges (Recovered at the beginning of the second year onwards)	
Insta/ Platinum/ Contactless Debit Card	₹ 200/- + GST
3. Debit Card Replacement Charges	₹ 200/- + GST
4. Duplicate PIN / Regeneration of PIN through Branch	₹ 50/- + GST
5. ATM/POS transaction technical declines attributable to customer (i.e. lack of balance in account)	₹ 20/- + GST
6. ATM Transaction Charges (Post free transactions):	₹ 20/- + GST

E) Safe Deposit / Safe Custody

Description of Service		Service Charge	
1. Safe Deposit Lockers: Annual Rent			
SIZE	SMALL	MEDIUM	LARGE
For Public	₹ 750/- + GST	₹ 1800/- + GST	₹ 2800/- + GST
For Staff	₹ 600/- + GST	₹ 1200/- + GST	₹ 2800/- + GST
2. Breaking open of Locker, Loss of Key or Non-Payment of Locker Rent		₹1000/- +GST*	
*Plus, actual expenditure incurred for breaking open the locker and changing the lock by			

Description of Service	Service Charge
manufacturers of locker	
3. Locker rent overdue charge (All sizes)	Interest @18% for the delayed period

F) Other Miscellaneous Charges

1. Doorstep Banking (DSB)		Free
2. Standing instruction (S.I.)		
Failed S.I. (in loan account)	Inter, Intra & Other than Bank Transfers	₹100/- + GST
3. Interest Certificate for all segments		
Original		Free
Duplicate		₹150/- + GST
Description of Service		**Service Charge**
4. Balance Certificate per instance for all segments		₹150/- + GST
5. No dues certificate for all segments / customers		
Priority sector		Free
Others	Individual	₹300/- + GST
	Firm/Non-Individuals	₹300/- + GST
7. Signature verification per instance for all segments		₹150/- + GST
8. Photo attestation charges per instance for all segments		₹150/- + GST
9. Record - Copy of the cheque per instance for all segments		₹150/- + GST per cheque
10. Enquiries relating to old records (beyond 12 months old) per item		
For all segments		₹200/- + GST per item upto 2 years and thereafter additional ₹100/- + GST for every additional year for each item
11. Allowing operations through Power of Attorney/Mandate		₹500/- + GST for Individual ₹1000/- + GST for Non-Individual
12. Postal charges		
(a) Ordinary		Actual expenditure (Minimum ₹20/- + GST)
(b) Registered Post/Speed Post/ Courier		Actual expenditure (Minimum ₹50/- + GST)
12. SMS alert charges		₹50/- + GST (Yearly)

G) Cash Related Charges

Description of Service	Service Charge
1. Cash handling charges	
a. Cash Deposit Transactions: Savings Bank	
Above ₹ 5,00,000/- per day	₹50/- + GST per Transaction
Current Account / Saving Account (MAB ₹ 2,00,000/-)	Free
2. NEFT / RTGS Charges	
Outward RTGS: Amount of transaction Rs 2 lacs to Rs 5 lacs	₹ 25/- + GST
Above Rs 5 lacs	₹ 50/- + GST
Outward NEFT:	
up to ₹10,000	₹ 2.50/- + GST
>₹10,000 to ₹1 lakh	₹ 5/- + GST
>₹1 lakh to ₹2 lakh	₹ 15/- + GST
>₹2 lakh	₹ 25/- + GST
Inward NEFT/RTGS	NIL

2. Transfer of Fund from Home branch to Non-Home branch	
Upto ₹ 1.00 lacs	Free
Above ₹ 1.00 lacs	₹ 20/- + GST per Transaction

H) Loan Related Charges

<table>
<tr><th>Description of Service</th><th>Service Charge</th></tr>
<tr><td>1. CIBIL Report Chares</td><td>₹250/- + GST (to all loan applicants)</td></tr>
<tr><td>2. Loan Documentation Charges
(One Time File Charges)</td><td>
<table>
<tr><td>Criteria</td><td>Charges</td></tr>
<tr><td>(a) If value of Collateral Security is ≥ 200% of loan amount.</td><td>₹ 450/- per lakh of loan amount
(Subject to maximum ceiling of ₹ 45,000/-) + GST</td></tr>
<tr><td>(b) If value of Collateral Security is >140% but <200% of loan amount.</td><td>₹ 600/- per lakh of loan amount
(Subject to maximum ceiling of ₹ 60,000/-) + GST</td></tr>
<tr><td>(b) If value of Collateral Security is >125% but <140% of loan amount.</td><td>₹ 1000/- per lakh of loan amount + GST
(Subject to maximum ceiling of ₹ 80,000/-) + GST</td></tr>
<tr><td colspan="2">* One time charges ₹ 400/- per lakh of loan amount (Subject to maximum ceiling of ₹ 45,000/-) + GST for the customers with CIBIL score ≥ 775 & Bank Score ≥ 80.</td></tr>
</table>
</td></tr>
<tr><td>3. Renewal Charges</td><td>₹ 250/- per lac p.a + GST (subject to Max Rs 1.00 Lac)</td></tr>
<tr><td>4. Inspection Charges on Limit Sanctioned / TL:
a) Up to 1.00 Lac
b) 1 Lac to 10 Lac
c) 10 Lac to 50 Lac
d) Above Rs 50 Lac
-To be charged in the month of April every year.</td><td>
NIL
₹ 250/- + GST (pa)
₹ 500/- + GST (pa)
₹ 1500/- GST (pa)</td></tr>
<tr><td>5. CERSAI Charges:
Search Charges
Registration Charges
Satisfaction Charges</td><td>
₹ 250/-+GST
₹ 250/-+GST
₹ 500/-+GST</td></tr>
</table>