

Service Charges

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Service Charges (Credit related)

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(All Charges exclusive of GST)

1. PURCHASE/DISCOUNT / NEGOTIATION OF BILLS/ OUTSTATION CHEQUES

(Recovery at Front end / Upfront)

1.1 Commission plus interest on BP

1.1.1	Purchase/ Discount of Usance / Supply Bills	<p>From day one to agreed / notional due date interest to be charged at contracted rate as upfront, plus Collection charges for bills as applicable</p> <p>Collection Charges for Bills(for DA and DP)</p> <p>Up to ₹ 10,000 : ₹100 per Instrument</p> <p>Above ₹ 10000: ₹13 per ₹1000 or part thereof, Maximum ₹26000</p>								
1.1.2	Purchase of Demand or DP Bills /out station cheques	<p>Purchase of Demand or DP Bills:</p> <p>Discount charges @ 0.66% of the Bill Amount (for a period not exceeding 7 days) plus normal collection charges/ Service charges.</p> <p>Interest rate as applicable to clean loan to be charged @ monthly rests till date of realisation beyond 7 days will be realized.</p> <p>Collection Charges for Bills(for DA and DP)</p> <p>Up to ₹10,000 : ₹100 per Instrument</p> <p>Above ₹10000 : ₹13 per ₹1000 or part thereof, Maximum ₹26000</p> <p>Purchase of Outstation Cheques:</p> <p>0.44 % plus Collection Charges as applicable to collection of Cheques / Bills for respective slabs & out of pocket expenses</p> <p>Commission on Collection of outstation Cheques:</p> <p>Per instrument</p> <table><tr><td>Upto ₹5000</td><td>: ₹30</td></tr><tr><td>Above ₹5000 upto ₹10000</td><td>: ₹60</td></tr><tr><td>Above ₹ 10001 upto ₹1 lakh</td><td>: ₹120</td></tr><tr><td>Above ₹100000</td><td>: ₹250</td></tr></table> <p>The above charges will be inclusive of charges such as Courier Charges, out of pocket expenses and exclusive of GST</p>	Upto ₹5000	: ₹30	Above ₹5000 upto ₹10000	: ₹60	Above ₹ 10001 upto ₹1 lakh	: ₹120	Above ₹100000	: ₹250
Upto ₹5000	: ₹30									
Above ₹5000 upto ₹10000	: ₹60									
Above ₹ 10001 upto ₹1 lakh	: ₹120									
Above ₹100000	: ₹250									

1.2 Overdue Interest on BP (Cheques / Bills):

1.2.1	<p>Cheques if realised within seven days from the date of Purchase.</p> <p>In case the realisation / reversal is delayed beyond seven days, for the delayed period</p>	<p>No Overdue Interest (No refund in case of early realisation).</p> <p>Interest at contracted rate or 1 YR MCLR + 4% as applicable compounded at monthly rests to be recovered at the time of realisation / reversal.</p>
1.2.2	<p>DP/Demand Bills.</p> <p>Penal / Overdue interest: In case the Bill is not honoured within 2 days of presentation, Then overdue interest is to be levied.</p>	<p>At the stipulated rate plus 2% OR</p> <p>1 YR MCLR +4%+2% shall be levied as applicable. The actual interest payable, if the realization period exceeded 7 days, shall be compounded from eighth day at monthly rests and recovered at the time of realisation/reversal.</p>

1.2.3	Usance / Supply bills. Overdue interest.	In case the realisation/reversal is delayed beyond the due date, interest at penal rate shall be compounded for the delayed period at monthly rests, and recovered at the back-end.
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Refund of Interest:

Usance / Supply Bills: In case Usance / Supply bills are realised before the due date, the surplus interest collected upfront shall be refunded to the party to the debit of "Refund of Interest on Loans & Advances", for the unexpired period.

1.3 Bill Negotiation Charges (IBN Commission + Interest + Out of Pocket expenses):

For bills upto ₹10 lakhs	0.60% with a minimum of ₹300/- plus interest at applicable rate of interest from the date of negotiation to the date of reimbursement.
For bills over ₹10 lakhs	0.50% with a minimum of ₹5000/-plus interest at applicable rate of interest from the date of negotiation to the date of reimbursement.

The interest is to be collected upfront for the period committed in the case of Usance bills/ 7 days for DP Bills. Refund of interest shall be made in case of early reimbursement and penal / overdue interest for delayed reimbursement shall be collected as explained in 1.2.2 / 1.2.3 as the case may be.

1.4 Charges and interest for BP returned unpaid

.1	If recovered within seven days from the date of purchase	No Refund of Interest.
.2	If recovered after 7 days: From 8Th day till the date of Reimbursement	Interest at 1Y MCLR + 4% + 2% - irrespective of the contracted Rate.
.3	Usance Bills / Supply Bills Interest for the period beyond due date	Interest at 1Y MCLR + 4% +2% Irrespective of the contracted Rate.

2. Other Charges

Ordinary/Registered post charges	Actual charges with minimum of ₹50
Courier/transmission charges	Actual charges with minimum of ₹50
Other Out of pocket Expenses and other bill service charges if any as applicable in collection of bills.	To be recovered in full

3. CHARGES FOR WITHDRAWAL AGAINST UNCLEARED EFFECT

For withdrawals against Clearing Interest at the rate of 6 paise per day per ₹100 with a minimum of ₹60 for the period (including intervening holidays) till effects are cleared. No interest free withdrawal against uncleared effects.

4. COLLECTION/ DISCOUNT OF PENSION BILL / CHEQUE

Out-of-pocket expenses shall be recovered. Service charge need not be levied on collection / discount of pension bills / cheques of Central / State Government freedom fighters, armed forces and other pensioners.

5. PROCESSING CHARGES FOR CREDIT PROPOSALS

5.1 Working capital (Fund based & Non fund based including regular Capex LC) other than personal segment loan products & MSME structured loan products and products where it is not specifically stipulated

Upto ₹25000	NIL
Above ₹25000 upto ₹50 lakhs	₹267 per lakhs or part thereof min. ₹267 (Nil for MSEs with aggregate limits upto ₹5 lakhs)
Above ₹50 lakhs	₹356 per lakhs or part thereof; Max ₹8900000 Restructuring of Debt-50% of the usual charges
Processing charges for working capital are recoverable at the time of initial processing as well as at each annual date of renewal and also for any enhancement in limits. For enhancement in limits, processing charges to be reckoned for additional/enhanced limit proportionately.	
Adhoc sanction & Short Term Loan	
Above ₹20,000 and upto ₹50,000	₹890
(Nil for MSEs with aggregate limits up to ₹5 lakhs)	
Above ₹50,000 and upto ₹25 lakhs	0.61% of the limit Minimum: ₹1335
(Nil for MSEs with aggregate limits upto ₹5 lakhs)	
Above ₹25 lakhs and upto ₹5 crore	0.61% of the limit Minimum: ₹22250
Above ₹5 crores	0.61% of the limit

5.2 Term Loan:

For Term loans processing charges @ 1.00% as upfront fee has to be recovered at the time of sanction. Maximum: No ceiling .

5.3 Review of Term Loans (other than structured products)

Review of Term Loans (to be charged on outstanding balance)	Up to ₹5.00 lakh : Nil Above ₹5.00 lakh : ₹120 per lakh or part thereof, subject to maximum of ₹600000
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5.4 Processing Fees exempted category:

Processing fee is exempted in the following cases, in addition to accounts where it is specifically exempted as per sanction terms.

For loans / overdraft against our own deposits (including third Party deposits)	NIL
All Government sponsored schemes such as SGSY/SJSRY/PMRY/SF/MF / AI (SGSY)/ MAP/ SC/ ST/ Action plan/ REC. SPA(Rural Electrification Corporation – Spl. Programme on agriculture etc	
Educational Loans	
FB and NFB limits with 100% cash margin	
Wherever processing fee is specifically exempted as per the terms of the scheme	

5.5 Guidelines on recovery of processing fees (for both fund based & non fund based)

Particulars	Guidelines
Collection of processing charges for working capital / NFB limits	a) 50% of the processing fee to be collected at the time of handing over the sanction letter. The balance to be recovered at the time of disbursement of the loan. b) 50% of processing charges to be collected at the time of acceptance of sanction. In case the limit sanctioned is not availed by the customer within the validity period of sanction letter, the processing fee recovered shall be forfeited after giving due notice to the borrower.
For agricultural term loans sanctioned under NABARD scheme	One time Evaluation Fee of 0.57% of the cost of investment (not on bank loan but on the project cost) to be recovered and credited to Evaluation Fee income account. No other Charges like appraisal / inspection fee, receipt fee etc, to be levied.
Stagnant accounts	In SUBSTANDARD / DOUBTFUL category processing charges should not be charged. In accounts where legal action initiated / marked for adjustment / recalled and thereby renewal process ceased, processing charges need not be debited.
100% cash margin	Processing fees need not be recovered for Non-fund and Fund based credit facilities with full cash margin/ deposit of same party or of third party.
One time limits	For guarantees / LCs of only one time transaction (irrespective of period) – the processing fees are recoverable one time at the time of issue as upfront.
Running facilities / limits	For all other running (FB/NFB) facilities, the processing fee is to be recovered at the time of sanction as well as on anniversary date every year.

6. CONSORTIUM LEADERSHIP CHARGES:

Asset classification	Lead bank charges – Annual Fee
Standard Assets	Leadership charges on Consortium advances is 0.30% p.a of the aggregate fund based and non fund based working capital limits enjoyed by the borrower from the consortium. Maximum ₹50 lakhs
Sub standard and below and other restructured accounts	Leadership charges on consortium advances is 0.30% p.a. of the aggregate fund based working capital limits enjoyed by the borrower from the consortium wherever the accounts are classified as substandard and below till recovery proceedings are initiated. Maximum ₹50 lakhs
This charge is to be recovered on the due date of renewal for existing limits even if renewal sanction is delayed and the borrower is to be informed that renewal sanction will be subject to the financial statement etc., to be submitted by them being satisfactory to the bank.	
When enhancement in limit takes place, the Lead bank charges would have to be reckoned on incremental limits	
The working capital credit limits authorized under special arrangements by RBI for procurement/ purchase under price support / market intervention operations etc., to the PSUs are exempt from levy of Leadership charges	

7. SYNDICATION CHARGES - Recovery of charges on Syndication of loan

Syndication charges *	0.60 % negotiable for higher rate on case to case basis
TRA (for release of term loans)	0.065% with maximum of ₹3.25 lakhs.

*In case of AAA rated accounts /PSUs 10% of the card rate is applicable.

8. Inspection Charges:

(Minimum one quarter charges to be recovered for all facilities)

Aggregate Exposure	Inspection charges
Upto ₹2 lakh	NIL
Above ₹2 lakh and upto ₹5 lakhs	₹150 per quarter
Above ₹5 lakhs upto ₹50 lakhs	0.075% p.a. per lakh minimum ₹750 p.a. & maximum ₹3500 p.a. chargeable quarterly
Above ₹50 lakhs upto ₹1 crore	0.065% p.a. per lakh minimum ₹3500 p.a. & maximum ₹6500 p.a. chargeable quarterly
Above ₹1 crore I upto ₹5 crore	0.05% p.a. per lakh minimum ₹6500 p.a. & maximum ₹25000 p.a. chargeable quarterly
Above ₹5 crore	0.035% p.a. per lakh minimum ₹25000 p.a. & maximum ₹60000 p.a. chargeable quarterly + actual TA/DA incurred and other out of pocket expenses to be recovered from the borrower
Exemption: Loans under Government Sponsored schemes, Jewel Loans, Personal Segment loans are exempt from the levy of above inspection charges.	
Note: For borrowers having only Term Loans, 50% of the above charges to be recovered.	

9. Charges for other services

Nature of other services	Charges recoverable
Issue of true / certified copies of security documents to borrowers	₹10 per leaf with a minimum charge of ₹100.
Lodgement / release of pledged goods	₹125 + actual conveyance charges (TA)
For allocation of limits at various branches	₹10000 per annum for each branch for such allocation of limits
Revalidation of sanction	Upto ₹50 lakhs : NIL Above ₹50 lakhs : 0.10% of total FB+NFB approved under the sanction. Minimum ₹5000,maximum ₹5 lakhs
Fee for issue of NOC for ceding any type of charge	Upto ₹5 crores : NIL Above ₹5 crores upto ₹10 crores - ₹60000 Above ₹10 crores – ₹120000
Documentation Charges: (other than structured loan products) (Excluding stamp duty applicable for different state)	For limits upto ₹10 lakhs : NIL Above ₹10 lakhs: ₹250 per lakh or part thereof, subject to maximum of ₹60000. (Applicable at the time of execution of documents) <ul style="list-style-type: none"> Documentation charges are to be levied only once in case of term loans. For working capital accounts, charges are to be levied first at the time of fresh sanction and then at the time of Enhancement/Adhoc (for the enhanced portion of limit/adhoc limit only) No documentation charges are to be levied at the time of renewal of limits To be recovered when new/modification documents are taken
Registration / modification/ satisfaction of charges with ROC	₹500 + actual out of pocket expenses

Nature of other services	Charges recoverable
Escrow account Maintenance Fee – for Project related accounts	Flat charges of ₹50000 p.a.
Change in terms and conditions after acceptance of original sanction (Change in items of machinery, interchangeability of limits, rephasing of loan, deferment of loan instalments, substitution of collateral security/personal guarantee, release of personal guarantee/collateral security, etc)	Upto ₹1 crore : NIL ₹1 crore to ₹5 crores : ₹ 25000 ₹5 crores to ₹10 crores : ₹ 50000 Above ₹10 crores : ₹ 100000 Any concession on the above charges will be as per delegated powers in Credit related Administrative Power booklet.
Non- payment/Non acceptance of sight/usance bills on presentation/on due date	Flat charges of ₹500
Attestation of commercial invoice subsequent to negotiation/collection	₹50 per invoice
Charges for Credit Opinion/Report to other Banks	Individuals: ₹120 Non individuals: ₹500
Earmarking limits for Commercial Paper – STLs to be availed with other banks/our Bank	0.10% of the amount of limit earmarked minimum: ₹25000 and maximum ₹2 lakhs

10. Equitable Mortgage/Other Mortgage Charges

Below ₹10 lakhs	Nil
₹10 lakh and above **	₹300 per lakh maximum of ₹25000 each at the time of initial creation of EM/other mortgage. For extension of EM/other mortgage 50% of the applicable charges to be recovered.
** Note: No equitable mortgage charges for IB Home Loan accounts irrespective of the loan amount	

11. Charges for Issue of Solvency Certificates:

Up to ₹ 1 lakh	₹650
Above ₹1lakh up to ₹10 lakhs	₹5000
Above ₹10 lakhs and up to ₹25 lakhs	₹11000
Above ₹25 lakhs and up to ₹10 crores	₹27000
Above ₹10 crores	₹50000

12. Commitment Charges:

(If utilisation is less than 60%, to be charged on unutilized portion)

Fund based working capital limits less than ₹1 crore	NIL
Fund based working capital limits ₹1 crore and above	1.18% per annum (exclusive of the overall ceiling of 2.00% penal interest) on the un-utilised portion of the fund based working capital limits
For fully unavailed credit limits (term loan / working capital / NFB limits) Limits upto ₹5 crore	NIL
For fully unavailed credit limits of ₹5 crore and above	0.60% p.a to be recovered as commitment charges

Exemptions:

- » When our customer avails commercial paper in lieu of fund based limits sanctioned, as per the prior arrangement and cash budget submitted
- » When our customer informs in advance by means of QIS statement the lower limit of availment.
- » Working capital limits sanctioned to sick / weak units
- » Limits sanctioned for export credit (both pre-shipment and post-shipment) as well as against export incentives viz., duty drawback, cash compensatory support, etc.,
- » Inland bill limits extended by way of bills purchased / discounted / limit against bills for collection.
- » Credit limits granted to State and Central Government, Commercial Banks, Financial Institutions and Co-operative Banks including Land Development Banks.

13. COMMISSION - Non Fund Business:**13.1.1 Inland Guarantees**

Commission		
Nature of Guarantee	100% cash margin	Other than 100% cash margin
Performance Guarantees	₹250 + 0.1575% per quarter or part thereof with a min. of 0.1575%	₹250 + 0.63% per quarter or part thereof with a min. of 0.63% Limits of above ₹5 crores as per External Rating: For AAA – 20%, AA – 30%, A – 50%, BBB (BB in case of MSME) and unrated 100%, BB (B for MSME) and below 150% of applicable charges to be recovered
Money Guarantee/ other than Performance Guarantee.	₹250 + 0.25% per quarter or part thereof with a min. of 0.25%	₹250 + 1.00% per quarter or part thereof with a min. of 1.00% Limits of above ₹5 crores as per External Rating: For AAA – 20%, AA – 30%, A – 50%, BBB (BB in case of MSME) and unrated 100%, BB (B for MSME) and below 150% of applicable charges to be recovered
Conditions: <ul style="list-style-type: none"> • Minimum commission shall be for 3 month • For period exceeding 3 months, the period shall be reckoned in steps of quarters including claim period. • Guarantee charges will apply till the date of expiry or any proceeding or stay against invocation or payment and as a consequence of which the Bank is to keep the guarantee pending, till the final closure of Guarantee. • The commission is to be collected upfront for the entire period. For recovery of commission on monthly/quarterly/half yearly/ annual basis please refer Credit and Credit related Administrative Power booklet. • The powers delegated for concession based on Internal Rating as per AP 4 of Credit and Credit Related Administrative Power booklet is to be reckoned based on the rates applicable for externally rated BBB accounts only. • Wherever concession is already given the same shall continue till the next renewal. • Any concession on percentage terms to be calculated on the rate applicable to externally rated BBB category accounts only. GST to be recovered separately. Leakage of income to be avoided meticulously. • Double concession to be avoided. 		
Commission on amendment of Guarantee	For amendments other than amount, period and purpose of Guarantee, commission at the flat rate of ₹250 will be recovered	
Letter of comfort in lieu of Bank guarantee	As applicable for Money Guarantee	

13.1.2 Other conditions

Nature of guarantee / nature of Service rendered	Commission
Increase / Renewal /Extension of guarantees	The commission leviable shall be the same applicable for issuance of fresh guarantee
Deferred payment Guarantees	Commission as stipulated above should be recovered on an yearly basis for reduced liability based on the opening balance for that year (though repayment may be half yearly basis)
Customs guarantee/guarantee issued in lieu of disputed liability	Commission to be collected as above on every renewal till receipt of discharged / original guarantee
Guarantees with interest liability (generally NOT permitted)	The commission to be collected will be on principal and interest. (Branches should obtain specific permission from HO for issue of such guarantees)
Expired Guarantees: Any proceeding or stay against invocation or payment or the like, and as a consequence of which the Bank is to keep the guarantee pending	Commission for that period also to be recovered

13.1.3 Refund of Guarantee commission:

Nature	Refund Rules
For Guarantees tendered before expiry of Guarantee period	50% the original rates for the remaining period of guarantee less three months and full refund of commission for the unexpired claim period
For Deferred Payment Guarantees tendered before the date of expiry	No refund need be made in respect of unexpired usance period if the purpose for which the guarantee issued is fulfilled
Export performance guarantee	50% of the guarantee commission for the unexpired period even though the purpose for which the guarantee issued is fulfilled.
Guarantees for Import or any other purposes	No refund if the purpose for which the guarantee issued is fulfilled.
If the original guarantee is returned before the expiry of claim period but after expiry of Guarantee period	Full refund of commission for the unexpired claim period.

13.2 Inland LCs

Inland LC opening charges and LC Bills handling charges

I stage	Usance Charges PLUS commitment charges – for opening LC
II Stage	Other Stand Alone charges, if only the service is extended
III stage	LC Bill Retirement charges

13.2.1 Stage I (at the time of opening) Usance charges plus commitment charges [1 (a) or (b) or (c) +2]

1. Usance charges: (any one of a/b/c) Usance charges according to the tenor of the bill at the rate of
a) 0.35% for bills upto 7 days sight
b) 0.70% for bills over 7 days and upto 3 months sight
c) 0.70% for the first 3 months plus 0.35% per month in excess of 3 months, for bills over 3 month's sight

Limits of above ₹5 crores as per External Rating:

For AAA – 20%, AA – 30%, A – 50%, BBB (BB in case of MSME) and unrated 100%, BB (B in case of MSME) and below 150% of applicable charges to be recovered.

- The powers delegated for concession based on Internal Rating as per AP 4 of Credit and Credit Related Administrative Power booklet is to be reckoned based on the rates applicable for externally rated BBB accounts only.
- Wherever concession is already given the same shall continue till the next renewal.
- Any concession on percentage terms to be calculated on the rate applicable to externally rated BBB category accounts only. GST to be recovered separately. Leakage of income to be avoided meticulously.
- Double concession to be avoided.

2. Commitment Charges:

0.35% from the date of opening of credit to the last date of its validity for every period of 3 months or part thereof

For LCs secured by 100% cash margin:

25% of the normal opening charges i.e. 25% charges as indicated in Point no. 1 and Point no. 2 in this box (usance and commitment)

13.2.2 Stage II – Other Incidental Charges

Amendments to LC (like enhancement, etc)	Flat commission of ₹500 Besides relevant usance and other charges for enhancement and extension of LC to be recovered
Revolving LCs	On the maximum amount of drawing at a time the usance and commitment charges shall be recovered at the first instance.

Re-Instatement commission

On Reinstatement, Usance charges according to tenor as stated above and commitment charges at **0.30%** being the minimum on the reinstated amount only shall be recovered (minimum charge **₹600**). The minimum charge of **₹600** (usance and commitment charges) will be applicable for revolving and non-revolving LCs

Revival / Reinstatement of expired LC

Both usance and commitment charges have to be levied as per the rates specified in First stage above. In the case of reinstatement of revolving LCs, the levy of commitment charges is required to be linked to the period of liability and as such the charges have to be levied according to the unexpired period of the relative revolving LCs.

No refund of any commission shall be allowed whether a credit is cancelled or partly availed of or expires, wholly unavailed of.

Extension of LC

The commitment charge covers each period of three months and an extension may be allowed free of commitment charges provided, the extension allowed falls within the quarter in which the LC was originally due, as we would have collected the charges already for the quarter. However, if the period of extension goes beyond the quarter in which the LC was originally due, further charge of 0.30% per quarter with a minimum of ₹600 shall be recovered. (On account of an error / mistake occurred on the part of the Bank, if there were excess collection the same may be rectified by refund)

13.2.3 Stage III- Retirement Charges**Recovery of retirement charges for Bills received under LC:**

Retirement charges: When the LC opening branch receives the documents for retirement, it is entitled to levy collection charges as applicable to '**Commission on IBC Bills**' (irrespective of the mode of retirement i.e. whether to the debit of Advance bill, Customer's current / OD / OCC account

etc., or may be on collection basis
If not retired as per original terms of LC, additional Usance charge as per Stage I.
Out of Pocket Expenses: All out of pocket expenses such as postages, telegrams, cables shall be collected from the beneficiary unless otherwise specified.
Guarantees on account of discrepancies in documents:
A commission of 0.30% with a minimum of ₹600 shall be charged for joining in customer's guarantees and for giving guarantees on behalf of customers to other banks in respect of discrepancies in documents negotiated under letter of credit, when payment received under reserve is credited to the beneficiary's account.
Transfer of Letters of Credit:
Transfer in full or in part and whether endorsed on the credit itself or not, a flat charge of ₹500 for each separate advice of transfer, except when the name of the beneficiary of the credit is changed on instructions received directly from the opening bank. The transfer charge shall be for the account of the first beneficiary of the credit unless otherwise specified.
On all letters of credit calling for usance drafts to be drawn on and accepted by banks, an acceptance commission shall be charged at the rate of 0.30% per month with a minimum of ₹500 per month. If a charge is to be collected from the beneficiary and he refuses to pay the charge, it must be collected from the opener (applicant for the credit).
Clean payments received under LC:
A flat charge of ₹500 will be levied by the beneficiary's bank for receiving clean payment and crediting beneficiary's account.

13.2.4 Other Charges

Nature of services	Charges
Charges for confirmation of Inland LC	₹750 plus usance + commitment charges.
Charges for Inland LC advising	0.06% on LC value, Minimum ₹750 & maximum ₹6000. ₹750 for advising amendments.
Attestation of Commercial Invoice subsequent to negotiation	₹44 per invoice Minimum: ₹89 in each occasion.
Non Payment for Non acceptance of demand/usance Bills of exchange on presentation on due date.	0.17% Minimum: ₹445
For discrepancies noted in the document	A flat charge of ₹600 to be levied

14. Pre-payment Charges for Term Loans: *

2.00% of outstanding balance / drawing limit (whichever is higher) to be recovered as pre-payment charges, if loan is prepaid.
As per Standard Terms and conditions However, no pre-payment penalty would be payable to Lender if <ul style="list-style-type: none"> The pre-payment is made at the instance of the Lenders or as per the terms of sanction with respect to Mandatory Repayment If interest on the reset date/ repricing date is not acceptable to the Borrower, the Borrower would have the option to prepay the outstanding Facility owing to such Lender, within the next 3 months from such date of spread reset/receipt of advice from the Lender by giving a notice of 30 days. The prepayment is made from surplus cash accruals generated by the Borrower or equity infusion. No foreclosure charges/prepayment penalties shall be levied on any floating rate term loan sanctioned, for

purposes other than business, to individual borrowers with or without co- obligant(s).
Pre-payment charges of 2.00% to be recovered for pre-payment of more than one quarterly instalment or three monthly installments on such excess prepaid amount.
Exemptions of Prepayment Charges <ol style="list-style-type: none"> Micro & Small Enterprises are exempted irrespective of the limits/ outstanding. However, if a loan is being taken over by other banks/ FIs, pre-payment charges will be applied. In case payment has been made out of cash sweep/ Insurance proceeds.

15. Additional Interest

Details	Applicable rate
Non submission of control returns like QIS	1% p.a. over the applicable rate for the period of delay
Non submission of stock statement	1% p.a. over the applicable rate for the period of delay
However, additional interest for all deviations/ non compliances should not exceed 2% over the applicable rate	

16. Exemptions to Staff on charges:

All loan and services to staff are exempt from the purview of the above detailed service charges and will be governed by the terms and conditions of the individual schemes concerned. Out of pocket expenses, if any, have to be recovered.

The Locker rent rate for staff members/ retired staff members/ spouse of the deceased staff member is at 50% of the normal rate for any one type of locker irrespective of the size.

17. Charges applicable to Central / State Government and entities like Central / State Government PSUs, Marketing Federations, Civil supplies etc.

Category	Risk Weight	Processing/ upfront charges	Review charges	Documentation charges	EM charges	Other Charges Inspection Charges, Commitment charges, etc
Central Govt Guaranteed accounts	0%	No charges				
State Government Guaranteed accounts	20%					
# Other PSU's	@					
The sanctioning authority will be deciding on credit related service charges which are negotiable on case to case basis, based on the charges of other lenders.						
# PSUs may be Navaratna or Mini Navaratna, Marketing federations/Civil supplies/State Power PSU, and all other PSUs not classified elsewhere. However, sanctioning authorities to explore recovery of charges wherever feasible.						
@ For External Rating						
AAA – 20%, AA - 30% , For A – 50%, For BBB and unrated 100%, BB and below 150%						



Service Charges

(Retail Assets Products)

(All Charges exclusive of GST)

PRODUCT NAME	Processing Charges	Prepayment charges	Documentation charges	EM charges	Incidental charges (Every Year)
IB Home Loan to Residents / Home Loan to NRI / IB Home Advantage / IB Plot Loan to NRI / IBHL-CRE	0.40% upto ₹100 lakhs subject to max. of ₹20000 and 0.20% above ₹100 lakhs subject to max. of ₹50000 'Nil' for Takeover	NIL			₹250
IB Home Improve/ IB Home Loan Plus/ IB Home Enrich/ Plot Loan to Residents/ Repair and Renovation	1.00% on the Loan amount 'Nil' for Takeover (excluding Home Enrich)				
Ind AWAS	EWS/LIG upto ₹6 lakhs: NIL Above ₹6 lakhs: 50% concession as applicable to normal HL subject to max. of ₹10000 MIG-I upto ₹9 lakhs: NIL Above ₹9 lakhs: 50% concession as applicable to normal HL subject to max. of ₹10000 MIG-II upto ₹12 lakhs: NIL Above ₹12 lakhs: 50% concession as applicable to normal HL subject to max. of ₹10000				
Home Loan Pooled Assets	Case to case basis	Case to case basis	Case to case basis	Case to case basis	Case to case basis
IB Home Loan Combo	Concession of 50% applicable processing charges of following Loan products: Vehicle Loan, IB Clean Loan, IB Pension Loan, IB Home Improve.	NIL	NIL	NIL	₹250
Mortgage Loan					
Rent Encash / Ind Mortgage Scheme	1.00% on the loan amount	Term Loan : For Individuals: NIL. Non-individuals: 2% on the balance outstanding.	NIL	Upto ₹10 lakhs: NIL. Above ₹10 lakhs: ₹300 per lakh subject to max of ₹30000. For Extension of EM over the same property, 50% of the applicable EM charges	₹ 500
IB Rental		OD: Irrespective of the borrower type: 2% on the balance	₹25000		
IB Reverse Mortgage	0.30% on the loan limit	NIL	NIL		

PRODUCT NAME	Processing Charges	Prepayment charges	Documentation charges	EM charges	Incidental charges (Every Year)
Vehicle Loan					
Indian Bank Vehicle Loan Scheme	0.50% on the loan amount. (Max. ₹10000)	For Term Loan Individuals: NIL Non-individuals: 2% on the balance outstanding	NIL	Upto ₹10 lakhs: NIL; Above ₹10 lakhs: ₹300 per lakh subject to maximum of ₹30000 For Extension of EM over the same property, 50% of the applicable EM charges.	NIL
Education Loan					
IB Educational Loan- Study In India / Educational Loan Study Abroad	Upto ₹10 lakhs: Nil Above ₹10 lakhs 0.15% max. ₹3000	NIL	NIL	Upto ₹10 lakhs: NIL; Above ₹10 lakhs: ₹300 per lakh subject to max of ₹30000. For Extension of EM over the same property, 50% of the applicable EM charges.	NIL
IBEL Prime / IB Educational Skill Loan / Educational Loan Under CGC Scheme	NIL				
Personal Loan					
Clean Salary Loan/ Clean Salary Loan - OD	1.00% on the Loan amount	Term Loan: NIL. OD : 2% on the balance outstanding	NIL	NA	NIL
IB Pension Loan Scheme	Upto ₹25000 : NIL. Above ₹25000 : ₹250	NIL	NIL	NA	NIL
Gold Loan					
Non Agri (Priority Loan against pledge of Jewels / Bullet payment)	0.50% on loan amount plus applicable GST. No cap on maximum amount.	NIL	NIL	NA	NIL
Others					
Loan against NSC/LIC Bonds	0.50% on loan amount. No cap on maximum amount.	Term Loan: Individuals - NIL Non-individuals: 2% on the balance outstanding. OD (irrespective of the borrower type): 2% on the balance outstanding	NIL	NA	NIL

Service Charges (Agriculture Products)

(All Charges exclusive of GST)

I. PROCESSING CHARGES:

a. For Kisan Credit Card:

Credit limits	Rates
Upto ₹3 lakh	NIL
Above ₹3 lakh up to ₹10 lakh	0.30% of loan amount
Above ₹10 lakh up to ₹1 Cr	0.25% of loan amount
Above ₹1 Cr	0.20% of loan amount

b. KCC JEWEL LOAN

Credit limits	Rates
Upto ₹3 lakh	NIL
Above ₹3 lakh	₹100 per lakh or part thereof.

c. For SHG Term Loan & CC Limits (Agri & Non Agri):

Credit limits	Rates
Upto ₹3 lakh	NIL
Above ₹3 lakh	₹500 + ₹250 for every lakh or part thereof exceeding ₹3 lakhs

d. For JLG financing (Agri & Non Agri):

Credit limits	Rates
Upto ₹2 lakh	NIL
Above ₹2 lakh	₹300 + ₹250 for every lakh or part thereof exceeding ₹2 lakhs

e. Term Loans under Agri / Allied other than Structured Loan products:

Credit limits	Rates
Upto ₹25000	NIL
Above ₹25000	0.50% of the limit sanctioned

f. Working Capital under Agri / Allied other than Structured Loan products:

Credit limits	Rates
Upto ₹25000	NIL
Above ₹25000/- up to ₹50 lakh	₹250 per lakh or part thereof Min. of ₹250
Above ₹50 lakh	₹350 per lakh or part thereof.
<ul style="list-style-type: none"> Processing charges for WC are recoverable at the time of initial processing as well as at each annual date of renewal and also for any Enhancement/ Adhoc increase in limit. For Adhoc/ enhancement in limits, processing charges are to be reckoned on additional/ incremental limits, proportionately. 	

g. Jewel Loan under Agriculture (Term Loan / Working Capital):

Credit limits	Rates
Upto ₹25000	NIL
Above ₹25000	₹100 per lakh or part thereof.

h. Financing to NBFC-MFIs: Linked to Internal (RAM) Rating of borrower as below:

Internal (RAM) Rating Grade	Rates
IB AAA	0.30%
IB AA+	0.50%
IB AA	0.75%
IB A	1.00%
IB BBB	1.00%
IB BB & Below / Unrated	1.50%

i. **Financing to Non NBFC-MFIs / NGOs:** 0.50% irrespective of limit.

j. **Restructuring of Debt under Agriculture:**

Due to Natural Calamity	NIL
Any other reasons	75% of the usual charges

k. **For all other Structured Loan products under Agriculture:** As per scheme guidelines.

II. REVIEW OF TERM LOANS FOR AGRICULTURE ADVANCES:

(To be charged on outstanding balance)

Credit limits	Rates
Upto ₹5 lakh	NIL
Above ₹5 lakh	₹120 per lakh or part thereof, subject to maximum of ₹600000

III. DOCUMENTATION CHARGES FOR AGRI LOANS:

Credit limits	Rates
Up to ₹10 lakhs	NIL
Above ₹10 lakh	₹250 per lakh or part thereof, subject to maximum of ₹60000
<ul style="list-style-type: none">Documentation charges are to be levied only once in case of term loans.For working capital accounts, charges are to be levied first at the time of fresh sanction and then at the time of Enhancement/Adhoc (for the enhanced portion of limit/ Adhoc limit only)No documentation charges are to be levied at the time of renewal of limitsTo be recovered when new/modification documents are taken.	

IV. MORTGAGE CHARGES:

Credit Limit	Rate
Below ₹10.00 lakh	NIL
₹10.00 lakh and above	₹300 per lakh maximum of ₹25000 each at the time of initial creation of EM/other mortgage. For extension of EM/other mortgage 50% of the applicable charges to be recovered.

V. INSPECTION CHARGES:

Aggregate Exposure	Inspection Charges (p.a)
Up to ₹2.00 lakh	NIL
Above ₹2 lakh	0.075% p.a. subject to maximum of ₹50000
For Limits above ₹5 Crore: 0.075% subject to maximum of ₹50000 + actual TA/DA incurred and other out of pocket expenses to be recovered from the borrower.	

VI. **EXEMPTED CATEGORIES FOR LEVY OF SERVICE CHARGES:** All Government sponsored schemes such as PMEGP/ SC/ST Action plan, DRI, SRMS, NULM (Up to ₹5.00 Lakh), NRLM (Up to ₹3.00 Lakh), ACABC, DEDS, New AMI and other Central / State Govt. Sponsored Schemes.

VII. **ALL OTHER CHARGES NOT SPECIFIED:** As applicable to other advances.



Service Charges (MSME Products)

(All Charges exclusive of GST)

TABLE : A - Inspection Charges	
Upto ₹ 2 lakhs	NIL
Above ₹2 lakhs upto ₹5 lakhs	₹150 per quarter
Above ₹5 lakhs upto ₹50 lakhs	0.075% p.a. per lakh Min. of ₹750 p.a. & Max. ₹3500 p.a.
Above ₹50 lakhs upto ₹1 Cr	0.065% p.a. per lakh Min. of ₹3500 p.a. & Max. ₹6500 p.a.
Above ₹1 Cr and upto ₹5 Crs	0.05% p.a. per lakh Min. of ₹6500 p.a. & Max. ₹25000 p.a.
Above ₹5 Crs	0.035% p.a. per lakh Min. of ₹25000 p.a. and Max. ₹60000 p.a.

S. No	Product Name	Processing Charges										
		Working Capital	Term Loan									
1	Ind SME Secure	Upto ₹25000: NIL	1% as upfront fee subject to a maximum of ₹1 Cr									
2	General MSME											
3	Ind SME Ease	Above ₹25000 upto ₹50 lakhs: ₹267 per lakh or part thereof, Min: ₹267										
4	Ind SME Mortgage	(MSEs with aggregate limits up to ₹5 lakhs: Nil)										
5	IB Contractor											
6	IB Tradewell	Above ₹50 lakhs : ₹356 per lakh or part thereof, max: ₹89 lakhs										
7	IB Doctor Plus	<p>Restructuring of Debt: 75% of the usual charges</p> <p>Processing charges for working capital are recoverable at the time of initial processing as well as at each annual date of renewal and also for any enhancement in limits. For enhancement in limits, processing charges to be reckoned for additional/ enhanced limit proportionately.</p> <table><tr><th colspan="2">Adhoc sanction & Short Term Loan</th></tr><tr><td>Above ₹20000 and upto ₹50000: ₹890 (MSEs with aggregate limits up to ₹5 lakhs: Nil)</td><td></td></tr><tr><td>Above ₹50000 & upto ₹25 lakhs: 0.61% of the limit. Min: ₹1335 (MSEs with aggregate limits up to ₹5 lakhs: Nil)</td><td></td></tr><tr><td>Above ₹25 lakhs and upto ₹5 Cr: 61% of the limit Min: ₹22250</td><td></td></tr><tr><td>Above ₹5 Cr: 0.61% of the limit</td><td></td></tr></table>		Adhoc sanction & Short Term Loan		Above ₹20000 and upto ₹50000: ₹890 (MSEs with aggregate limits up to ₹5 lakhs: Nil)		Above ₹50000 & upto ₹25 lakhs: 0.61% of the limit. Min: ₹1335 (MSEs with aggregate limits up to ₹5 lakhs: Nil)		Above ₹25 lakhs and upto ₹5 Cr: 61% of the limit Min: ₹22250		Above ₹5 Cr: 0.61% of the limit
Adhoc sanction & Short Term Loan												
Above ₹20000 and upto ₹50000: ₹890 (MSEs with aggregate limits up to ₹5 lakhs: Nil)												
Above ₹50000 & upto ₹25 lakhs: 0.61% of the limit. Min: ₹1335 (MSEs with aggregate limits up to ₹5 lakhs: Nil)												
Above ₹25 lakhs and upto ₹5 Cr: 61% of the limit Min: ₹22250												
Above ₹5 Cr: 0.61% of the limit												
8	IB Mudra (Shishu, Kishore & Tarun)	<p>Upto ₹25000 : NIL</p> <p>Above ₹25000: ₹267 per lakh or part thereof, Min: ₹267 (MSEs with aggregate limits up to ₹5 lakhs: Nil)</p> <table><tr><th colspan="2">Adhoc sanction & Short Term Loan</th></tr><tr><td>Above ₹20000 and upto ₹50000: ₹890 (MSEs with aggregate limits up to ₹5 lakhs: Nil)</td><td></td></tr><tr><td>Above ₹50000: 0.61% of the limit. Min: ₹1335</td><td></td></tr></table>	Adhoc sanction & Short Term Loan		Above ₹20000 and upto ₹50000: ₹890 (MSEs with aggregate limits up to ₹5 lakhs: Nil)		Above ₹50000: 0.61% of the limit. Min: ₹1335					
Adhoc sanction & Short Term Loan												
Above ₹20000 and upto ₹50000: ₹890 (MSEs with aggregate limits up to ₹5 lakhs: Nil)												
Above ₹50000: 0.61% of the limit. Min: ₹1335												

S. No	Product Name	Processing Charges	
		Working Capital	Term Loan
9	IB Mudra TVS King	NA	1% as upfront fee
10	IB MICRO		
11	IB Surya Shakti		
12	Ind SME E-Vaahan		0.59% of loan amount subject to a maximum of ₹5900
13	Indhan Vaahana		₹10000 (Flat – including tax)
14	Jewel Loan to Traders		Upto ₹25000 : NIL Above ₹25000: ₹100 per lakh or part thereof
15	IB my Own Shop		0.60% of loan amount
16	Ind MSME Vehicle		50% of processing charges as applicable to Term loans, subject to a maximum of ₹5000 for LMV & ₹10000 for HMV
17	IB Pure Jaldhara		NIL

S N O	Product Name	IB Contractor / IB Doctor Plus / IB Tradewell / Ind SME Secure / General MSME / Ind SME ease / IB My Own shop / Ind SME Mortgage / IB Mudra (Shishu, Kishore & Tarun) / IB Surya Shakti	Indhan Vaahana	IB Standby Working Capital facility	Ind MSME Vehicle	Ind SME E-Vaahan	IB Micro	IB Mudra TVS King	IB Pure Jaldhara	Jewel Loan for Traders
1	Equitable Mortgage (EM) Charges	Below ₹10 lakhs: Nil ₹10 lakhs and above: ₹300 per lakh max. ₹25000 each at the time of initial creation of EM/other charges	NA	Nil	Below ₹10 lakhs: Nil ₹10 lakhs and above: ₹300 per lakh maximum ₹25000 each at the time of initial creation of EM / other charges	Nil	NA			
2	Extension of EM	50% of applicable EM Charges	NA	Nil	50% of applicable EM Charges	Nil	NA			
3	Documentation charges	Upto ₹10 lakhs: Nil Above ₹10 lakhs: ₹250 per lakh or part thereof subject to maximum of ₹60000	₹5000	Nil	Upto ₹10 lakhs: Nil Above ₹10 lakhs: ₹250 per lakh or part thereof subject to maximum of ₹60000	Nil	Upto ₹10 lakhs: Nil Above ₹10 lakhs: ₹250 per lakh or part thereof subject to maximum of ₹60000	NA	Upto ₹10 lakhs: Nil Above ₹10 lakhs: ₹250 per lakh or part thereof subject to maximum of ₹60000	NA
4	Unit Inspection charges	As per TABLE 'A'	Nil	As per TABLE 'A'			As per TABLE 'A'			NA

S N O	Product Name	IB Contractor / IB Doctor Plus / IB Tradewell / Ind SME Secure / General MSME / Ind SME ease / IB My Own shop / Ind SME Mortgage / IB Mudra (Shishu, Kishore & Tarun) / IB Surya Shakti	Indhan Vaahana	IB Standby Working Capital facility	Ind MSME Vehicle	Ind SME E-Vaahan	IB Micro	IB Mudra TVS King	IB Pure Jaldhara	Jewel Loan for Traders
5	Annual Review of Term Loan Charges	Upto ₹5 lakhs: Nil Above ₹5 lakhs: ₹120 per lakh or part thereof Max: ₹6 lakhs	Nil				Upto ₹5 lakhs: Nil Above ₹5 lakhs: ₹120 per lakh or part thereof, Max: ₹6 lakhs	NA	Upto ₹5 lakhs: Nil Above ₹5 lakhs: ₹120 per lakh or part thereof, Max: ₹6 lakhs	NA
6	Prepayment charges for Term Loan	2% of outstanding balance / drawing limit (whichever is higher); If made from surplus cash accruals: Nil				Nil	2% of outstanding balance / drawing limit (whichever is higher); If made from surplus cash accruals: Nil			NA
7	CIBIL / CIC verification	₹30 per Consumer Report & ₹805 per Commercial Report								NA
8	GST verification	₹300 per GST per annum								NA
9	CERSAI registration	Loans upto ₹5 lakhs: ₹50; Loans above ₹5 lakhs: ₹100								NA
10	Restructuring of Debt	75% of usual charges								
11	Registration / Modification / Satisfaction of charges with ROC	₹500 + actual out of pocket expenses						NA	₹500 + actual out of pocket expenses	NA



Service Charges

(Foreign Exchange Transactions)

S No	Type of Transaction	Charges (Excluding Taxes)
	Imports	
1	Issuance of LC	
	a. Commitment charges	0.20% per Quarter, (Min: ₹2000, Max: ₹5 lakhs) Swift charges : ₹500
	b. Usance charges	0.20% upto 10 days Sight, Min: ₹2000 0.30% for bill over 10 days sight upto 3 months, Min: ₹2000 0.30% for first 3 months + 0.10% per month in excess of 3 months, Min: ₹2000
		For the purpose of levying commitment and usance charges, The total committed inclusive of interest amount and tolerance level shall be reckoned. Up to LC value of ₹5 Cr: Normal rate LC value of more of 5 Cr and upto ₹10 Cr: First ₹5 Cr normal rate + More than ₹5Cr: 50% of above rate More than LC value of 10 Cr: Normal charges for first ₹5 Cr + 50% for ₹5 Cr to ₹10 Cr + 25% for bill value above ₹10 Cr
2	Issuance of LC against 100% Cash Margin.	25% of Normal charges for issuance of LC Swift charges : ₹500
3	Amendment to LC	
	a. Extension of validity of LC within the period where the commitment charge has already been collected.	₹1000 plus Swift charges : ₹500
	b. Extension of validity of LC outside the period where the commitment charge has already been collected.	Charges to be calculated from the issuance date to new expiry date of LC. Difference amount to be collected. Min: ₹2000 Swift charges: ₹500
	c. Enhancement in value	Both Usance and Commitment charges as applicable as per issuance of LC for the additional amount. Min: ₹1000 Swift charges: ₹500
	d. Extending the tenor of bill	Additional Usance Charges on the outstanding liability, Min: ₹1000 Swift charges- ₹500
	e. Any other Amendment	₹1000 Swift charges - ₹500
	f. For revival of expired LC within 3 months from the date of expiry.	Both Usance and commitment charges from the date of expiry upto validity of the revised LC, Min: ₹2000 Swift charges- ₹500

S No	Type of Transaction	Charges (Excluding Taxes)
4	Revolving LCs	
	a. Commitment Charge	0.20% per Quarter or part thereof on the maximum amount of drawing permitted at any point of time from the date of establishment of LC to the last date of validity, Min: ₹2500 Swift charges : ₹500
	b. Reinstatement Charge	0.20% for every quarter or part thereof on the maximum amt of drawings permitted at any point of time from the date of establishment of LC to the last date of validity; Min: ₹2500 Swift charges: ₹500
	c. Usance Charges	As per LC issuance Charges in (1.b.) a. 0.20% upto 10 days Sight, Min: ₹2000 b. 0.30% for bill over 10 days sight upto 3 months, Min: ₹2000 c. 0.30% for first 3 months + 0.10% per month in excess of 3 months, Min: ₹2000
	d. Amendment Charges	As per LC Amendment charges in (3.a to 3.f)
5	Commission on Import bills under LC	
	a. Foreign Currency bills at the time of Crystallization or retirement whichever is earlier	0.125% per Bill, Min: ₹1000 Max ₹25000
	b. Rupee Bill	0.15% per Bill, Min: ₹1000, max: ₹25000
		Up to ₹5 Cr: Normal rate More than ₹5 Cr Upto ₹10 Cr: First ₹5Cr normal rate +more than ₹5 Cr 50% of above rate. Above ₹10Cr: Normal charges for first ₹5 Cr + 50% for ₹5 Cr to ₹10 Cr + 25% for bill value above ₹10 Cr
	c. Discrepancy charges in case of Non Confirming documents under the LC	USD 75 or its equivalent for each bill.
	d. Foreign Currency bill received under LC on which no exchange benefit accrues to our bank.	0.20% on bill amount (Min: ₹1000, Max: ₹25000)
	e. In case the LC Liabilities devolved on the bank due date	Late payment charges: 0.15% additional of existing charges (Max: ₹25000).

S No	Type of Transaction	Charges (Excluding Taxes)							
6	Commission on import bills not under LC								
	a. For bills in foreign currency with exchange benefit	0.15% of bill value, (Min: ₹1000, Max: ₹25000)							
	b. Rupee bills or bills in FC without exchange benefit	0.20% of bill value (Min: ₹1000, Max ₹25000)							
		Up to ₹5 Cr = Normal rate More than ₹5 Cr& upto ₹10 Cr: First ₹5 Cr normal rate + more than ₹5 Cr 50% of above rate Above ₹10 Cr: Normal charges for first ₹5 Cr + 50% & for ₹5 Cr to ₹10 Cr + 25% for Bill value above ₹10Cr.							
7	Import Documents Covering Project Imports								
	Under collection Bills/ documents covering project imports under inter-governmental aid schemes (including those financed by international agencies like World Bank, IMF, ADB etc.) where no LCs are opened	0.25% of the invoice value, (Min: ₹1000)							
	a. Counter-signing / co-acceptance/ availsation of import bills	0.25% per month							
	b. For bill of exchange drawn for less than 3 months	0.25% per bill							
		Up to ₹5 Cr: Normal rate More than ₹5 Cr upto ₹10 Cr: First ₹5 Cr normal rate + more than ₹5 Cr 50% of above rate Above ₹10 Cr: Normal charges for first ₹5 Cr + 50% for ₹5 to ₹10 Cr + 25% for bill value above ₹10 Cr							
8	Commission on Import documents received directly from Overseas Supplier.	0.15% of the invoice value (Min:₹1000, Max: ₹25000)							
9	If the import bill is required to be forwarded to another bank(which is required to remit the proceeds abroad)	₹1000 as handling Charges.							
10	Overdue import bill charges	₹500 per Quarter							
11	1. Standby Letter of Credit (Other than Trade credit)	To be charged in line with service charges applicable for Inland SBLC.							
	2. Standby Letter of credit against Trade Credit (from the date of opening of LC to last date of its validity)	<table><tr><th>Internal Rating</th><th>Charges</th></tr><tr><td>A & above (+/- sign included)</td><td>1.4% p.a. (min. 1 quarter)</td></tr><tr><td>BBB & below (+/- sign included)</td><td>1.8% p.a</td></tr></table>		Internal Rating	Charges	A & above (+/- sign included)	1.4% p.a. (min. 1 quarter)	BBB & below (+/- sign included)	1.8% p.a
Internal Rating	Charges								
A & above (+/- sign included)	1.4% p.a. (min. 1 quarter)								
BBB & below (+/- sign included)	1.8% p.a								

S No	Type of Transaction	Charges (Excluding Taxes)
	3. Issuance of SBLC against 100% Cash Margin.	25% of Normal charges as mentioned in 11.1 & 11.2
12	Delivery order (Release of Air Consignments pending receipt of Airway Documents)	₹1500 per Delivery order
13	Handling charges for dishonour/ return of import bill unpaid.	Equivalent Charges debited/Claimed by remitting Bank. Swift charges : ₹500 Handling Charges : ₹1500
14	Charges for Late submission of Evidence of Import.	Beyond 6 Months from the ORM date - ₹100 per Month Beyond 12 Months from ORM date- ₹1000 flat.

	Exports	
1	Bill Purchased /Discounted/ Negotiated	(a) Processing charges for each foreign currency/rupee bills purchased / discounted/ negotiated
	a. Processing charges for each foreign currency/rupee bills purchased / discounted / negotiated	a. i) Upto ₹5 lakhs or Equivalent: ₹750 per bill a. ii) Above ₹5 lakhs and upto ₹50 lakhs or equivalent: ₹1250 per bill a.iii) Above 50 lakhs or equivalent : ₹1500 per bill
	i) Upto ₹5 lakhs or Equivalent	
	ii) Above ₹5 lakhs and upto ₹50.00 lakhs or Equivalent -	
	Amount above 50 lakhs or equivalent	
	b. Export bill sent to another authorised dealer in India (Due to reasons such as LC being restricted to the latter or the LC has been confirmed by latter, etc.)	₹1000 per bill
	c. Overdue export bills:	
	Additional commission on overdue export bills purchased / discounted/ negotiated i.e. where the proceeds are not received in Nostro account on or before the due date.	₹1000 per quarter or part thereof per bill to be recovered at the end of every quarter. Note: In case of export bills drawn on countries with externalization problems but paid in local currency and the exporter has obtained necessary approval from RBI for extension, this charge shall not be levied.
2	Export Bills for Collection (Both FC and Rupee export bills)	
	Upto ₹5 lakhs or equivalent	Upto USD 10000 or equivalent: ₹500 Above USD 10000 upto 50000: ₹2500 Above USD 50000 or equivalent: ₹3500
	Above ₹5 lakhs or equivalent	

S No	Type of Transaction	Charges (Excluding Taxes)
	Note: These charges are also recoverable from the exporters where advance payment towards exports is received	Note: 1. Charges are to be applied on realized amount. 2. These charges are also applicable for exporters where advance payment for exports is realized. 3. Out of pocket expenses e.g. Courier / Postage / SWIFT are to be realized at the time of lodgment
	If the entire set of export documents are sent by the exporter directly to the overseas buyer (Charges for disposing of the relative GR forms/SOFTEX) Entire Payment received through FIRC / RTGS/ NEFT through other bank.	Upto USD 25000 or equivalent: ₹1000 Above USD 25000 or equivalent and upto USD 50000: ₹2000 Above USD 50000 or equivalent: ₹5000
	Overdue export bills sent on collection	₹1000 per bill per quarter or part thereof per bill to be recovered at the end of every quarter
	Note: In case of export bills drawn on countries with externalization problems but paid in local currency and the exporter has obtained necessary approval from RBI for extension, this charge shall not be levied for such extension	
3	Commission-in-lieu of Exchange	
	a. Where pre-shipment advance has been granted against LC/ export order but the documents under the relative LC or export order are negotiated through another bank	Commission in lieu of Exchange on all cases: 0.125% of the amount of the bill (Min:₹1000 Max: ₹25000)
	b. Where the proceeds of an export bill negotiated by our Bank or paid in FC to another Bank.	
	c. Where an export bill sent for collection abroad by our Bank but the payment is received in rupees through another Bank in India.	
	e. Deemed export bills in FC as defined by the RBI / Exim Policy from time to time.	
	d. Where an export bill is negotiated / purchased / sent for collection and the proceeds thereof are credited to FC (EEFC) account in part or full.	Charges as per inward remittance charges. Below USD 3000 or equivalent: Nil. Above 3000 USD: ₹500 Per transaction plus applicable bill collection charges.
	Remittance charges on Advance Receipt for Exports (Part or full) (Advance Remittance Charges)	Upto USD 5000: ₹100 Above USD 5000 upto USD 25000: ₹1000 Above USD 25000: ₹1500
4	Export Letters of Credit	
	a. Advising Commission	₹1500 per LC
	b. Advising Amendment	₹600per amendment
	c. i. Confirmation Charges:	0.25% per quarter or part thereof (Min:₹2000-Max: ₹5 lakhs) Specific approval to be obtained from CO: International Division on case to case basis. Pricing may vary based on rating of the bank.

S No	Type of Transaction	Charges (Excluding Taxes)
	ii. Usance charges according to the tenor of the bill	0.35% for Quarter or part thereof (Min:₹2000 Max:₹500000)
		<p>a. Higher confirmation charges may be stipulated in consultation with CO: International Division in case of countries / Banks which carry higher credit risk.</p> <p>b. In case of extension of LC to which confirmation has been added by our Bank, if such extension exceeds 3 months from the date of the LC, additional commitment charge shall be recovered at the above rates.</p> <p>c. When the amount of an LC confirmed by our Bank is subsequently increased, both usance and commitment charges as above shall be collected on the amount so increased.</p>
5	Transferable Letter of Credit	
	a. When transfers are made under a transferable LC (Whether full or in part or whether endorsed on credit itself or not)	₹1000 for each transfer
	Acceptance commission for accepting usance drafts to be drawn and accepted by our bank	Scrapped.
6	Certificates	
	Issuance of certificates / attestations in respect of export transactions	₹250 per certificate / attestation
7	GR waiver application	₹500 per GR
8	Write off of export bill	Upto USD 50000: ₹3000 Above USD 50000: ₹6000
9	Set-off of Import-Export Bill	₹1000 per shipping bill and Bill of entry.
10	Return of Export documents	₹1000 + Courier charges
11	NOC for discounting documents with other banks	₹1000 per bill
12	E- BRC issuance charges	₹125
13	Delayed Submission of Export Bill (i.e. beyond 21 days from shipping bill date)	upto 6 months: ₹100 More than 6 Months: ₹1000
	Remittances	
1	INWARD REMITTANCES	
	Foreign currency inward remittances (Non-Trade)	<p>Below USD 3000 or equivalent: Nil</p> <p>Above USD 3000: ₹500 per transaction (Remittance for credit to NRI A/c holder, charges may be waived)</p>
	Encashment of customer's personal cheques, demand drafts, international money orders, bankers pay orders payable abroad.	Commission 0.25% (Min: ₹250 Max: ₹10,000 plus Interest as applicable plus Courier charges)

S No	Type of Transaction	Charges (Excluding Taxes)
2	Clean payments	
	a. Inward remittance effected under instructions from foreign correspondents.	Charges as applicable for inward remittance.
	b. Where the inward remittance has to be paid in foreign currency by way of a demand draft / TT.	0.10%. Min: ₹500, Max: ₹5000
	3. Clean instruments for collection	
	a. On all clean instruments sent abroad	0.25% (Min: ₹150, Max: ₹10000) + courier charges
	b. On foreign currency instruments favouring resident beneficiaries sent for collection within India	Charges as applicable for inland transactions
	4. Certificates for issuing bank certificates on security paper / letter heads in respect of payment of clean remittances from abroad and / or for encashment of foreign currency travellers cheques / foreign currency notes	FIRC charges ₹500 Duplicate FIRC ₹1000
3	Outward remittances	
	a. On all outward remittances not being proceeds of import bills Note: Outward remittance in respect of part or full advance remittance against imports will attract commission applicable to import bills	Other than DD i. Upto ₹50000 flat charges of ₹500 + SWIFT charges of ₹500 ii. Above ₹50000 flat charges of ₹1000 + SWIFT charges of ₹500 For DDs issue 0.125%. (Min: ₹250 and max ₹5000)
4	EEFC accounts 1. Inward remittances credited to EEFC accounts	Same as inward remittance Below USD 10000 or Equivalent – Nil Above 10000 USD - ₹500 per transaction.
	2. Outward remittance from FCNR(B) a/cs, NRE account (towards repatriation of deposit)	Swift charges : ₹500
5	Merchanting Trade	₹5000. Flat per merchant trade transaction. Charges to be recovered upfront at the first leg of transaction.
	<u>Commission</u> a. On import bills received under back to back LC.	Charged as per import bills
	b. On export bills drawn by merchant exports.	Charged as per export bills
6	Forward Contract	
	a. For booking sale and purchase contracts	₹700 per contract (may be waived for NRI customers at the discretion of the Branch Manager)
	b. For each request for early delivery, extension or cancellation	₹700 + Swap cost + interest at MCLR on outlay of funds and cancellation charges wherever applicable

S No	Type of Transaction	Charges (Excluding Taxes)
7	Guarantee	
	i. Guarantees in favor of shipping companies/agencies for clearance of goods pending production of bill of lading:	
	a. relating to imports under LCs opened by the guarantor banks themselves (LC issued by us)	₹1000 per guarantee per quarter.
	b. others not covered by (a) above	0.30% at the time of issue of the guarantee and if the guarantee remains current beyond 3 months an additional commission of 0.22 % per month or part thereof as long as the guarantee remains current thereafter subject to Min: imum of ₹1000 per guarantee.
	ii. Export performance guarantees for project Exports which include:	
	a. Bid-Bonds	A. In the case of guarantees covered by ECGC counter-guarantees, Banks shall collect commission as well as ECGC premium at the applicable rates and remit the collected premium to the ECGC. Commissions as follows: ECGC cover - 75% ECGC Premium - As applicable
	b. Bonds for earnest money	
	c. Guarantees for advance payment made by foreign buyers to Indian exporters/ contractors	
		B. In case of guarantees issued against 100% counter guarantees of the GOI commission shall be charged at the rate of 0.45% p.a. for guarantees subject to Min: ₹1000 per guarantee.
		C. In case of guarantees issued against cash deposit to the extent of bank's liabilities commission shall be charged at the rate of 0.30 % p.a. subject to a Min: ₹1000 per guarantee.
		D. In case of guarantees, which are not, covered by cash deposits or ECGC/ GOI counter guarantees, commission shall be charged at the rate of 1.25 % p.a. subject to Min: ₹1000 p.a. E. Commission for issuing bid-bonds for supplies to projects carried out abroad shall be recovered to the extent of 25% thereof for the full period of validity of the bonds at the time of issue. If the bid materialises the balance 75 % of the commission shall be recovered. However, if the bid gets frustrated, there will be no refund of that part of the commission collected with a Min: ₹10000.
	iii. Export performance guarantee, bid-bonds etc. (other than for project exports) and Export performance guarantees covering export obligations in terms of import trade control regulations and export performance guarantees/bid bonds connected with deemed exports	0.10 % per month for the specified period of liability. Where the guarantee period is less than three months, commission recoverable will be 0.25% of the guaranteed amount subject to Min: ₹1000 pm. In case of early redemption of the guarantees, a Minimum 50 % of the commission for the unexpired period i.e. from the date of redemption to the expiry date shall be refunded.

S No	Type of Transaction	Charges (Excluding Taxes)
	iv. Deferred payment Guarantees covering imports of goods into India/repayment of foreign currency loans.	Commission for issuing bid bonds for supplies connected with deemed-exports / direct-exports other than project exports shall be recovered to the extent of 25 % thereof for the full period of validity of the bonds at the time of issue. If the bid materialises, the balance 75 % of the commission shall be recovered. However, if the bid gets frustrated, there will not be refund of that part of the commission collected. 0.6236% per quarter or part thereof for the specified period of liability calculated on the amount of liability under such guarantee at the beginning of every quarter (on reducing balances).
	v. All other guarantees including Guarantee issued at the request of Foreign Banks against their counter guarantee and standby L/C	0.15% per month for the specified period of liability with a Minimum of 0.30 % (subject to Minimum of ₹1000 per guarantee) In case of early redemption of the guarantee, commission may be refunded proportionally.
		The Minimum charge for any guarantee shall be ₹1000
		Note: a. Guarantees for amounts up to ₹5 Cr: Normal rates as above b. Guarantees for amounts exceeding ₹5 Cr: 50% of the normal rates for amount in excess of ₹5 Cr. Subject to recovery of full rates for first ₹5 Cr. However, for project exports, ECGC Premium has to be recovered in full.
	c. Guarantees (other than those issued for project exports) issued against 100% counter-guarantees of the GOI issued against 100 % cash deposit.	a. Guarantees for amounts up to ₹5 Cr: 50% of the normal rates up to ₹5 Cr b. For amount in excess of ₹5 Cr: 25% of the normal rates of guarantee
	d. Guarantees issued on behalf of Central and State Govt. and Corporations/Institutions/Companies wholly owned by them.	50% of the normal rates for the entire amount where the value of the guarantee does not exceed ₹5 Cr. 25% of the normal rates for the entire amount where the value of the guarantee exceeds ₹5 Cr
	e. Guarantees where charges are payable by the Overseas Banks/ Parties	At full rates as above

S No	Type of Transaction	Charges (Excluding Taxes)
	<p>f. Deferred Payment Guarantees: Where a DP Guarantee has been issued by our bank but the relative instalment payment is remitted through another authorized dealer, a commission of 0.14375% in lieu of exchange is to be recovered from the remitting bank.</p> <p>Note:</p> <p>a. In respect of guarantees, Branches are permitted to refund the commission in case of early redemption of guarantee.</p> <p>b. Branches are permitted to charge commission in instalment, subject to permission from the sanctioning authority.</p>	<p>As given in Note to point no. iv.</p> <p>Note:</p> <p>a. In respect of guarantees, Branches are permitted to refund the commission in case of early redemption of guarantee.</p> <p>b. Branches are permitted to charge commission in instalment, subject to permission from the sanctioning authority.</p>
8	Processing of External Commercial Borrowing	<p>₹10000 per LRN (Both for automatic route and approval route)</p> <p>ECB Amendment (Revision) Charges ₹5000 per amendment/ revision</p> <p>Transfer of existing LRN from / to another AD ₹5000 per transfer.</p>
9	ECB Monthly reporting to RBI	₹ 1000
10	Filing form FDI (processing of FCGPR, FCTR)	<p>₹10000 per filing (one time charges where funds have been received by Bank.</p> <p>In addition, charges for the remittances will be levied as applicable.</p>
11	ODI Scrutiny / filing (to be taken at the time of first remittance)	<p>₹10000</p> <p>In addition, charges for the remittances will be levied as applicable.</p>
12	Subsequent remittance charges per remittance	₹2500
13	Filing of APR for JV/WOS abroad/ branch/ liaison office in India	Flat ₹2500
14	Disinvestment Reporting within the timeline as prescribed by RBI	₹10000
15	Setting up of liaison/branch office in India (including approval granted for the extension of validity) approval under automatic / approval route	₹5000
16	Processing of any application /filing of return/reporting to RBI	₹1000
17	Remittance related to staff account (Inward/Outward)	Nil. (only swift charge i.e. ₹ 500 to be taken)



Service Charges (Non-Credit / Non-Forex related)

S No	Nature of Services	Charges (excluding GST)
1	CHEQUE BOOK FACILITY	
	SB/CA/OD/OCC accounts	<p>Savings Bank : ₹4 per cheque leaf CA/CC/OD : ₹5 per leaf For SB, cheque book of 20X1 = 20 leaves free in a calendar year.</p> <p>For issue of more than one cheque book at a time for issue to finance companies/home loan repayment of other Bank/ Institutions etc: ₹6 per leaf.</p> <p>No cheque book charges for advance cheque issued for Bank's Home loans/structured loan products etc.</p> <p>No waiver of charges for Government Departments/ Religious/Welfare associations/ RRBs / Charitable Institutions / Service Institutions (Bank's staff society exempted). No cheque book charges for facility deposit accounts.</p>
2	Issue of passbook / statement of account/ issue of balance confirmation	Free of charges
3	Issue of duplicate pass book/ statement	<p>₹100 with latest entry</p> <p>₹100 for previous entries - 40 entries (per page)</p>
4	ATM / Debit cards	
	Cash Withdrawal	
	Bank's own ATM (Savings & Current)	Free
	Other Bank ATMs (Domestic)	
	Savings	<p>Metro ATMs**:</p> <p>3 Free Transactions (including Financial & Non-financial) per month (Metro ATMs: ATMs located in Bengaluru, Chennai, Delhi, Hyderabad, Kolkata and Mumbai)</p> <p>Non-Metro ATMs:</p> <p>5 Free Transactions (including Financial & Non-financial) per month</p> <p>Exceeding free transactions: Financial Transactions: ₹20 per transaction Non-Financial Transactions: ₹10 per transaction</p>
	Current Account / Overdraft Accounts - Individuals	<p>No free transactions. Financial Transactions: ₹20 per transaction Non-Financial Transactions: ₹10 per transaction</p>

S No	Nature of Services	Charges (excluding GST)
	Master Card (International)	Financial Transactions: ₹150 per transaction Non-Financial Transactions: ₹20 per transaction
	Cash withdrawals at ATMs using Credit Cards (Cash advance fee)	₹75 for Bharat cards & ₹100 for Gold, Platinum and Business, Secure cards
	Mark-up for International POS/E-com transactions on Debit & Credit Cards	3% of the transaction amount
	Charges for Cash withdrawals at POS terminals	1% of the transaction amount subject to maximum of ₹10
	Using cards at Petrol pumps & for Railway reservation booking	Nil
	Issue of duplicate PIN (Physical PIN mailer)	₹25
	Membership fee	Rupay (Domestic& International Cards)/MasterCard (Domestic), Master Card International (World / Platinum Cards), All Visa Cards: Nil Master MyDesign customised Image Card: ₹300 Rupay Select Debit Card: ₹1000
	ATM/Debit card replacement along with PIN RuPayClassic / MasterCard (Domestic) including ePurse cards& Visa Classic Cards	₹ 100
	Rupay Platinum (Domestic & International Cards), Rupay Select Debit Cards, Visa Gold / Platinum Cards, International Master Card	₹ 250
	Unblocking of hotlisted cards (Dehotlisting)	₹ 50
	Annual Maintenance Charges (AMC)	AMC for 1st year: Free AMC from 2nd year onwards: Senior Citizen card/ cards for Visually Challenged/ SHG/ RuPay KCC/ RuPay PMJDY cards : Free Classic Rupay cards (other than PMJDY), Rupay IBDigi cards & Domestic Master cards including ePurse cards: ₹100 RuPay Platinum (Domestic): ₹150 RuPay Platinum (International) & MasterCard/ Visa International, Gold & Platinum Cards: ₹200 RuPay Debit Select Card: ₹1000
	BHIM Aadhaar Pay MDR charges	Above ₹2000: 0.25% of transaction

S No	Nature of Services	Charges (excluding GST)
	Cash Deposit through Cash Recycler (BNAs) terminals	1. Saving Accounts : Free 2. Current/CC/OD: Upto ₹1 lakhs per day : Free Above ₹1 lakhs per day: ₹5 for every ₹10000 deposited or part thereof
5	STOP PAYMENT	
	Savings Bank	₹ 100 per instrument (Max. ₹500)
	Current Account / OD / OCC	₹ 200 per Instrument (Max. ₹1000)
	Cancellation/ Revocation	₹50 – Individuals; ₹60 – Non individuals ₹35 (For Pensioners, Senior Citizens and individuals in Rural areas)
	Note: No charges if carried out through Digital channels	
6	Account Closure	Closure Within 14 days – Nil
(a)	Savings Bank (Non-Cheque operated account)	₹250 ₹150 - (For individuals in Rural areas)
(b)	Savings Bank (Cheque operated accounts)	₹500 ₹150- (For individuals in Rural areas)
(c)	Current Account / OD / OCC	₹750 - Individuals ₹1000 – Non-Individuals No Charges for <ol style="list-style-type: none"> Transfer from one branch to another branch Closure of account on death of the account holder BSBDA / Small accounts, accounts of students Pensioners (without cheque facility) Opening of another account in joint names by the account holder. At the time of closure of accounts within one year of the opening, if the balance available is insufficient to cover up the above charges, the available balance in the account will be forfeited and no extra amount would be claimed.
7	Cheque return inward (cheque received for payment) Drawn on us, presented in clearing and returned by us	Upto ₹1 lakh: ₹250 More than ₹1 lakh and upto ₹1 Cr: ₹500 Above ₹1 Cr: ₹750
8	Signature verification/ Photo Attestation / All certifications relating to Loan accounts	₹150 per occasion – Individuals ₹200 per occasion – Non-Individuals ₹100 per occasion (For Pensioners, Senior Citizens and individuals in Rural areas)

S No	Nature of Services	Charges (excluding GST)
9	No Dues Certificate	<p>Individuals ₹100 per certificate for other than weaker section borrowal accounts</p> <p>Non- Individuals ₹200 per certificate for other than weaker section borrowal accounts</p> <p>Special Category (Pensioners, Senior Citizens & Individual in Rural areas) ₹75 per certificate for other than weaker section borrowal accounts.</p> <p>Nil for Weaker section borrowal accounts / within the Service Area.</p>
10	Demand Draft Issue	<p>Upto ₹10000: ₹50 Above ₹10000 & Upto ₹1 lakh: ₹4 per 1000 (Min ₹50 & Max ₹300) Above ₹1 lakh: ₹5 per ₹1000 (Min ₹500 & Max ₹20000)</p> <p>Special Category - (Pensioners, Senior Citizens & Individuals in Rural Areas): Upto ₹50000: ₹40 Above ₹50000 & Upto ₹1 lakh: ₹2.50 per 1000 (Min ₹40 & Max ₹250) Above ₹1 lakh: ₹3 per ₹1000 (Min ₹300 & Max ₹12000)</p> <p>For non-customers, 50% more than normal charges In case of DD below ₹50000/- issued against cash, additional 50% charges will be levied. No DD would be issued for ₹50000 & above against cash. It would be through account only. Same day cash deposit and transfer of amount for DD shall be treated as cash deposit entry and additional 50% charges will be levied. Postage/out of pocket expenses will be levied extra as the case may be.</p> <p>For students: 50% of above charges for DD issuance/cancellation/revalidation</p>
11	Demand Draft Cancellation	<p>Non-Individuals DD value upto ₹100 : Nil DD value above ₹100 and up to ₹10000 : ₹50 DD value above ₹10000 : 1% of DD value (Min ₹100 and Max ₹500)</p> <p>Individuals DD value upto 100 - Nil DD value above ₹100 and up to ₹ 10000 - ₹50 DD value above ₹ 10000 - 1% of DD value (Min ₹100 and Max ₹500)</p> <p>Special Category (Pensioners, Senior Citizens & Individual in Rural areas) DD value upto ₹100 - Nil</p>

S No	Nature of Services	Charges (excluding GST)
		DD value above ₹100 up to ₹ 10000 - ₹ 30 DD value above ₹ 10000 - 1% of DD value (Min ₹100 and Max ₹500)
12	Demand Draft Revalidation / Duplicate Draft Issuance For Students – 50% of charges applicable for individuals.	Upto ₹100: ₹25 - Individuals ₹30 - Non-Individuals ₹20 (For Pensioners, Senior Citizens and individuals in Rural areas)
		Above ₹100 to ₹10000: ₹50 - Individuals ₹100 - Non- Individuals ₹40 (For Pensioners, Senior Citizens and individuals in Rural areas)
		Above ₹10000: ₹100 – Individuals ₹200 – Non- Individuals ₹80 (For Pensioners, Senior Citizens and individuals in Rural areas)
13	Payment by Electronic Clearing Services(ECS)	
i	NACH for Credit Clearing	Only for Corporate Bodies/ Institutions Up to 10000 entries per occasion: ₹5 per entry + NPCI/Destination Bank charges, if any Above 10000 and up to 1 lakh entries per occasion: ₹4 per record + NPCI/Destination Bank Charges if any. (Subject to a minimum of ₹50000) Above 1 lakh entries per occasion: ₹3 per record + NPCI/Destination Bank charges, if any. (Subject to a minimum of ₹300000)
	NACH for Debit Clearing	Only for Corporate Bodies / Institutions Debit Clearing ₹4 per transaction + NPCI/ Destination Bank Charges if any, Minimum ₹2500
ii	ECS debit return charges	Upto ₹50000 ₹100 - Individuals ₹150 – Non- Individuals ₹75 (For Pensioners, Senior Citizens and individuals in Rural areas) More than ₹50000 to less than ₹5 lakhs: ₹200 ₹5 lakhs to less than ₹10 lakhs: ₹300 ₹10 lakhs and above: ₹500

S No	Nature of Services	Charges (excluding GST)
iii	ECS- One time mandate registration fees (including signature verification)	₹115
14	RTGS	<p>1. Transactions effected online (viz., Internet Banking and/or Mobile apps) - No charges.</p> <p>2. At Branch:</p> <p>₹2 lakhs to ₹5 lakhs: ₹24.50 per transaction</p> <p>Above ₹5 lakhs : ₹49.50 per transaction</p>
15	NEFT	<p>1. Transaction effected online (viz., Internet Banking and/or Mobile apps) - No charges.</p> <p>2. At Branch:</p> <p>Upto ₹0.10 lakh : ₹2.25 per transaction</p> <p>Above ₹0.10 lakh to ₹1 lakh: ₹4.75 per transaction</p> <p>Above ₹1 lakh to ₹2 lakhs: ₹14.75 per transaction</p> <p>Above ₹2 lakhs : ₹24.75 per transaction</p>
16	Collection of Local Cheques	Free
17	(a) Collection of outstation cheques	<p>Up to ₹5000 : ₹30</p> <p>Above ₹5000 and up to ₹10000 : ₹60</p> <p>Above ₹10000 and up to ₹1 lakh : ₹120</p> <p>Above ₹1 lakh : ₹250</p> <p>Note:</p> <p>1. The above charges will be all exclusive. No additional charges such as Courier Charges, out of pocket expenses (plus taxes) would be levied.</p> <p>2. For outstation cheques collected through another bank: Commission on would be shared 50:50 basis, i.e. remitting bank to charge 50% & collecting bank to charge 50% of the applicable rate.</p>
	(b) Collection of Bills	<p>Upto ₹10000: ₹100 per instrument</p> <p>Above ₹10000: ₹13 per ₹1000 or part thereof, Maximum ₹26000</p>
18	Cheque Return – Outward (Cheque deposited for collection)	
	Outstation cheques & local bills and outstation bills*	50% of collection Charges minimum ₹200
	*Other bank charges if any would be collected separately	

S No	Nature of Services	Charges (excluding GST)						
	Local cheque deposited by customers	Local Cheques/Bills Upto ₹10 lakh: ₹200 Above ₹10 lakh upto ₹1 crore: ₹500 Above ₹1 crore: ₹1000 For Cheque returns due to technical reasons: No Charges.						
19	Standing Instructions (SI) (No charges for RD/loan instalments and transfer of Term Deposit interest)	SI Registration : ₹50 per registration Non execution of SI due to insufficient funds: ₹50 per transaction Note: <ul style="list-style-type: none">• No charges for crediting loan instalments, RD instalments and Term Deposit interest• No charges if carried out through Digital channels						
20	Address Confirmation	₹100 per occasion						
21	Cash Deposit Charges: (Non-Home branch)	Up to ₹50000: Free Above ₹50000: ₹1 per 1000 with a minimum of ₹25) Note: No cash handling charges to be recovered.						
22	Cash Withdrawal Charges (Non-Home branch)	Up to ₹50000: Free Above ₹50000: ₹2 per 1000 with a minimum of ₹25						
23	Cash handling charges (Home branch)	Savings Bank: NIL Current Account: <table><tr><td>MAB* upto ₹1 lakh</td><td>MAB above ₹1 lakh</td></tr><tr><td>Upto ₹1 lakh per day: Free</td><td>Upto ₹2 lakhs per day: Free</td></tr><tr><td>Above ₹1 lakh per day: ₹2 per ₹1000 (Min: ₹100 Max: ₹20000)</td><td>Above ₹2 lakhs: ₹2 per ₹1000 (Min: ₹200 Max: ₹20000)</td></tr></table> * MAB: Monthly average balance. OD/OCC: Upto ₹2 lakhs : Free Beyond ₹2 lakhs ₹1 per ₹1000 (Min: ₹100 Max: ₹5000)	MAB* upto ₹1 lakh	MAB above ₹1 lakh	Upto ₹1 lakh per day: Free	Upto ₹2 lakhs per day: Free	Above ₹1 lakh per day: ₹2 per ₹1000 (Min: ₹100 Max: ₹20000)	Above ₹2 lakhs: ₹2 per ₹1000 (Min: ₹200 Max: ₹20000)
MAB* upto ₹1 lakh	MAB above ₹1 lakh							
Upto ₹1 lakh per day: Free	Upto ₹2 lakhs per day: Free							
Above ₹1 lakh per day: ₹2 per ₹1000 (Min: ₹100 Max: ₹20000)	Above ₹2 lakhs: ₹2 per ₹1000 (Min: ₹200 Max: ₹20000)							
24	Deposit Accounts							
i	Account Keeping Charges for Current Accounts (Quarterly average credit balance maintained would be reckoned for this purpose)	Applicable to Current Account ₹125 per 40 entries (one folio) Quarterly average credit (Cr) balance maintained has to be reckoned for this						

S No	Nature of Services	Charges (excluding GST)
		<p>purpose.</p> <p>Average Cr Balance upto ₹25000 - All folios are chargeable i.e. No free folio.</p> <p>Average Cr Bal above ₹25000 to ₹1 lakh - chargeable after 2 folios per quarter</p> <p>Average Cr bal ₹1 lakh to ₹2 lakh - Chargeable after 5 folios</p> <p>Average Cr bal ₹2 lakh to ₹5 lakh - Chargeable after 10 folios</p> <p>Average Cr bal above ₹5 lakh - Folio charges not applicable</p> <p>(Charged half yearly)</p>
ii	Account keeping charges for OD / CC Accounts (Irrespective of the limit)	For OD/OCC ₹ 175 for 40 transactions. No free transactions irrespective of the limit. The charges would be recovered half yearly on 30th September and 31 March every year or at the time of closure of the account whichever is earlier.
iii	Updation of Passbook (SB customers)	Free
iv	Issue of duplicate deposit receipt	₹150
v	Enquiry relating to old records i.e. for items more than one year old (SB/CA/OD/OCC)	Up to 1 year - Free Above 1 year < 3 years: ₹200 per entry 3 years to < 5 years : ₹500 per entry 5 years and above : ₹750 per entry
vi	Old record copy	
vii	Instrument record copy	Up to 6 months - ₹100 per record Above 6 months - ₹200 per record
viii	Remittance of proceeds of fixed deposits including NRI accounts	<p>Transfer of funds on maturity of deposits as well as periodical interest to another branch of our bank - Free</p> <p>Transfer of funds to other banks on maturity - Normal charges for remittance through NEFT/ RTGS. For issue of DD - Normal charges plus actual postages charges</p>
ix	Addition / Deletion of name in deposit accounts	₹ 150 No charges if carried out through Digital channels
x	Registration of nomination in deposit accounts	No charges
xi	Variation of nomination in deposit accounts	₹100 No charges if carried out through Digital channels

S No	Nature of Services	Charges (excluding GST)
xii	Penalty on delayed RD instalments	₹2 per ₹100 per month.
xiii	IMPS (Immediate payment services) transaction charges	For Financial Transactions Up to ₹0.25 lakh: NIL Above ₹0.25 lakh to ₹2.00 lakhs: ₹6 per transaction For Non- Financial Transaction: Nil
Xiv	SMS Alert Charges	Actual charges to be collected on a monthly basis. Presently the rates are as follows: Domestic: 15 paise per SMS Outstation: ₹1.10 per SMS SMS sent at the specific request of the customer to the registered mobile number with the Bank. Mandatory SMS being sent would not be charged.
xv	Certificate of Balance / Certificate of Interest paid/ Interest collected / Certificate for dishonoured cheques, details of maintenance of account on behalf of clients as well as clients referred by other banks other than Govt sponsored schemes	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
xvi	Mandate including POA	Individuals : ₹300 per occasion Non individuals : ₹500 per occasion Pensioners, Senior Citizens & Individuals in Rural areas : ₹250 per occasion
xvii	Change in operational instruction viz., POA, Board resolution mandate etc. in respect of SB / CA / CC / OD Account, Change of authorised signatory, Change in Reconstitution in CA/OD/ OCC etc	₹300 per occasion: SB/CA/OD/OCC
xviii	Charges for debit entries in SB account (Debit entries related to ATM / IRCTC transactions/ POS / Internet, Mobile transactions will not be counted for this purpose)	Per half year: 50 debit transaction free at branch Above 50 transactions: ₹15 per transaction
xix	Charges for no frills SB account Vikas Savings Khata (Basic Savings Bank Deposit Account)	4 transactions in a month free. Beyond this limit ₹5/- per transaction
xx	Non Maintenance of minimum balance In Savings Account (SB)	In SB accounts, charges would be levied based on the amount of short fall in average monthly balance, as under: If shortfall in minimum balance is 76% - 100% : ₹ 100 pm 51% - 75% : ₹ 75 pm

S No	Nature of Services	Charges (excluding GST)
		26% - 50% : ₹ 50 pm 11% - 25% : ₹ 25 pm 1% - 10% : ₹ 10 pm Note: BSBDA /Small Accounts, accounts of Students, Pensioners (without cheque facility) and Inoperative accounts are exempted. Charges to be levied from the 2 nd month of opening of account
xxi	Non Maintenance of min bal in CA	Current Account For non-maintenance of quarterly average balance: Urban / Metropolitan : ₹ 600 per quarter Rural/ Semi-urban : ₹350 per quarter The number of days in the quarter in the case of current account to be counted and proportionate balance to be maintained for accounts opened after beginning of the quarter. For accounts closed also the same rule to be applied to find whether the QAB has been maintained in the account. Proportionate charges to be recovered in such cases.
xxii	Loss of Tokens	₹ 150 per token
25	MISCELLANEOUS	
	Mailing of statement / weekly / fortnightly / monthly / quarterly	Free if it is monthly and collected at the branch SB/CA/OD/OCC If sent through courier: Actual Courier charges If sent through e-mail: Free
	Postal charges:	Actual charges for Ordinary and Registered Post, Courier / transmission charges, wherever applicable, over and above the service charges
	Out of pocket expenses	₹250 or actual whichever is higher
	26. SAFE CUSTODY OF VALUABLES	
	Opening/ lodgment / withdrawal of Scrips	₹150 per scrip (Minimum ₹300 per year or part thereof)
	Sealed Covers	₹600 per cover per annum or part thereof
	Bank's own Deposit receipts	No charges
	Sealed Boxes of any size	10x10x10 cc: ₹750 p.a. or part thereof 20x20x20 cc: ₹1500 p.a or part thereof 30x30x30 cc: ₹2000 p.a or part thereof (Boxes above 200 cu.cm type would not be accepted)

S No	Nature of Services	Charges (excluding GST)
27. SAFE DEPOSIT LOCKERS		
	Rent on Lockers	Details of rent provided separately
(I) One-time Registration at the time of leasing out lockers		Small/ Medium: ₹500 Large/Extra Large: ₹1000
(ii) For replacing lock of locker Unit		₹500 +GST besides actual charges payable to the company for breaking open of locker.
(iii) Penalty for non- payment of locker rent on due date		Based on the period for which rent is due. I Quarter : 10% of the rent II Quarter :20% of the rent III Quarter: 25% of the rent IV Quarter onwards : 40% of the rent Above IV Quarters, break open action would be initiated
(iv) No of operations in a year		12 operations free per year. Beyond that ₹100 per visit.
28. Collection Of Cheques (Specific Items)		
(i) Clean / Documentary bills received from other banks for collection (Inward Bills for Collection) Outstation Cheques / bills received for collection would be sent to Bank's branches if there is a branch of the bank in the drawee centre / place. If there is no branch of the bank in the drawee centre/place, the cheque would be sent to other PSU banks. The sharing of commission will be on 50:50 basis. In case there is no branch of bank / Other PSU banks, the cheque would be sent to other Private Sector banks located in the drawee centre / place. In any case, the total commission would not exceed 50% of Bank's commission plus 50% of the other bank commission or actual charged by the other bank whichever is higher. Out of pocket / postage if any charged by the other bank would be recovered in full on actual basis.		Up to ₹ 5000 : ₹ 75 Above ₹5000 to ₹ 10000 : ₹ 125 Above ₹ 10000 to ₹ 1 lakh : ₹ 9 per every ₹ 1000 (Minimum of ₹ 125) Above ₹ 1 lakh to ₹ 10 lakh : ₹ 8 per every ₹ 1000 (Minimum of ₹ 900) Above ₹ 10 lakh : ₹ 7 per every ₹ 1000 (Minimum of ₹ 8100 and Maximum of ₹ 17150)
(ii) Collection of outstation Gift cheques/ Dividend and Interest warrants of other banks		Charges as applicable to outstation cheques
(iii) Collection / discount of pension bills/ cheques of Central / State Govt, Freedom Fighters and Armed forces		At par. However out of pocket expenses such as postage, courier etc would be recovered
(iv) Collection of local treasury cheques		Collection at par. Out of pocket expenses like travelling allowance to staff, if any are to be recovered. Minimum: ₹250
(v) Collection of single instrument meant for a list of beneficiaries		Local cheques: At par Outstation cheques: Outstation Cheque collection charges treating the cheque as single instrument. Actual collection charges plus postages
(vi) Collection of term deposits of other banks		Collection charges may be waived, if the

S No	Nature of Services	Charges (excluding GST)
		entire proceeds of matured term deposit is placed with Bank for period not less than one year and amount of term deposit is more than ₹25000. If otherwise, the charges as applicable for collection of bills would be levied
	(vii) Collection of outstation instruments received by RBI for credit to Govt accounts for collection through local main branch at centre where RBI does not have an office	At par. Postages and out of pocket expenses need not be recovered.
29. COLLECTION OF BILLS		
	(i) Demand Bills	Up to ₹5000 : ₹75 Above ₹5000 to ₹10000 : ₹125 Above ₹10000 to ₹1 lakh: ₹9 per every ₹1000 (Min: ₹125) Above ₹1 lakh to ₹10 lakh: ₹8 per every ₹1000 (Min: ₹900) Above ₹10 lakh: ₹7 per every thousand (Min: ₹8100 , Max ₹17150)
	(ii) Usance bills all slabs	₹125 per bill + collection charges as applicable to Demand Bills ((i) above))
In respect of DA bills, holding charges @50% for 3 months after due date. Holding of bill at the instruction of the drawee / drawer /bank		
	(iii) Post parcel – Bills	Collection charges + ₹10 per day (Min: ₹100)
	(iv) Change of original instructions in respect of OBC/ IBC for collection such as 1. Waiver of C Form 2. Allowing Rebate	₹125 per instruction
	(v) Charges on Inward Bills for Collection (IBC) when documents are delivered free of payment	50% of bills charges plus postage /out of pocket expenses
30. COLLECTION UNDER SPECIAL SCHEMES		
	(i) Collection of cheques through National Clearing	As applicable for collection of outstation cheques
	(ii) Collection under Speed Collection schemes	Free upto ₹1 lakh for SB/CA/OD/OCC account. ₹200 per instrument of cheque of value above ₹1 lakh
	(iii) Issue of RBI/SBI cheques	As applicable to DD
	(iv) Direct payment to suppliers by pay orders / demand drafts	Free of charges for disbursements under Govt sponsored schemes and other Term loans of the bank

S No	Nature of Services	Charges (excluding GST)								
31. Doorstep Banking		1. Cash pickup and delivery								
		(a) Individual customers								
		<table><tr><th>Amount of cash</th><th>Charges per occasion</th></tr><tr><td>Upto ₹20 lakhs</td><td>₹500 + GST+ conveyance charges</td></tr><tr><td>Above ₹20 lakhs upto ₹50 lakhs</td><td>₹750 + GST+ conveyance charges</td></tr><tr><td>Above ₹50 lakhs upto ₹2 Crores</td><td>₹1000 + GST+ conveyance charges</td></tr></table>	Amount of cash	Charges per occasion	Upto ₹20 lakhs	₹500 + GST+ conveyance charges	Above ₹20 lakhs upto ₹50 lakhs	₹750 + GST+ conveyance charges	Above ₹50 lakhs upto ₹2 Crores	₹1000 + GST+ conveyance charges
		Amount of cash	Charges per occasion							
		Upto ₹20 lakhs	₹500 + GST+ conveyance charges							
		Above ₹20 lakhs upto ₹50 lakhs	₹750 + GST+ conveyance charges							
		Above ₹50 lakhs upto ₹2 Crores	₹1000 + GST+ conveyance charges							
		(b) Other than Individuals								
		<table><tr><th>Amount of cash</th><th>Charges per occasion</th></tr><tr><td>Upto ₹1 lakh</td><td>₹100 + GST+ conveyance charges</td></tr><tr><td>For every additional ₹1 lakh or part thereof</td><td>₹50 + GST+ conveyance charges</td></tr></table>	Amount of cash	Charges per occasion	Upto ₹1 lakh	₹100 + GST+ conveyance charges	For every additional ₹1 lakh or part thereof	₹50 + GST+ conveyance charges		
		Amount of cash	Charges per occasion							
		Upto ₹1 lakh	₹100 + GST+ conveyance charges							
		For every additional ₹1 lakh or part thereof	₹50 + GST+ conveyance charges							
2. Instrument pickup and delivery										
Individual / Other than individual customers:										
₹100 + GST+ conveyance charges per occasion										
3. Senior Citizens										
<table><tr><td colspan="2">Customers aged above 70 years: Free for both Financial Services (Delivery/Pickup of cash) (Max: ₹20000 per occasion) and Non-Financial services</td></tr><tr><td colspan="2">Senior citizens upto 70 years</td></tr><tr><td>Financial Services (Delivery/Pickup of cash) (Max: ₹20000 per occasion)</td><td>₹100 + GST per occasion</td></tr><tr><td>Non-Financial services</td><td>₹60 + GST per occasion</td></tr></table>	Customers aged above 70 years: Free for both Financial Services (Delivery/Pickup of cash) (Max: ₹20000 per occasion) and Non-Financial services		Senior citizens upto 70 years		Financial Services (Delivery/Pickup of cash) (Max: ₹20000 per occasion)	₹100 + GST per occasion	Non-Financial services	₹60 + GST per occasion		
Customers aged above 70 years: Free for both Financial Services (Delivery/Pickup of cash) (Max: ₹20000 per occasion) and Non-Financial services										
Senior citizens upto 70 years										
Financial Services (Delivery/Pickup of cash) (Max: ₹20000 per occasion)	₹100 + GST per occasion									
Non-Financial services	₹60 + GST per occasion									
32. Aadhaar	(Charges including GST)									
1	New Enrolment	Free								
2	Mandatory Biometric update	Free								
3	Biometric update with/without demographic update*	₹100								
4	Demographic update*	₹50								
5	e-Aadhaar download and colour print	₹30								
6	e-Aadhaar download and B & W print	₹20								

*Update of more than one field on single instance will be considered as one update

**FOR SERVICE CHARGES IN RESPECT OF SPECIALISED PRODUCTS, PLEASE
REFER RESPECTIVE CIRCULARS.**



Service Charges Credit Card

Service charges: Credit Card related

S.No	Nature of services	Classic, Gold, Platinum, Select and Business, Secure cards	Bharat Card
1	Joining Fee	Free for Primary Card	Free for Primary Card
2	Annual Membership (AMC Charges) (From 2 nd year onwards)	Classic, Gold, Platinum, Select: ₹250 Business: ₹500 Secure cards :NIL If the transaction usage in the previous year exceeds ₹50000 p.a in Select/Platinum/Gold/Classic, waiver of AMC is permitted, If the transaction usage in the previous year exceeds ₹200000 p.a in Business card, waiver of AMC is permitted.	NIL
3	Cash Advance charges	2.25% p.m.	1.99% p.m.
4	Cash Advance Fee	₹50	₹25
5	Late Fee	₹250	₹50
6	Over Limit Fee	₹50	₹25
7	Limit Enhancement Fee	₹100	₹25
8	Cheque return Charges/Invalid Cheque Fee	₹250	₹50
9	Card Re-issue Fee	₹250 (₹100 for classic card)	₹100
10	Pin Mailer Re- issue Fee	₹50	₹25
11	Foreign Currency Transaction Fee	Conversion Mark up 3%	N A
12	Surcharge	Petrol: 2.5% , Railway Ticket 1.8% of transaction amount	
13	Statement Retrieval Fee	₹100 per statement	₹ 50 per statement.
14	Charge Slip Retrieval Fee	₹125 per Slip	₹ 75 per Slip
15	Balance Enquiry through ATM	₹ 35 (in India) and ₹50 (in abroad)	₹35 in India
16	Cash withdrawal at Bank's ATM's	Nil	Nil
	Cash withdrawal at Other than Bank's ATM's in India	₹100	₹75
	Cash withdrawal at any ATM at Abroad	₹250	Nil

All charges are exclusive of GST.



Rent on lockers

SL No	Details					Rent			
	Type	Length	Breadth	Height	Cubic Inch	(Excluding GST)			
						Metro	Urban	Semi-Urban	Rural
1	a	4.5000	5.875	20.375	538.6641	1500	1500	1250	1250
2	a1	4.5000	6.375	20.375	584.5078				
3	a3	4.6250	6.2500	18.5000	534.7656				
4	a2	4.5000	7.5000	22.0000	742.5000	2500	2000	1600	1600
5	b	5.8125	7.2500	20.3750	858.6152				
6	b2	6.1250	7.7500	18.5000	878.1719				
7	b1	5.8125	7.2500	30.6000	1289.5031	3200	3000	2700	2000
8	c	4.5000	12.9375	20.3750	1186.2070				
9	c1	4.5000	13.4275	20.3750	1231.1339				
10	c2	4.6250	13.5000	18.5000	1155.0938	3200	3200	2700	2700
11	c3	4.5000	15.0000	22.0000	1485.0000				
12	d	7.0000	9.3750	20.3750	1337.1094				
13	d2	7.0000	9.8750	20.3750	1408.4219	5000	5000	4000	4000
14	d2 1	12.3750	7.2500	20.3750	1828.0195				
15	d2 2	6.1250	16.2500	18.5000	1841.3281				
16	e	5.8125	15.8125	20.3750	1872.6694	5000	5000	4000	4000
17	f	10.5000	12.9375	20.3750	2767.8164	6000	6000	5000	5000
18	f1	10.5000	13.500	18.5000	2622.3750				
19	g	7.0000	19.9375	20.3750	2843.5859				
20	g1	9.0000	15.0000	22.0000	2970.0000	10000	10000	8000	8000
21	h	12.7500	15.8125	20.3750	4107.7910				
22	h1	12.2500	16.5000	18.5000	3739.3125				
23	i 1	11.5000	19.9375	20.3750	4671.6055	9000	8000	7000	6000
24	i/k	15.5000	19.9375	20.3750	6296.5117	12000	12000	10000	10000
25	L6	24.0000	21.16	26.6000	13508.5440	12000	12000	11000	9000



Concessions to Select Category of Customers

Concessions to Select category of customers

S No	Category	Concessions
1	Defence Personnel	At par collection of salary/ terminal dues. .At par remittance to family upto ₹5000 p.m. One-time remittance of school/ college fees. Out of pocket expenses are to be recovered. At par custody of WILLS.
2	Prime Minister's Relief Fund / Chief Minister's Relief Fund	Cheques issued by Government of India in respect of grants made from PM relief fund to state governments, District Magistrate etc shall be collected at par and credit shall be given at par. Free remittance/ collection facilities are available to CM relief fund also.
3	Religious, Welfare service, charitable institutions	Collection/remittance facility at par if they are exempted from payment of income tax under Sec 10 of IT act. Branches shall obtain certificates from the institutions and keep on record.
4	Accounts of Government Departments, Ministries	Collection/Remittance at par if they are accredited to our bank.
5	Blind, Physically Handicapped, Disabled, Individuals and Institutions set up for their benefit	At par collection of cheques to institutions set up for the benefit of blind/physically handicapped and disabled individuals. Payment made by these institutions to their beneficiaries by DD/NEFT/RTGS/ECS may be allowed at par. These institutions should have been exempted from payment of income tax under section 10 of IT Act. For individual accounts, identified by the Manager at the time of opening of accounts, issue of DD/ NEFT/RTGS/ECS may be allowed at par. Out of pocket expenses/ postages have to be recovered.
6	Educational Institutions	No concession for issue of DDs for admission fee for colleges. Salary bills of teachers employed in government run schools may be collected at par and may also be discounted upto ₹2500 per individual. Out of pocket expenses/ postages have to be recovered.
7	Co-operative banks, Land Development Banks, Service Co-operatives and DRDA	No charges for collection of cheques deposited by DRDA, Farmers' societies (Sponsored by our bank), PAS (banking with us) etc. Postages and out of pocket expenses are to be recovered. Concession of 50% of service charges to cooperative banks, which maintain their accounts with us. The above concession is restricted only for issuance of DDs/NEFT/ RTGS/ECS. An undertaking from the cooperative banks may be obtained at their HO level that they will be charging their customers the same charges as our bank for issue of demand drafts. For transfer of funds from the account of the co-operative Bank at one centre to that of another centre, following charges may be levied. Upto ₹5000 - 3 paise % Minimum of 25 paise Above ₹5000 - 2 paise % Minimum of ₹1.50
8	Landless Agricultural Labourers	For cheques issued under Landless Agricultural labourers General insurance scheme, branches shall collect ₹1 per cheque and actual postages
9	Concession to Regional Rural Banks Sponsored by our Bank	At par remittance of funds from HO to branches and vice versa. Cash Handling Charges and deposit foreclosure charges waived. Charges for Collection of cheques from /To RRBs at 50:50 basis. For keeping duplicate keys of branches of RRBs sponsored by our bank charges may be waived. Free remittance facility for payment of refinance instalments to NABARD shall be extended only to RRBs sponsored by our bank. In all other cases service charges will be as applicable for Co-operative Banks.
10	NRI customers	No service charges on collection of Rupee drafts issued by Correspondent banks favouring the customers subject to the conditions that such drafts should be payable through Rupee accounts maintained at branch in India nominated by the banks.
11	Staff Members	All loan and services to staff are exempt from the purview of the above detailed service charges and will be governed by the terms and conditions of the individual schemes concerned. Out of pocket

		<p>expenses, if any, have to be recovered.</p> <p>The Locker rent rate for staff members/ retired staff members/ spouse of the deceased staff member is at 50% of the normal rate for any one type of locker irrespective of the size.</p>
12	Staff Members/ Ex-staff members of other PSBs	Normal charges to be levied