

SCHEDULE OF SERVICE CHARGES w.e.f. 01.11.2022

GENERAL BANKING																																									
S No	Particulars	Charges																																							
1. MAINTENANCE OF LEDGER ACCOUNTS																																									
1.1.	Minimum Balance Requirement and Charges for Not Maintaining Minimum Balance in the Account	<p><u>SAVING ACCOUNT</u> <u>Minimum Quarterly Average Balance (QAB)</u></p> <table border="1"> <thead> <tr> <th style="text-align: center;">Area</th> <th style="text-align: center;">Min. QAB</th> <th style="text-align: center;">Initial Deposit</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;"><i>Rural Branches</i></td> <td style="text-align: center;">₹500/-</td> <td style="text-align: center;">₹500/-</td> </tr> <tr> <td style="text-align: center;"><i>Semi Urban, Urban & Metro Branches</i></td> <td style="text-align: center;">₹1000/-</td> <td style="text-align: center;">₹1000/-</td> </tr> </tbody> </table> <p><u>Charges per Qtr. for Not Maintaining Minimum Balance</u></p> <table border="1"> <thead> <tr> <th style="text-align: center;">Shortfall in QAB</th> <th style="text-align: center;">Rural</th> <th style="text-align: center;">Semi Urban, Urban & Metro</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;"><i>Up to 50%</i></td> <td style="text-align: center;">₹50/-</td> <td style="text-align: center;">₹100/-</td> </tr> <tr> <td style="text-align: center;"><i>Above 50%</i></td> <td style="text-align: center;">₹100/-</td> <td style="text-align: center;">₹150/-</td> </tr> </tbody> </table> <p><u>CURRENT ACCOUNT</u> <u>Minimum Quarterly Average Balance (QAB)</u></p> <table border="1"> <thead> <tr> <th style="text-align: center;">Area</th> <th style="text-align: center;">Min. QAB</th> <th style="text-align: center;">Initial Deposit</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;"><i>Rural Branches</i></td> <td style="text-align: center;">₹1000/-</td> <td style="text-align: center;">₹1000/-</td> </tr> <tr> <td style="text-align: center;"><i>Semi Urban Branches</i></td> <td style="text-align: center;">₹2000/-</td> <td style="text-align: center;">₹2000/-</td> </tr> <tr> <td style="text-align: center;"><i>Urban Branches</i></td> <td style="text-align: center;">₹5000/-</td> <td style="text-align: center;">₹5000/-</td> </tr> <tr> <td style="text-align: center;"><i>Metro Branches</i></td> <td style="text-align: center;">₹10000/-</td> <td style="text-align: center;">₹10000/-</td> </tr> </tbody> </table> <p><u>Charges per Qtr. for Not Maintaining Minimum Balance (QAB)</u></p> <table border="1"> <thead> <tr> <th style="text-align: center;">Charges</th> <th style="text-align: center;">Rural, Semi Urban</th> <th style="text-align: center;">Urban & Metro</th> </tr> </thead> <tbody> <tr> <td></td> <td style="text-align: center;">₹400/-</td> <td style="text-align: center;">₹600/-</td> </tr> </tbody> </table> <p><u>Note:</u></p> <ul style="list-style-type: none"> • QAB of ₹100/- is required for Self Help Group accounts (irrespective of location of branch) • Charges as above shall be levied for non-maintenance of minimum average balance quarterly. • Recovery of charges should not turn into negative balance solely on account of levy of service charges. • No Penal Charges for non-maintenance of minimum balance in respect of Inoperative/ Dormant accounts as per RBI guidelines • Frequency of charging Qtly charges shall be Apr./Jul./Oct./Jan. 	Area	Min. QAB	Initial Deposit	<i>Rural Branches</i>	₹500/-	₹500/-	<i>Semi Urban, Urban & Metro Branches</i>	₹1000/-	₹1000/-	Shortfall in QAB	Rural	Semi Urban, Urban & Metro	<i>Up to 50%</i>	₹50/-	₹100/-	<i>Above 50%</i>	₹100/-	₹150/-	Area	Min. QAB	Initial Deposit	<i>Rural Branches</i>	₹1000/-	₹1000/-	<i>Semi Urban Branches</i>	₹2000/-	₹2000/-	<i>Urban Branches</i>	₹5000/-	₹5000/-	<i>Metro Branches</i>	₹10000/-	₹10000/-	Charges	Rural, Semi Urban	Urban & Metro		₹400/-	₹600/-
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1.3.	Incidental/ Ledger Folio/ Account Maintenance Charges (Operative Accounts beyond Free of Charge Permissible Entries)	<p>Free Folio Allowed in Current Account</p> <table border="1" style="width: 100%;"> <thead> <tr> <th colspan="2" style="text-align: center;">Quarterly Average Credit Balance (in Current account)</th> </tr> </thead> <tbody> <tr> <td>Up to ₹25,000/-</td> <td style="text-align: center;">NIL</td> </tr> <tr> <td>Above ₹25,000/- up to ₹50,000/-</td> <td style="text-align: center;">2</td> </tr> <tr> <td>Above ₹50,000/- up to ₹1,00,000/-</td> <td style="text-align: center;">4</td> </tr> <tr> <td>Above ₹1,00,000/- up to ₹2,00,000/-</td> <td style="text-align: center;">7</td> </tr> <tr> <td>Above ₹2,00,000/-</td> <td style="text-align: center;">No limit</td> </tr> </tbody> </table> <p><i>For accounts maintained in computer, 40 entries or part thereof is treated as one Ledger folio.</i></p> <p>Charges beyond free limit (To be levied on quarterly basis)</p> <table border="1" style="width: 100%;"> <tr> <td style="width: 30%;">SB Account</td> <td>50 debit transaction (except debit transaction done through alternate delivery channels, Sweep and standing instruction transaction) in a Financial Year – FREE Beyond 50 debit transactions – Rs.10/- per transaction</td> </tr> <tr> <td>CA/ Cash Credit/ Overdraft</td> <td>₹2/-per, entry subject to Min ₹100/- Max. ₹1000/-</td> </tr> </table> <p style="text-align: center;">(no free folios in OD/CC Accounts)</p> <p style="text-align: center;">CHARGES ON EXCESS DEBITS IN ACCOUNT</p> <table border="1" style="width: 100%;"> <tr> <td>Basic Savings Bank Deposit Account (BSBDA)</td> <td>₹5/- per debits in excess of permitted 4 debits in a month except transactions done through UPI and Mobile Banking.</td> </tr> </table>	Quarterly Average Credit Balance (in Current account)		Up to ₹25,000/-	NIL	Above ₹25,000/- up to ₹50,000/-	2	Above ₹50,000/- up to ₹1,00,000/-	4	Above ₹1,00,000/- up to ₹2,00,000/-	7	Above ₹2,00,000/-	No limit	SB Account	50 debit transaction (except debit transaction done through alternate delivery channels, Sweep and standing instruction transaction) in a Financial Year – FREE Beyond 50 debit transactions – Rs.10/- per transaction	CA/ Cash Credit/ Overdraft	₹2/-per, entry subject to Min ₹100/- Max. ₹1000/-	Basic Savings Bank Deposit Account (BSBDA)	₹5/- per debits in excess of permitted 4 debits in a month except transactions done through UPI and Mobile Banking.
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1.8.	Penalty Charges for Depositing Delayed Installment Recurring Deposit Account	<p>₹1/- per 100/- pm irrespective of periodicity of deposits.</p> <p>Note: Benefit of waiving penalty for delayed payments against payment of equal number of advance installments in Recurring deposit account is not available. However, the Interest should be paid at applicable rate after deducting penalty charges.</p>																		
1.9.	Closure of Account	<table border="1" style="width: 100%;"> <thead> <tr> <th style="text-align: center;">Particulars</th> <th style="text-align: center;">Charges</th> </tr> </thead> <tbody> <tr> <td colspan="2" style="text-align: center;">A. Account Closed within 14 days from the opening of account</td> </tr> <tr> <td colspan="2" style="text-align: center;">No Charges</td> </tr> <tr> <td colspan="2" style="text-align: center;">B. Accounts closed after 14 days but within 12 months of opening</td> </tr> <tr> <td>RD Account</td> <td style="text-align: center;">₹100/-</td> </tr> <tr> <td>Savings Bank account</td> <td style="text-align: center;">₹300/-</td> </tr> <tr> <td>Current Accounts</td> <td style="text-align: center;">₹800/-</td> </tr> <tr> <td>Accounts closed after 12 months</td> <td style="text-align: center;">NIL</td> </tr> </tbody> </table>	Particulars	Charges	A. Account Closed within 14 days from the opening of account		No Charges		B. Accounts closed after 14 days but within 12 months of opening		RD Account	₹100/-	Savings Bank account	₹300/-	Current Accounts	₹800/-	Accounts closed after 12 months	NIL	<p>Note:</p> <ul style="list-style-type: none"> No account Closure charges on account of Death of the customer. Transfer of account from one branch to another branch of the Bank shall not be considered as closure of account, hence no charges will be recovered. Similarly opening of another account in the joint names after closing the existing one and payment in the deceased depositor account shall not be considered as closure of account. If the customer is not happy about his/ her choice of SB/CA a/c or services provided by the bank, he / she may within 14 days from the opening of account, approach the bank to switch to any of our other accounts. Alternatively, he / she may ask for refund of the amount which will be given back to him/her with any interest it may have earned. The bank will not levy any service charge for closure of the account within 14 days from the date of making the first payment into the account. 	
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2.2.	Issuance of Duplicate Draft / Revalidation of Draft / Cancellation of Drafts / Other Instruments	<table border="1"> <tr> <td colspan="2">Demand Draft/ Other instrument</td> <td></td> </tr> <tr> <td style="text-align: center;">1</td> <td>Revalidation</td> <td rowspan="4" style="text-align: center;">₹150/- per instrument</td> </tr> <tr> <td style="text-align: center;">2</td> <td>Cancellation Charges</td> </tr> <tr> <td style="text-align: center;">3</td> <td>Issuance of Lost instrument(s)</td> </tr> <tr> <td style="text-align: center;">4</td> <td>Issuance of Duplicate Draft</td> </tr> <tr> <td style="text-align: center;">5</td> <td>Against tender of Cash (Below ₹50000/-) for any mode of Remittance</td> <td style="text-align: center;">₹250/- per instrument</td> </tr> </table>	Demand Draft/ Other instrument			1	Revalidation	₹150/- per instrument	2	Cancellation Charges	3	Issuance of Lost instrument(s)	4	Issuance of Duplicate Draft	5	Against tender of Cash (Below ₹50000/-) for any mode of Remittance	₹250/- per instrument															
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<p><u>Note for Para 2.1 and 2.2:</u></p> <ul style="list-style-type: none"> No charges shall be levied for issuance of Drafts favoring beneficiaries on account of disbursement of Term Loans/ Retail Loans/ Housing Loans. Credit/ Deposit Scheme (including NO Frill account) specific concessions would continue as mentioned specifically in the concerned Scheme. No charges to be levied for issuance of demand draft issued for payment of proceeds due to restrictions under income tax act for paying in cash in respect of matured deposit accounts like term deposits and PPF or other such accounts under Govt. run saving schemes. 																																
2.3.	Cheques (Including ECS) / Bills Returning Charges	<p><u>LOCAL RETURNING CHARGES</u></p> <p><u>INWARD RETURNING CHARGES:</u></p> <table border="1"> <thead> <tr> <th style="text-align: center;">Amount of Cheque</th> <th style="text-align: center;">Charges</th> </tr> </thead> <tbody> <tr> <td colspan="2"><u>DUE TO INSUFFICIENT FUND</u></td> </tr> <tr> <td>Up to ₹1 Lakh</td> <td>₹200/- per instrument</td> </tr> <tr> <td>> ₹1 Lakh to ₹1 Crore</td> <td>₹500/- per instrument</td> </tr> <tr> <td>Above ₹1 Crore</td> <td>₹2000/- for 1st cheque and ₹2500/- per instance from 2nd cheque onwards during the month.</td> </tr> <tr> <td colspan="2">Interest at applicable rate for number of days Bank remained out of funds (i.e. actual interest @ clean OD is to be charged extra)</td> </tr> <tr> <td colspan="2">For Other Reason: ₹100/- per instrument</td> </tr> <tr> <td colspan="2">No charge in case of Technical Fault / Failure</td> </tr> </tbody> </table> <p><u>OUTWARD RETURNING CHARGES: Cheque/Bills</u></p> <p><u>a) Through Clearing House</u></p> <table border="1"> <tr> <td>Up to ₹1 Lakh</td> <td>₹150/- per instrument.</td> </tr> <tr> <td>> ₹1 Lakh upto ₹10 Lakh</td> <td>₹250/- per instrument</td> </tr> <tr> <td>>10 Lakh</td> <td>₹500/- per instrument</td> </tr> </table> <p><u>b) For Presentation Directly at the Drawee Bank</u></p> <p>₹150/- + out of pocket expenses or 50% of collection charges Whichever is higher.</p> <p><u>OUTSTATION RETURNING CHARGES (Inward / Outward)</u></p> <table border="1"> <tr> <td>Up to ₹1 Lakh</td> <td>₹ 150/- per instrument + out of pocket expenses</td> </tr> <tr> <td>> ₹1 Lakh upto ₹10 Lakh</td> <td>₹ 250/- per instrument + out of pocket expenses</td> </tr> <tr> <td>>10 Lakh</td> <td>₹ 500/- per instrument + out of pocket expenses</td> </tr> <tr> <td>Bills</td> <td>₹200/- + out of pocket expenses or 50% of collection charges Whichever is higher.</td> </tr> </table>	Amount of Cheque	Charges	<u>DUE TO INSUFFICIENT FUND</u>		Up to ₹1 Lakh	₹200/- per instrument	> ₹1 Lakh to ₹1 Crore	₹500/- per instrument	Above ₹1 Crore	₹2000/- for 1 st cheque and ₹2500/- per instance from 2 nd cheque onwards during the month.	Interest at applicable rate for number of days Bank remained out of funds (i.e. actual interest @ clean OD is to be charged extra)		For Other Reason: ₹100/- per instrument		No charge in case of Technical Fault / Failure		Up to ₹1 Lakh	₹150/- per instrument.	> ₹1 Lakh upto ₹10 Lakh	₹250/- per instrument	>10 Lakh	₹500/- per instrument	Up to ₹1 Lakh	₹ 150/- per instrument + out of pocket expenses	> ₹1 Lakh upto ₹10 Lakh	₹ 250/- per instrument + out of pocket expenses	>10 Lakh	₹ 500/- per instrument + out of pocket expenses	Bills	₹200/- + out of pocket expenses or 50% of collection charges Whichever is higher.
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> ₹1 Lakh upto ₹10 Lakh	₹250/- per instrument																															
>10 Lakh	₹500/- per instrument																															
Up to ₹1 Lakh	₹ 150/- per instrument + out of pocket expenses																															
> ₹1 Lakh upto ₹10 Lakh	₹ 250/- per instrument + out of pocket expenses																															
>10 Lakh	₹ 500/- per instrument + out of pocket expenses																															
Bills	₹200/- + out of pocket expenses or 50% of collection charges Whichever is higher.																															

GENERAL BANKING

S No	Particulars	Charges								
3. COLLECTION										
3.1.	Collection of Outstation Cheques / Drafts	<table border="1"> <thead> <tr> <th>Particular</th> <th>Charges</th> </tr> </thead> <tbody> <tr> <td>Cheques up to ₹10000/-</td> <td>₹ 50/- per instrument</td> </tr> <tr> <td>>₹10000/- and up to ₹1 Lakh</td> <td>₹100/- per instrument</td> </tr> <tr> <td>Above ₹ 1 Lakh</td> <td>₹200/- per instrument</td> </tr> </tbody> </table> <p><u>Collection of Local Cheques through Clearing: No Charges</u></p> <ul style="list-style-type: none"> The above charges are all inclusive (other than GST and the applicable cess, if any). No additional charges such as courier charges, out of pocket expenses, etc., should be levied from the customers except in cases where specifically mentioned. Collection charges in case of outstation cheques should be levied on the Gross amount of the instruments. Immediate Credit of Outstation Cheques in accounts of individual account holders: Immediate credit of outstation cheques upto ₹15,000/- (on request as per above slab plus actual out of pocket expenses) 	Particular	Charges	Cheques up to ₹10000/-	₹ 50/- per instrument	>₹10000/- and up to ₹1 Lakh	₹100/- per instrument	Above ₹ 1 Lakh	₹200/- per instrument
Particular	Charges									
Cheques up to ₹10000/-	₹ 50/- per instrument									
>₹10000/- and up to ₹1 Lakh	₹100/- per instrument									
Above ₹ 1 Lakh	₹200/- per instrument									
3.2.	Collection of Local / Outstation Bills- Outward & Inward {Clean/ Documentary/ Usance & Supply Bills Including Bills Received Under Inland LC (Excluding Drafts, Cheques Etc.)}	<table border="1"> <thead> <tr> <th>Slab</th> <th>Charges</th> </tr> </thead> <tbody> <tr> <td>Up to ₹10000/-</td> <td>₹100/- + Out of Pocket Exp.</td> </tr> <tr> <td>Above ₹10000/-</td> <td>₹10/-per thousand or part there of + Out of Pocket Exp.; Min ₹100/ Max.- ₹15000/-</td> </tr> </tbody> </table> <p><u>CHANGE OF ORIGINAL INSTRUCTIONS (IBC/OBC) i.e.</u> Waiving C Form, delivery Free of Payment, Extending retirement time etc. ₹200/- per reference</p> <p><u>Documents received for collection: if required to be delivered FREE OF PAYMENT to drawee OR to be returned back as UNREALISED</u> Normal Collection Charges + out of pocket expenses</p> <p><u>Charges on Inward Collection (Bank to Bank)</u> Remittance charges to be collected from the drawee - Where remitting bank has no branch, commission to be shared on 50:50 bases.</p> <ul style="list-style-type: none"> Actual postage/courier charges and any other out of pocket expenses have to be recovered in full from the customers. Collection charges in case of bills should be levied on the gross amount of the instrument. 	Slab	Charges	Up to ₹10000/-	₹100/- + Out of Pocket Exp.	Above ₹10000/-	₹10/-per thousand or part there of + Out of Pocket Exp.; Min ₹100/ Max.- ₹15000/-		
Slab	Charges									
Up to ₹10000/-	₹100/- + Out of Pocket Exp.									
Above ₹10000/-	₹10/-per thousand or part there of + Out of Pocket Exp.; Min ₹100/ Max.- ₹15000/-									
3.3.	Outstation Returning Charges (Inward / Outward Collection)	As per para 2.3								
3.4.	Purchase / Discount of Cheques / Bills	As per CAD guidelines issued from time to time								
3.5.	Collection of Deposit Receipts on Maturity	<table border="1"> <tr> <td>Collection of Other Bank's Deposit Receipts on Maturity</td> <td>Bank shall levy charges as applicable to collection of cheques. However, if proceeds are invested in FD for a minimum period of one year then no charges and only out of pocket expenses to be recovered.</td> </tr> </table> <p><i>In all cases, postage charges and other out of pocket expenses have to be recovered in full.</i></p>	Collection of Other Bank's Deposit Receipts on Maturity	Bank shall levy charges as applicable to collection of cheques. However, if proceeds are invested in FD for a minimum period of one year then no charges and only out of pocket expenses to be recovered.						
Collection of Other Bank's Deposit Receipts on Maturity	Bank shall levy charges as applicable to collection of cheques. However, if proceeds are invested in FD for a minimum period of one year then no charges and only out of pocket expenses to be recovered.									
3.6.	Presentation of Usance Bills For Acceptance	₹100/- per bill + out of pocket expenses								
3.7.	Collection of Interest / Dividend Warrant Directly Received By The Branch	Dividend Warrants, Interest Warrants, refund Orders for amount up to ₹1000/- are to be collected at par, even they are drawn on other banks and payable at outstation centres. Out of pocket expenses like postage etc., are to be recovered in full.								

GENERAL BANKING			
S No	Particulars	Charges	
4. CASH HANDLING CHARGES- DEPOSIT			
4.1.	Saving Bank Accounts	Applicable on Base & Non Base Branch	
		Base Branch	
		Free	
		Non Base Branch	
	Based on Transaction	3 Transaction free per month thereafter ₹50/- per transaction (except through alternate channels)	
	Based on Amount	Upto ₹1 Lakh - Free (Per Day) Above ₹1 Lakh- ₹1 per thousand, subject to min ₹50/-	
4.2.	Current / Cash Credit/ Overdraft and Other Accounts of Customers	Applicable on Base & Non Base Branch	
		Based on Amount	
		Up to ₹1 Lakh Free (Per day) Above ₹1 Lakh ₹1 per thousand, subject to min. ₹100/-, max ₹30000/-	
	Note for Para 4:		
	<ul style="list-style-type: none"> Charges as above shall be levied for deposit of cash per day per account. No Cash handling charges on amount deposited in KCC/ Loan (Excluding CC/ OD)/ NPA/ suit filed accounts, RD, Term Loan, Demand Loan Accounts and Protested Accounts at any branch. 		
5. CASH HANDLING CHARGES- WITHDRAWAL			
5.1.	Saving Bank Accounts	At Base Branch and Non- Base Branch: Free: Maximum 5 withdrawals in a month. Thereafter Rs.2/- per Rs.1000/- or part thereof.	
5.2.	Current / Cash Credit/ Overdraft and Other Accounts	At Base Branch and Non-Base Branch: Current Account - Free upto Rs.1 Lakh per day. Thereafter applicable charges will be: Rs. 2/- per Rs.1000/- or part thereof. All CC/OD and other Accounts of Customers - Free up to ₹1 Lakh per day. Thereafter, ₹2 per ₹1000/- or part thereof.	
6. LOCKER/ SAFE CUSTODY			
6.1.	Locker Rent Annual	Size of Locker	
		Small	
		Medium	
		Large	
		Very Large	
		Extra Large	
		Rural / Semi Urban	
		Urban / Metro	
		₹1250/-	
		₹2000/-	
		₹2500/-	
		₹3500/-	
		₹3000/-	
		₹5500/-	
		₹6000/-	
		₹8000/-	
		₹10,000/-	
		₹10,000/-	
		• A premium of 25% in identified metro branches, subject to review of identified branches.	
6.2.	Discount on Advanced Locker Rent	Period	
		Discount % age	
		For General Public No discount on deposit of advance locker rent Staff & Ex-Staff 75%	
6.3.	Incentivize payment of advance locker rent for 5 years	Proposed rent slab in case Advance locker rent for a period of five years is deposited by Locker Holder:	
		Size of Locker	
		Small	
		Medium	
		Large	
		Very Large	
		Rural / Semi Urban	
		Urban / Metro	
		₹5625/-	
		₹9000/-	
		₹11250/-	
		₹15750/-	
		₹13500/-	
		₹24750/-	
		₹27000/-	
		₹36000/-	
		₹45,000/-	
		₹45,000/-	

GENERAL BANKING																				
S No	Particulars	Charges																		
		<ul style="list-style-type: none"> The above rent slab is excluding premium of 25% in identified Metro branches. In case locker holder surrenders the locker before expiry of period of five year for which advance rent has been paid, then locker rent on annual card rate basis shall be charged. 																		
6.4.	Security Deposit Required for Lockers	As per Locker Guidelines																		
6.5.	Penalty for Delayed Payment of Locker Rent	<table border="1"> <tr> <td>Delay upto 1 year</td> <td>25% of annual rent</td> </tr> <tr> <td>Delay > 1 year to 3 year</td> <td>50% of annual rent</td> </tr> <tr> <td>Delay > 3 year</td> <td>Break Open</td> </tr> </table>	Delay upto 1 year	25% of annual rent	Delay > 1 year to 3 year	50% of annual rent	Delay > 3 year	Break Open												
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Delay > 3 year	Break Open																			
6.6.	Restriction on Number of Operations	<p>No. of locker visits per year-12 visits per year free; thereafter ₹100/- per visit.</p> <p>Note: While issuing new locker, the branches are advised to include the following clause in the locker lease register. "I/We agree to pay ₹100/- per operation beyond 12 operations in a financial year".</p>																		
6.7.	Refund of Locker Rent	<ul style="list-style-type: none"> Minimum Period of Locker facility shall be One Year and in case of Surrender of Locker, Refund of the Locker Rent, if any, shall be paid for the Complete Quarters left as on the Date of Surrender of Locker, for which Locker Rent has already been received in advance. In case of surrender of locker before five years, locker charges at normal rates (without concession) shall be charged and rest of the amount shall be refunded. In case of surrender, GST will not be refunded. 																		
6.8.	Other	<table border="1"> <tr> <td>Break Open Charges / Drill Opening</td> <td rowspan="2">Actual + ₹1000/- towards incidental charges</td> </tr> <tr> <td>Duplicate Keys</td> </tr> <tr> <td colspan="2" style="text-align: center;">One Time Registration Charges at The Time of Leasing Out of Lockers</td> </tr> <tr> <td>Rural/ Semi Urban</td> <td>₹ 200/-</td> </tr> <tr> <td>Urban/ Metro</td> <td>₹ 500/-</td> </tr> </table>	Break Open Charges / Drill Opening	Actual + ₹1000/- towards incidental charges	Duplicate Keys	One Time Registration Charges at The Time of Leasing Out of Lockers		Rural/ Semi Urban	₹ 200/-	Urban/ Metro	₹ 500/-									
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6.9.	Safe Custody Charges	<table border="1"> <tr> <td colspan="2" style="text-align: center;">Authorized Branches Only (Facility to be provided to existing Customers only)</td> </tr> <tr> <td>Folio opening Charges</td> <td>₹150/-</td> </tr> <tr> <td>Scrip/ Security Papers</td> <td>₹25/- per scrip p.a. Min ₹100/-</td> </tr> <tr> <td>Sealed Cover</td> <td>₹350/- per cover p.a. or part thereof</td> </tr> <tr> <td colspan="2" style="text-align: center;">Sealed Boxes</td> </tr> <tr> <td>For Boxes up to size (30cm X 30cm X 30cm)</td> <td>₹3000/- per box per annum</td> </tr> <tr> <td>For bigger size</td> <td>₹400/- per cubic feet or part thereof per annum. Min ₹3500/-</td> </tr> <tr> <td>Bank's own deposits Receipts</td> <td>No charges</td> </tr> <tr> <td colspan="2"> <ul style="list-style-type: none"> Duplicate keys of branch/other banks shall be exempted from charges. For security considerations, these services are not to be provided to general public </td> </tr> </table>	Authorized Branches Only (Facility to be provided to existing Customers only)		Folio opening Charges	₹150/-	Scrip/ Security Papers	₹25/- per scrip p.a. Min ₹100/-	Sealed Cover	₹350/- per cover p.a. or part thereof	Sealed Boxes		For Boxes up to size (30cm X 30cm X 30cm)	₹3000/- per box per annum	For bigger size	₹400/- per cubic feet or part thereof per annum. Min ₹3500/-	Bank's own deposits Receipts	No charges	<ul style="list-style-type: none"> Duplicate keys of branch/other banks shall be exempted from charges. For security considerations, these services are not to be provided to general public 	
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GENERAL BANKING

S No	Particulars	Charges													
7. MISCELLANEOUS SERVICES															
7.1.	Old Record Enquiries	<table border="1"> <thead> <tr> <th>Particulars</th> <th>Charges</th> </tr> </thead> <tbody> <tr> <td>Up to one Year Old</td> <td>₹100/- per reference Plus out of pocket Expenses</td> </tr> <tr> <td>Beyond 1 year</td> <td>₹300/- per reference /request/ document /per sheet + out of pocket expenses</td> </tr> </tbody> </table>	Particulars	Charges	Up to one Year Old	₹100/- per reference Plus out of pocket Expenses	Beyond 1 year	₹300/- per reference /request/ document /per sheet + out of pocket expenses							
Particulars	Charges														
Up to one Year Old	₹100/- per reference Plus out of pocket Expenses														
Beyond 1 year	₹300/- per reference /request/ document /per sheet + out of pocket expenses														
		<ul style="list-style-type: none"> Charges to be refunded for mistake detected on the part of the bank. 													
7.2.	Attestation / Certificate	<table border="1"> <thead> <tr> <th>Individuals</th> <th>Non –Individuals</th> </tr> </thead> <tbody> <tr> <td>₹100/- Per occasion</td> <td>₹150/- Per occasion</td> </tr> </tbody> </table> <p><u>Illustrative List of Certificate/ Attestation</u></p> <ol style="list-style-type: none"> No Objection Certificate No Dues Certificate Duplicate TDS Certificate Interest Certificate (One certificate to be issued 'free of cost' every year) Certificate of Balance (Only two certificates are free in a year) Cheque Honoured Certificate Account Maintaining Certificate Any other certificate relating to deposit account except Solvency certificate charges for which are charges prescribed by IRMD. Attestation of customer's signature/ Photograph Address Confirmation Issue of Duplicate Deposit Receipt <p><u>Exemption:</u></p> <p>No service charges shall be levied for:</p> <ol style="list-style-type: none"> Issue of No Dues Certificate on adjustment of Loan Account. Issue of No Objection Certificate to the applicants under various Government sponsored schemes Certificate of Interest paid on Deposits or TDS Certificate for the first time The beneficiaries who opt for any e-payment from Govt. Departments, certification of mandate will be free Signature attestation for ECS purpose 	Individuals	Non –Individuals	₹100/- Per occasion	₹150/- Per occasion									
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7.3.	Other	<table border="1"> <thead> <tr> <th>Particulars</th> <th>Charges</th> </tr> </thead> <tbody> <tr> <td>Copy/ image of Cheque/ Draft (Paid/) by the bank</td> <td>₹100/- for attested copy per instrument</td> </tr> <tr> <td>Image of Cheques sent for collection (In CTS)</td> <td>₹100/- per instrument</td> </tr> <tr> <td>Loss of (Metal) Token</td> <td>₹50/- per Token</td> </tr> <tr> <td>Postal Charges (Regd. Post/Speed Post/ Courier Charges)</td> <td>₹75/- or actual expenditure- whichever is higher</td> </tr> <tr> <td>Nomination Charges</td> <td>First time: Free there after ₹100/- per occasion</td> </tr> </tbody> </table>	Particulars	Charges	Copy/ image of Cheque/ Draft (Paid/) by the bank	₹100/- for attested copy per instrument	Image of Cheques sent for collection (In CTS)	₹100/- per instrument	Loss of (Metal) Token	₹50/- per Token	Postal Charges (Regd. Post/Speed Post/ Courier Charges)	₹75/- or actual expenditure- whichever is higher	Nomination Charges	First time: Free there after ₹100/- per occasion	
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7.4.	Concessional/ Exempted Categories	<u>AS PER APPENDIX</u>													
7.5.	Concessions Not Specified Else where	As per discretionary power vested with various sanctioning authority.													

SERVICE CHARGES PERTAINING TO "GENERAL BANKING"		
EXEMPTION / CONCESSIONS FOR VARIOUS CATEGORY OF CUSTOMERS		
a)	Defence/ Ex-servicemen/ Paramilitary Forces/ CISF	<p>a) At par remittance to family up to ₹50,000/- per month. Further, they may be allowed on time remittance for payment of school/college fees in a year. Postage and out of pocket expenses are to be recovered.</p> <p>b) At par collection of all cheques to be received from the Govt. in respect of Salary/TA/DA/Arrears/Terminal Dues etc.</p> <p>c) At par custody of Wills;</p> <p>d) Standing instructions free of charge within same branch;</p> <p>e) Normal concessions (instant credit facilities) as applicable to other customers in respect of outstation cheques up to ₹15,000/- at a time.</p> <p>f) No service charges for attestation /certificate.</p> <p>Note:</p> <ul style="list-style-type: none"> ✓ The accounts opened under specific scheme for Defence personals will enjoy the concessions/ freebies available under that product. ✓ The next kin of the deceased soldiers will be allowed to collect at par the cheques representing Ex- gratia from Regiments / units, payment of Terminal Credit Balance, Armed Forces Provident Fund and Family Pension. ✓ In respect of Defence units, the service of collection of outstation cheque at par shall continue to be extended as hitherto.
b)	Freedom fighters and their widows /widowers, widows of Defence Forces /Police forces personnel dying on duty	<p>No service charges to be levied on:</p> <ul style="list-style-type: none"> ✓ Remittance ✓ Issuance of cheques ✓ Collection of pension bills/ pension cheques ✓ Discount of pension bills/ pension cheques ✓ Attestation/ Certificate
c)	Senior Citizens	<ul style="list-style-type: none"> ✓ Senior Citizens shall be allowed two Remittances / Collections aggregating to ₹25,000/- per month free of charges for personal use. ✓ No condition of maintenance of minimum balance. ✓ The accounts should be in single name of senior citizen or jointly with a close relative where senior citizen is principal accountholder. ✓ 50% concession in: <ul style="list-style-type: none"> • Duplicate passbook and statement. • Cheque book issuance charges • Stop payment instructions • Closure of account • Issuance of duplicate draft /revalidation of draft / cancellation of drafts/other instruments ✓ No charges for cancellation / revocation of stop payment instructions ✓ No service charges for attestation /certificate

d)	Pensioners	<ul style="list-style-type: none"> ✓ No service charges to be levied on Collection/ Discount of Pension Cheques/ Bills of Pensioners of Central / State Govt. and Armed Forces. ✓ Free remittance facility by debit to S.B. Account maintained by pensioners for personal uses. ✓ At par collection of cheques of retirement dues. ✓ No condition of maintenance of minimum balance. ✓ 50% concession in: <ul style="list-style-type: none"> • Duplicate passbook and statement. • Cheque book issuance charges • Stop payment instructions • Closure of account • Issuance of duplicate draft /revalidation of draft / cancellation of drafts/other instruments ✓ No charges for cancellation / revocation of stop payment instructions ✓ No service charges for pension certificate ✓ No service charges for attestation /certificate
e)	Students	<ul style="list-style-type: none"> ✓ Issuance (including duplicate)/ Cancellation/ Revalidation of Demand Draft (as per Para 2.1 and 2.2) for educational purposes, students will be required to pay only ₹20/- per instrument. ✓ No condition of maintenance of minimum balance. ✓ No service charges for attestation /certificate
f)	Government Departments/ Ministries/ Departments of State Governments Including, Railways, Defence etc.	<ul style="list-style-type: none"> ✓ All non-credit related service charges are exempted subject to maintenance of their account with any of our branches.
g)	Remittance / Collection facilities for PM's / CM's Relief funds	<ul style="list-style-type: none"> ✓ Free remittance/ collection facilities are permissible for these activities.
h)	Collection of subsidy under Government Sponsored Schemes	<ul style="list-style-type: none"> ✓ At par collection of cheques (only cheques issued by Government representing subsidy under Government sponsored Schemes).
i)	Teachers Employed in Government Run Schools / Central Schools	<ul style="list-style-type: none"> ✓ Free discounting of salary bills/ cheques up to ₹25000/-. ✓ At par collection of salary bills.
j)	Religious, Welfare Service, Charitable institutions etc. exempted from payment of income-tax under the income tax act	<ul style="list-style-type: none"> ✓ Collection of instruments favouring religious, welfare service, charitable institutions that are exempted from payment of income-tax under the income tax act be done at par. ✓ Issue of DDs /TTs to beneficiaries of these institutions is also done at par. ✓ The concession will be subject to production of certificate from Income Tax Department for the exemption from payment of Income Tax.

k)	Blind / Disabled / DIVYANG and Institutions set up for their benefit	<ul style="list-style-type: none"> ✓ Institutions which are exempted from payment of income tax and especially set up for benefits of blinds, disabled and differently abled be allowed: <ul style="list-style-type: none"> ➤ Collection of up-country instruments at par ➤ Payment made by these institutions to their own beneficiaries by way of DDs / TTs be allowed free of charges. ✓ Further, in the individual accounts of these categories of persons, identified and confirmed by the Branch Manager at the time of opening of accounts, the issue of RTGS/ NEFT/ IMPS/ DDs /TTs be allowed free of charge. Such concessions to be permitted on transactions issued to be debit of the persons' accounts and not against cash payment. ✓ Waiver of collection charges for instruments up to ₹50,000/- at par collection. ✓ No condition of maintenance of minimum balance for Blind / Disabled/ Divyang persons. ✓ No service charges for attestation/ certificate for Blind/ Disabled/ Divyang persons
l)	Staff, Honorably retired Staff and widows / widowers of Honorably retired Staff	<p>No service charges shall be levied for various transactions. The accounts should be in single name of staff/ ex-staff or jointly with a close relative where staff/ ex-staff is principal account holder.</p> <ul style="list-style-type: none"> • Widows / widowers of Honorably retired Staff shall not be re married and not gainfully employed to avail the benefits. • However, any out of pocket expenses and any other third party expenses to be recovered.
m)	Note	Postage and Out of pocket expenses if any, to be recovered wherever not specified

DIGITAL BANKING

1. FUND TRANSFER

1.1	RTGS	Slab	Charges through	
			Branch	m-Banking
		₹2 Lakh to ₹5 Lakh	₹20/-	NIL
Above ₹5 Lakh	₹40/-			
1.2	NEFT	Slab	Charges through	
			Branch	m-Banking
		Up to ₹10,000/-	₹2/-	NIL
		Above ₹10,000/- and up to ₹1 Lakh	₹4/-	
		Above ₹1 Lakh and up to ₹2 Lakh	₹14/-	
Above ₹2 Lakh	₹24/-			
1.3	IMPS	Slab	Charges through	
			Branch	m-Banking
		Up to ₹ 1000/-	₹ 5/-	NIL
		Above ₹ 1,000/- to ₹ 10,000/-		
Above ₹ 10000/-				

2. SMS ALERTS

2.1	SMS	Saving Account	₹15/- per quarter
		Other than Saving Accounts	₹25/- per quarter
<p>Exempted: 1. Basic Saving Deposit Account 2. In-operative Accounts 3. Account in single name of staff / ex-staff or jointly with a close relative Where staff / ex-staff is principal account holder.</p>			

3. ATM CUM DEBIT CARD CHARGES

3.1	Card Issuance Charges	NIL
3.2	Annual Maintenance Charges	Rs.100/- From 2 nd year onwards as 1 st year charges are free. Exemptions: A. <i>PMJDY Accounts</i> B. <i>KCC Accounts</i> C. <i>In-operative Accounts</i> D. Account in single name of staff / ex-staff or jointly with a close relative where staff/ ex-staff is principal account holder.

3.4	Hot Listing	NIL												
3.5	Card Replacement Charges (Duplicate Issuance)	Rs.100/-												
3.6	For use of PNB ATMs located in Metro and Non-Metro Areas	<table border="1"> <tr> <td>Free Transactions</td> <td>5 Transactions/ Month</td> </tr> <tr> <td>After Free Transactions</td> <td>₹ 10/- per Transactions</td> </tr> </table> <p>Exempted from above charges:</p> <p>A. Staff /Ex-staff B. Cards issued in Basic Saving Account C. Defence Personal and Pensioners</p>	Free Transactions	5 Transactions/ Month	After Free Transactions	₹ 10/- per Transactions								
Free Transactions	5 Transactions/ Month													
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3.7	For use of other Bank's ATMs located in Metro and Non-Metro Areas	<table border="1"> <thead> <tr> <th>Particular</th> <th>Metro[^]</th> <th>Non Metro</th> </tr> </thead> <tbody> <tr> <td>Free Financial and Non-financial Transactions</td> <td>3 Transactions/ Month</td> <td>5 Transactions / Month</td> </tr> <tr> <td>After Free Financial Transactions</td> <td colspan="2">₹ 21/- per Transactions</td> </tr> <tr> <td>After Free Non-financial Transactions</td> <td colspan="2">₹ 10/- per Transactions</td> </tr> </tbody> </table> <p>➤ [^]viz. Mumbai, New Delhi, Chennai, Kolkata, Bengaluru and Hyderabad ➤ Above charges are applicable to staff also.</p>	Particular	Metro [^]	Non Metro	Free Financial and Non-financial Transactions	3 Transactions/ Month	5 Transactions / Month	After Free Financial Transactions	₹ 21/- per Transactions		After Free Non-financial Transactions	₹ 10/- per Transactions	
Particular	Metro [^]	Non Metro												
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