

SCHEDULE OF SERVICE CHARGES w.e.f. 01.01.2021

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>SAVING ACCOUNT</p> <p>Minimum Quarterly Average Balance (QAB)</p> <table border="1"> <thead> <tr> <th>Area</th> <th>Min. QAB</th> <th>Initial Deposit</th> </tr> </thead> <tbody> <tr> <td>Rural Branches</td> <td>₹500/-</td> <td>₹500/-</td> </tr> <tr> <td>Semi Urban, Urban & Metro Branches</td> <td>₹1000/-</td> <td>₹1000/-</td> </tr> </tbody> </table> <p>Charges per Qtr. for Not Maintaining Minimum Balance</p> <table border="1"> <thead> <tr> <th>Shortfall in QAB</th> <th>Rural</th> <th>Semi Urban, Urban & Metro</th> </tr> </thead> <tbody> <tr> <td>Up to 50%</td> <td>₹50/-</td> <td>₹100/-</td> </tr> <tr> <td>Above 50%</td> <td>₹100/-</td> <td>₹150/-</td> </tr> </tbody> </table> <p>CURRENT ACCOUNT</p> <p>Minimum Quarterly Average Balance (QAB)</p> <table border="1"> <thead> <tr> <th>Area</th> <th>Min. QAB</th> <th>Initial Deposit</th> </tr> </thead> <tbody> <tr> <td>Rural Branches</td> <td>₹1000/-</td> <td>₹1000/-</td> </tr> <tr> <td>Semi Urban, Urban & Metro Branches</td> <td>₹2000/-</td> <td>₹2000/-</td> </tr> </tbody> </table> <p>Charges per Qtr. for Not Maintaining Minimum Balance (QAB)</p> <table border="1"> <thead> <tr> <th>Charges</th> <th>Rural</th> <th>Semi Urban, Urban & Metro</th> </tr> </thead> <tbody> <tr> <td></td> <td>₹200/-</td> <td>₹300/-</td> </tr> </tbody> </table> <p>Note:</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 Qtrly charges shall be Apr./Jul./Oct./Jan. 	Area	Min. QAB	Initial Deposit	Rural Branches	₹500/-	₹500/-	Semi Urban, Urban & Metro Branches	₹1000/-	₹1000/-	Shortfall in QAB	Rural	Semi Urban, Urban & Metro	Up to 50%	₹50/-	₹100/-	Above 50%	₹100/-	₹150/-	Area	Min. QAB	Initial Deposit	Rural Branches	₹1000/-	₹1000/-	Semi Urban, Urban & Metro Branches	₹2000/-	₹2000/-	Charges	Rural	Semi Urban, Urban & Metro		₹200/-	₹300/-
		Area	Min. QAB	Initial Deposit																															
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1.2.	Duplicate Passbook / Statement	<p>Pass Book/ Statement – Non-Individuals & Individual (All Branches)</p> <table border="1"> <tbody> <tr> <td>With latest Balance only</td> <td>₹100/-</td> </tr> <tr> <td>With previous Entries</td> <td>₹2/- per entry, Min ₹100/- Max. ₹1000/-</td> </tr> </tbody> </table> <p>Note:</p> <ul style="list-style-type: none"> Issuance of new passbook shall be free of cost. For CA/CC/OD: One statement of account per month free. 	With latest Balance only	₹100/-	With previous Entries	₹2/- per entry, Min ₹100/- Max. ₹1000/-																													
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GENERAL BANKING

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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"> <thead> <tr> <th colspan="2">Quarterly Average Credit Balance (in Current account)</th> </tr> </thead> <tbody> <tr> <td>Up to ₹25,000/-</td> <td>NIL</td> </tr> <tr> <td>Above ₹25,000/- up to ₹50,000/-</td> <td>2</td> </tr> <tr> <td>Above ₹50,000/- up to ₹1,00,000/-</td> <td>4</td> </tr> <tr> <td>Above ₹1,00,000/- up to ₹2,00,000/-</td> <td>7</td> </tr> <tr> <td>Above ₹2,00,000/-</td> <td>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</p> <table border="1"> <tr> <td>SB Account</td> <td>₹2/- per entry in excess of 50 free of charge entries on quarterly basis</td> </tr> <tr> <td>CA/ Cash Credit/ Overdraft</td> <td>₹2/-per, entry subject to Min ₹100/- Max. ₹1000/-</td> </tr> </table> <p><i>(no free folios in OD/CC Accounts)</i></p> <p>CHARGES ON EXCESS DEBITS IN ACCOUNT</p> <table border="1"> <tr> <td>Basic Savings Bank Deposit Account (BSBDA)</td> <td>₹5/-per debits in excess of permitted 6 debits in a month.</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	₹2/- per entry in excess of 50 free of charge entries on quarterly basis	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 6 debits in a month.
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1.4.	Cheque Book Issuance Charges	<p>CTS-2010 Standard Cheques</p> <table border="1"> <thead> <tr> <th colspan="3">Non Individuals/ Individuals</th> </tr> </thead> <tbody> <tr> <td rowspan="2">Personalised (presently not available)</td> <td>(a) Digital Mode</td> <td>₹3/- per leaf</td> </tr> <tr> <td>(b) Branch</td> <td>₹4/- per leaf</td> </tr> <tr> <td>Non- Personalised</td> <td colspan="2">₹5/- per leaf</td> </tr> </tbody> </table> <p>Free Cheque Book: SB A/c: 20 Cheque Leaves Free Per Half Year BSBD Account: 20 Cheque Leaves Free in a Financial Year</p>	Non Individuals/ Individuals			Personalised (presently not available)	(a) Digital Mode	₹3/- per leaf	(b) Branch	₹4/- per leaf	Non- Personalised	₹5/- per leaf								
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1.5.	Standing Instructions	<table border="1"> <thead> <tr> <th>Particulars</th> <th>Charges</th> </tr> </thead> <tbody> <tr> <td>Registration of SI</td> <td>Within the Bank: NIL Inter Bank: ₹50/- per instruction</td> </tr> <tr> <td>Execution of Standing Instruction / remittance to other institutions viz. LIC premium etc.</td> <td>Within the Bank: NIL Inter Bank: ₹50/- per instruction plus Remittance charges plus actual postage</td> </tr> <tr> <td>Non Execution of SI (due to insufficiency of Funds) Applicable to all types of transactions</td> <td>₹100/- per transaction plus Remittance charges plus actual postage</td> </tr> </tbody> </table> <p>Note: No charges to be levied for transfer entries within the accounts maintained at the same branch and instructions in respect of the following shall be carried out free of charge and no SI registration charges and SI remitting charges are to be levied: 1. Crediting/ Remitting interest in term deposit 2. Crediting/ Remitting Recurring Deposit installments 3. Crediting/ Remitting installments in Loan accounts</p>	Particulars	Charges	Registration of SI	Within the Bank: NIL Inter Bank: ₹50/- per instruction	Execution of Standing Instruction / remittance to other institutions viz. LIC premium etc.	Within the Bank: NIL Inter Bank: ₹50/- per instruction plus Remittance charges plus actual postage	Non Execution of SI (due to insufficiency of Funds) Applicable to all types of transactions	₹100/- per transaction plus Remittance charges plus actual postage										
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1.6.	Stop Payment Instructions	Particulars	Charges		
		SB Accounts	₹100/- per instrument, Range of Cheque ₹300/- (range of 3 and more cheque)		
		CA/CC/OD Accounts	₹200/- per instrument, Range of Cheque ₹600/- (range of 3 and more cheque)		
		Note:			
		<ul style="list-style-type: none"> To be levied only once i.e. at the time of accepting the instructions for stop payment and no charges be levied while actually returning such instruments through clearing. 			
1.7.	Cancellation / Revocation of Stop Payment Instructions	SB Accounts	₹20/-per instrument; Maximum ₹200/- per instruction		
		CA/CC/OD Accounts			
1.8.	Penalty Charges for Depositing Delayed Installment Recurring Deposit Account	₹1/-per 100/- pm irrespective of periodicity of deposits.			
		Note: <i>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.</i>			
1.9.	Closure of Account	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	₹200/-		
		Current Accounts	₹500/-		
		Accounts closed after 12 months	NIL		
		Note:			
<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. 					
1.10.	Operation in the Account	Particulars	Individuals	Non - Individuals	
		Registration / Allowing operations through registration of Power of Attorney	₹300/-all customers	₹500/-	
		Change of Authorized Signatory/ Operational instructions in the account/ Recording reconstitution	NIL	₹200/- per occasion	
Note: No charges in case of death of existing signatory /account holder.					

Handwritten signatures and initials in blue ink.

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2. REMITTANCES																												
2.1.	Issuance of Demand Draft	<table border="1"> <tr> <td>Up to ₹10000/-</td> <td>₹50/-</td> </tr> <tr> <td>Above ₹10,000/-</td> <td>₹4/- per thousand or part thereof, Minimum ₹50/-, Max. ₹15000/-</td> </tr> <tr> <td>Against tender of Cash (Below ₹50000/-)</td> <td>@50% of over and above normal charges (as mentioned above)</td> </tr> </table>	Up to ₹10000/-	₹50/-	Above ₹10,000/-	₹4/- per thousand or part thereof, Minimum ₹50/-, Max. ₹15000/-	Against tender of Cash (Below ₹50000/-)	@50% of over and above normal charges (as mentioned above)																				
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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>1</td> <td>Revalidation</td> <td rowspan="4">₹100/- per instrument</td> </tr> <tr> <td>2</td> <td>Cancellation Charges</td> </tr> <tr> <td>3</td> <td>Issuance of Lost instrument(s)</td> </tr> <tr> <td>4</td> <td>Issuance of Duplicate Draft</td> </tr> <tr> <td>5</td> <td>Against tender of Cash (Below ₹50000/-) for any mode of Remittance</td> <td>₹250/- per instrument</td> </tr> </table>	Demand Draft/Other instrument			1	Revalidation	₹100/- 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>Note for Para 2.1 and 2.2:</p> <ul style="list-style-type: none"> No charges shall be levied for issuance of Drafts favouring 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>LOCAL RETURNING CHARGES</p> <p>INWARD RETURNING CHARGES:</p> <table border="1"> <thead> <tr> <th>Amount of Cheque</th> <th>Charges</th> </tr> </thead> <tbody> <tr> <td colspan="2">DUE TO INSUFFICIENT FUND</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>OUTWARD RETURNING CHARGES: Cheque/Bills</p> <p>a) Through Clearing House</p> <table border="1"> <tr> <td>Up to ₹1 Lakh</td> <td>₹100/- per instrument.</td> </tr> <tr> <td>Above ₹1 Lakh</td> <td>₹200/- per instrument</td> </tr> </table> <p>b) For Presentation Directly at the Drawee Bank</p> <p>₹150/- + out of pocket expenses or 50% of collection charges Whichever is higher.</p> <p>OUTSTATION RETURNING CHARGES (Inward / Outward)</p> <table border="1"> <tr> <td>Cheques Up to ₹1 Lakh</td> <td>₹ 100/- per instrument + out of pocket expenses</td> </tr> <tr> <td>Cheques above ₹1 Lakh</td> <td>₹200/- 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	DUE TO INSUFFICIENT FUND		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	₹100/- per instrument.	Above ₹1 Lakh	₹200/- per instrument	Cheques Up to ₹1 Lakh	₹ 100/- per instrument + out of pocket expenses	Cheques above ₹1 Lakh	₹200/- per instrument + out of pocket expenses	Bills	₹200/- + out of pocket expenses or 50% of collection charges Whichever is higher.
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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>Collection of Local Cheques through Clearing: No Charges</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 up to ₹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 thereof + Out of Pocket Exp.; Min ₹100/ Max.- ₹15000/-</td> </tr> </tbody> </table> <p>CHANGE OF ORIGINAL INSTRUCTIONS (IBC/OBC) i.e. Waiving C Form, delivery Free of Payment, Extending retirement time etc. ₹200/- per reference</p> <p>Documents received for collection: if required to be delivered FREE OF PAYMENT to drawee OR to be returned back as UNREALISED Normal Collection Charges + out of pocket expenses</p> <p>Charges on Inward Collection (Bank to Bank) Remittance charges to be collected from the drawee - Where remitting bank has no branch, commission to be shared on 50:50 basis.</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 thereof + Out of Pocket Exp.; Min ₹100/ Max.- ₹15000/-		
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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.						
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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.								

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4. CASH HANDLING CHARGES- DEPOSIT																				
4.1.	Saving Bank Accounts	<p>Applicable on Base & Non Base Branch</p> <table border="1"> <tr> <td colspan="2">Base Branch</td> </tr> <tr> <td colspan="2">Free</td> </tr> <tr> <td colspan="2">Non Base Branch</td> </tr> <tr> <td>Up to ₹2 Lakh</td> <td>Free (Per day)</td> </tr> <tr> <td>Above ₹2 Lakh</td> <td>₹1 per thousand, subject to minimum ₹25/-</td> </tr> </table>	Base Branch		Free		Non Base Branch		Up to ₹2 Lakh	Free (Per day)	Above ₹2 Lakh	₹1 per thousand, subject to minimum ₹25/-								
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4.2.	Current / Cash Credit/ Overdraft and Other Accounts of Customers	<p>Applicable on Base & Non Base Branch</p> <table border="1"> <tr> <td colspan="2">Based on Amount</td> </tr> <tr> <td>Up to ₹2 Lakh</td> <td>Free (Per day)</td> </tr> <tr> <td>Above ₹2 Lakh</td> <td>₹1 per thousand, subject to min. ₹50/-, max ₹15000/-</td> </tr> </table>	Based on Amount		Up to ₹2 Lakh	Free (Per day)	Above ₹2 Lakh	₹1 per thousand, subject to min. ₹50/-, max ₹15000/-												
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Up to ₹2 Lakh	Free (Per day)																			
Above ₹2 Lakh	₹1 per thousand, subject to min. ₹50/-, max ₹15000/-																			
<p>Note for Para 4:</p> <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. 																				
5. CASH HANDLING CHARGES- WITHDRAWAL																				
5.1.	Saving Bank Accounts	<p>At Base Branch: Free</p> <p>At Non-Base Branch: Free upto Rs.2 Lakh per day. Thereafter applicable charges will be: Rs. 2/- per Rs.1000/- or part thereof.</p>																		
5.2.	Current / Cash Credit/ Overdraft and Other Accounts	<p>At Base Branch and Non-Base Branch:</p> <p>Current Account - Free upto Rs.2 Lakh per day. Thereafter applicable charges will be: Rs. 2/- per Rs.1000/- or part thereof.</p> <p>All CC/OD and other Accounts of Customers - Free up to ₹2 Lakh per day. Thereafter, ₹2 per ₹1000/- or part thereof.</p>																		
6. LOCKER/ SAFE CUSTODY																				
6.1.	Locker Rent Annual	<table border="1"> <thead> <tr> <th>Size of Locker</th> <th>Rural / Semi Urban</th> <th>Urban / Metro</th> </tr> </thead> <tbody> <tr> <td>Small</td> <td>₹1000/-</td> <td>₹1500/-</td> </tr> <tr> <td>Medium</td> <td>₹2000/-</td> <td>₹2500/-</td> </tr> <tr> <td>Large</td> <td>₹3000/-</td> <td>₹3500/-</td> </tr> <tr> <td>Very Large</td> <td>₹5000/-</td> <td>₹7500/-</td> </tr> <tr> <td>Extra Large</td> <td>₹10,000/-</td> <td>₹10,000/-</td> </tr> </tbody> </table> <ul style="list-style-type: none"> A premium of 25% in identified metro branches, subject to review of identified branches. 	Size of Locker	Rural / Semi Urban	Urban / Metro	Small	₹1000/-	₹1500/-	Medium	₹2000/-	₹2500/-	Large	₹3000/-	₹3500/-	Very Large	₹5000/-	₹7500/-	Extra Large	₹10,000/-	₹10,000/-
Size of Locker	Rural / Semi Urban	Urban / Metro																		
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Very Large	₹5000/-	₹7500/-																		
Extra Large	₹10,000/-	₹10,000/-																		
6.2.	Slab Wise Discount on Advanced Locker Rent	<table border="1"> <thead> <tr> <th>Period</th> <th>Discount % age</th> </tr> </thead> <tbody> <tr> <td>1 year + 6 months & above</td> <td>2%</td> </tr> <tr> <td>2 years</td> <td>5%</td> </tr> <tr> <td>3 years</td> <td>10%</td> </tr> <tr> <td>4 years</td> <td>15%</td> </tr> <tr> <td>5 years</td> <td>20%</td> </tr> <tr> <td>Staff</td> <td>75%</td> </tr> </tbody> </table>	Period	Discount % age	1 year + 6 months & above	2%	2 years	5%	3 years	10%	4 years	15%	5 years	20%	Staff	75%				
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Staff	75%																			

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GENERAL BANKING

S No	Particulars	Charges																		
6.3.	Security Deposit Required for Lockers	As per Locker Guidelines																		
6.4.	Penalty for Delayed Payment of Locker Rent	<table border="1"> <tr> <td>1st Qtr.-</td> <td>10% of annual rent</td> </tr> <tr> <td>2nd Qtr.-</td> <td>25% of annual rent</td> </tr> <tr> <td>3rd Qtr.-</td> <td>40% of annual rent</td> </tr> <tr> <td>1 Year-</td> <td>50% of annual rent</td> </tr> <tr> <td>For more than 1 year</td> <td>Locker to be broken</td> </tr> </table>	1st Qtr.-	10% of annual rent	2nd Qtr.-	25% of annual rent	3rd Qtr.-	40% of annual rent	1 Year-	50% of annual rent	For more than 1 year	Locker to be broken								
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3rd Qtr.-	40% of annual rent																			
1 Year-	50% of annual rent																			
For more than 1 year	Locker to be broken																			
6.5.	Restriction on Number of Operations	<p>No. of locker visits per year-15 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 15 operations in a financial year".</p>																		
6.6.	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. 																		
6.7.	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">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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Urban/Metro	₹ 500/-																			
6.8.	Safe Custody Charges	<table border="1"> <tr> <td colspan="2">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">Sealed Boxes</td> </tr> <tr> <td>For Boxes up to size (30cmX30cmX30cm)</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 (30cmX30cmX30cm)	₹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	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	Individuals	Non –Individuals
		₹100/- Per occasion	₹150/- Per occasion
		<u>Illustrative List of Certificate/ Attestation</u>	
		<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 	
		<u>Exemption:</u>	
		No service charges shall be levied for:	
		<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 	
7.3.	Other	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
7.4.	Concessional/ Exempted Categories	<u>AS PER APPENDIX</u>	
7.5.	Concessions Not Specified Elsewhere	As per discretionary power vested with various sanctioning authority.	

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

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">₹ 20/- per Transactions</td> </tr> <tr> <td>After Free Non-financial Transactions</td> <td colspan="2">₹ 9/- 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	₹ 20/- per Transactions		After Free Non-financial Transactions	₹ 9/- per Transactions	
Particular	Metro [^]	Non Metro														
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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 one 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 account holder. ✓ 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 ✓ 10% additional concession on advanced locker rent to senior citizen is available subject to the condition of maintaining quarterly average balance of ₹50000 and above shall also continue ✓ No service charges for attestation / certificate

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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 who 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 be also done atpar. ✓ 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 parcollection. ✓ 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, Honourably retired Staff and widows / widowers of Honourably 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 Honourably retired Staff shall not be remarried 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



SERVICE CHARGES ON LOANS AND ADVANCES

(Amt. in Rs.)

A. UPFRONT FEE & DOCUMENTATION CHARGES

Sr. No.	Type of Product	Upfront Fee		Documentation Charges	
1	All Term Loans except Retail Segment Loans, MSME and agricultural activities	Upto 25000/-	NIL	Upto Rs. 2 Lakh	NIL
		Above 25000/- & Upto 2 Lakh	Rs. 500/-		
		Above 2 Lakh	1.25% of the loan amount	Above 2 Lakh	Rs.400/- per Lakh or part thereof, subject to a maximum of Rs.25,000/-
2.	Term Loan to MSME and agricultural activities	Upto 25000/-	NIL	Upto Rs. 2 Lakh	NIL
		Above 25000/- & Upto 2 Lakh	500/-		
		Above Rs. 2.00 Lakh & Upto Rs. 25.00 Lakh	0.60% of loan amount	Above 2 Lakh	Rs.400/- per Lakh or part thereof, subject to a maximum of Rs.25,000/-
		Above Rs. 25.00 Lakh	1.25% of loan amount		
3.	Term Loan under Retail Segment Schemes				
3 a.	Housing Loans including Flexi Housing	0.50% of the loan amount, maximum Rs. 20,000/-.		Rs.1350/-	
3 b.	Mortgage of I.P.	0.90% of loan amount. Maximum Rs. 45000/-		Rs.900/-	
3 c.	Two Wheeler Loan/Pensioner Loan	Flat Rs. 1000/-		-XX-	
3 d.	Education Loan to Male	For Studies in India-NIL For studies abroad- 1.00%, Min.Rs.10,000/- which shall be refundable on availing of loan.		For loans upto Rs.4 lakh-Rs.270/-	
3 e.	Education Loan to Female			For loans over Rs.4 lakh- Rs.450/-	
3 f.	Reverse Mortgage Loan	½ month's loan installment, Maximum Rs. 15,000/-		NIL	
3 g.	Personal Loan including its variants	1.80% of loan amount (In case of Personal Loan under Tie up arrangement Service Charges will be as per Tie up arrangement).		For loans upto Rs.2 lakh-Rs.270/- For loans over Rs.2 lakh- Rs.450/- For Defence personnel- NIL	
3 h.	Car Loan	1.00% of loan amount subject to maximum Rs. 6000/-		-XX-	

3 i .	All Other Retail segment Schemes where specific Charges not defined i.e. Traders, Lease rentals, Gold Loan, Doctors, SRTO, EMD etc.	0.70% of loan amount	Rs. 270/- upto 2 lakh Rs. 450/- over 2 lakh
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B. PROCESSING FEE & DOCUMENTATION CHARGES

1.	All Working Capital Limits other than KCC/PKCC	Upto Rs.25000/-	NIL	Upto Rs. 2 Lakh	NIL
		Above Rs.25000/- and upto Rs.2 Lakh	(Rs.500/- (Nil for MSME)		
		Above Rs.2 Lakh	Rs. 225/-per Lakh or part thereof exceeding 2 Lakh	Above Rs.2 Lakh	Rs.400/- per Lakh or part thereof, subject to a maximum of Rs.25,000/-
		Non Fund Based Limits	50% of the charges as applicable to Fund Based Limits		
2.	KCC including PKCC	Upto Rs.25000/-	NIL	Upto Rs. 3 Lakh	NIL
		Above Rs.25000/- and upto Rs.3 Lakh	NIL		
		Above Rs.3 Lakh	Rs. 225/-per Lakh or part thereof	Above Rs.3 Lakh	Rs.400/- per Lakh or part thereof, subject to a maximum of Rs.25,000/-
		<ul style="list-style-type: none"> • Processing fee in KCC/PKCC is to be levied at the time of sanction/disbursement of loan on the sanctioned amount and subsequently at the time of enhancement/renewal. Renewal under KCC/PKCC scheme is done after a period of 5 years. • Nil ledger folio charges in case of KCC/PKCC. • If validity of sanction is beyond one year, as in case of KCC/PKCC etc. to farmers, the process fee is 			

		<p>to be charged maximum for one year only at the time of sanction irrespective of the validity period of sanction.</p> <ul style="list-style-type: none"> • No processing fee is to be charged in case of review of the limits during the period of validity of sanction. • However, in case of enhancement of limits before validity period of sanction or at the time of renewal, process fee shall be charged as per existing rates. • No fresh Loan documents are required to be executed after lapse of 5 year period until and unless limit is enhanced. Documentation Charges are to be levied only at the time of sanction of KCC/PKCC. No document charges are to be levied at the time of renewal. In case KCC/PKCC limit is enhanced or fresh or supplementary documents executed then documentation charges are to be recovered for the enhanced portion/amount only. • No processing/service charges are to be levied in respect of borrowers who have been issued KCC/PKCC against the security of FDR, NSCs, KVPs or other such liquid securities 		
3.	OD to Housing Loan Borrowers	NIL	Rs. 450/-	

C. MISC. ACTIVITIES

1.	Card Charges for KCC accounts	Rs. 50/-, irrespective of size of KCC limit
2.	Issue of Balance/Interest Certificate	Rs. 50/- per certificate
3.	Issue of No due Certificate	Rs. 50/- per person (No Charges for Priority Sector Advance)
4.	Charges for Change in Terms and Conditions	0.02% of loan amount Min. 1000/-, Max. Rs. 5.00 lakh
5.	Issuance of Solvency Certificate	0.10% of certificate amount with a minimum of Rs.100/-

		and maximum Rs.25000/-
6.	Guarantee Commission:	
	Performance Guarantee	0.50% per qtr. (Minimum Rs.200/-
	Guarantees issued against 100% cash Margin	25% of Normal Commission
	Guarantees issued against 75% cash Margin	50% of Normal Commission
	Guarantees issued against 50% cash Margin	75% of Normal Commission
	Other than Performance Guarantee	0.75% per qtr. (Minimum Rs.200/-

D. INSPECTION CHARGES PER ANNUM

1	Inspection Charges on Agriculture Advances	
	Upto Rs. 5 Lakh	NIL
	Above Rs. 5 lakh & upto Rs.10 lakh	Rs.500/-
	Above Rs.10 lakh & upto Rs. 50 lakh	0.10% of loan amount & maximum Rs.2500/- p.a.
	Above Rs.50 lakh & upto Rs.1 Crore	Rs.2500+0.10% of loan amount above Rs.50 lakh & maximum Rs. 6000/-
	Above Rs.1 Crore & upto Rs.5 Crore	Rs.6000+0.05% of loan amount above Rs.1 Crore & maximum Rs. 18000/-
	Above Rs.5 Crore & upto Rs.10 Crore	Rs.18000+0.01% of loan amount above Rs.5 Crore & maximum Rs. 22500/-
	Above Rs.10 Crore	Rs.22500+0.005% of loan amount above Rs.10 Crore & maximum Rs. 30000/-
2.	Inspection Charges on MSME & Large Borrower Advances	
	Upto Rs. 5 Lakh	Nil
	Above Rs. 5 Lakh & upto Rs.50 Lakh	0.10% of loan amount & maximum Rs.2500/- p.a.
	Above Rs.50 Lakh & upto Rs.1 Crore	Rs.2500+0.10% of loan amount above Rs.50 Lakh & maximum Rs. 6000/-
	Above Rs.1 Crore & upto Rs.5 Crore	Rs.6000+0.05% of loan amount above Rs.1 Crore & maximum Rs. 18000/-
	Above Rs.5 crore & upto Rs.10 Crore	Rs.18000+0.01% of loan amount above Rs.5 Crore & maximum Rs. 22500/-
	Above Rs.10 Crore	Rs.22500+0.005% of loan amount above Rs.10 Crore & maximum Rs. 30000/-
3.	Inspection Charges on Retail Advances	
3(a).	Car Loan	Where the loan account is running regular the requirement of periodical inspection, including obtaining of SHGB 551 has been done away with.
		NIL
		For irregular accounts and accounts under NPA category, the inspection to be done on at least quarterly or at such shorter intervals as the situation demands and SHGB 551 to be obtained on half yearly basis.
		Rs.100/-
3(b).	Two wheeler loan	Same as applicable to car loan
		Rs.50/-
3(c).	Housing Loan	Security verification after creation of security to be carried out once in two years for regular
		Rs.250/-

	accounts.	
	At least on half yearly basis in case of NPA accounts	Rs.250/-
3(d). Advance against mortgage of immovable property	At least once every year for regular accounts;	Rs.250/-
	At least once every half year for irregular accounts and	
	At least once in three months for NPA accounts	
3(e). Education loan where immovable property has been taken exclusively as Collateral Security	At least once in three year	Rs.250/-
3 (f). Reverse Mortgage	Inspection of the Property must be done on an annual basis.	NIL (Inspection charges as stipulated in the scheme).

Note:-

No processing charges are to be levied in case of advances against Bank's deposits, Govt. Securities, UTI, Mutual Fund Units, NSCs , KVPs, IVPs and SGSY cases and in case of Self Help Group accounts(SHG's).

No processing fee is to be charged for processing the cases of setting- up of Agri.-clinics and Agri. -business centers by Agriculture graduates.

No Processing fee and Documentation Charges shall be charged from the SHGs under NRLM at the time of extending first dose of credit to the Group

No service charges shall be levied for issuance of Cash order/Draft/RTGS/NEFT/ Other mode while remitting funds directly in favors of supplier for disbursement of term loan.