

Annexure-I
General banking

Sr. No.	Item	Revised Charges w.e.f. 01.01.2021
1	Issue of MICR Cheques – SB	25 Cheque leaves free in a year, and thereafter charges of Rs.4/- per cheque leaf.
2	Issue of MICR Cheques-CD/CC/OD	First 50 cheque leaves free in a financial year. Thereafter, Rs.5/- per cheque leaf. 50 Leaf cheque book @ Rs.250/-
3	Issue of Pass Book/ Balance Certificate & Duplicate Pass Book/ Statement	Issue of first / original SB Pass Book and continuation pass book thereof, on exhaust of existing pass book: Free. Statement (CA/CC/OD accounts): Once in a month - Free E-statement Auto generated or on request (SB/CD/CC/OD): Free Balance Certificate (SB/CD/CC/OD): Rs.150/- per occasion. Duplicate Pass Book Saving Bank Accounts- Rs.100/- with balances and entries from the date of last printing and additional Rs.50/- per page or part of (24 entries/ page). Duplicate / Additional Statement (CA/CC/OD/SB accounts): Rs.150/- per page or part thereof (40 entries/page) Note: Splitting of entry for operational convenience of finacle shall be treated as one entry.
4	Stop Payment Instructions.	SB A/cs: Rs.100/- per cheque and Max.Rs.500/- per occasion (range of cheque). CD/CC/OD A/cs.: Rs.200/- per cheque and Max.Rs.600/- (range of cheque) per occasion. Revoking of Stop payment instruction : For SB a/c per occasion Rs. 50/-. For CD/CC/OD A/cs per occasion: Rs. 100/-.
5	Balance Enquiry	Free
6	A/c. closure before 12 months (A/c. transfer not included)	Account Closure Charges: <u>Upto 14 days from opening of Account</u> : NIL <u>From 15 days to one year</u> : Rs. 350/- for SB Account and Rs. 750/- for CD Account. <u>After One Year</u> : NIL BSBD Accounts – Exempted
7	Cheques Return Charges –Cheques drawn on us.	For Financial Reasons:- Upto Rs.1 lakh: Rs.300/- Above Rs.1 lakh and upto Rs 1.00 Cr: Rs.500/- Above Rs 1.00 Cr: Rs.1000/-

Note: Over & above the charges proposed, the applicable GST to be loaded while levying the Service Charges.



Sr. No.	Item	Revised Charges w.e.f. 01.01.2021
		<p>For non-financial / technical reasons due to customer fault:</p> <p>Rs. 150/- per cheque.</p> <p>Cheque returns due to technical reason- not at the fault of customer- No charges.</p> <p>Interest as applicable to be levied if the Bank remains out of fund for such cheque returns (Financial/ Non Financial).</p>
8	Cheques / Bills deposited – returned unpaid	<p>Upto Rs.1 lakh Rs.100/-</p> <p>Above Rs.1 lakh Rs.200/- per instrument.</p> <p>Cheque returns due to technical reason- not at the fault of customer- No charges.</p>
9	Signature verification & photo attestation charges.	<p>Rs.100/- per instance/attestation/instrument</p> <p>Rs.150/- for Jt. Account per instance/attestation/instrument.</p> <p>Photo attestation Charge: Rs. 200/- per photo per occasion.</p> <p>Photo attestation Charges: Rs.150/- per photo per occasion (w.e.f. 01.07.2021)</p>
10	No Dues Certificate	<p>For Agri. borrowers/ Priority sector : NIL</p> <p>Rs.150/- per occasion for others category of borrowers.</p>
11	Issue of Demand Drafts & Pay orders/Bankers Cheques through account	<p>Upto Rs.5000/-: Rs.25/-</p> <p>Above Rs.5000/- to Rs.10000/-: Rs.50/-</p> <p>Above Rs. 10,000/- to 1 lac :- Rs.5/- per thousand, Minimum Rs.60/-</p> <p>Above Rs.100000/- : Rs.4/- per thousand. Minimum Rs.600/- Max. Rs.15000/-</p>
12	Issue of Demand Draft, Pay orders/ Bankers cheque against Cash.	<p>50% extra charges over applicable rates i.e.</p> <p>Upto Rs. 5000/-: Rs.38/-</p> <p>Above Rs.5000/- to Rs.10000/-: Rs.75/-</p> <p>Above Rs.10,000/- to below 50,000/- :- Rs.7.50 per thousand, Minimum Rs.90/- (Presently , maximum permissible limit of cash DD is upto Rs.50,000/-)</p>
13	Revalidation/Cancellation of Demand Drafts, Pay Orders/Bankers Cheque etc.	<p>Upto Rs.500/- : Rs.20/-</p> <p>Above Rs.500/- : Rs.100/-</p>
14	Issuance of Duplicate Demand Draft, Pay Orders/Bankers Cheque etc.	<p>Upto Rs.500/-: Rs.50/-</p> <p>Above Rs.500/- : Rs.150/-</p>

Note: Over & above the charges proposed, the applicable GST to be loaded while levying the Service Charges.



Sr. No.	Item	Revised Charges w.e.f. 01.01.2021
15	Collection of Cheques (Including Outstation/ Jet Clearing/Speed Clearing etc.) Inclusive of all charges i.e. postal, courier, handling etc.	<p>Jet Clearing For Savings Bank A/cs</p> <p>Local Clearing – Free</p> <p>Service Charges for outstation Cheque Collection:</p> <p>Upto Rs.5000/- : Rs.25/- > Rs.5000/- to 10000/- : Rs.50/- > Rs.10000 to Rs.1 lac: Rs.100/- > Rs.1 lac to Rs.5 lac : Rs.200/- > Rs.5 lacs to 10 lacs : Rs.225/- > Rs.10 lacs : Rs.250/-</p> <p>Jet clearing /Speed Clearing :</p> <p>Upto Rs.1.00 Lakh: NIL > Rs.1 lac to Rs.5 lac : Rs.200/- > Rs.5 lacs to 10 lacs : Rs.225/- > Rs.10 lacs : Rs.250/-</p> <p>For CD/OD/CC accounts:-</p> <p>Local / Clearing – Free Outstation/Jet Clearing/Speed Clearing :</p> <p>Upto Rs. 10000/- :Rs.50/- > Rs.10000 to Rs.1 lac: Rs.100/- > Rs.1 lac : Rs.250/-</p> <p>Note:- <u>Outstation cheques:</u></p> <p><u>Under CTS/Grid based clearing System:</u> Outstation cheques are those cheques which are drawn on other banks at outstation centres which are not located in the same grid.</p> <p><u>Under Non-CTS Clearing System:</u> Outstation cheques are those cheques which are drawn on other Banks at other than the centre of clearing house.</p>
16	Collection of Bills	<p>Upto 10000/- : Rs.150/- >Rs.10000/- : Rs.10/- per Thousand</p> <p>Minimum Rs.150/-, Maximum Rs.15000/-</p> <p>PLUS out of pocket expenses per bill.</p>
17	Purchase of DD/Outstation Cheque	<p>a. Upto & including Rs.1 lac – Rs.100 per Cheque. b. Above Rs.1 lac – Rs.200 per Cheque.</p> <p>In addition, interest as applicable for clean overdraft will be charged for the days bank is out of funds</p>
18	Presentation of Usance Bills	Rs.100/-

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Sr. No.	Item	Revised Charges w.e.f. 01.01.2021
19	Postal Charges	a) Ordinary Post – Actual, subject to Min. Rs.33/-. b) Registered / Speed Post/courier/ fax – Actual, subject to Min. Rs.70/-.
20	Minimum Balance Charges in Inoperative accounts	SB A/C.: Nil CD A/c.: Nil
21	Charges for excess Debit entries in SB accounts other than Alternate Delivery Channel.	No charges for Upto 50 customer induced debit entries per Half Year. Beyond 50 debit entries: Rs.15/- per entry
22	Charges for deletion of deceased person's name, change in name, etc. in respect of corporate accounts.	Rs.225/- per occasion.
23	Standing Instructions (SI)	For intra-bank SI transaction Charges : NIL For interbank SI Charges: Rs. 50/- for one time registration for all SI. Rs.50/- for execution of transaction and Rs.150/- in case of failure to execute such instruction. Additionally normal remittance charges should also be recovered in case of interbank.
24	Issue of Deposit at Call Receipt (Payable at branch of issue)	Nil
25	Cash Handling Charges for SB/CA/CC/OD a/cs.	Cash Handling charge in KCC & NPA accounts: NIL. SB accounts (excluding Financial inclusion accounts i.e. all accounts opened under Basic Savings Bank Account (BSBD/No Frill Accounts), Jan dhan Scheme. The Present Scheme Code:SB181/SB182/SB183/SB104 /SB105/SB106/SB190 & SB101 with CHRГ_LEVEL_CODE="NOMIN" and CHRГ_COLL_FLG="N" as per HOBC-111/39): Cash Deposit First – 5 transactions per month (excluding alternate channel transaction):- Free. Beyond 5 transaction (excluding alternate channel transaction) - Rs.50/- per transaction. CD/CC/OD (Deposit of Currency Notes) : -Cash Deposit upto 1.00 lakh per account per day: FREE -Cash Deposit above Rs.1.00 lakh per account per day : Rs.1/- per Rs.1000/- or part thereof, Min Rs.100/-, Max Rs.10000/-. If a customer deposits aggregate cash in an account as single or multiple transactions in a day at single or multiple branches exceeding the exemption limit of Rs.1.00 lakh, cash handling charges are applicable. .

Note: Over & above the charges proposed, the applicable GST to be loaded while levying the Service Charges.



Sr. No.	Item	Revised Charges w.e.f. 01.01.2021
		<p>Cash deposit of Small Denomination Currency Notes upto Rs.1.00 lakh during the day in CD/CC/OD Accounts i.e. Currency notes of below Rs.100/- (Since we have no option to enter denomination-wise currency in existing system, therefore branch should calculate manually in case of small denomination cash deposit):-</p> <p>Upto 10 packet i.e. 1000 pieces of notes : Free Above 10 packet- i.e. 1000 pieces of notes charges will be levied @ Rs. 10/- per packet max Rs.10000/-.</p>
26	<p>Safe Custody Charges</p> <p>(a) Paper Security</p> <p>(b) Certificate of holding</p>	<p>Sealed Covers: Rs. 350/- per cover per annum or part thereof.</p> <p>Bank's own Deposit Receipt : No charges</p> <p>Rs.230/- per sheet issued in duplicate. For additional copies: Rs.110/- per copy.</p>
27	<p>Safe Deposit Articles/ Boxes</p>	<p>Smaller Box:</p> <p>10X10X10 cms – Rs.900/- p.a. per box 20X20X20 cms – Rs.1800/- p.a. per box 30X30X30 cms -Rs.2700/- p.a. per box.</p> <p>For bigger boxes @ 80 ps per cu.cm Min.: Rs.5700/- p.a.</p> <p>- 50% charges to be recovered if kept for quarter or part thereof.</p>
28	<p>Collection of interest/ Dividend</p>	<p>2.75% of interest/ dividend collected with Min.: Rs.55/- per warrant.</p> <p>For warrants upto Rs.50/- charges are discretionary.</p>
29	<p>Charges for transfer of shares</p>	<p>Rs.110/- per transfer deed.</p>
30	<p>a) Handling charges for Purchase/sale of shares/securities under Power of Attorney executed in favour of Bank b) Redemption of securities.</p>	<p>2.75% of Share/securities amount. Min.: Rs.300/- per transaction</p>
31	<p>SAFE DEPOSIT LOCKERS (Metropolitan) & Urban</p>	<p>A-1500 B-1500 C-2700 D-2700 E-3000 F-6000 G-6000 H-6000 H1-3100 L-9000 L1-9000</p> <p>On Advance Rental</p>

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	SAFE DEPOSIT LOCKERS (Semi urban & Rural)	A-1000 B-1100 C-1800 D-1800 E-2200 F-5000 G-5000 H-5000 H1-2100 L-7200 L1-7200 On Advance Rental : Paid for 2 yrs or more: 10% concession in rent.																																																																								
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	LOCKER OPERATIONS	12 operations per year – FREE Beyond 12 visits: Rs.100/- per visit.
	LOCKER Loss of key / Drill	Rs.1000/ +actual charges
	LOCKER Penal Charges for overdue rent	Upto first quarter: 10% of annual rent. Upto two quarters : 25% Upto three quarters : 40% Upto four quarters: 50%. More than one year: 100% of annual rent.
32	Solvency Certificate	Commercial: Rs.300/- per lakh Min. Rs.1200/- Max.Rs.20000/-. Non-commercial: Rs.300/- per lakh. Min. Rs.1200/- For Students seeking for visa purposes: Max : Rs.5000/- For extra/additional originals of the same certificate -: @ Rs.500/-per original
33	a) Photo/Record copy of the cheque paid. b) Meeting customer's enquiries relating to <u>old records/entries</u> (more than 12months old).	For records old upto 6 months: Rs.150/- per cheque. For records over 6 months: Rs. 250/- per cheque. Upto 2 Years: Rs. 250/- per entry/ item. Over 2 years: Rs. 500/- per entry/item. Actual charges of photo copy etc. should be recovered separately.
34	Interest Certificate	First Certificate: Free. Additional: Rs.100/- per certificate.
35	REMITTANCES RTGS-OUTWARD through Branch & Internet/ Mobile Banking	REMITTANCES RTGS-OUTWARD (through Branch) Below Rs.2 lakhs: Not applicable Rs.2 lakhs to Rs.5 lakhs: Rs.25/- Above Rs.5 lakhs: Rs.49/- RTGS Through Internet/Mobile Banking: For Saving Bank Account Holder: Free For CC/OD/CD Account Holder: Rs.4.00 per transaction.
36	REMITTANCES NEFT OUTWARD through Branch & Internet	REMITTANCES NEFT OUTWARD (through Branch) Up to Rs.10000/-: Rs.2.00 per transaction Above Rs.10000/- UPTO Rs.1 lac: Rs.4.50 per transaction.

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	Mobile Banking	<p>Above Rs.1 lac to Rs.2 lac: Rs.14.00</p> <p>Above Rs.2 lac: Rs.24.00</p> <p>REMITTANCES NEFT OUTWARD (through Internet/Mobile Banking)</p> <p>For Saving Bank Account Holder: FREE</p> <p>For CC/OD/CD Account Holder: Up to Rs.10000/-: Rs.2.00 per transaction. Above Rs.10000/- : Rs.4.00 per transaction.</p>																																
37	Account Maintenance Charges	<p>Account Maintenance charges per annum is as under:-</p> <p>Current Account:- Rs. 550/-</p> <p>Cash Credit / Overdraft – Limit exceeding Rs. 25000/- : Rs. 550/-</p> <p>Note: Account Maintenance charges are not applicable in Dormant Accounts.</p>																																
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	<p>2. Current accounts/Overdraft Accounts with MAB (Credit) of Rs.50,000/- & above – No charge to be levied.</p> <p>ATM Transaction based charges for Staff & Ex-staff in Savings Bank & Overdraft Accounts:-</p> <p>a) Monthly Limit SB/OD A/cs.: Number of Free ATM Transactions (Both financial & Non - Financial Transactions) Charges in Rs.</p> <table border="1" data-bbox="415 607 1434 1037"> <thead> <tr> <th data-bbox="415 672 738 770">Monthly avg. Balance (Credit)</th> <th data-bbox="738 672 981 770">Other ATM 6 Metro centres</th> <th data-bbox="981 672 1193 770">Other ATM Other centres</th> <th data-bbox="1193 672 1434 770">Our ATM 6 Metro & Other centres</th> </tr> </thead> <tbody> <tr> <td data-bbox="415 770 738 814">Upto Rs.50 thousand</td> <td data-bbox="738 770 981 814">3</td> <td data-bbox="981 770 1193 814">5</td> <td data-bbox="1193 770 1434 814">Unlimited</td> </tr> <tr> <td data-bbox="415 814 738 945">Charges (in Rs.)for financial trxn beyond the set limit</td> <td data-bbox="738 814 981 945">20</td> <td data-bbox="981 814 1193 945">20</td> <td data-bbox="1193 814 1434 945">NIL</td> </tr> <tr> <td data-bbox="415 945 738 1037">Charges (in Rs.) for Non-financial trxn beyond the set limit</td> <td data-bbox="738 945 981 1037">8</td> <td data-bbox="981 945 1193 1037">8</td> <td data-bbox="1193 945 1434 1037">NIL</td> </tr> </tbody> </table> <p>SB/OD accounts with MAB (Credit) of Rs.50,000/- & above – No charge.</p> <p>Note: The number of transaction should not be counted as valid ATM transactions on account of failed transaction due to technical reason like hardware, software, communication issues; non-availability of currency notes in the ATM; and other declines ascribable directly/wholly to the bank/service provider; invalid PIN/ validations; etc.</p>	Monthly avg. Balance (Credit)	Other ATM 6 Metro centres	Other ATM Other centres	Our ATM 6 Metro & Other centres	Upto Rs.50 thousand	3	5	Unlimited	Charges (in Rs.)for financial trxn beyond the set limit	20	20	NIL	Charges (in Rs.) for Non-financial trxn beyond the set limit	8	8	NIL																				
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39	Charges for Non-maintenance of Monthly Average Balance/Average Quarterly Balance in Savings Bank Account.	<p align="center">Normal Savings Bank Accounts:</p> <table border="1" data-bbox="415 1288 1434 1589"> <thead> <tr> <th colspan="2" data-bbox="415 1288 1434 1321">Rural / Semi-Urban</th> </tr> </thead> <tbody> <tr> <td data-bbox="415 1321 964 1408">Maintenance of minimum Average Quarterly Balance(AQB)</td> <td data-bbox="964 1321 1434 1408">Rs.500/-</td> </tr> <tr> <td data-bbox="415 1408 964 1441">Minimum Balance Charge</td> <td data-bbox="964 1408 1434 1441">Rs.100/- per quarter</td> </tr> <tr> <td colspan="2" data-bbox="415 1441 1434 1474">Charges will be levied as under</td> </tr> <tr> <td data-bbox="415 1474 964 1496">AQB is in the range</td> <td data-bbox="964 1474 1434 1496">% of Penal Charge</td> </tr> <tr> <td data-bbox="415 1496 964 1524">Rs.250- 499</td> <td data-bbox="964 1496 1434 1524">50%</td> </tr> <tr> <td data-bbox="415 1524 964 1552">Rs.100-249</td> <td data-bbox="964 1524 1434 1552">80%</td> </tr> <tr> <td data-bbox="415 1552 964 1589">Below Rs.100</td> <td data-bbox="964 1552 1434 1589">100%</td> </tr> </tbody> </table> <table border="1" data-bbox="415 1648 1434 1950"> <thead> <tr> <th colspan="2" data-bbox="415 1648 1434 1681">Metro/Urban</th> </tr> </thead> <tbody> <tr> <td data-bbox="415 1681 964 1769">Maintenance of minimum Average Quarterly Balance(AQB)</td> <td data-bbox="964 1681 1434 1769">Rs.1000/-</td> </tr> <tr> <td data-bbox="415 1769 964 1801">Minimum Balance Charge</td> <td data-bbox="964 1769 1434 1801">Rs.200/- per quarter</td> </tr> <tr> <td colspan="2" data-bbox="415 1801 1434 1834">Charges will be levied as under</td> </tr> <tr> <td data-bbox="415 1834 964 1856">AQB is in the range</td> <td data-bbox="964 1834 1434 1856">% of Penal Charge</td> </tr> <tr> <td data-bbox="415 1856 964 1884">Rs.500- 999</td> <td data-bbox="964 1856 1434 1884">50%</td> </tr> <tr> <td data-bbox="415 1884 964 1913">Rs.250-499</td> <td data-bbox="964 1884 1434 1913">80%</td> </tr> <tr> <td data-bbox="415 1913 964 1950">Below Rs.250</td> <td data-bbox="964 1913 1434 1950">100%</td> </tr> </tbody> </table> <p>For Other Special Category Savings Bank Accounts Minimum Balance Charges are as</p>	Rural / Semi-Urban		Maintenance of minimum Average Quarterly Balance(AQB)	Rs.500/-	Minimum Balance Charge	Rs.100/- per quarter	Charges will be levied as under		AQB is in the range	% of Penal Charge	Rs.250- 499	50%	Rs.100-249	80%	Below Rs.100	100%	Metro/Urban		Maintenance of minimum Average Quarterly Balance(AQB)	Rs.1000/-	Minimum Balance Charge	Rs.200/- per quarter	Charges will be levied as under		AQB is in the range	% of Penal Charge	Rs.500- 999	50%	Rs.250-499	80%	Below Rs.250	100%			
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Sr. No.	Item	Revised Charges w.e.f. 01.01.2021										
		<p>under:- In all types of Special Category Savings Bank Account penal charges for not maintenance of minimum balance is:-</p> <p>At Rural & Semi-urban centre: Rs.100/-</p> <p>At Metro & Urban centre: Rs.200/-</p> <p>Required Minimum Average Quarterly balance (AQB) in various types of Savings bank accounts are as under:-</p> <table border="1" data-bbox="415 541 1434 1092"> <thead> <tr> <th>Type of Savings Bank Accounts</th> <th>Minimum Average Quarterly Balance (AQB)</th> </tr> </thead> <tbody> <tr> <td>BOI Senior Citizen Savings Bank Account</td> <td>Rs.10,000/-</td> </tr> <tr> <td>BOI Star Mahila Savings Bank Account</td> <td>Minimum average quarterly balance (AQB) of Rs.5,000/-</td> </tr> <tr> <td>BOI Star Yuva Savings bank Account</td> <td>For students up to 21 years: Nil. Age group: 21-35 years. Rs.5000/- in Metro/Urban Branches and Rs.2500/- in Semi-urban/rural Branches.</td> </tr> <tr> <td>BOI Capital Gain Account scheme, 1988-SB Account A</td> <td>Minimum average quarterly balance (AQB) of Rs.1000/-.</td> </tr> </tbody> </table> <p>The slab structure for levy of penal charges on Special Category Savings Bank account of non-maintenance of stipulated balance in the account is as follows:-</p> <ol style="list-style-type: none"> Slab I: If the AQB in the account falls below 50% of the stipulated AQB, 100% of the charges shall be recovered. Slab II: If the AQB in the account is maintained 50% and above but less than 75% of the stipulated AQB, 75% of the charges shall be recovered. Slab III: If the AQB in the account is maintained 75% and above but less than 100% of the stipulated AQB, 60% of the charges shall be recovered. <p>All accounts opened under Basic Savings Bank Account (BSBD/No Frill Accounts), Jandhan Scheme (Present Scheme Code SB181/SB182/SB183/SB104 /SB105/SB106 /SB190 & SB101 with CHRG_LEVEL_CODE="NOMIN" and CHRG_COLL_FLG="N" as per HOBC-111/39), Senior Citizen Accounts, Savings Bank Account Scheme for Pensioners (SB-121), BOI Saral Salary Account Scheme (SB-165), BOI Salary Plus Account Scheme (SB-163), Star Ratnakar Bachat Salary Account (SB-164), Jai Jawan Salary Plus Scheme (SB-161, SB-162), BOI Star Gurukul Savings Bank Account (SB - 163 with Special Charge Code 'GURU'), SB a/cs of minor Students and Staff Accounts (SB-111) shall remain exempted from minimum balance stipulation/charges.</p> <p>Note: In all abovementioned categories of Savings Bank Accounts, it should be ensured that the balance in the account does not turn into negative balance solely on account of levy of charges for non-maintenance of minimum balance. In such cases the charges which is not debited due to non-availability of sufficient credit balance should be accumulated separately (Maximum upto 2 quarter) by the system and it should be debited whenever the account comes in credit balance.</p>	Type of Savings Bank Accounts	Minimum Average Quarterly Balance (AQB)	BOI Senior Citizen Savings Bank Account	Rs.10,000/-	BOI Star Mahila Savings Bank Account	Minimum average quarterly balance (AQB) of Rs.5,000/-	BOI Star Yuva Savings bank Account	For students up to 21 years: Nil. Age group: 21-35 years. Rs.5000/- in Metro/Urban Branches and Rs.2500/- in Semi-urban/rural Branches.	BOI Capital Gain Account scheme, 1988-SB Account A	Minimum average quarterly balance (AQB) of Rs.1000/-.
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Note: Over & above the charges proposed, the applicable GST to be loaded while levying the Service Charges.

Sr. No.	Item	Revised Charges w.e.f. 01.01.2021																																												
40	Charges for Non-maintenance of Monthly Average Balance/Average Quarterly Balance in Current Account.	<table border="1"> <thead> <tr> <th data-bbox="412 279 639 373">Type of Current Accounts</th> <th data-bbox="639 279 997 373">AQB Requirement</th> <th data-bbox="997 279 1451 373">Penal Charges</th> </tr> </thead> <tbody> <tr> <td data-bbox="412 373 639 585" rowspan="4">Normal Current Account</td> <td data-bbox="639 373 997 432">Metro : Rs.7,500/-</td> <td data-bbox="997 373 1451 432">Rs.600/-</td> </tr> <tr> <td data-bbox="639 432 997 491">Urban : Rs.5000/-</td> <td data-bbox="997 432 1451 491">Rs.500/-</td> </tr> <tr> <td data-bbox="639 491 997 550">Semi-Urban: Rs.2000/-</td> <td data-bbox="997 491 1451 550">Rs.500/-</td> </tr> <tr> <td data-bbox="639 550 997 585">Rural : Rs.2000/-</td> <td data-bbox="997 550 1451 585">Rs.350/-</td> </tr> <tr> <td data-bbox="412 585 639 672">SILVER Current Account</td> <td data-bbox="639 585 997 672">Rs.20,000/- to less than Rs.50.00 thousand</td> <td data-bbox="997 585 1451 672" rowspan="7"> 1.Metro Branches:- Rs.600/- per quarter, for AQB less than Rs.7,500/-. 2.Urban Branches:- Rs.500/- per quarter, for AQB less than Rs.5,000/-. 3.Semi urban branches:- Rs.500/- per quarter, for AQB less than Rs.2,000/- 4.Rural Branches: Rs.350/- per quarter, for AQB less than Rs.2,000/- </td> </tr> <tr> <td data-bbox="412 672 639 760">GOLD Current Account</td> <td data-bbox="639 672 997 760">Rs.50,000/- to less than Rs.1.00 lakh</td> </tr> <tr> <td data-bbox="412 760 639 847">GOLD PLUS Current Account</td> <td data-bbox="639 760 997 847">Rs.1,00,000/- to less than Rs.2.00 lakhs.</td> </tr> <tr> <td data-bbox="412 847 639 934">DIAMOND Current Account</td> <td data-bbox="639 847 997 934">Rs.2.00 lakhs to less than Rs.5.00 lakhs</td> </tr> <tr> <td data-bbox="412 934 639 1022">DIAMOND PLUS Current Account</td> <td data-bbox="639 934 997 1022">Rs.5.00 lakhs to less than Rs.10.00 Lakhs.</td> </tr> <tr> <td data-bbox="412 1022 639 1109">PLATINUM Current Account</td> <td data-bbox="639 1022 997 1109">Rs.10.00 lakhs- to less than Rs.20.00 lakhs.</td> </tr> <tr> <td data-bbox="412 1109 639 1196">PLATINUM PLUS Current Account</td> <td data-bbox="639 1109 997 1196">Rs.20.00 lakhs and above</td> </tr> </tbody> </table> <p data-bbox="412 1196 780 1229">Other Current Deposit Scheme:</p> <table border="1"> <thead> <tr> <th data-bbox="412 1229 749 1273">Scheme</th> <th data-bbox="749 1229 1130 1273">AQB Requirement</th> <th data-bbox="1130 1229 1451 1273">Penal Charges</th> </tr> </thead> <tbody> <tr> <td data-bbox="412 1273 749 1338">Star Benefit CD Plus Account</td> <td data-bbox="749 1273 1130 1338">Rs.5000/-</td> <td data-bbox="1130 1273 1451 1338">Rs.600/-</td> </tr> <tr> <td data-bbox="412 1338 749 1447">Star Crystal CD A/c for Diamond Traders</td> <td data-bbox="749 1338 1130 1447">Rs.5000/-</td> <td data-bbox="1130 1338 1451 1447">Rs.600/-</td> </tr> <tr> <td data-bbox="412 1447 749 1535">Current Plus Deposit Scheme</td> <td data-bbox="749 1447 1130 1535">Rs.4,00,000/-</td> <td data-bbox="1130 1447 1451 1535">Rs.1000/-</td> </tr> <tr> <td data-bbox="412 1535 749 1622">Super Current Plus Deposit Scheme</td> <td data-bbox="749 1535 1130 1622">Rs.35,00,000/-</td> <td data-bbox="1130 1535 1451 1622">Rs.5000/-</td> </tr> </tbody> </table> <p data-bbox="412 1655 1486 1884">Note: In all abovementioned categories of Current Accounts, it should be ensured that the balance in the account does not turn into negative balance solely on account of levy of charges for non-maintenance of minimum balance. In such cases the charges which is not debited due to non-availability of sufficient credit balance should be accumulated separately (Maximum upto 2 quarter) by the system and it should be debited whenever the account comes in credit balance.</p>			Type of Current Accounts	AQB Requirement	Penal Charges	Normal Current Account	Metro : Rs.7,500/-	Rs.600/-	Urban : Rs.5000/-	Rs.500/-	Semi-Urban: Rs.2000/-	Rs.500/-	Rural : Rs.2000/-	Rs.350/-	SILVER Current Account	Rs.20,000/- to less than Rs.50.00 thousand	1.Metro Branches:- Rs.600/- per quarter, for AQB less than Rs.7,500/-. 2.Urban Branches:- Rs.500/- per quarter, for AQB less than Rs.5,000/-. 3.Semi urban branches:- Rs.500/- per quarter, for AQB less than Rs.2,000/- 4.Rural Branches: Rs.350/- per quarter, for AQB less than Rs.2,000/-	GOLD Current Account	Rs.50,000/- to less than Rs.1.00 lakh	GOLD PLUS Current Account	Rs.1,00,000/- to less than Rs.2.00 lakhs.	DIAMOND Current Account	Rs.2.00 lakhs to less than Rs.5.00 lakhs	DIAMOND PLUS Current Account	Rs.5.00 lakhs to less than Rs.10.00 Lakhs.	PLATINUM Current Account	Rs.10.00 lakhs- to less than Rs.20.00 lakhs.	PLATINUM PLUS Current Account	Rs.20.00 lakhs and above	Scheme	AQB Requirement	Penal Charges	Star Benefit CD Plus Account	Rs.5000/-	Rs.600/-	Star Crystal CD A/c for Diamond Traders	Rs.5000/-	Rs.600/-	Current Plus Deposit Scheme	Rs.4,00,000/-	Rs.1000/-	Super Current Plus Deposit Scheme	Rs.35,00,000/-	Rs.5000/-
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Note: Over & above the charges proposed, the applicable GST to be loaded while levying the Service Charges.

Sr. No.	Item	Revised Charges w.e.f. 01.01.2021																										
a	Issuance of Duplicate Term deposit Receipt	Rs.150/- per receipt.																										
b	Payment of Deposit Receipts to another Bank.	Charges applicable for Remittances (Banker's Cheque/DD) Plus postages																										
c	Allowing operation in an a/c through (one time charge for registration) A) Power of Attorney B) Mandate	Rs.500/- Rs.1000/-																										
d	Any deliverable return by courier/mail due to negative reason (No such consignee/consignee shifted and such address)	Rs.100/- per return mail.																										
	NOTE 1: NEFT/RTGS- Outward Transaction Charges (through Branch) Applicable to TIERISED CD A/cs & SB a/cs	<p>TIERISED CD Accounts under Scheme Code CD-201, CD-209 & CD-211 : AQB below Rs. 20,000/- : Standard charges of NEFT-RTGS Outward to apply.</p> <table border="1"> <thead> <tr> <th>Scheme</th> <th>% of Normal Charges of NEFT- RTGS outward to apply</th> </tr> </thead> <tbody> <tr> <td>SILVER</td> <td>90%</td> </tr> <tr> <td>GOLD</td> <td>80%</td> </tr> <tr> <td>GOLD PLUS</td> <td>70%</td> </tr> <tr> <td>DIAMOND</td> <td>50%</td> </tr> <tr> <td>DIAMOND PLUS</td> <td>40%</td> </tr> <tr> <td>PLATINUM & PLATINUM PLUS</td> <td>FREE OF CHARGE</td> </tr> </tbody> </table> <p>SB: RTGS/NEFT outward transactions through branch is FREE for BOI Salary PLUS Account scheme for para military forces (SB-163 Spl. Charge code- 0201) and Jai Jawan Salary PLUS account Scheme (SB-161 and SB- 162) as mentioned vided Br. Circ. Nos. 108/199 dated 29.01.2015 and 109/41 dated 12.05.2015 respectively.</p>	Scheme	% of Normal Charges of NEFT- RTGS outward to apply	SILVER	90%	GOLD	80%	GOLD PLUS	70%	DIAMOND	50%	DIAMOND PLUS	40%	PLATINUM & PLATINUM PLUS	FREE OF CHARGE												
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	NOTE 2: Waiver of ONLINE NEFT/RTGS OUTWARD TRANSACTION CHARGES	<p>Detail list of category of SB & CD a/c schemes and of staff including ex-staff from whom charges have been waived for online NEFT/RTGS outward transactions through INTERNET ("NET") Banking are as under:-</p> <table border="1"> <thead> <tr> <th>Savings Bank Scheme :</th> <th>Current A/c. Schemes :</th> </tr> </thead> <tbody> <tr> <td>1.BOI Jai Jawan SALARY PLUS</td> <td>1.Normal</td> </tr> <tr> <td>2.BOI Salary PLUS</td> <td>2.Silver</td> </tr> <tr> <td>3.BOI Saral Salary</td> <td>3.Gold</td> </tr> <tr> <td>4.BOI Senior Citizen (SB-166)</td> <td>4.Gold Plus</td> </tr> <tr> <td>5.BOI Star Mahila (SB-167)</td> <td>5.Diamond</td> </tr> <tr> <td>6. BOI Gurukul</td> <td>6.Diamond Plus</td> </tr> <tr> <td>7.SB Pensioner (SB-121)</td> <td>7.Platinum</td> </tr> <tr> <td>8.BOI Star Yuva (SB-116)</td> <td>8.Platinum Plus</td> </tr> <tr> <td>9. Ratnakar Salary</td> <td>9.Star Benefit CD Plus</td> </tr> <tr> <td>10. Star Diamond</td> <td>10.BOI CD Plus</td> </tr> <tr> <td>11.BOI Star Suraksha SB PLUS</td> <td>11.Super CD Plus</td> </tr> <tr> <td>12.BOI Super Saving PLUS</td> <td>12.Crystal Current Account</td> </tr> </tbody> </table>	Savings Bank Scheme :	Current A/c. Schemes :	1.BOI Jai Jawan SALARY PLUS	1.Normal	2.BOI Salary PLUS	2.Silver	3.BOI Saral Salary	3.Gold	4.BOI Senior Citizen (SB-166)	4.Gold Plus	5.BOI Star Mahila (SB-167)	5.Diamond	6. BOI Gurukul	6.Diamond Plus	7.SB Pensioner (SB-121)	7.Platinum	8.BOI Star Yuva (SB-116)	8.Platinum Plus	9. Ratnakar Salary	9.Star Benefit CD Plus	10. Star Diamond	10.BOI CD Plus	11.BOI Star Suraksha SB PLUS	11.Super CD Plus	12.BOI Super Saving PLUS	12.Crystal Current Account
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Note: Over & above the charges proposed, the applicable GST to be loaded while levying the Service Charges.

Please Importantly Note: Temporary overdrafts (TODs) / Drawing against unclear effects: In respect of accounts with more than 6 months old, this facility may be extended as per the Branch Circular No. 107/163 dated 22.11.2013. But this facility to be used as a tool with a discretion to attract and retain good business.

Note I:

1. Concession/ facilities offered under various deposit schemes to continue until further notice, also concessions available for staff and ex-staff will continue.
2. Authority to offer concession in service charges to be exercised as per Branch Circular No. 98/119 dated 15.09.2004.
3. Cash deposit at non-base branch will attract the same charges as given under 'Cash Handling Charges'.
4. New locker rentals would be applicable from the date of renewal. If the locker rent falls in arrears and is paid after the implementation of revised rates, the new/ revised rates will be applicable.
5. If any bills are sent by our upcountry branches for collection, charges to be shared by the branches in the ratio of 50:50. Postage will be actual.

Note II:

1. Various Concessions/ facilities offered under various heads of service charges to continue for following categories of Accounts/ Schemes :

- Concessions/ facilities extended to Tierised Current Accounts and other current accounts as per Master circular on Current Account Deposits (109/201 dated 01.02.2016)
- Jai Jawan Salary Plus Scheme (SB-161 , SB- 162) as modified Branch Cir No. 109/41 dated 12.05.2015.
- BOI Salary Plus Account Scheme, BOI Saral Salary Account Scheme and BOI Star Gurukul Savings Bank Account (SB- 163 with Special Charge Code 'GURU') vide Br. Cir. No. 108/199 dated 29.01.2015.
- Savings Bank Account Scheme for Pensioners (SB-121) as modified vide Branch Cir. No. 107/143 dated 23.10.2013.
- BOI Senior Citizen Savings Bank Account (SB-166) vide Branch Cir. No. 107/106 dated 13.09.2013.
- BOI Star Mahila Savings Bank Account (SB-167) vide Branch Cir. No. 107/107 dated 13.09.2013.
- Star Ratnakar Bachat Salary Account (SB-164) vide Circular Letter No. 2012-13/179 dated 17.10.2012.

