

**Annexure VII**  
**Digital Banking Products**

SL. No.	CARD/Charges	Revised Charges w.e.f. 01.01.2021
<b>DEBIT / ATM CARD</b>		
1	<b>Debit Card Issuance Charge/Additional Card/Replacement</b>  <b>Classic</b> <b>Platinum</b> <b>Business Debit</b> <b>NCMC Debit</b> <b>Contact Less</b> <b>Prepaid</b> <b>Travel Card</b>  <b>Visa Signature (Metal Card)</b>  <b>Visa Signature(Plastic Card)</b>  <b>RuPay Select</b>	First Year(Issuance of Debit card):  Free Free Free Free Free Free Free  Rs.4,500/-  Rs.600/-  Rs.800/-
	<b><u>Additional Card / Replacement Card</u></b> <b><u>Conversion of Mega strip Card into EMV Card</u></b>  <b>Classic</b> <b>Platinum</b> <b>Business Debit</b> <b>NCMC Debit</b> <b>Contact Less</b> <b>Prepaid</b> <b>Travel Card</b>  <b>Visa Signature (Metal card)</b>  <b>Visa Signature (Plastic card)</b>  <b>RuPay Select</b>	For Classic/ NCMC : Rs.150/-  Others : Rs.200/-   Rs.4,500/-  Rs.600/-  Rs.800/-
2	<b>Issuance charges for : Non-personalized card (Ready Kits/ Welcome Kits)</b>	Free
3	<b>Debit Card <u>Maintenance</u> Charges (Annual)</b>  <b>Classic / NCMC</b> <b>Platinum</b> <b>Business Debit</b> <b>Contact Less</b> <b>Prepaid</b> <b>Travel Card</b>  <b>Visa Signature (Metal Card)</b>  <b>Visa Signature(Plastic Card)</b>  <b>RuPay Select</b>	For Classis/NCMC: Rs.150/-  For Others: Rs.200/-   Rs.4,500/-  Rs.600/-  Rs.800/-

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



SL. No.	CARD/Charges	Revised Charges w.e.f. 01.01.2021
	Card shield Facility One time Per year	Free
4	Debit Card Re-pin Charges	Rs. 50/-
	Green PIN	Green Pin : Free
5	Surcharge (in case of Debit card usage) on Fuel purchasing (From Fuel station)	NIL
	Surcharge (in case of Debit card usage) on Railway ticket purchasing (From IRCTC)	NIL
<b>6. Debit Card in Concessional Accounts (Special Charge Code)</b>		
a	BSBDA opened under PMJDY Scheme codes- SB181/SB182/SB183/SB104/SB105/ SB106/SB190/SB101 WITH CHRG_LEVEL_CODE="NOMIN" and CHRG_COLL_FLG="N" as per HOBC- 111/39	Debit Card Issuance Charge : Free Annual Maintenance Charge :Free
b	Jai Jawan Salary Plus Account Scheme Scheme code-SB161(commisioned officers) Scheme code SB 162(Non- Commissioned officers)	Debit Card Issuance Charge : Free Annual Maintenance Charge :Free
c	Para Military Forces Scheme code SB 163 & Spl. Charge code 0201	Debit Card Issuance Charge : Free Annual Maintenance Charge :Free
d	Employees of central & sate govt. universities/college Scheme code SB163 & Spl. Charge code-0202	Debit Card Issuance Charge : Free Annual Maintenance Charge :Free
e	Employees of public sector undertaking Scheme code SB163 & Spl. Charge code 0203	Debit Card Issuance Charge : Free Annual Maintenance Charge :Free
f	Pvt. Sector employee Scheme code SB163 & Spl. Charge Code 0204	<b>Debit Card Issuance Charge:</b> First Year(Issuance of Debit card): Free  <b>Annual Maintenance charge:</b> For Classis/NCMC: Rs.150/-  For Others : Rs.200/-
g	BOI Saral Salary account scheme Scheme code SB165 & Spl. Charge code 0202,0203,0204	<b>Debit Card Issuance Charge:</b> First Year(Issuance of Debit card): Free  <b>Annual Maintenance charge:</b>  For Classis/NCMC: Rs.150/-  For Others : Rs.200/-

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



SL. No.	CARD/Charges	Revised Charges w.e.f. 01.01.2021
h	Star Gurukul Savings account  Scheme code SB163 & Spl. Charge Code- GURU	<b>Debit Card Issuance Charge:</b> First Year(Issuance of Debit card): <b>Free</b>  <b>Annual Maintenance charge :</b>  For Classis/NCMC: Rs.150/-  For Others : Rs.200/-
<b>CREDIT CARD</b>		
7	<b>Issuance &amp; Annual Charges for -Visa Gold /Platinum International Credit Card-Principal</b>	500.00
8	<b>Issuance &amp; Annual Charges for -Visa Gold / Platinum International Credit Card -Add on</b>	300.00
9	<b>Issuance charges for : India Card(Master Credit Card)- Principal/ -Add-on</b>	Free
10	<b>Annual Maintenance Charges on completion of every year for :India Card (Master Credit Card) - Principal/ Add-on</b>	Free
11	<b>Issuance &amp; Annual Charges for - Master Platinum International Credit Card-Principal</b>	1000.00 (International)  500.00 (Domestic)
12	<b>Issuance &amp; Annual Charges for -Master Platinum International Credit Card-Add on</b>	500.00 (International)  300.00 (Domestic)
13	<b>Issuance &amp; Annual Charges -RuPay Platinum International Credit Card - Principal</b>  <b>Add- on card</b>	FREE  FREE
14	<b>Annual Charges SwaDhan Platinum International Credit Card - Principal Including – Add-on Card</b>	Free
15	<b>Replacement of Credit Card(any variant)</b>	300.00 Any variant excluding SwaDhan Card
<b>16. Credit Card in Concessional Accounts (Special Charge Code)</b>		
a	<b>Jai Jawan Salary Plus Account Scheme Scheme code-SB161(commisioned officers)</b> <b>Scheme code SB 162(Non-Commissioned officers)</b>	<b>Issuance Charge:</b>  <b>For Commissioned Officer :</b>  International gold credit card : Free  <b>For Non Commissioned Officers:</b>  India card : Free

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



SL. No.	CARD/Charges	Revised Charges w.e.f. 01.01.2021
		<b>Annual Maintenance Charge:</b> Free (in above mentioned cases)
<b>b</b>	<b>Para Military Forces Scheme code SB 163 &amp; Spl. Charge code 0201</b>	<b>Issuance Charge:</b> Gold Credit Card : Free  Gold International Credit Card :Free  <b>Note: Gold international credit card to be issued to those employees whose net take home salary is Rs.25,000/- per month.</b>  <b>Annual Maintenance charge:</b>  Applicable as per variant of card
<b>c</b>	<b>Employees of central &amp; sate govt. universities/college Scheme code SB163 &amp; Spl. Charge code-0202</b>	<b>Issuance Charge:</b> Gold Credit Card : Free  Gold International Credit Card :Free  <b>Note: Gold international credit card to be issued to those employees whose net take home salary is Rs.25,000/- per month.</b>  <b>Annual Maintenance charge:</b>  Applicable as per variant of card
<b>d</b>	<b>Employees of public sector undertaking Scheme code SB163 &amp; Spl. Charge code 0203</b>	<b>Issuance Charge:</b> Gold Credit Card : Free  Gold International Credit Card :Free  <b>Note: Gold international credit card to be issued to those employees whose net take home salary is Rs.25,000/- per month.</b>  <b>Annual Maintenance charge:</b>  Applicable as per variant of card
<b>e</b>	<b>Pvt. Sector employee Scheme code SB163 &amp; SCC 0204</b>	<b>Issuance Charge:</b> Gold Credit Card : Free  Gold International Credit Card :Free  <b>Note: Gold international credit card to be issued to those employees whose net take home salary is Rs.25,000/- per month.</b>  <b>Annual Maintenance charge:</b>  Applicable as per variant of card
<b>f</b>	<b>BOI Saral Salary account scheme Scheme code SB165 &amp; SCC 0202,0203,0204</b>	<b>Issuance Charge:</b> Gold Credit Card : Free

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



SL. No.	CARD/Charges	Revised Charges w.e.f. 01.01.2021
		<p>Gold International Credit Card :Free</p> <p><b>Note:</b></p> <p>i. Gold Credit card to be provided to those employees whose net take home salary of last 6 months is Rs.10,000/- &amp; above.</p> <p>ii. Gold international credit card to be provided to those employees whose net take home salary of last 6 months is Rs.25,000/- and above.</p> <p><b>Annual Maintenance charge:</b></p> <p>Applicable as per variant of card</p>
g	<p><b>Star Gurukul Savings account</b></p> <p><b>Scheme code SB163 &amp; Spl. Ch. Code - GURU</b></p>	<p><b>Issuance Charge:</b></p> <p>Gold Credit Card : Free</p> <p>Gold International Credit Card :Free</p> <p><b>Note:</b></p> <p>i. Gold Credit card to be provided to those employees whose net take home salary of last 6 months is Rs.10,000/- &amp; above.</p> <p>ii. Gold international credit card to be provided to those employees whose net take home salary of last 6 months is Rs.25,000/- and above.</p> <p><b>Annual Maintenance charge :</b></p> <p>Applicable as per variant of card</p>
<b>Credit Card Related Misc. Charges</b>		
17	Interest free period	<p>For Cash Advance/Drawal against Cash advance: Nil</p> <p>For Other Transactions: 21-51 days</p> <p>(applicable only on retail purchases and if outstanding balance is paid in full on due date)</p>
18	Charges on Revolving Credit	<p>Secured Credit (SwaDhan)</p> <p>1.20% p.m. (15.40% p.a.) on daily balances</p> <p>In case of default service charges is 1.70% p.m. (22.45 % p.a)</p> <p>Unsecured Credit (Other than SwaDhan)</p> <p>1.70% p.m. (22.45% p.a.) on daily balances</p> <p>In case of default service charges is 2.50% p.m. (34.50 % p.a)</p>
19	Minimum Repayment Amount	10% of Total Outstanding, if revolving credit is opted + EMI (all EMI due) + other amount due.
20	<p>Cash Advance Limit /</p> <p>Loan Against Card Limit</p>	<p>For both Principal and Add-on card:</p> <p>50% of Spending Limit or available limit, whichever is lower</p> <p>Cash withdrawal upto 40% of spending limit of Primary card and upto 20% on Add-on Card.</p> <p>Cash withdrawal per day Rs.50,000 for Platinum card and Rs.15,000 for rest variant</p> <p>One-time processing fees shall be charged along with first EMI.</p>

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



SL. No.	CARD/Charges	Revised Charges w.e.f. 01.01.2021																							
21	Cash Advance Charges	BOI ATM: 2% (minimum Rs. 50) for each transaction. Other ATM: 2.5% (minimum Rs. 75) for each transaction. Overseas ATM: 2.5% (minimum Rs. 125) for each transaction and Currency Conversion Charges, presently 2%.  Interest on dues/overdue applicable																							
22	Star Easy Pay (EMI)	Processing Charges – One-Time 1.0 % of the Purchase  Finance Charge 1.25 % of the Purchase  In case of default service charges is 2.50% p.m. (34.50 % p.a)																							
23	Balance Enquiry Charges at ATM  Payment of charges (Cash / Cheque / Online / NEFT / RTGS)	BOI ATM : Nil Other Bank ATM in India: Rs.20/- Other Bank ATM Abroad: Rs.25/-  Nil																							
24	Charges on overlimit account (Purchase / Cash)	Secured Credit (SwaDhan) 1.70% p.m. (22.45 % p.a) on daily balances  Unsecured Credit (Other than SwaDhan) 2.50% p.m. (34.50 % p.a) on daily balances																							
25	Usage Over Spending Limit	Rs. 100/- per occasion																							
26	Outstation Cheque Processing Charge	For prevailing rates please refer to our website. Charges wef 15.12.2016 are as under: <table border="1" data-bbox="769 978 1177 1275"> <thead> <tr> <th colspan="2">Cheque Amount (in Rs.)</th> <th rowspan="2">Commis- sion (in Rs.)</th> </tr> <tr> <th>From</th> <th>Upto</th> </tr> </thead> <tbody> <tr> <td colspan="2">Upto 5000</td> <td>25</td> </tr> <tr> <td>5001</td> <td>10000</td> <td>50</td> </tr> <tr> <td>10001</td> <td>100000</td> <td>100</td> </tr> <tr> <td>100001</td> <td>500000</td> <td>200</td> </tr> <tr> <td>500001</td> <td>1000000</td> <td>225</td> </tr> <tr> <td colspan="2">Above 1000000</td> <td>250</td> </tr> </tbody> </table>	Cheque Amount (in Rs.)		Commis- sion (in Rs.)	From	Upto	Upto 5000		25	5001	10000	50	10001	100000	100	100001	500000	200	500001	1000000	225	Above 1000000		250
Cheque Amount (in Rs.)		Commis- sion (in Rs.)																							
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500001	1000000	225																							
Above 1000000		250																							
27	Payment Return Charges	Rs. 100/ - per instrument																							
28	PIN replacement Charges	Rs. 50/- (per occasion)																							
29	Duplicate Bill Charges	Rs. 50/- per quarter (after 12 months)																							
30	Retrieval of Charge Slip	Actual or Rs. 100/- whichever is higher																							
31	Balance Transfer Processing Charges	Nil																							
32	Fuel Transaction Surcharge	1.00 % of transaction amount or Actual charges claimed by the acquirer bank, whichever is higher																							
33	Railway Ticket Purchase or Cancellation Fee	1.00 % of transaction amount or Actual charges claimed by the acquirer bank, whichever is higher																							
34	Lounge Access	As charged by Card Operators. If card is used abroad, Currency Conversion charges shall also apply																							
35	Foreign Currency Transactions	2% Currency Conversion Charges for all currencies, (excluding INR, being home currency). For all types of transaction, including cash withdrawal and transactions through POS/e-commerce/online.																							

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



SL. No.	CARD/Charges	Revised Charges w.e.f. 01.01.2021								
36	Goods and Services Tax (GST)	<ul style="list-style-type: none"> <li>Applicable on all Fees and other Charges.</li> <li>The applicable GST would be dependent on place of provision and place of supply.</li> <li>If POP and POS is in the same state then applicable GST would be CGST and SGST/UTGST else, IGST.</li> <li>GST for fee &amp; Charges / Interest transactions Billed on statement date will reflect in next month statement.</li> <li>GST levied will not be reversed on any dispute on Fee &amp; Charges / interest.</li> </ul>								
<p><b>Note: Issuance &amp; Annual Charges in respect of all Cards (Debit &amp; Credit) are exempt for the following categories for the reasons stated their against:-</b></p> <p><b>a. Staff/Ex-Staff A/c : Incentive for increased use by the Staff/Ex-staff.</b>  <b>b. Senior Citizen A/c : Incentive for higher no. of issuance of cards and increased use by Sr. Citizen.</b></p>										
37	SMS Alerts	<p>SMS Alerts charges are on actual usage basis from the customers registered for SMS Alerts as under:-</p> <p><b>Charges are Quarterly</b></p> <table border="1"> <tr> <td>Upto 5 SMS Alerts</td> <td>Free</td> </tr> <tr> <td>From 6 to 20 SMS Alerts</td> <td>Rs.10/- per quarter</td> </tr> <tr> <td>Above 20 SMS Alerts</td> <td>Rs.15/- per quarter</td> </tr> </table> <p><b>SMS Charges not applicable to A/cs of staff &amp; Ex-Staff, A/cs opened under Prime Minister Jan Dhan Yojana (PMJDY) &amp; BSBD Schemes, Pensioners, Senior Citizens, Salary A/cs (SB-161-165) and SB-101 with Special Charge Code "NOMIN".</b></p>	Upto 5 SMS Alerts	Free	From 6 to 20 SMS Alerts	Rs.10/- per quarter	Above 20 SMS Alerts	Rs.15/- per quarter		
Upto 5 SMS Alerts	Free									
From 6 to 20 SMS Alerts	Rs.10/- per quarter									
Above 20 SMS Alerts	Rs.15/- per quarter									
38	SMS International Customers	Actual cost of International SMS to be recovered.								
39	IMPS Charges	<p><b>Outward: (Through Branch)</b></p> <table> <tr> <td>Upto Rs. 1000/-</td> <td>Nil</td> </tr> <tr> <td>Over 1000/- upto Rs. 10,000/-</td> <td>Rs.1/- per Txn.</td> </tr> <tr> <td>Over 10000/-upto Rs. 1,00,000/-</td> <td>Rs.2/- per txn.</td> </tr> <tr> <td>Over 1,00,000/- upto Rs. 2,00,000/-</td> <td>: Rs. 3/- per txn.</td> </tr> </table> <p><b>IMPS Fund Transfer charges through Internet Banking/ Mobile Banking : NIL</b></p>	Upto Rs. 1000/-	Nil	Over 1000/- upto Rs. 10,000/-	Rs.1/- per Txn.	Over 10000/-upto Rs. 1,00,000/-	Rs.2/- per txn.	Over 1,00,000/- upto Rs. 2,00,000/-	: Rs. 3/- per txn.
Upto Rs. 1000/-	Nil									
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Over 10000/-upto Rs. 1,00,000/-	Rs.2/- per txn.									
Over 1,00,000/- upto Rs. 2,00,000/-	: Rs. 3/- per txn.									
40	Decline of transaction on ATM or POS due to insufficient fund.	Rs.20/- per failed transaction due to insufficient fund (when used in other banks ATM )								
41	Registration charges for mandate on NACH platform	<table border="1"> <tr> <td>Mandate Registration Charges.</td> <td>Rs.200.00 <b>Revised Rs.100.00 w.e.f. 01.07.2021</b></td> </tr> <tr> <td>Total</td> <td>Rs.200.00 <b>Revised Rs.100.00 w.e.f. 01.07.2021</b></td> </tr> </table> <p><b>Note:-</b></p> <p><b>Registration charges &amp; signature verification charges for mandate on NACH platform for contribution towards following schemes:-</b>  <b>i)Pradhan Mantri Kisan Maan-dhan Yojana (PM-KMY) : NIL</b></p>	Mandate Registration Charges.	Rs.200.00 <b>Revised Rs.100.00 w.e.f. 01.07.2021</b>	Total	Rs.200.00 <b>Revised Rs.100.00 w.e.f. 01.07.2021</b>				
Mandate Registration Charges.	Rs.200.00 <b>Revised Rs.100.00 w.e.f. 01.07.2021</b>									
Total	Rs.200.00 <b>Revised Rs.100.00 w.e.f. 01.07.2021</b>									

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



SL. No.	CARD/Charges	Revised Charges w.e.f. 01.01.2021				
		<b>ii)Pradhan Mantri Shram Yogi Maan-dhan (PM-SYM): NIL</b> <b>iii)Pradhan Mantri Laghu Vyapari Maan-dhan Yojana(PM-LVMY) : NIL</b>				
42	Registration Charges for Direct Debit mandate	<table border="1"> <tr> <td>Mandate Registration Charges</td> <td>Rs. 200.00</td> </tr> <tr> <td>Total</td> <td>Rs. 200.00</td> </tr> </table> <p><b>Note:-</b> Signature verification &amp; Registration charges for Direct Debit mandate for contribution towards following schemes:-  <b>i)Pradhan Mantri Kisan Maan-dhan Yojana (PM-KMY) : NIL</b>  <b>ii)Pradhan Mantri Shram Yogi Maan-dhan (PM-SYM): NIL</b>  <b>iii)Pradhan Mantri Laghu Vyapari Maan-dhan Yojana(PM-LVMY) : NIL</b></p>	Mandate Registration Charges	Rs. 200.00	Total	Rs. 200.00
Mandate Registration Charges	Rs. 200.00					
Total	Rs. 200.00					
43	ECS/NACH return Charges	ECS/NACH Transaction return charges : Rs.250.00  <b>Note:-</b> ECS return charges in account of contribution towards following schemes:- <b>i)Pradhan Mantri Kisan Maan-dhan Yojana (PM-KMY) : NIL</b> <b>ii)Pradhan Mantri Shram Yogi Maan-dhan (PM-SYM): NIL</b> <b>iii)Pradhan Mantri Laghu Vyapari Maan-dhan Yojana(PM-LVMY) : NIL</b>				
44	INWARD ECS	NIL				
	<b>Non-individual : Credit Clearing (Per entry/item)</b> <b>NCC Clearing House Destination Bank</b>	No Charge No Charge				
	<b>Sponsor Bank</b>	Rs.5.50 Minimum Rs. 3000/-				
	<b>Debit Clearing ( Per entry/item)</b> <b>NCC Clearing House Destination Bank</b>	No Charge No Charge				
	<b>Sponsor Bank</b>	Rs. 4.00 Minimum Rs. 2670/-				



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