

Service Charges (Excluding GST)

Sr. No.	Item	Revised Charges (w.e.f. 15.01.2019)
1.	Issue of MICR Cheques – SB	25 Cheque leaves free in a year, and thereafter charges of Rs.3/- per cheque leaf.
2	Issue of MICR Cheques-CD/CC/OD	Rs.4/ per cheque leaf.
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 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. <i>New Charge</i> 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 <u>BSBD Accounts</u> – Exempted

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7	Cheques Return Charges –Cheques drawn on us.	For Financial Reasons:- Upto Rs.1 lakh: Rs.250/- Above Rs.1 lakh and upto Rs 1.00 Cr: Rs.500/- Above Rs 1.00 Cr: Rs.1000/- For non-financial / technical reasons due to customer fault: Rs. 150/- per cheque. Interest as applicable to be levied if the Bank remains out of fund for such cheque returns (Financial/ Non-Financial).
8	Cheques / Bills deposited – returned unpaid	Rs. 150/- per instrument.
9	Signature verification & photo attestation charges.	Rs.150/-per instance/ attestation/instrument.
10	No Dues Certificate	Rs.150/- for others per occasion. For Agri. borrowers/ Priority sector : NIL
11	Issue of Demand Drafts & Pay orders/Bankers Cheques through <u>account</u>	Upto Rs. 5000/-: Rs. 25/- Above Rs. 5000/- to Rs. 10000/-: Rs. 50/- Above Rs. 10,000/- to 1 lac :- Rs. 5/- per thousand, Minimum Rs. 60/- Above Rs. 100000/- : Rs. 4/- per thousand. Minimum Rs. 600/- Max. Rs 15000/-
12	Issue of Demand Draft, Pay orders/ Bankers cheque <u>against Cash.</u>	50% extra charges over applicable rates i.e. Upto Rs. 5000/-: Rs. 38/- Above Rs. 5000/- to Rs. 10000/-: Rs. 75/- 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/-)
13	Revalidation/Cancellation of Demand Drafts, Pay Orders/Bankers Cheque etc.	Upto Rs.500/- : Rs.20/- Above Rs.500/- : Rs.100/-
14	Issuance of Duplicate Demand Draft, Pay Orders/Bankers Cheque etc.	Upto Rs.500/-: Rs.50/- Above Rs.500/- : Rs.100/-

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15	Collection of Cheques (Including Outstation/ Jet Clearing/Speed Clearing etc.) Inclusive of all charges i.e. postal, courier, handling etc.	<p>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</p> <p>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>
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.</p> <p>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/-
19	Postal Charges	<p>a) Ordinary Post – Actual, subject to Min. Rs. 20/-.</p> <p>b) Registered / Speed Post/courier/ fax – Actual, subject to Min. Rs. 60/-.</p>
20	Minimum Balance Charges in Inoperative accounts	<p>SB A/C.: Nil</p> <p>CD A/c.: Nil</p>

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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.10/- 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)	Rs. 50/- for one time registration for all SI. For intra-bank SI transaction Charges : NIL For interbank SI Charges: 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.	SB accounts (excluding Financial inclusion accounts): Cash Deposit First – 5 transactions per month (excluding alternate channel transaction):- Free. Beyond 5 transaction (excluding alternate channel transaction) - Rs. 50/- per transaction. CA/CC/OD (Deposit of Currency Notes) : -Cash Deposit upto one lac per account per day or upto 10 packet i.e. 1000 pieces of notes of any denominations taken together, whichever is higher: NIL. -Cash Deposit above Rs. One lac per account per day or above 10 packets i.e. 1000 pieces of notes : Rs. 1 per 1000 or part thereof, Min Rs.100, Max Rs. 10000/-. Above 10 packet- i.e. 1000 pieces of notes charges will be levied @ Rs. 10/- per packet max Rs. 10000/-. Cash Handling charge in KCC & NPA accounts: NIL.
26	Safe Custody Charges (a) Paper Security	Sealed Covers: Rs. 350/- per cover per annum or part thereof. Bank's own Deposit Receipt : No charges

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	(b)Certificate of holding	Rs.230/- per sheet issued in duplicate. For additional copies: Rs.110/- per copy.
27	Safe Deposit Articles/ Boxes	Smaller Box: 10X10X10 cms – Rs.900/- p.a. per box 20X20X20 cms – Rs.1800/- p.a. per box 30X30X30 cms -Rs.2700/- p.a. per box. 200 cubic inch- Rs. 3000/- p.a. per box. For bigger boxes @ 80 ps per cu.cm Min.: Rs.5700/- p.a. - 50% charges to be recovered if kept for quarter or part thereof.
28	Collection of interest/ Dividend	2.75% of interest/ dividend collected with Min.: Rs.55/- per warrant. For warrants upto Rs.50/- charges are discretionary.
29	Charges for transfer of shares	Rs.110/- per transfer deed.
30	Handling charges for Purchase/sale of shares/securities under Power of Attorney executed in favour of Bank AND Redemption of securities.	2.75% of Share/securities amount. Min.: Rs.300/- per transaction
31	SAFE DEPOSIT LOCKERS (Metropolitan & Urban)	A-1250 B-1500 C-2600 D-2600 E-2800 F-6000 G-6000 H-6000 H1-2800 L-8000 L1-8000 On Advance Rental : Paid for 2 yrs or more : 10% concession in rent.
	SAFE DEPOSIT LOCKERS (Semi urban & Rural)	A-1000 B-1100 C-1700 D-1700 E-2200

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		F-5000 G-5000 H-5000 H1-2000 L-7000 L1-7000 On Advance Rental : Paid for 2 yrs or more: 10% concession in rent.																																																																		
	SAFE DEPOSIT LOCKERS FOR STAFF & Ex-staff	Metropolitan Centre <table border="1" data-bbox="488 568 785 954"> <tr><td>A</td><td>700</td></tr> <tr><td>B</td><td>900</td></tr> <tr><td>C</td><td>1200</td></tr> <tr><td>D</td><td>1000</td></tr> <tr><td>E</td><td>1400</td></tr> <tr><td>F</td><td>1900</td></tr> <tr><td>G</td><td>1800</td></tr> <tr><td>H</td><td>2600</td></tr> <tr><td>H1</td><td>1400</td></tr> <tr><td>L</td><td>3700</td></tr> <tr><td>L1</td><td>2800</td></tr> </table> Urban Centre <table border="1" data-bbox="488 1021 785 1406"> <tr><td>A</td><td>600</td></tr> <tr><td>B</td><td>700</td></tr> <tr><td>C</td><td>1000</td></tr> <tr><td>D</td><td>800</td></tr> <tr><td>E</td><td>1100</td></tr> <tr><td>F</td><td>1700</td></tr> <tr><td>G</td><td>1300</td></tr> <tr><td>H</td><td>2300</td></tr> <tr><td>H1</td><td>1100</td></tr> <tr><td>L</td><td>2900</td></tr> <tr><td>L1</td><td>2300</td></tr> </table> Rural Centre <table border="1" data-bbox="488 1473 785 1859"> <tr><td>A</td><td>400</td></tr> <tr><td>B</td><td>500</td></tr> <tr><td>C</td><td>600</td></tr> <tr><td>D</td><td>600</td></tr> <tr><td>E</td><td>800</td></tr> <tr><td>F</td><td>1300</td></tr> <tr><td>G</td><td>1200</td></tr> <tr><td>H</td><td>1700</td></tr> <tr><td>H1</td><td>800</td></tr> <tr><td>L</td><td>2400</td></tr> <tr><td>L1</td><td>1900</td></tr> </table>	A	700	B	900	C	1200	D	1000	E	1400	F	1900	G	1800	H	2600	H1	1400	L	3700	L1	2800	A	600	B	700	C	1000	D	800	E	1100	F	1700	G	1300	H	2300	H1	1100	L	2900	L1	2300	A	400	B	500	C	600	D	600	E	800	F	1300	G	1200	H	1700	H1	800	L	2400	L1	1900
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	LOCKER OPERATIONS	12 operations/visit per year – FREE Beyond 12 visits: Rs. 100/- per visit.																																																																		

Sr. No.	Item	Revised Charges (w.e.f. 15.01.2019)
	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	<u>Commercial:</u> Rs.300/- per lakh, Min. Rs. 1200/- Max.Rs.20000/-. <u>Non-commercial:</u> 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 1 year: Rs. 150/- per cheque. For records over 1 year: 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, if no. of pages are more than 20).
34	Interest Certificate	First Certificate: Free. Additional: Rs.100/- per certificate.
35	REMITTANCES RTGS-OUTWARD (through Branch)	Below Rs.2 lacs: Not applicable Rs.2 lakhs to Rs.5 lakhs: Rs.30/- Above Rs.5 lakhs: Rs.50/-. Revised charges w.e.f. 01.07.2019 are mentioned in Sr. No. 42
36	REMITTANCES NEFT OUTWARD (through Branch)	Up to Rs.10000/-: Rs.2.50 per transaction Above Rs.10000/- UPTO Rs.1 lac: Rs. 5.00 per transaction. Above Rs.1 lac to Rs.2 lac: Rs.15/-

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		<p>Above Rs.2 lac: Rs.25/-</p> <p>Online NEFT- Outward (through INTER-NET banking): Up to Rs.10000/-: Rs. 2.50 per transaction.</p> <p>Above Rs. 10000/- : Rs. 5/- per transaction</p> <p>Revised charges w.e.f. 01.07.2019 & 01.01.2020 are mentioned in Sr. No. 42</p>																				
37	Account Maintenance Charges	<p>In CBS environment ledger folio charges has been stopped, however, 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>																				
38	<p>NEW CHARGE</p> <p>a)Transactions based charges on ATM transactions in SB a/cs</p> <p>b)Transactions based charges on ATM transactions in CC/OD/CD a/cs.</p>	<table border="1" data-bbox="491 878 1458 1473"> <tr> <td colspan="4" data-bbox="491 878 1458 1003">a) Monthly Limit SB A/cs : Number of Free ATM Transactions (Both financial & Non- Financial Transactions)</td> </tr> <tr> <td data-bbox="491 1003 772 1182">Monthly avg. Balance</td> <td data-bbox="772 1003 967 1182">Other ATM 6 Metro centres</td> <td data-bbox="967 1003 1168 1182">Other ATM Other centres</td> <td data-bbox="1168 1003 1458 1182">Our ATM 6 Metro & Other centres.</td> </tr> <tr> <td data-bbox="491 1182 772 1236">Upto Rs. 1.00 Lakh</td> <td data-bbox="772 1182 967 1236">3</td> <td data-bbox="967 1182 1168 1236">5</td> <td data-bbox="1168 1182 1458 1236">10</td> </tr> <tr> <td data-bbox="491 1236 772 1370">Charges for financial txns beyond the set limit</td> <td data-bbox="772 1236 967 1370">Rs. 20/-</td> <td data-bbox="967 1236 1168 1370">Rs.20/-</td> <td data-bbox="1168 1236 1458 1370">Rs. 10/-</td> </tr> <tr> <td data-bbox="491 1370 772 1473">Charges for Non-financial txns beyond the set limit</td> <td data-bbox="772 1370 967 1473">Rs. 8/-</td> <td data-bbox="967 1370 1168 1473">Rs. 8/-</td> <td data-bbox="1168 1370 1458 1473">Rs. 8/-</td> </tr> </table> <p>2. SB accounts with AQB of Rs1.00 lacs & above – No charge to be levied.</p> <p>3. This charge will not be applicable to Small/No Frill Deposit Account holders. These customers will continue to get 5 free transactions, irrespective of the centre, as hitherto.</p> <p>b) For Current/Overdraft account holders, No transaction is free. Charge of Rs. 20/- for every financial & Rs. 8/- for every non-financial transaction is to be levied.</p> <p>Note: Revised charges w.e.f. 01.07.2019 are mentioned in Sr. No. 44</p>	a) Monthly Limit SB A/cs : Number of Free ATM Transactions (Both financial & Non- Financial Transactions)				Monthly avg. Balance	Other ATM 6 Metro centres	Other ATM Other centres	Our ATM 6 Metro & Other centres.	Upto Rs. 1.00 Lakh	3	5	10	Charges for financial txns beyond the set limit	Rs. 20/-	Rs.20/-	Rs. 10/-	Charges for Non-financial txns beyond the set limit	Rs. 8/-	Rs. 8/-	Rs. 8/-
a) Monthly Limit SB A/cs : Number of Free ATM Transactions (Both financial & Non- Financial Transactions)																						
Monthly avg. Balance	Other ATM 6 Metro centres	Other ATM Other centres	Our ATM 6 Metro & Other centres.																			
Upto Rs. 1.00 Lakh	3	5	10																			
Charges for financial txns beyond the set limit	Rs. 20/-	Rs.20/-	Rs. 10/-																			
Charges for Non-financial txns beyond the set limit	Rs. 8/-	Rs. 8/-	Rs. 8/-																			

Sr. No.	Item	Revised Charges (w.e.f. 15.01.2019)				
39	Charges for Non-maintenance of Monthly Average Balance/Average Quarterly Balance in Savings Bank Account.	Normal Savings Bank Accounts:				
		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%		
		For Other Special Category Savings Bank Accounts Minimum Balance Charges are as under:-				
		Type of Savings Bank Accounts		Minimum Average Quarterly Balance (AQB)	Penal charges for non maintainance of AQB	
		BOI Senior Citizen Savings Bank Account	With Cheque Book Facility	Minimum average quarterly balance (AQB) of Rs.10,000/-	Rs.100/- per quarter	
Without Cheque book facility	--		Rs.60/- per quarter			
BOI Star Mahila Savings Bank Account	With Cheque Book Facility	Minimum average quarterly balance (AQB) of Rs.5,000/-	Rs.100/- per quarter			
	Without Cheque book facility		Rs.60/- per quarter			

Sr. No.	Item	Revised Charges (w.e.f. 15.01.2019)									
		BOI Star Yuva Savings bank Account	With Cheque Book Facility Without Cheque book facility	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.	For Student up to 21 years: NIL Age group 21-35 years : Rs.100/- per quarter Rs.60/- per quarter						
		BOI Capital Gain Account scheme, 1988-SB Account A	--	Minimum average quarterly balance (AQB) of Rs.1000/-.	Rs.300/- per quarter						
		<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>The penal charges on account of non -maintenance of minimum balance i.e. Rs. 50,000 in BOI Saving Plus Scheme and Average Quarterly Balance of Rs. 5 lac in Super Saving Plus Deposits shall be levied as Rs. 150.00 in BOI Saving Plus Scheme and Rs. 350.00 in Super Saving Plus Deposits, respectively</p> <p>Basic Savings Bank Account (No Frill Accounts), Jan dhan a/cs, 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 od minor Students and Staff Accounts (SB-111) shall remain exempted from minimum balance stipulation/ charges.</p>									
40	<i>Charges for Non-maintenance of Monthly Average Balance/Average</i>	<table border="1" data-bbox="488 1966 1461 2051"> <thead> <tr> <th data-bbox="488 1966 759 2051">Type of Current Accounts</th> <th data-bbox="759 1966 1035 2051">AQB Requirement</th> <th data-bbox="1035 1966 1461 2051">Penal Charges</th> </tr> </thead> <tbody> <tr> <td> </td> <td> </td> <td> </td> </tr> </tbody> </table>				Type of Current Accounts	AQB Requirement	Penal Charges			
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	<i>Quarterly Balance in Current Account.</i>	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.50,000/-	Rs. 600/-	
		GOLD Current Account	Rs. 50,000/- to less than Rs.1,00,000/-	Rs. 600/-	
		GOLD PLUS Current Account	Rs. 1,00,000/- to less than Rs.2,00,000/-	Rs. 750/-	
		DIAMOND Current Account	Rs. 2,00,000/- to less than Rs.5,00,000/-	Rs. 750/-	
		DIAMOND PLUS Current Account	Rs. 5,00,000/- to less than Rs.10,00,000/-	Rs. 1000/-	
		PLATINUM Current Account	Rs.10,00,000/- to less than Rs.20,00,000/-	Rs. 1500/-	
		PLATINUM PLUS Current Account	Rs. 20,00,000/- and above	Rs. 2000/-	
		Other Current Deposit Scheme			
		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. 2,00,000/-	Rs. 1000/-	
		Super Current Plus Deposit Scheme	Rs. 35,00,000/-	Rs. 5000/-	
		Revised charges w.e.f. 15.09.2019 are mentioned in Sr. No. 43			
41					
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.			

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c.	<p>Allowing operation in an a/c through (one time charge for registration)</p> <p>A) Power of Attorney</p> <p>B) Mandate</p>	<p>Rs. 500/-</p> <p>Rs. 1000/-</p>																										
d.	<p>Any deliverable return by courier/mail due to negative reason (No such consignee/ consignee shifted and such address)</p>	<p>Rs.50/- per return mail.</p>																										
	<p>NOTE 1: NEFT/RTGS- Outward Transaction Charges (through Branch) Applicable to TIERISED CD A/cs & SB a/cs</p>	<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" data-bbox="486 813 1481 1019"> <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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DIAMOND PLUS	40%																											
PLATINUM & PLATINUM PLUS	FREE OF CHARGE																											
	<p>NOTE 2: Waiver of ONLINE NEFT/RTGS OUTWARD TRANSACTION CHARGES</p>	<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" data-bbox="486 1283 1412 1619"> <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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42	Revised Charges (Excluding GST) w.e.f. 01.07.2019 (NEFT charges revised w.e.f. 01.01.2020)	
	REMITTANCES RTGS-OUTWARD (through Branch)	Below Rs.2 lakhs: Not applicable Rs.2 lakhs to Rs.5 lakhs: Rs.29/- Above Rs.5 lakhs: Rs.49/-
	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. Above Rs.1 lac to Rs.2 lac: Rs.14.00 Above Rs.2 lac: Rs.24.00
	REMITTANCES RTGS-OUTWARD(through Internet)	Rs.5.00 per transaction.
	REMITTANCES NEFT OUTWARD (through Internet/Mobile Banking)	<p>For Saving Bank/CC/OD/CD Account Holder: Online NEFT- Outward (through INTER-NET banking):</p> <p>Up to Rs.10000/-: Rs.2.00 per transaction. Above Rs.10000/- : Rs.4.50 per transaction</p> <p style="text-align: center;">• Revised w.e.f. 01.01.2020</p> <p>For Saving Bank Account Holder :</p> <p>Up to Rs.10000/- : Nil Above Rs.10000/-: Nil</p> <p>For CC/OD/CD Account Holder:</p> <p>Up to Rs.10000/-: Rs.2.00 per transaction. Above Rs.10000/- : Rs.4.50 per transaction.</p>

43	Revised Charges (Excluding GST) w.e.f. 15.09.2019		
Charges for Non-maintenance of Average Quarterly Balance in Current Account	Type of Current Accounts		
	Normal Current Account	AQB Requirement Metro : Rs. 7,500/- Urban : Rs. 5000/- Semi-Urban: Rs. 2000/- Rural : Rs. 2000/-	Penal Charges Rs. 600/- Rs. 500/- Rs. 500/- Rs. 350/-
	SILVER Current Account	Rs. 20,000/- to less than Rs.50,000/-	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.1,00,000/-	
	GOLD PLUS Current Account	Rs. 1,00,000/- to less than Rs.2,00,000/-	
	DIAMOND Current Account	Rs. 2,00,000/- to less than Rs.5,00,000/-	
	DIAMOND PLUS Current Account	Rs. 5,00,000/- to less than Rs.10,00,000/-	
	PLATINUM Current Account	Rs.10,00,000/- to less than Rs.20,00,000/-	
	PLATINUM PLUS Current Account	Rs. 20,00,000/- and above	
	Other Current Deposit Scheme:		
	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/-	

44	<p>a) Transactions based charges on ATM transactions in SB a/cs</p> <p>b) Transactions based charges on ATM transactions in CC/OD/CD a/cs.</p>	<p>Revised Charges (Excluding GST) w.e.f. 01.10.2019</p> <table border="1" data-bbox="496 259 1406 712"> <thead> <tr> <th colspan="4">a) Monthly Limit SB A/cs.: Number of Free ATM Transactions (Both financial & Non - Financial Transactions)</th> </tr> <tr> <th>Monthly avg. Balance</th> <th>Other ATM 6 Metro centres</th> <th>Other ATM Other centres</th> <th>Our ATM 6 Metro & Other centres</th> </tr> </thead> <tbody> <tr> <td>Upto Rs. 1.00 Lakh</td> <td>3</td> <td>5</td> <td>10</td> </tr> <tr> <td>Charges for financial trxn beyond the set limit</td> <td>Rs.20/-</td> <td>Rs.20/-</td> <td>Rs.10/-</td> </tr> <tr> <td>Charges for Non-financial trxn beyond the set limit</td> <td>Rs.8/-</td> <td>Rs.8/-</td> <td>NIL</td> </tr> </tbody> </table> <p>2. SB accounts with MAB of Rs 1.00 lacs & above – No charge to be levied.</p> <p>3. These charges will not be applicable to Small/No Frill Deposit Account holders. These customers will continue to get 5 free transactions, irrespective of the centre, as hitherto. As also charges on non- financial transactions will now be free on our own ATM irrespective of number of transactions.</p> <p>b) For Current/Overdraft account holders following charges are applicable:-</p> <table border="1" data-bbox="496 1198 1318 1449"> <thead> <tr> <th>Charges for</th> <th>Other Bank ATM on all centres</th> <th>Our ATM on all centres</th> </tr> </thead> <tbody> <tr> <td>Financial transaction</td> <td>Rs.20/-</td> <td>Rs.20/-</td> </tr> <tr> <td>Non-Financial transaction</td> <td>Rs.8/-</td> <td>NIL</td> </tr> </tbody> </table> <p>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>	a) Monthly Limit SB A/cs.: Number of Free ATM Transactions (Both financial & Non - Financial Transactions)				Monthly avg. Balance	Other ATM 6 Metro centres	Other ATM Other centres	Our ATM 6 Metro & Other centres	Upto Rs. 1.00 Lakh	3	5	10	Charges for financial trxn beyond the set limit	Rs.20/-	Rs.20/-	Rs.10/-	Charges for Non-financial trxn beyond the set limit	Rs.8/-	Rs.8/-	NIL	Charges for	Other Bank ATM on all centres	Our ATM on all centres	Financial transaction	Rs.20/-	Rs.20/-	Non-Financial transaction	Rs.8/-	NIL
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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. Cash deposit at non-base branch will attract the same charges as given under 'Cash Handling Charges'.
3. 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.
4. 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
- Jai Jawan Salary Plus Scheme (SB-161 , SB- 162)
- BOI Salary Plus Account Scheme, BOI Saral Salary Account Scheme and BOI Star Gurukul Savings Bank Account (SB- 163 with Special Charge Code 'GURU')
- Savings Bank Account Scheme for Pensioners (SB-121)
- BOI Senior Citizen Savings Bank Account (SB-166)
- BOI Star Mahila Savings Bank Account (SB-167)
- Star Ratnakar Bachat Salary Account (SB-164)