

Service Charges (Excluding GST)

| Sr. No | Item   | Revised Charges ( w.e.f. 15.01.2019 ) |
|--------|--|---------------------------------------|
| 1      | Debit Card <b><u>Issuance</u></b> Charge:  |                                       |
|        | Classic  | 150.00                                |
|        | Platinum   | 200.00                                |
|        | Business Debit   | 300.00                                |
|        | Contact Less   | 200.00                                |
|        | Prepaid  | 50.00                                 |
|        | Travel Card  | Free                                  |
|        | Additional Card/Replacement Card/Conversion of Mega strip Card into EMV Card             | 150                                   |
| 2      | <b><u>Issuance charges for :</u></b><br>Non-personalized card (Ready Kits/ Welcome Kits) | 150.00                                |
| 3      | Debit Card <b><u>Maintenance</u></b> Charges<br>( Annual):                               |                                       |
|        | Classic  | 150.00                                |
|        | Platinum   | 200.00                                |
|        | Business Debit   | 250.00                                |
|        | Contact Less   | 200.00                                |
|        | Prepaid  | Free                                  |
|        | Travel Card  | Free                                  |
|        | <b>Card shield Facility</b><br><b>One time</b><br><b>Per year</b>                        | 100.00<br>25.00                       |

| Sr. No | Item   | Revised Charges ( w.e.f. 15.01.2019 )                         |
|--------|--|---|
| 4      | Debit Card:<br>Re-pin Charges<br><br>Green PIN   | Re-pin : Rs. 100/-<br><br>Green pin : Free                    |
| 5      | Annual Charges for -Visa Gold /Platinum International Credit Card- <b>Principal</b>  | 1500.00   |
| 6      | Annual Charges for -Visa Gold / Platinum International Credit Card- <b>Add on</b>  | 800.00  |
| 7      | <u>Issuance charges for</u> : India Card(Master Credit Card)- <b>Principal/Add-on</b>  | Free  |
| 8      | <u>Annual Maintenance Charges on completion of every year for</u> :India Card(Master Credit Card)- <b>Principal/ Add-on</b>                            | Free  |
| 9      | <i>NEW CHARGE</i><br><br><i>Annual Charges for - Master Platinum International Credit Card- <b>Principal</b></i>                                       | <i>1500.00 (International)</i><br><i>500.00 ( Domestic )</i>  |
| 10     | <i>NEW CHARGE</i><br><br><i>Annual Charges for -Master Platinum International Credit Card- <b>Add on</b></i>   | <i>800.00 ( International )</i><br><i>300.00 ( Domestic )</i> |
| 11     | <b>New Card</b><br><br><b><u>Annual Charges</u></b><br><b>-RuPay Platinum International Credit Card - Principal</b><br><br><b>Add- on card</b>         | 1500.00<br><br>800.00   |
| 12     | <b>New Card</b><br><br><b><u>Annual Charges</u></b><br><b>SwaDhan Platinum International Credit Card - Principal</b><br><b>Including – Add-on Card</b> | Free  |
| 13     | Replacement of Credit Card( any variant)   | 500.00<br><br>Any variant excluding SwaDhan Card.             |

**Note:** Issuance & Annual Charges in respect of all cards (Debit & Credit) are exempt for the following categories:-

- a. Staff/Ex- Staff A/c
- b. Senior Citizen A/c
- c. Average AQB below Rs. 1000/-

| Sr. No                     | Item  | Revised Charges ( w.e.f. 15.01.2019 )  |                            |            |                          |           |       |            |
|----------------------------|---|--|----------------------------|------------|--------------------------|-----------|-------|------------|
| 14                         | SMS Alerts  | Rs.15/- per quarter (if the number of SMSs go beyond 5 in a Quarter) from the customers registered for SMS Alerts.<br><br><b>SMS Charges not applicable to A/cs of staff &amp; Ex-Staff, A/cs opened under Prime Minister Jan Dhan Yojana (PMJDY) Scheme, Pensioners, Senior Citizens, Salary A/cs (SB-161-165) and SB-101 with Special Charge Code "NOMIN".</b> |                            |            |                          |           |       |            |
| 15                         | <i>NEW CHARGE</i><br><br><i>SMS International Customers</i>   | <i>Actual cost of International SMS to be recovered.</i>   |                            |            |                          |           |       |            |
| 16                         | <i>NEW CHARGE</i><br><br><i>IMPS Charges</i>  | <i>Outward: Upto Rs.1000/- Nil</i><br><i>Over 1000/- upto Rs. 10,000/- Rs. 1/- per Txn.</i><br><br><i>Over 10000/-upto Rs. 1,00,000/- Rs.2/- per txn.</i><br><br><i>Over 1,00,000/- upto Rs. 2,00,000/- Rs. 3/- per txn.</i>   |                            |            |                          |           |       |            |
| 17                         | <i>NEW CHARGE</i><br><br><i>Decline of transaction on ATM or POS due to insufficient fund.</i>  | <i>Rs. 20/- per failed transaction due to insufficient fund (when used in other banks ATM )</i>  |                            |            |                          |           |       |            |
| 18                         | Registration charges for mandate on NACH platform ;   | <table border="1"> <tr> <td>Signature Verification Ch.</td> <td>Rs. 150.00</td> </tr> <tr> <td>Mandate Registration Ch.</td> <td>Rs. 25.00</td> </tr> <tr> <td>Total</td> <td>Rs. 175.00</td> </tr> </table> <p><b>Note: Revised charges w.e.f. 01.09.2019 &amp; 01.01.2020 are mentioned in Sr. No. 22</b></p>  | Signature Verification Ch. | Rs. 150.00 | Mandate Registration Ch. | Rs. 25.00 | Total | Rs. 175.00 |
| Signature Verification Ch. | Rs. 150.00  |  |                            |            |                          |           |       |            |
| Mandate Registration Ch.   | Rs. 25.00   |  |                            |            |                          |           |       |            |
| Total                      | Rs. 175.00  |  |                            |            |                          |           |       |            |
| 19                         | Registration Charges for Direct Debit mandate   | Signature Verification Charges :<br><br>Rs. 150.00<br><br><b>Note: Revised charges w.e.f. 01.09.2019 &amp; 01.01.2020 are mentioned in Sr. No. 23</b>  |                            |            |                          |           |       |            |
| 20                         | ECS/NACH return Charges   | ECS return charges : Rs. 100.00<br><br><b>Note: Revised charges w.e.f. 01.09.2019 &amp; 01.01.2020 are mentioned in Sr. No. 24</b>   |                            |            |                          |           |       |            |
| 21                         | <b>INWARD ECS</b><br><br><b>Non-individual :</b><br><b>Credit Clearing (Per entry / item)</b><br><b>NCC Clearing House</b><br><b>Destination Bank</b><br><br><b>Sponsor Bank</b><br><br><b>Debit Clearing (Per entry / item)</b><br><b>NCC Clearing House</b><br><b>Destination Bank</b><br><br><b>Sponsor Bank</b> | NIL<br><br>No Charge<br>No Charge<br><br>Rs.5.50 Minimum Rs. 3000/-<br><br>No Charge<br>No Charge<br><br>Rs. 4.00<br>Minimum Rs. 2670/-  |                            |            |                          |           |       |            |

|                            | Item  | Revised Charges (Excluding GST)<br>w.e.f. 01.09.2019   | Revised Charges (Excluding GST)<br>w.e.f. 01.01.2020   |                            |                          |                          |           |            |  |                            |            |                          |           |       |            |
|----------------------------|---|--|--|----------------------------|--------------------------|--------------------------|-----------|------------|--|----------------------------|------------|--------------------------|-----------|-------|------------|
| 22                         | Registration charges for mandate on NACH platform ; | <table border="1"> <tr> <td>Signature Verification Ch.</td> <td>Rs. 150.00</td> </tr> <tr> <td>Mandate Registration Ch.</td> <td>Rs. 50.00</td> </tr> <tr> <td>Total</td> <td>Rs. 200.00</td> </tr> </table> <p><b>Note:-</b><br/>Registration charges &amp; signature verification charges for mandate on NACH platform for contribution towards Pradhan Mantri Kisan Maan Dhan Yojana (PM-KMY) &amp; Pradhan Mantri Shram Yogi Maan-dhan (PM-SYM): NIL</p> | Signature Verification Ch.   | Rs. 150.00                 | Mandate Registration Ch. | Rs. 50.00                | Total     | Rs. 200.00 | <table border="1"> <tr> <td>Signature Verification Ch.</td> <td>Rs. 150.00</td> </tr> <tr> <td>Mandate Registration Ch.</td> <td>Rs. 50.00</td> </tr> <tr> <td>Total</td> <td>Rs. 200.00</td> </tr> </table> <p><b>Note:-</b><br/>Registration charges &amp; signature verification charges for mandate on NACH platform for contribution towards following schemes:-<br/>i)Pradhan Mantri Kisan Maan-dhan Yojana (PM-KMY) : NIL<br/>ii)Pradhan Mantri Shram Yogi Maan-dhan (PM-SYM): NIL<br/>iii)Pradhan Mantri Laghu Vyapari Maan-dhan Yojana(PM-LVMY) : NIL</p> | Signature Verification Ch. | Rs. 150.00 | Mandate Registration Ch. | Rs. 50.00 | Total | Rs. 200.00 |
| Signature Verification Ch. | Rs. 150.00  |  |  |                            |                          |                          |           |            |  |                            |            |                          |           |       |            |
| Mandate Registration Ch.   | Rs. 50.00   |  |  |                            |                          |                          |           |            |  |                            |            |                          |           |       |            |
| Total                      | Rs. 200.00  |  |  |                            |                          |                          |           |            |  |                            |            |                          |           |       |            |
| Signature Verification Ch. | Rs. 150.00  |  |  |                            |                          |                          |           |            |  |                            |            |                          |           |       |            |
| Mandate Registration Ch.   | Rs. 50.00   |  |  |                            |                          |                          |           |            |  |                            |            |                          |           |       |            |
| Total                      | Rs. 200.00  |  |  |                            |                          |                          |           |            |  |                            |            |                          |           |       |            |
| 23                         | Registration Charges for Direct Debit mandate       | Signature Verification Charges :<br>Rs.150.00<br><br><b>Note:-</b><br>Signature verification charges on direct debit mandate for contribution towards Pradhan Mantri Kisan Maan Dhan Yojana (PM-KMY) & Pradhan Mantri Shram Yogi Maan-dhan (PM-SYM): NIL   | <table border="1"> <tr> <td>Signature Verification Ch.</td> <td>Rs. 150.00</td> </tr> <tr> <td>Mandate Registration Ch.</td> <td>Rs. 50.00</td> </tr> <tr> <td>Total</td> <td>Rs. 200.00</td> </tr> </table> <p><b>Note:-</b><br/>Signature verification &amp; Registration charges for Direct Debit mandate for contribution towards following schemes:-<br/>i)Pradhan Mantri Kisan Maan-dhan Yojana (PM-KMY) : NIL<br/>ii)Pradhan Mantri Shram Yogi Maan-dhan (PM-SYM): NIL<br/>iii)Pradhan Mantri Laghu Vyapari Maan-dhan Yojana(PM-LVMY) : NIL</p> | Signature Verification Ch. | Rs. 150.00               | Mandate Registration Ch. | Rs. 50.00 | Total      | Rs. 200.00   |                            |            |                          |           |       |            |
| Signature Verification Ch. | Rs. 150.00  |  |  |                            |                          |                          |           |            |  |                            |            |                          |           |       |            |
| Mandate Registration Ch.   | Rs. 50.00   |  |  |                            |                          |                          |           |            |  |                            |            |                          |           |       |            |
| Total                      | Rs. 200.00  |  |  |                            |                          |                          |           |            |  |                            |            |                          |           |       |            |
| 24                         | ECS/NACH return Charges                             | ECS return charges : Rs.150.00<br><br><b>Note:-</b><br>ECS return charges in account of contribution towards Pradhan Mantri Kisan Maan Dhan Yojana (PM-KMY) & Pradhan Mantri Shram Yogi Maan-dhan (PM-SYM): NIL  | ECS return charges : Rs.150.00<br><br><b>Note:-</b><br>ECS return charges in account of contribution towards following schemes:-<br>i)Pradhan Mantri Kisan Maan-dhan Yojana (PM-KMY) : NIL<br>ii)Pradhan Mantri Shram Yogi Maan-dhan (PM-SYM): NIL<br>iii)Pradhan Mantri Laghu Vyapari Maan-dhan Yojana(PM-LVMY) : NIL   |                            |                          |                          |           |            |  |                            |            |                          |           |       |            |