

**Annexure- I**  
**General Banking**

**Service Charges (Excluding GST)**

SL No	Item	Revised Service Charges w.e.f. 01.02.2022
1.	Issue of MICR Cheques – SB	<b>25</b> Cheque leaves free in a year, and thereafter charges of Rs.4/- per cheque leaf.
2	Issue of MICR Cheques- CD/CC/OD *	First <b>50</b> 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 (CD/CC/OD accounts): Once in a month - Free  E-statement Auto generated or on request (SB/CD/CC/OD) : <b>Free</b>  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: <b>Rs.200/-</b> per cheque and Max.Rs.500/- per occasion (range of cheque).  CD/CC/OD A/cs.: <b>Rs.300/-</b> 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/-  Charges on Stop Payment instruction for SB/CD/CC/OD (all category)A/cs made through Internet Banking/Mobile Banking: <b>Free</b>

Classification: Internal

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



SL No	Item	Revised Service Charges w.e.f. 01.02.2022
		<b>Note: Stop payment charges applicable only when sufficient balance is available in the account else cheque return charges should be levied.</b>
5.	Balance Enquiry	Free
6.	A/c. closure before 12 months (A/c. transfer not included)	<p>Account Closure Charges:</p> <p><u>Upto 14 days from opening of Account</u> : NIL</p> <p><u>From 15 days to one year</u> : <b>Rs.500/-</b> for SB Account and <b>Rs.1000/-</b> for CD Account.</p> <p><u>After One Year</u> : NIL</p> <p><u>BSBD Accounts</u> – Exempted</p> <p><b><u>No Charges for closure on account of death.</u></b></p> <p><b>Note: Current Account (CD) closure charges due to availing of CC/OD limit by customers : NIL</b></p>
7.	Cheques Return Charges – Cheques drawn on us.	<p>For Financial Reasons:-</p> <p>Upto Rs.1 lakh: Rs.300/-</p> <p>Above Rs.1 lakh and upto Rs.1.00 Cr: Rs.500/-</p> <p><b>Above Rs.1.00 Cr: Rs.2500/-</b></p> <p>For non-financial / technical reasons due to customer fault:</p> <p>Rs.150/- per cheque.</p> <p><b>Cheque returns due to technical reason- not at the fault of customer- No charges.</b></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><b>Cheque returns due to technical reason- not at the fault of customer- No charges.</b></p>

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SL No	Item	Revised Service Charges w.e.f. 01.02.2022
9.	Inter Sol Charges	NIL
10	Signature verification & photo attestation charges.	Rs.100/- per instrument Rs.150/- for Jt. Account  Photo attestation Charge: Rs.150/- per photo per occasion.
11	Change in Nomination Facility (At Branch)	Noting Nomination first time: <b>Free</b> Thereafter Rs.100/- for every change of Nomination.
12	No Dues Certificate	For Agri. borrowers/ Priority sector : NIL  Rs.150/- for others per occasion.
13	Issue of Demand Drafts & Pay orders/Bankers Cheques through account	Up to 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/-  <b>Charges in salary accounts as per relevant circular.</b>
14	Issue of Demand Draft, Pay orders/ Bankers cheque against Cash.	50% extra charges over applicable rates i.e.  Up to 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 up to Rs.50,000/-)
15	Revalidation/Cancellation of Demand Drafts, Pay Orders/Bankers Cheque etc.	Up to Rs.500/- : Rs.20/- Above Rs.500/- : Rs.100/-
16	Issuance of Duplicate Demand Draft, Pay Orders/Bankers Cheque etc.	Up to Rs.500/-: Rs.50/- Above Rs.500/- : Rs.150/-

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17	Collection of Cheques (Including Outstation/ Jet Clearing/Speed Clearing etc.) Inclusive of all charges i.e. postal, courier, handling etc.	<p><b>Collection of Local Cheques Through Clearing:</b> No Charges</p> <p><b>Service Charges for outstation Cheque Collection:</b></p> <p>Upto Rs.5000/- : Rs.25/-            &gt; Rs.5000/- to 10000/- : Rs.50/-            &gt; Rs.10000 to Rs.1 lac: Rs.100/-            &gt; Rs.1 lac to Rs.5 lac : Rs.200/-            &gt; Rs.5 lacs to 10 lacs : Rs.225/-            &gt; Rs.10 lacs : Rs.250/-</p> <p><b>Jet clearing /Speed Clearing :</b></p> <p>For Saving Bank (SB) Accounts:</p> <p>Upto Rs.1.00 Lakh: NIL            &gt; Rs.1 lac to Rs.5 lac : Rs.200/-            &gt; Rs.5 lacs to 10 lacs : Rs.225/-            &gt; Rs.10 lacs : Rs.250/-</p> <p>For CD/OD/CC accounts:-</p> <p>Upto Rs.10000/- : Rs.50/-            &gt; Rs.10000 to Rs.1 lac: Rs.100/-            &gt; Rs.1 lac : Rs.250/-</p> <p><b>Note:-</b>  <b><u>Outstation cheques:</u></b></p> <p><b><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.</b></p> <p><b><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.</b></p>
18	Collection of Bills	<p>Upto 10000/- : Rs.150/-            &gt;Rs.10000/- : Rs.10/- per Thousand</p> <p>Minimum Rs.150/-,            Maximum Rs.15000/-</p> <p>PLUS out of pocket expenses per bill.</p>

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19	Purchase of DD/Outstation Cheque	a. Upto & including Rs.1 lac – Rs.100 per Cheque. b. Above Rs.1 lac – Rs.200 per Cheque.  In addition, interest as applicable for clean overdraft will be charged for the days bank is out of funds
20	Presentation of Usance Bills	Rs.100/-
21	Postal Charges	a) Ordinary Post – Actual, subject to Min. Rs.30/-. b) Registered / Speed Post/courier/ fax – Actual, subject to Min. Rs.70/-.
22	Minimum Balance Charges in Inoperative accounts	SB A/C.: Nil CD A/c.: Nil
23	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
24	Charges for deletion of deceased person's name, change in name, etc. in respect of corporate accounts.	Rs.225/- per occasion.
25	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.
26	Issue of Deposit at Call Receipt (Payable at branch of issue)	Discontinued.



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27	Cash Handling Charges for SB/CD/CC/OD a/cs.	<p><b>Cash Handling charge in KCC &amp; NPA accounts: NIL.</b></p> <p><b>SB accounts:</b></p> <p><b>Financial inclusion accounts i.e.</b> 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 &amp; SB101 with CHRG_LEVEL_CODE="NOMIN" and CHRG_COLL_FLG="N" as per HOBC-111/39): <b>NIL</b></p> <p><b>SB Accounts Other than Financial Inclusion/ Jan Dhan Accounts:</b></p> <p>Cash Deposit First – 5 transactions per month (excluding alternate channel transaction):- <b>Free.</b></p> <p>Beyond 5 transaction (excluding alternate channel transaction) - Rs.50/- per transaction.</p> <p><b>CD A/cs ( Deposit of Currency Notes) :</b></p> <p>-Cash Deposit upto 1.00 lakh per account per day: <b>FREE</b></p> <p>-Cash Deposit above Rs.1.00 lakh per account per day upto Rs.10.00 lakhs</p> <p>:Rs.1/- per Rs.1000 or part thereof, Min Rs.100, Max Rs.10000/-.</p> <p><b>CC/OD ( Deposit of Currency Notes) :</b></p> <p>-Cash Deposit upto <b>Rs.1.50</b> lakh per account per day: <b>FREE</b></p> <p>-Cash Deposit above <b>Rs.1.50</b> lakh per account per day upto Rs.10.00 lakhs</p> <p>: Rs.1/- per Rs.1000 or part thereof, Min Rs.100, Max Rs.10000/-.</p> <p>For <b>CD/CC/OD A/cs</b> accounts:-</p> <p>For Cash Deposit <b>above Rs.10.00 lakhs per day in CD/CC/OD accounts:-</b></p> <p>@Rs.2/- per Rs.1000/- or part thereof, minimum Rs.2,000/- &amp; Maximum Rs.20,000/-</p> <p>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.1.00/1.50 lakh, cash handling charges are applicable.</p> <p><b>Cash deposit of Small Denomination Currency Notes upto Rs.1.00 lakhs during the day in CD/CC/OD Accounts i.e. Currency notes of below Rs.100/- (Since we have no option</b></p>

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		<p><b>to enter denomination-wise currency in existing system, therefore branch should calculate manually in case of small denomination cash deposit ):-</b> Upto 10 packet i.e. 1000 pieces of notes : Free</p> <p>Above 10 packet- i.e. 1000 pieces of notes charges will be levied @ Rs.10/- per packet max Rs.10000/-.</p> <p>Cash Handling Charges in <b>Tierised Current Accounts</b> is as under:-</p> <table border="1"> <thead> <tr> <th>Category</th> <th>AQB</th> <th>Cash Handling Charges (Revised)</th> </tr> </thead> <tbody> <tr> <td>NORMAL</td> <td>Below Rs.20,000/-</td> <td rowspan="3">*Normal charges to apply</td> </tr> <tr> <td>SILVER</td> <td>Rs.20,000/- to less than Rs.50,000/-</td> </tr> <tr> <td>GOLD</td> <td>Rs.50,000/- to less than Rs.1,00,000/-</td> </tr> <tr> <td>GOLD PLUS</td> <td>Rs.1,00,000/- to less than Rs.2,00,000/-</td> <td>70% of The Normal Charges to Apply <b>(30% Discount)</b></td> </tr> <tr> <td>DIAMOND</td> <td>Rs.2,00,000/- to less than Rs.5,00,000/-</td> <td>50% of The Normal Charges to Apply <b>(50% Discount)</b></td> </tr> <tr> <td>DIAMOND PLUS</td> <td>Rs.5,00,000/- to less than Rs.10.00 lacs.</td> <td>40% of The Normal Charges to Apply <b>(60% Discount)</b></td> </tr> <tr> <td>PLATINUM</td> <td>Rs.10.00 lacs to less than Rs.20.00 lacs.</td> <td><b>FREE (100% Discount)</b></td> </tr> <tr> <td>PLATINUM PLUS</td> <td>Rs.20.00 lacs and above.</td> <td><b>FREE (100% Discount)</b></td> </tr> </tbody> </table>	Category	AQB	Cash Handling Charges (Revised)	NORMAL	Below Rs.20,000/-	*Normal charges to apply	SILVER	Rs.20,000/- to less than Rs.50,000/-	GOLD	Rs.50,000/- to less than Rs.1,00,000/-	GOLD PLUS	Rs.1,00,000/- to less than Rs.2,00,000/-	70% of The Normal Charges to Apply <b>(30% Discount)</b>	DIAMOND	Rs.2,00,000/- to less than Rs.5,00,000/-	50% of The Normal Charges to Apply <b>(50% Discount)</b>	DIAMOND PLUS	Rs.5,00,000/- to less than Rs.10.00 lacs.	40% of The Normal Charges to Apply <b>(60% Discount)</b>	PLATINUM	Rs.10.00 lacs to less than Rs.20.00 lacs.	<b>FREE (100% Discount)</b>	PLATINUM PLUS	Rs.20.00 lacs and above.	<b>FREE (100% Discount)</b>
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28	Cash Withdrawal at Branches SB/CD/OD/ CC	<p><b>Savings Bank Account:</b> Up to 5 cash withdrawals in a month: No charges.</p> <p>Beyond 5 Withdrawals: Rs.75/- per transaction.</p> <p><b>CD/OD/CC Accounts:</b> Withdrawal up to Rs.5,00,000/- in a month: <b>Free</b></p> <p>Beyond Rs.5,00,000/-: Rs.1/- per 1000, with a minimum of Rs.100/- and maximum of Rs.10,000/-</p> <p><b>Note:</b></p> <ol style="list-style-type: none"> <li>1. It is excluding ATM cash withdrawal or other Alternate Banking Channel.</li> <li>2. Gold/Diamond/Platinum CD accounts holders are waived for cash withdrawal charges.</li> </ol>																									

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SL No	Item	Revised Service Charges w.e.f. 01.02.2022
29	Safe Custody Charges (a) Paper Security  (b) Certificate of holding	Sealed Covers: Rs.350/- per cover per annum or part thereof.  Bank's own Deposit Receipt : No charges  Rs.230/- per sheet issued in duplicate.  For additional copies: Rs.110/- per copy.
30	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.  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.
31	Collection of interest/ Dividend	Service discontinued.
32	Charges for transfer of shares	Service discontinued.
33	a) Handling charges for Purchase/ sale of shares/securities under Power of Attorney executed in favour of Bank b) Redemption of securities.	Service discontinued.
34	SAFE DEPOSIT LOCKERS (Metropolitan) & Urban	A-1500 B-2000 C-3000 D-3000 E-3500 F-6500 G-6500 H-6500 H1-3500 L-9500 L1-9500 On Advance Rental : Paid for 2 yrs or more : 10% concession in rent.



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SL No	Item	Revised Service Charges w.e.f. 01.02.2022																																												
		<b>30% discount for salary account holders</b>																																												
	SAFE DEPOSIT LOCKERS (Semi urban & Rural)	A-1000 B-1100 C-1800 D-1800 E-2200 F-5500 G-5500 H-5500 H1-2300 L-7500 L1-7500  On Advance Rental : Paid for 2 yrs or more : 10% concession in rent.  <b>30% discount for salary account holders.</b>																																												
	SAFE DEPOSIT LOCKERS FOR STAFF & EX-STAFF	Metropolitan Centre <table border="1"> <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"> <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>	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
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		Rural Centre <table border="1"> <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	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 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.																						
35	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																						



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36	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
37	Interest Certificate	First Certificate: Free. Additional: Rs.100/- per certificate.
38	REMITTANCES RTGS-OUTWARD (through Branch) & Internet/Mobile Banking	<b>REMITTANCES RTGS-OUTWARD (through Branch)</b>  Below Rs.2 lakhs: Not applicable  Rs.2 lakhs to Rs.5 lakhs: Rs.25/-  Above Rs.5 lakhs: Rs.49/-  <b>RTGS Through Internet/Mobile Banking:</b>  For Saving Bank Account Holder (All Schemes): <b>Free</b>  For CC/OD/CD Account Holder (All Schemes): <b>Free</b>
39	REMITTANCES NEFT OUTWARD (through Branch) & through Internet/Mobile Banking	<b>REMITTANCES NEFT OUTWARD (through Branch)</b>  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  <b>REMITTANCES NEFT OUTWARD (through Internet/Mobile Banking)</b>  For Saving Bank Account Holder(All Schemes): <b>Free</b>  For CC/OD/CD Account Holder(All schemes): <b>Free</b>



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40	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><b>Note: Account Maintenance charges are not applicable in Dormant Accounts.</b></p> <p><b>No charges for Diamond and above category customers.</b></p>																																
41	Charges for Non-maintenance of Monthly Average Balance/Average Quarterly Balance in Savings Bank Account.	<p>Normal Savings Bank Accounts:</p> <table border="1"> <thead> <tr> <th colspan="2">Rural / Semi-Urban</th> </tr> </thead> <tbody> <tr> <td>Maintenance of minimum Average Quarterly Balance(AQB)</td> <td>Rs.500/-</td> </tr> <tr> <td>Minimum Balance Charge</td> <td>Rs.100/- per quarter</td> </tr> <tr> <td colspan="2">Charges will be levied as under</td> </tr> <tr> <td>AQB is in the range</td> <td>% of Penal Charge</td> </tr> <tr> <td>Rs.250- 499</td> <td>50%</td> </tr> <tr> <td>Rs.100-249</td> <td>80%</td> </tr> <tr> <td>Below Rs.100</td> <td>100%</td> </tr> </tbody> </table> <table border="1"> <thead> <tr> <th colspan="2">Metro/Urban</th> </tr> </thead> <tbody> <tr> <td>Maintenance of minimum Average Quarterly Balance(AQB)</td> <td>Rs.1000/-</td> </tr> <tr> <td>Minimum Balance Charge</td> <td>Rs.200/- per quarter</td> </tr> <tr> <td colspan="2">Charges will be levied as under</td> </tr> <tr> <td>AQB is in the range</td> <td>% of Penal Charge</td> </tr> <tr> <td>Rs.500- 999</td> <td>50%</td> </tr> <tr> <td>Rs.250-499</td> <td>80%</td> </tr> <tr> <td>Below Rs.250</td> <td>100%</td> </tr> </tbody> </table> <p>For Other Special Category Savings Bank Accounts Minimum Balance Charges are as under:-</p> <p>In all types of Special Category Savings Bank Account penal charges for not maintenance of minimum balance is:-</p> <p><b>At Rural &amp; Semi-urban centre: Rs.100/-</b></p> <p><b>At Metro &amp; Urban centre: Rs.200/-</b></p> <p>Required Minimum Average Quarterly balance (AQB) in various types of Savings bank accounts are as under:-</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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Classification: Internal

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



SL No	Item	Revised Service Charges w.e.f. 01.02.2022	
		<b>Type of Savings Bank Accounts</b>	<b>Minimum Quarterly Balance (AQB) Average</b>
		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/-.
		<p>The slab for levy of penal charges on Special Category Savings Bank account for non-maintenance of stipulated balance in the account is as follows:-</p> <ol style="list-style-type: none"> <li>Slab I: If the AQB in the account falls below 50% of the stipulated AQB, 100% of the charges shall be recovered.</li> <li>Slab II: If the AQB in the account is maintained 50% and above but less than 75% of the stipulated AQB, <b>50%</b> of the charges shall be recovered.</li> <li>Slab III: If the AQB in the account is maintained 75% and above but less than 100% of the stipulated AQB, <b>25%</b> of the charges shall be recovered.</li> </ol> <p><b>All accounts opened under Basic Savings Bank Account ( BSBD/No Frill Accounts), Jan dhan Scheme(Present Scheme Code:SB181/SB182 /SB183/SB104/SB105/SB106/SB190 &amp; 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 od minor Students and Staff</b></p>	



Classification: Internal

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SL No	Item	Revised Service Charges w.e.f. 01.02.2022															
		<p><b>Accounts (SB-111) shall remain exempted from minimum balance stipulation/ charges.</b></p> <p><b>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.</b></p>															
42	Charges for Non-maintenance of Monthly Average Balance/Average Quarterly Balance in Current Account.	<table border="1"> <thead> <tr> <th>Type of Current Accounts</th> <th>Penal Charges</th> </tr> </thead> <tbody> <tr> <td>Normal Current Account</td> <td rowspan="2">1.<b>Metro Branches:-</b> Rs.600/- per quarter, for AQB less than Rs.7,500/-.</td> </tr> <tr> <td>SILVER Current Account</td> </tr> <tr> <td>GOLD Current Account</td> <td rowspan="2">2.<b>Urban Branches:-</b> Rs.500/- per quarter, for AQB less than Rs.5,000/-.</td> </tr> <tr> <td>GOLD PLUS Current Account</td> </tr> <tr> <td>DIAMOND Current Account</td> <td rowspan="2">3.<b>Semi urban branches:-</b> Rs.500/- per quarter, for AQB less than Rs.2,000/-</td> </tr> <tr> <td>DIAMOND PLUS Current Account</td> </tr> <tr> <td>PLATINUM Current Account</td> <td rowspan="2">4.<b>Rural Branches:</b> Rs.350/- per quarter, for AQB less than Rs.2,000/-</td> </tr> <tr> <td>PLATINUM PLUS Current Account</td> </tr> </tbody> </table>	Type of Current Accounts	Penal Charges	Normal Current Account	1. <b>Metro Branches:-</b> Rs.600/- per quarter, for AQB less than Rs.7,500/-.	SILVER Current Account	GOLD Current Account	2. <b>Urban Branches:-</b> Rs.500/- per quarter, for AQB less than Rs.5,000/-.	GOLD PLUS Current Account	DIAMOND Current Account	3. <b>Semi urban branches:-</b> Rs.500/- per quarter, for AQB less than Rs.2,000/-	DIAMOND PLUS Current Account	PLATINUM Current Account	4. <b>Rural Branches:</b> Rs.350/- per quarter, for AQB less than Rs.2,000/-	PLATINUM PLUS Current Account	
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		<p>Other Current Deposit Scheme:</p> <table border="1"> <thead> <tr> <th>Scheme</th> <th>AQB Requirement</th> <th>Penal Charges</th> </tr> </thead> <tbody> <tr> <td>Star Benefit CD Plus Account</td> <td>Rs.5000/-</td> <td>Rs.600/-</td> </tr> <tr> <td>Star Crystal CD A/c for Diamond Traders</td> <td>Rs.5000/-</td> <td>Rs.600/-</td> </tr> <tr> <td>Current Plus Deposit Scheme</td> <td>Rs. 4,00,000/-</td> <td>Rs.1000/-</td> </tr> </tbody> </table>		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/-		
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SL No	Item	Revised Service Charges w.e.f. 01.02.2022																
		Super Current Plus Deposit Scheme	Rs. 35,00,000/-	Rs.5000/-														
		<p><b>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.</b></p>																
43	<b>Miscellaneous</b>																	
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	Rs.500/-																
	B) Mandate	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.																
e	Door step Banking (DSB) Charges	Uniformly Rs.75/- + GST is being charged for each service request to customer on availing any DSB Services i.e. Financial / non- financial services																
44	NOTE 1: NEFT/RTGS- Outward Transaction Charges (through Branch) Applicable to TIERISED CD A/cs & SB a/cs	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.																
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SL No	Item	Revised Service Charges w.e.f. 01.02.2022
		<b>SB:</b> 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.

**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 except cash handling charges 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.



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