

Service Charges (Excluding GST)

SL NO	ITEM	REVISED SERVICE CHARGES (w.e.f. 01.02.2025)
1.	Issue of MICR Cheques – SB	<p>As per Revamped SB scheme, there are 5 categories of SB Account. Cheque Book charges are proposed as per category:</p> <ol style="list-style-type: none"> 1. Normal Category: First 25 leaves free (thereafter charges of Rs.5/- per cheque leaf) 2. Classic Category: 25 Leaves p.a. (thereafter charges of Rs.5/- per cheque leaf) 3. Gold Category: 25 Leaves per QTR (thereafter charges of Rs.5/- per cheque leaf) 4. Diamond Category: 50 Leaves per QTR (thereafter charges of Rs.5/- per cheque leaf) 5. Platinum Category: Unlimited <p>(The above mentioned concessions are over and above first free 25 Cheque leaves in a year for CLASSIC, GOLD, DIAMOND and PLATINUM Category customer)</p> <p>(Above mentioned concessions are for Scheme code SB101, other schemes of Savings Bank Account are customised and the concessions are available for different categories as per the Branch Circular 117/226 & 117/227, dt.15.12.2023, Revamped & Upgraded Savings Account Schemes and Nari Shakti Savings Account)</p>
2	Issue of MICR Cheques- CD/CC/OD *	<p>As per revamped CD Account, there are 4 category of CD Account. Charges of cheque book is such as...</p> <ol style="list-style-type: none"> 1. Normal: First 50 Cheque leaves free in a F.Y. Free (thereafter charges of Rs.5/- per cheque leaf) 2. Gold: 25 Cheque Leaves per month Free (First 50 Cheque Leaves free in a F.Y. as per service charges circular) 3. Diamond: No Charges to apply till the customer is Diamond or Platinum Category for issuance of cheque book 4. Platinum Category: No charges to be apply till the customer is Diamond or Platinum Category for issuance of cheque book. <p>CC/OD: First 50 cheque leaves free in a financial year. Thereafter, Rs.5/- per cheque leaf. 50 Leaf cheque book @ Rs.250/-</p> <p>The above details are provided in circular 118/086 dated 01.07.2024</p> <p>(After above mentioned concessions Rs.5/- per cheque leaf. 50 Leaf cheque book @ Rs.250/- will be charged)</p>
3.	Issue of Pass Book/ Balance Certificate &	<p>Issue of first / original SB Pass Book and continuation pass book thereof, on exhaust of existing pass book: Free</p>



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		<p>As per Revamped SB scheme, there are 5 categories of SB Account. Passbook charges are proposed as per category:</p> <ol style="list-style-type: none"> 1. Normal Category: First issuance free 2. Classic Category: First issuance free 3. Gold Category: Issuance free 4. Diamond Category: Issuance free 5. Platinum Category: Issuance free <p>(For Continuation of Passbook thereof, on exhaust of existing Passbook, issuance of passbook is free for all category however the issuance of duplicate Passbook for Normal and Classic category charges will be applicable as per prevailing service charges circular)</p> <p>Duplicate Pass Book / Statement Duplicate Pass Book</p> <p>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).</p> <p>Statement (CC/OD accounts): Once in a month - Free</p> <p>As per revamped CD Account, there are 4 category of CD Account, concession in CD Account statement charges are as under:</p> <ol style="list-style-type: none"> 1. Normal Category: Monthly account statement: Once in a month free 2. Gold Category: Monthly account statement: Twice in a month free 3. Diamond Category: Monthly account statement: Twice in a month free 4. Platinum Category: Monthly account statement: Twice in a month free <p>(After above mentioned concessions chargeable as per the Service Charges Circular)</p> <p>Duplicate / Additional Statement (CA/CC/OD/SB accounts): Rs.150/- per page or part thereof (40 entries/page)</p> <p>E-statement Auto generated or on request (SB/CD/CC/OD) : Free</p> <p>Balance Certificate (SB/CD/CC/OD): Rs.150/- per occasion.</p> <p>Note: Splitting of entry for operational convenience of finacle shall be treated as one entry.</p>
4	Stop Payment Instructions.	<p>SB A/cs:Rs.200/- per cheque and Max.Rs.500/- per occasion (range of cheque).</p> <p>CD/CC/OD A/cs.: Rs.300/- per cheque and Max.Rs.600/- (range of cheque) per occasion.</p> <p>Revoking of Stop payment instruction : For SB a/c per occasion Rs.50/-.</p>



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		<p>For CD/CC/OD A/cs per occasion: Rs.100/-</p> <p>Charges on Stop Payment instruction made through Internet Banking/Mobile Banking: Free</p> <p>Note: Stop payment charges applicable only when sufficient balance is available in the account else cheque return charges should be levied.</p>
5	Balance Enquiry	Free
6	A/c. closure before 12 months (A/c. transfer not included)	<p>Account Closure Charges:</p> <p>Upto 14 days from opening of Account : NIL</p> <p>From 15 days to one year : Rs.500/- for SB Account and Rs.1000/- for CD Account.</p> <p>After One Year : NIL</p> <p>BSBD Accounts – Exempted</p> <p>No Charges for closure on account of death.</p> <p>Note: Current Account (CD) closure charges due to availing of CC/OD limit by customers : NIL</p>
7	Cheques Return Charges – Cheques drawn on us.	<p>For Financial Reasons:-</p> <p>Up to Rs.1 lakh : Rs.300/-</p> <p>Above Rs.1 lakh and up to Rs.1.00 Cr : Rs.500/-</p> <p>Above Rs.1.00 Cr: Rs.2500/-</p> <p>For non-financial / technical reasons due to customer fault : 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 (Outward clearing)	<p>Upto Rs.1.00 lakh :Rs.100/-</p> <p>Above Rs.1.00 lakh upto Rs.1.00 Crore : Rs.200/- per instrument.</p> <p>Above Rs.1.00 Crore : Rs.500/-</p> <p>Cheque returns due to technical reason- not at the fault of customer- No charges.</p>
9	Inter Sol Charges	NIL



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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: Free 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	Issuance of demand draft	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/- Concessional Charges applicable as per relevant scheme. In Revamped Savings Accounts, waiver of charges for issuing of DD/PAY ORDER are as under: 1. Normal Category: No waiver 2. Classic Category: No waiver 3. Gold Category: 50% waiver 4. Diamond Category: 50% waiver 5. Platinum Category: 50% waiver (Above mentioned concessions are for Scheme code SB101, other schemes of Savings Bank Account are customised and the concessions are available for different categories as per the Branch Circular 117/226 & 117/227, dt.15.12.2023, Revamped & Upgraded Savings Account and Nari Shakti Savings Bank Account Schemes) In Revamped Current Accounts, waiver of charges for issuing of DD/PAY ORDER are as under: 1. Normal Category: No waiver 2. Gold Category: 10 DD/Pay order free per Month 3. Diamond Category: Full waiver 4. Platinum Category: Full waiver In Normal category Current account having charge code "CDP" 3 DD/Pay order will be free in a month.
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/-



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SL NO	ITEM	REVISED SERVICE CHARGES (w.e.f. 01.02.2025)
		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/- <u>Current Account</u> : Revalidation of Demand Drafts/Pay order 1.Normal Category : No waiver 2.Gold Category: No waiver 3. Diamond Category: 100% waiver 4. Platinum Category :100% wavier
16	Issuance of Duplicate Demand Draft, Pay Orders/Bankers Cheque etc.	Up to Rs.500/-: Rs.50/- Above Rs.500/- : Rs.150/- <u>Current Account</u> : Revalidation of Demand Drafts/Pay order 1.Normal Category : No waiver 2.Gold Category: No waiver 3. Diamond Category: 100% waiver 4. Platinum Category :100% wavier
17	Collection of Cheques (Including Outstation/ Jet Clearing/Speed Clearing etc.) Inclusive of all charges i.e. postal, courier, handling etc.	Collection of Local Cheques Through Clearing: No Charges Service Charges for outstation Cheque Collection: 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/- Jet clearing /Speed Clearing : For Saving Bank (SB) Accounts: 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/- For CD/OD/CC accounts:- Upto Rs.10000/- : Rs.50/- > Rs.10000 to Rs.1 lac: Rs.100/- > Rs.1 lac : Rs.250/-



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		<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> <p>Jet clearing/ Speed Clearing: Discouraged under One Nation One GRIDs and as per Reserve Bank of Notification, No. RBI/2020-21/107DPSS.CO.RPPD.No.SUO 21102/04.07.005/2020-21 dated March 15,2021 on Extension of Cheque Truncation System (CTS) across all bank branches in the country</p>
18	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>
19	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>
20	Presentation of Usance Bills	Rs.100/-
21	Postal Charges	<p>a) Ordinary Post – Actual, subject to Min. Rs.50/-.</p> <p>b) Registered / Speed Post/courier/ fax – Actual, subject to Min. Rs.100/-.</p>
22	Minimum Balance Charges in Inoperative accounts	<p>SB A/C.: Nil</p> <p>CD A/c.: Nil</p>
23	Charges for excess Debit entries in SB accounts other than Alternate Delivery Channel.	<p>No charges for upto 50 customer induced debit entries (except debit transaction done through alternate delivery channels, sweep and standing instruction transaction) per Half Year.</p> <p>Beyond 50 debit entries: Rs.15/- per entry.</p>



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SL NO	ITEM	REVISED SERVICE CHARGES (w.e.f. 01.02.2025)						
24	Charges for deletion of deceased person's name, change in name, etc. in respect of corporate accounts.	FREE						
25	Standing Instructions (SI)	<p>For intra-bank SI transaction Charges : NIL</p> <p>For interbank SI Charges:</p> <p>Rs.50/- for one time registration for all SI.</p> <p>Rs.50/- for execution of transaction and Rs.150/- in case of failure to execute such instruction.</p> <p>Additionally normal remittance charges should also be recovered in case of interbank.</p>						
26	Cash Handling Charges for SB/ CD/ CC/ OD a/cs.	<p>Cash Handling charge in KCC & NPA accounts: NIL.</p> <p>SB accounts:</p> <p>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 CHRG_LEVEL_CODE="NOMIN" and CHRG_COLL_FLG="N" as per HOBC-111/39): NIL</p> <p>SB Accounts Other than Financial Inclusion/ Jan Dhan Accounts:</p> <p>Cash Deposit First – 5 transactions per month (excluding alternate channel transaction):- Free.</p> <p>Beyond 5 transactions (excluding alternate channel transaction) - Rs.50/- per transaction.</p> <p>CD (Deposit of Currency Notes)</p> <p>Cash Handling Charges in Revamped CD Account is as under:</p> <table border="1"> <thead> <tr> <th>Category</th><th>MAB</th><th>Cash Handling Charges (At Home & Non Home Branch)</th></tr> </thead> <tbody> <tr> <td>Normal</td><td>Up to Rs. 50,000/-</td><td>“Up to Rs. 2.00 Lakh per day free and will be exempted from cash handling charges.” Above the limit as prescribed for daily deposits, the charges applied would be Rs. 1/- per Rs. 1000</td></tr> </tbody> </table>	Category	MAB	Cash Handling Charges (At Home & Non Home Branch)	Normal	Up to Rs. 50,000/-	“Up to Rs. 2.00 Lakh per day free and will be exempted from cash handling charges.” Above the limit as prescribed for daily deposits, the charges applied would be Rs. 1/- per Rs. 1000
Category	MAB	Cash Handling Charges (At Home & Non Home Branch)						
Normal	Up to Rs. 50,000/-	“Up to Rs. 2.00 Lakh per day free and will be exempted from cash handling charges.” Above the limit as prescribed for daily deposits, the charges applied would be Rs. 1/- per Rs. 1000						



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		Gold	Above Rs. 50,000/-to up to Rs. 2,00,000/-	Up to Rs. 5.00 Lakh per day free. Above the limit, Charges will apply Rs. 1/-per Rs. 1000 or part thereof.
		Diamond	Above Rs. 2,00,000/- to up to Rs. 10,00,000/-	Up to Rs. 10.00 lakh per day free. After that applicable charges Rs. 1/- per Rs. 1000/-or part thereof.
		Platinum	Above Rs. 10,00,000/-	Up to Rs. 20.00 lakh per day free after that Rs. 1/- per 1000/- or part thereof.
		<p>Cash Deposit at BNK/CDK- Free</p> <p>CC/OD: (Deposit of Currency notes)</p> <p>CC/OD (Deposit of Currency Notes) :</p> <p>-Cash Deposit upto Rs.1.50 lakh per account per day: FREE</p> <p>-Cash Deposit above Rs.1.50 lakh per account per day : Rs.1/- per Rs.1000 or part thereof, Min Rs.100, Max Rs.10000/-.</p> <p>For CC/OD Accounts:</p> <p>For Cash Deposit above Rs.10.00 lakhs per day in CC/OD accounts: -</p> <p>@ Rs.2/- per Rs.1000/- or part thereof, minimum Rs. 2,000/- & 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>Cash deposit of Small Denomination Currency Notes upto Rs.1.00 lakhs during the day in 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</p> <p>Above 10 packet- i.e. 1000 pieces of notes charges will be levied @ Rs.10/- per packet max Rs.10000/-.</p> <p>Note: Charges to be applied on the total count of packets deposited in a day.</p>		



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SL NO	ITEM	REVISED SERVICE CHARGES (w.e.f. 01.02.2025)
27	Cash Withdrawal at Branches SB/CD/OD/ CC	<p>Savings Bank Account: Up to 5 cash withdrawals in a month: No charges.</p> <p>Beyond 5 Withdrawals: Rs.75/- per transaction.</p> <p>CD Accounts:</p> <p>CD Account cash withdrawal charges will be charged as per category of account:</p> <p>1. Normal Category: up to 20 Cash withdrawal in a month- Free (Home Branch) At Non Home Branches: up to 5 Cash withdrawal in a month with a cap of withdrawal maximum up to rs. 50,000/-per day Afterwards, per withdrawal will be charged Rs. 150/- for maximum permissible limit of Rs. 50,000/- per day.</p> <p>2. Gold Category: up to 30 Cash withdrawal in a month: Free (Home Branch) At Non Home Branches: up to 5 Cash withdrawal in a month with a cap of withdrawal of maximum up to Rs. 1,00,000/-per day (free) Afterwards, per withdrawal will be charges Rs. 150/- for maximum permissible limit of Rs. 1,00,000/- per day. (as per prevailing service charges circular.)</p> <p>3. Diamond Category: At Home Branches: Up to 50 Cash Withdrawal in a Month: Free At Non Home Branches: Up to 5 Cash withdrawal in a Month with a cap of withdrawal of maximum up to Rs. 1,00,000/-per day: Free Afterwards, Rs. 150/- for maximum permissible limit of Rs. 1,00,000/- per occasion. (as per prevailing service charges circular.)</p> <p>4. Platinum Category: At Home Branches: Up to 75 Cash Withdrawal in a Month: Free At Non Home Branches: up to 5 Cash withdrawal in a Month with a cap of withdrawal of maximum up to Rs. 1,00,000/-per day. (Free) Afterwards, Rs. 150/- for maximum permissible limit of Rs. 1,00,000/- per day. (as per prevailing service charges circular.)</p> <p>Note:</p> <p>1. It is excluding ATM cash withdrawal or other Alternate Banking Channel.</p> <p>OD/CC Accounts: Up to 5 Cash withdrawal in a month: No Charges</p> <p>Beyond 5 withdrawals in a month: Rs.150/- per transaction.</p> <p>Note:</p> <p>1. It is excluding ATM cash withdrawal or other Alternate Banking Channel.</p> <p>2. Gold/Diamond/Platinum CD accounts holders are waived for cash withdrawal charges.</p>



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SL NO	ITEM	REVISED SERVICE CHARGES (w.e.f. 01.02.2025)
28	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.
29	Safe Deposit Articles/ Boxes	Smaller Box: 10X10X10 cms — Rs.1000/- p.a. per box 20X20X20 cms — Rs.2000/- p.a. per box 30X30X30 cms -Rs.3000/- p.a. per box. For bigger boxes @ 80 ps per cu.cm Min.: Rs.6000/- p.a. - 50% charges to be recovered if kept for quarter or part thereof.
30.a	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 : If advance rent is paid for 3 years or more: 1st year full rent to be recovered 2nd year onwards: 10% concession on applicable rent 30% discount for salary account holders As per SB Revamped scheme, saving account has been tierised in 5 categories. Concessions are available as per category of account. 1. Normal: Category: No concession on locker rent 2. Classic Category: No concession on locker rent. 3. Gold Category: 10% concession on locker rent, only type A and B for the first year 4. Diamond Category: 50% concession on first year (only applicable locker type A & B 5. Platinum Category: 100% concession on first year (only applicable for locker type A & B type. (Above mentioned concessions are for Scheme code SB101, other schemes of Savings Bank Account are customised and the concessions are available for different categories as per the Branch Circular 117/226 & 117/227 dt.15.12.2023, Revamped & Upgraded Savings Account and Nari Shakti Savings Bank Account Schemes)



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30.b	SAFE DEPOSIT LOCKERS (Semi urban & Rural)	<div>A-1000 B-1100 C-1800 D-1800 E-2200 F-5500 G-5500 H-5500 H1-2300 L-7500 L1-7500</div> <div>If advance rent is paid for 3 years or more: 1st year full rent to be recovered. 2nd year onwards: 10% concession on applicable rent.</div> <div>30% discount for salary account holders</div>																																																										
30.c	SAFE DEPOSIT LOCKERS FOR STAFF & EX-STAFF	<div>SAFE DEPOSIT LOCKERS FOR STAFF/ EX-STAFF/SPOUSE OF DECEASED STAFF/SPOUSE OF DECEASED EX-STAFF Metropolitan Centre</div> <table><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> <div>Urban Centre</div> <table><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> <div>Rural Centre</div> <table><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></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
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		H	1700
		H1	800
		L	2400
		L1	1900
30.d	LOCKER OPERATIONS	12 operations per year – FREE	
		Beyond 12 visits: Rs.100/- per visit.	
30.e	LOCKER Loss of key / Drill	Rs.1000/- plus actual expenditure incurred for breaking open the locker and changing the lock by manufacturers of lockers.	
		For staff /Ex staff/ Spouse of Deceased (Staff/Ex-Staff)- Only break open charges	
30.f	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.	
31	Solvency Certificate	<u>Commercial & Non-Commercial:</u> <u>Rs.500/- per lakh</u> <u>Min. Rs.1500/-</u> <u>Max.Rs.25000/-.</u>	
		<u>For Students seeking for visa purposes:</u> <u>Max : Rs.5000/-</u>	
		<u>For extra/additional originals of the same certificate -:</u> <u>@ Rs.500/-per original</u>	
32	a) Photo/Record copy of the cheque paid.	For records old upto 6 months: Rs.150/- per cheque.	
		For records over 6 months: Rs.250/- per cheque.	
	b) Meeting customer's enquiries relating to <u>old records/ entries</u> (more than 12months old).	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.	
33	Interest Certificate	First Certificate: Free. Additional: Rs.100/- per certificate.	
34	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/-	



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SL NO	ITEM	REVISED SERVICE CHARGES (w.e.f. 01.02.2025)
		<p>RTGS Through Internet/Mobile Banking:</p> <p>For Saving Bank Account Holder (All Schemes): Free For CC/OD Account Holder (All Schemes): Free</p> <p>Savings Bank Account: REMITTANCES RTGS-OUTWARD (through Branch) As per SB Revamped scheme, saving account has been tierised in 5 categories. Concessions are available as per category of account. Normal: Category: No concession Classic Category: No concession Gold Category: 50% waiver in Neft /RTGS charges Diamond Category: 50% waiver in Neft /RTGS charges</p> <p>Platinum Category: 50% waiver in Neft /RTGS charges (Above mentioned concessions are for Scheme code SB101, other schemes of Savings Bank Account are customised and the concessions are available for different categories as per the Branch Circular 117/226 & 117/227 dt.15.12.2023, Revamped & Upgraded Savings Account Schemes)</p> <p>Current Account: REMITTANCES RTGS-OUTWARD (through Branch)</p> <p>1.Normal Category : No waiver 2.Gold Category: No waiver 3. Diamond Category: 100% waiver 4. Platinum Category :100% wavier</p>
35	REMITTANCES NEFT OUTWARD (through Branch) & through Internet/ Mobile Banking	<p>REMITTANCES NEFT OUTWARD (through Branch)</p> <p>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</p> <p>REMITTANCES NEFT OUTWARD (through Internet/Mobile Banking)</p> <p>For Saving Bank Account Holder (All Schemes): FREE For CC/OD Account Holder(All schemes): Free</p> <p>Savings Bank Account: REMITTANCES NEFT-OUTWARD (through Branch)</p>



Service Charges (Excluding GST)

SL NO	ITEM	REVISED SERVICE CHARGES (w.e.f. 01.02.2025)
		<p>As per SB Revamped scheme, saving account has been tierised in 5 categories. Concessions are available as per category of account.</p> <p>Normal: Category: No concession Classic Category: No concession Gold Category: 50% waiver in Neft /RTGS charges Diamond Category: 50% waiver in Neft /RTGS charges</p> <p>Platinum Category: 50% waiver in Neft /RTGS charges (Above mentioned concessions are for Scheme code SB101, other schemes of Savings Bank Account are customised and the concessions are available for different categories as per the Branch Circular 117/226 & 117/227 dt.15.12.2023, Revamped & Upgraded Savings Account & Nari Shakti Savings Account Schemes)</p> <p>Current Account: REMITTANCES NEFT-OUTWARD (through Branch)</p> <p>1.Normal Category : No waiver 2.Gold Category: No waiver 3. Diamond Category: 100% waiver 4. Platinum Category :100% wavier</p>
	<p>NOTE : NEFT/RTGS- Outward Transaction Charges (through Branch) Applicable to TIERISED CD A/cs & SB A/cs</p>	<p>RTGS- Outward through branch In Saving Account</p> <p>1.Normal Category : No waiver 2. Classic Category : No waiver 3.Gold Category: No waiver 4. Diamond Category: 50% waiver 5. Platinum Category :50% wavier</p> <p>In Current Account</p> <p>1.Normal Category : No waiver 2.Gold Category: No waiver 3. Diamond Category: 100% waiver 4. Platinum Category :100% wavier</p>
36	Account Maintenance Charges	<p>Account Maintenance charges per annum is as under:-</p> <p>Cash Credit / Overdraft – Limit exceeding Rs.25000/- : Rs.550/-</p> <p>Note: Account Maintenance charges are not applicable in Dormant Accounts.</p> <p>No charges for Diamond and above category customers.</p> <p>Current Account : In the first year no charge is to be levied. Thereafter Rs.50/- +GST per month, when the AMB is below Rs.50000/- during preceding month.</p> <p>If MAB is maintained Rs.50000/- and above the account maintenance charges are 100% waived.</p>



Zero Charges for Non-maintenance of Average Quarterly Balance in all Savings Bank Account Schemes w.e.f. 05.07.2025

Charges for Non-maintenance of Monthly Average Balance/Average Quarterly Balance in Savings Bank Accounts.

Normal Savings Bank Accounts:

Rural / Semi-Urban	
Maintenance of minimum Average Quarterly Balance(AQB)	NIL
Minimum Balance Charge	
Charges will be levied as under AQB is in the range	
Rs.250- 499	
Rs.100-249	
Below Rs.100	

Metro/Urban	
Maintenance of minimum Average Quarterly Balance(AQB)	NIL
Minimum Balance Charge	
Charges will be levied as under AQB is in the range	
Rs.500- 999	
Rs.250-499	
Below Rs.250	

For Other Special Category Savings Bank Accounts Minimum Balance Charges are as under:-

In all types of Special Category Savings Bank Account penal charges for not maintenance of minimum balance is:-

At Rural & Semi-urban centre: NIL

At Metro & Urban centre: NIL

Required Minimum Average Quarterly balance (AQB) in various types of Savings bank accounts are as under:-

Type of Savings Bank Accounts	Minimum Average Quarterly Balance (AQB)
BOI Capital Gain Account scheme, 1988-SB Account A	NIL



Service Charges (Excluding GST)

SL NO	ITEM	REVISED SERVICE CHARGES (w.e.f. 01.02.2025)																																				
37	Charges for Non-maintenance of Monthly Average Balance/Average Quarterly Balance in Savings Bank Account.	<div>Normal Savings Bank Accounts:</div> <table><tr><th colspan="2">Rural / Semi-Urban</th></tr><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></table> <table><tr><th colspan="2">Metro/Urban</th></tr><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></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>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><tr><th>Type of Savings Bank Accounts</th><th>Minimum Average Quarterly Balance (AQB)</th></tr><tr><td>BOI Capital Gain Account scheme, 1988-SB Account A</td><td>Minimum average quarterly balance (AQB) of Rs.1000/-.</td></tr></table> <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> <p>1. Slab I: If the AQB in the account falls below 50% of the stipulated AQB, 100% of the charges shall be recovered.</p> <p>2. Slab II: If the AQB in the account is maintained 50% and above but less than 75% of the stipulated AQB, 50% of the charges shall be recovered.</p> <p>3. Slab III: If the AQB in the account is maintained 75% and above but less than 100% of the stipulated AQB, 25% of the charges shall be recovered.</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%	Type of Savings Bank Accounts	Minimum Average Quarterly Balance (AQB)	BOI Capital Gain Account scheme, 1988-SB Account A	Minimum average quarterly balance (AQB) of Rs.1000/-.
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Service Charges (Excluding GST)

SL NO	ITEM	REVISED SERVICE CHARGES (w.e.f. 01.02.2025)									
		<p>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 & 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 Private Salary Account Scheme (SB-165), BOI Govt.Salary Savings Account Scheme (SB-163), BOI Rashak Salary Savings Scheme (SB-161),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>									
38	Charges for Non-maintenance of Monthly Average Balance/ Average Quarterly Balance in Current Account.	<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>Current Plus Deposit Scheme</td><td>Rs. 4,00,000/-</td><td>Rs.1000/-</td></tr> <tr> <td>Super Current Plus Deposit Scheme</td><td>Rs. 35,00,000/-</td><td>Rs.5000/-</td></tr> </tbody> </table> <p>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> <p>Current Account: The charges for non-maintenance of MAB are as under:</p> <ol style="list-style-type: none"> 1. Metro Branches: Rs.200/- per month, for MAB less than Rs.10000/-. 2. Urban Branches: Rs.150/- per month, for MAB less than Rs.5000/-. 3. Semi Urban Branches: Rs.100/- per month, for MAB less than Rs.2000/-. 4. Rural Branches: Rs.100/- per month, for MAB less than Rs.2000/-. 	Scheme	AQB Requirement	Penal Charges	Current Plus Deposit Scheme	Rs. 4,00,000/-	Rs.1000/-	Super Current Plus Deposit Scheme	Rs. 35,00,000/-	Rs.5000/-
Scheme	AQB Requirement	Penal Charges									
Current Plus Deposit Scheme	Rs. 4,00,000/-	Rs.1000/-									
Super Current Plus Deposit Scheme	Rs. 35,00,000/-	Rs.5000/-									



Service Charges (Excluding GST)

SL NO	ITEM	REVISED SERVICE CHARGES (w.e.f. 01.02.2025)
39	Service Charges at BC/CSP Point (for other than BSBD/PMJDY Accounts) w.e.f. 01.04.2024	
a	EKYC verification	In each account: First time at the time of Account opening: Free After that for EKYC: @ Rs.10/- per EKYC.
b	AEPS Cash withdrawal at CSP/BC points of BOI & other Banks.	Rs.25/- per transaction.
c	AEPS Fund Transfer (debit) to beneficiary within the Bank and other Bank	Rs.25/- per transaction.
d	AEPS Mini Statement done through other Bank BC (Issuer)	Rs.5/- per statement
e	AEPS Balance enquiry	Free
40	Miscellaneous	
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	Charging for 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.
e	Door step Banking (DSB) Charges	Service Charges : (Through Authorized 3rd Party Agent): Uniformly Rs.75 + GST is being charged for each service request to customer on availing any DSB Services i.e. Financial / non- financial services. (Through Branch): Financial : Rs.100+GST Non- financial transactions : Rs.60 +GST Concessions for Both Channels : i) 100% concession for Differently-abled persons & Senior citizen above age of 70. ii) For senior citizen up-to age < 70 – quarterly 2 services are free if minimum AQB 25000/- & above maintained in their account



Service Charges (Excluding GST)

SL NO	ITEM	REVISED SERVICE CHARGES (w.e.f. 01.02.2025)
41a	SMS Alerts	<p>SMS Alerts charges are on actual usage basis from the customers registered for SMS Alerts as under:-</p> <p>Charges are Quarterly:</p> <p>Upto 5 SMS Alerts : Free</p> <p>From 6 to 20 SMS Alerts: Rs.10/- per quarter</p> <p>From 21 to 100 SMS Alerts : Rs.15/- per quarter</p> <p>From 101 to 500 SMS Alerts: Rs.20/- per quarter</p> <p>From 501 to 5000 SMS Alerts: Rs.25/- per quarter</p> <p>Above 5000 SMS Alerts: Rs.30/- per quarter</p> <p>The above basis charges. The below mentioned category wise exemption is approved</p> <p>Saving Accounts: Normal Category: Chargeable Classic Category: Chargeable Gold category: Free Diamond: Free Platinum: Free</p> <p>In Current Account. Monthly Average Balance with Rs. 50,000/- and above: Free</p> <p>SMS Charges not applicable to A/cs of staff & Ex-Staff, A/cs opened under Prime Minister Jan Dhan Yojana (PMJDY) & SB161-165 and SB-101 with Special Charge Code "NOMIN". BSBD Schemes, Pensioners, Senior Citizens, Salary A/cs</p>
41 b	SMS International Customers	Actual cost of International SMS to be recovered.
42	Request for Change of Mobile Number/ E-mail/ Address	<p>At the time of Account opening/ First time (legacy account): NIL.</p> <p>Further change: ₹ 50/-+GST per instance</p> <p>Note: Zonal Office will be the authority to permit waiver of charges for bank induced changes in mobile number correction of wrongly feeded, updation of mobile number in defaulted loan account and govt. account etc.</p>
43	Issuance of withdrawal slips for those account holder who hold Cheque Book with them.	<p>₹ 50/-+GST per instance.</p> <p>If payment is made against withdrawal slip / authority letter even after account holder has cheque book facility.</p> <p>Note: No charges for Staff/Ex-Staff.</p>



Service Charges (Excluding GST)

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 :

- **Concession/ facilities extended to Tierised Current Accounts and other current accounts as per circular no. (118-086 dated 01-07-2024)**
- **Concession/ facilities extended to revamped saving accounts & Nari Shakti Saving Bank account as per circular no. 117/226 & 117/227 dated 15-12-2023**
- **Revamped & Upgraded Savings Account Schemes (Resident, Non-BSBDA, Staff and Institutional Accounts) & NARI SHAKTI SAVINGS BANK ACCOUNT refer branch circular no.117/226 & 117/227 dated 15.12.2023**

